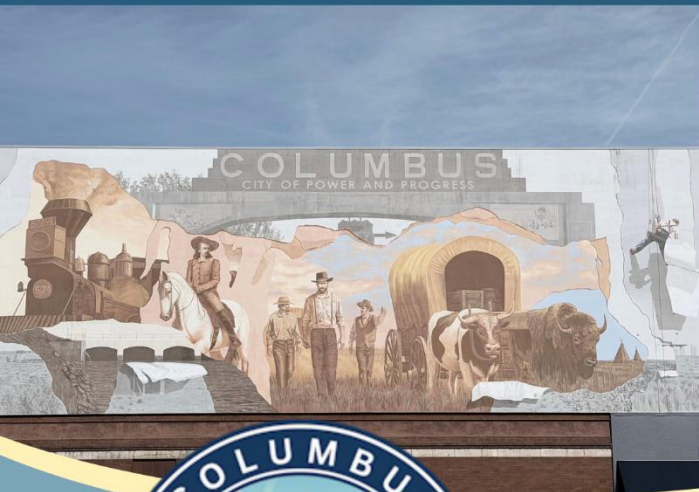


HOUSING NEEDS & SUPPLY STUDY

CITY OF COLUMBUS, NEBRASKA

SEPTEMBER 2026



Prepared by



POINTS
CONSULTING

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1. Executive Summary & Introduction

The City of Columbus, Nebraska, contracted with Points Consulting (PC) to produce a Housing Needs Assessment (HNA) to help guide the housing conversation for the next 10 or more years. The goals of this HNA are to assess existing and future housing needs by identifying gaps in the local housing market, in terms of affordability and attainment. Additionally, our analysis seeks to identify how those gaps can be filled and how the City of Columbus can accomplish this with a set of tailored forecasts and recommendations. This HNA demonstrates Columbus's commitment to addressing housing needs and guides the City in developing potential actions, promoting regional coordination, and informing the public of the local government's efforts to address the housing needs.

Our HNA examines the housing market conditions within Columbus and whether or not it has a healthy housing ecosystem. A healthy housing ecosystem is characterized by a market in equilibrium, where the housing supply aligns with the housing demand from the community. Important indicators of supply and demand include the current number of housing units, vacant and developable parcels, employment levels, and income levels.

To ensure a balanced market in the future, we utilized population and housing forecasts to measure future demand. We also assessed the current vacant land capacity in and around the City of Columbus. The report is organized as follows:

- **Chapter 1:** Executive Summary and Introduction: Key highlights from the analysis.
- **Chapter 2:** Gaps and Barriers Analysis: Affordability gaps for renting and homeownership residents.
- **Chapter 3:** Forecasts and Recommendations: Population and housing needs projections, including housing needs by income level and tenure. Recommendations follow the forecast, based on the findings of Chapters 1, 2, 3, and more.
- **Chapter 4:** Community Engagement Highlights: Summary of overarching themes from PC's discussions with community leaders and developers.
- **Chapter 5:** Demographic and Socioeconomic Trends: Overview of underlying socioeconomics affecting housing demand and affordability characteristics.
- **Chapter 6:** Housing Trends: Overview of housing for both owners and renters, including affordability dynamics.
- **Chapter 7:** Underserved Populations: An analysis of high-needs groups in Columbus.

- **Chapter 8:** Literature Review: Overview of relevant planning documents in the geographic area.

Demographics

Columbus's population has grown approximately 9% since 2014. Demographic composition (particularly age) plays an important role in shaping housing needs. Older populations typically require more space per person, while younger households are often more willing to compromise on unit size, lot size, or homeownership due to budget constraints.

In Columbus, approximately 20% of the population is under the age of 14. This relatively high share of youth is a positive indicator of long-term demographic sustainability. The community is attractive to families and well-positioned to maintain a stable future workforce. Notably, 48% of households fall within the primary working-age population. This is a clear indicator of a strong current labor force. Over time, however, a portion of this population will retire. When this happens, we expect to see increasing demand for smaller, more accessible housing options as households downsize.

At the same time, around 12% of Columbus's population reports a disability. This is a share which has increased roughly 25% over the past five years. There is clearly a need for a broader range of housing options, particularly units which incorporate accessibility features and support independent living.

Income levels in Columbus are relatively strong. As of 2025, the median household income is approximately \$74,000. This is slightly below the County median of \$80,000. Despite this, housing affordability remains a concern. Approximately 19% of households are considered cost-burdened. Expanding the availability of diverse and attainable housing options will be important to reduce cost burden and better align housing supply with the needs of residents at different life stages and income levels.

Economy

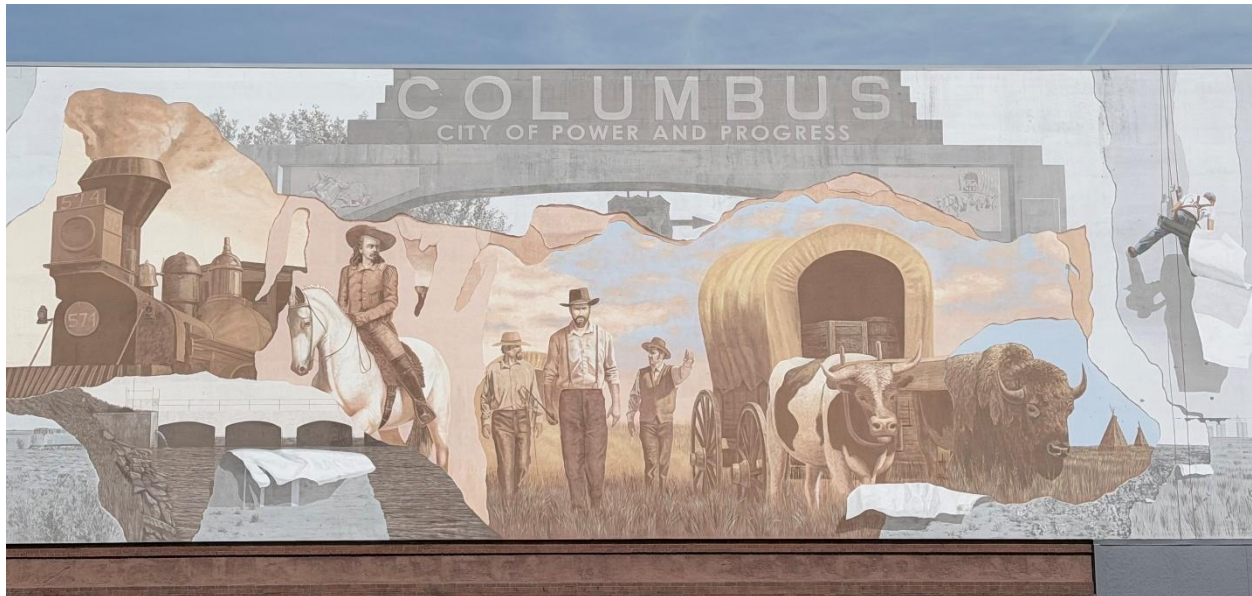
As of 2024, Platte County's unemployment rate is approximately 2%, which is lower than both Nebraska and the United States. This rate demonstrates a relatively strong local labor market. Employment in the County reinforces this trend and has grown by roughly 7% since 2014. However, the number of business establishments has declined by about 3% over the same period. This means employment growth is occurring within a smaller number of firms. Such a concentration could pose a risk during economic downturns if a significant share of the workforce is reliant on a limited number of employers.

Employment in Columbus is also concentrated across a few core industries. Approximately 50% of workers are employed in three sectors: Manufacturing, Retail, and

Education. Agriculture accounts for only about 3% of total employment but has a Location Quotient (LQ) of 3.0. This LQ value means the industry is three times more concentrated locally than at the national level and represents an area of specialization.

Despite low unemployment, workforce participation challenges remain. As previously noted, Columbus has a high rate of disability compared to state and national averages. This trend may affect how many people can work, and points to the need for jobs and workplaces which welcome people of all abilities.

Figure 1.1: Columbus City of Power and Progress Mural



Source: PC on-site visit, June 2026

Housing Situation

Of occupied units, approximately 73% are single-family detached homes. This is slightly higher than state and national shares. At the same time, Columbus has made progress in diversifying its housing stock. Over the past several years, 306 duplex permits have been authorized. This shows an effort to expand smaller-scale multifamily options which can serve households at different life stages. Based on discussions with City staff, there is continued interest in promoting lower-density multifamily development, such as duplexes, which integrate more seamlessly into existing neighborhoods.

As of January 2026, an average single-family home in Columbus costs roughly \$262,000. This is notably lower than in higher-cost communities such as Papillion, where the average single-family home is priced \$402,000. Despite this relative affordability, about 19% of residents are cost-burdened, meaning they spend at least 30% of their income on housing.

The overall vacancy rate in Columbus is 4.4%. Of the vacant units, 298 are classified as “Other Vacant.” This category includes units which may be uninhabitable, under repair, in ownership transition, or used for non-residential or occasional purposes. As a result, a portion of this inventory may not be readily available to meet current housing demand.

Housing Forecast

Columbus is experiencing steady population growth and maintains a strong demographic foundation. A high share of youth and working-age residents support both current and future workforce needs. PC projects the City will need between 1,235 and 2,492 new housing units by 2044, ranging from 1,624 units under the Expected Growth Scenario to 2,662 under the Potential Growth Scenario. Over the next 10 years, housing unit growth of 11.8% to 16.6% will be needed to keep pace with population demand.

We expect the housing mix to shift. Single-family detached homes currently make up 73.2% of the housing stock, but both growth scenarios project the share to decline as apartment-style housing captures a greater portion of new production. The City is intentionally focusing on middle- and higher-density housing types which serve households at different life stages.

Figure 1.2: Single-family Home in Columbus, 2026



Source: PC on-site visit, June 2026

Affordability needs cut across income levels. Using HUD cost-burden data, PC constructed a Needs-Driven Forecast to identify how many units are required at each AMI level. Under the Potential Growth Scenario, Columbus will need approximately 752 new rental units and 645 new ownership units by 2036. The greatest rental need falls at the lowest income levels, with 416 units needed at 0–30% AMI and 186 units at 30–50% AMI. Even under the Market-Driven Forecast, as many as 699 affordable units will be needed for households below 100% AMI.

Offering a broader mix of housing types (particularly smaller, accessible, and workforce-oriented units) will be crucial to meeting Columbus’s changing needs and supporting long-term growth.

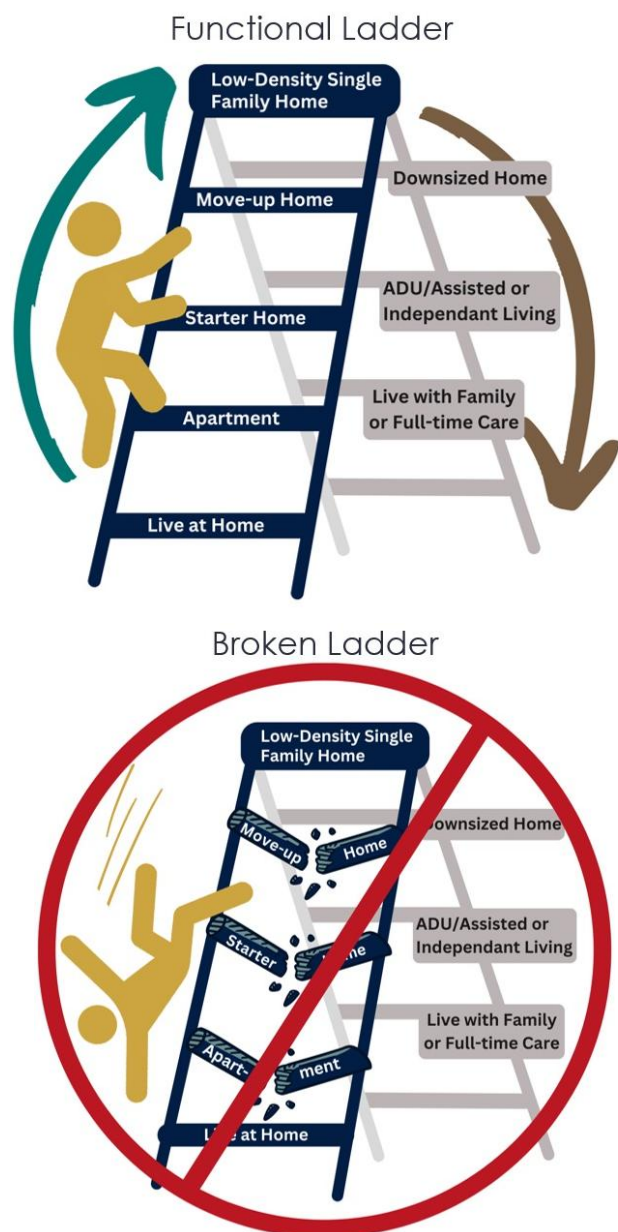
2. Gaps & Barriers Analysis

There is often a gap between housing supply and demand. This gap can show up as too little housing, or as housing which costs too much for what people earn. In this section, we measured the affordability gaps faced by renters, homeowners, and would-be first-time homebuyers.

Housing Ladder

As mentioned above, a healthy housing ecosystem is one where supply meets demand. But what does this look like? The Housing Ladder (Figure 2.1) is a useful way to picture it. In a functioning ladder, people move up rungs as their housing needs change through life. As life stages change, so do the types of attainable and suitable housing people can reach. When any rung of the Ladder is missing or broken, the system starts to fail. One of the main goals of our study is to find where these gaps or breaks exist in the Housing Ladder in Columbus.

Figure 2.1: The Housing Ladder



Source: Points Consulting, 2025

Defining Affordability

We define "affordability" as housing costs which take up less than 30% of a household's gross monthly income. Above the mark, households are "cost-burdened," and their housing counts as unaffordable to them. Cost-burdened households often have less left for other basic needs, such as food or clothing. When housing costs rise faster than incomes, it can also slow the economy, since less money flows into other industries.

For example, according to the Department of Housing and Urban Development (HUD), the current Area Median Income (AMI) in Platte County is \$93,200. A household at this income level (100% of AMI) earns about \$7,767 per month. At this income level, a household could afford up to \$2,330 per month in housing costs. If a household at 100% of AMI spends \$2,500 per month on housing, it is cost-burdened, and its housing is considered unaffordable. In the following sections, we use cost-burdened status to measure housing costs and affordability.

To build our affordability analysis, we used several sources, including the American Community Survey five-year dataset (which averages 2020–2024) and HUD's Comprehensive Housing Affordability Strategy (CHAS) 2018–2022 dataset.¹ Given the sharp changes in home costs and wages since 2020, we would prefer more recent numbers. Unfortunately, these datasets represent the best available data for small geographic areas. Where possible, we adjusted the statistics to reflect current cost-burden estimates using secondary sources such as Realtor.com.

Renter Challenges

Table 2.1 summarizes important statistics on renter cost burdens by region and compares Columbus to Nebraska and the United States. In general, Columbus is fairly average next to state and national rates for cost-burdened renters. In total, 41.7% of renters in Columbus are cost-burdened to some degree. By contrast, renters in Platte County are cost-burdened at a rate of 37%, and the State of Nebraska comes in at 41.9%. Columbus also has a lower cost-burden rate than the nation. These figures

¹ A caveat with these data: the Census Bureau also includes a share of households categorized as "not computed" in terms of what percentage of monthly income is spent on housing. Between the United States, Nebraska, and Platte County, the average percent of households not computed is 6.2%. However, 3.1% of renting households in Columbus did not have this statistic calculated, which may result in gaps in the analysis.

suggest Columbus renters are on par with, if not a little better off than, the state and nation overall, but renters here still face exposure to rising rental rates.²

However, the picture shifts a bit when we split total cost burden into cost-burdened (spending 30–50% on housing) and *severely* cost-burdened (spending 50% or more on housing). A high share of severely cost-burdened renters is a sign of steep housing costs relative to local earnings.

In this scenario, local economies can struggle, since residents have little left to spend beyond the basics. In Columbus, 22.4% of renters are severely cost-burdened. This is higher than the state rate (19.9%) but lower than the national rate (24.1%). Once again, Columbus lands in a fairly average spot on severely cost-burdened status.

Table 2.1: Share of Cost-Burdened Renters Comparison, 2024

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%

Source: U.S. Census Bureau, 2024 5-Year Estimates, Table B25070

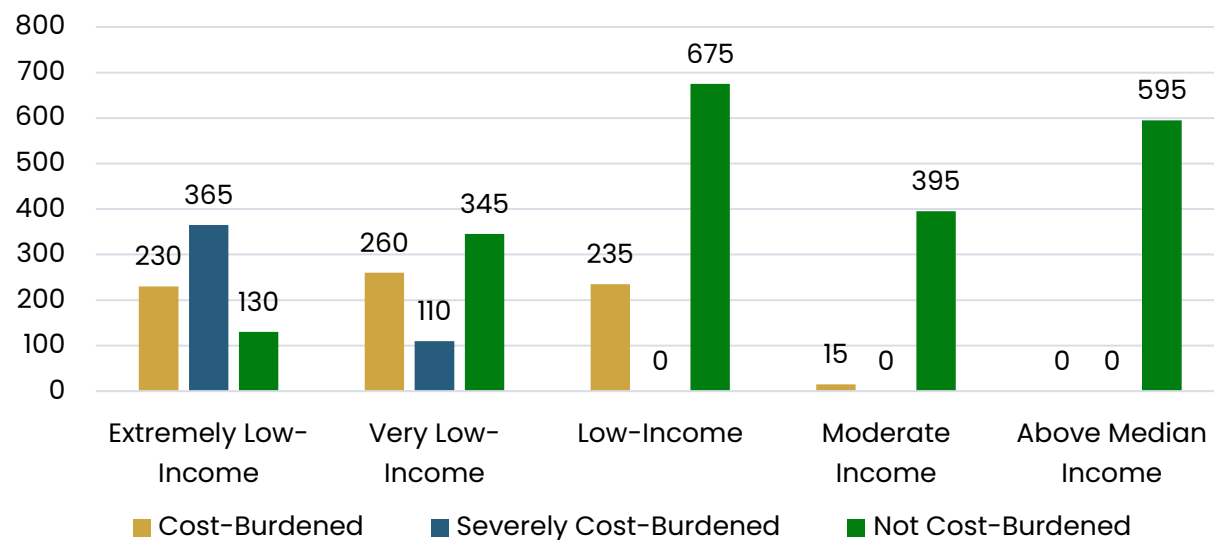
We also measured affordability issues by various AMI levels. The five levels are:

- Extremely low-income: Less than 30% of AMI
- Very low-income: 30–50% of AMI
- Low-income: 50–80% of AMI
- Moderate income: 80–100% of AMI
- Above median income: 100%+ of AMI

Figure 2.2 shows the share of cost-burdened households by income level in Columbus. Among renters in Columbus, 54.5% of those who are low-income, very low-income, or extremely low-income are cost-burdened to some degree. This is slightly higher than in Platte County, where 51.1% of renters in the same income brackets are cost-burdened (Figure 2.3).

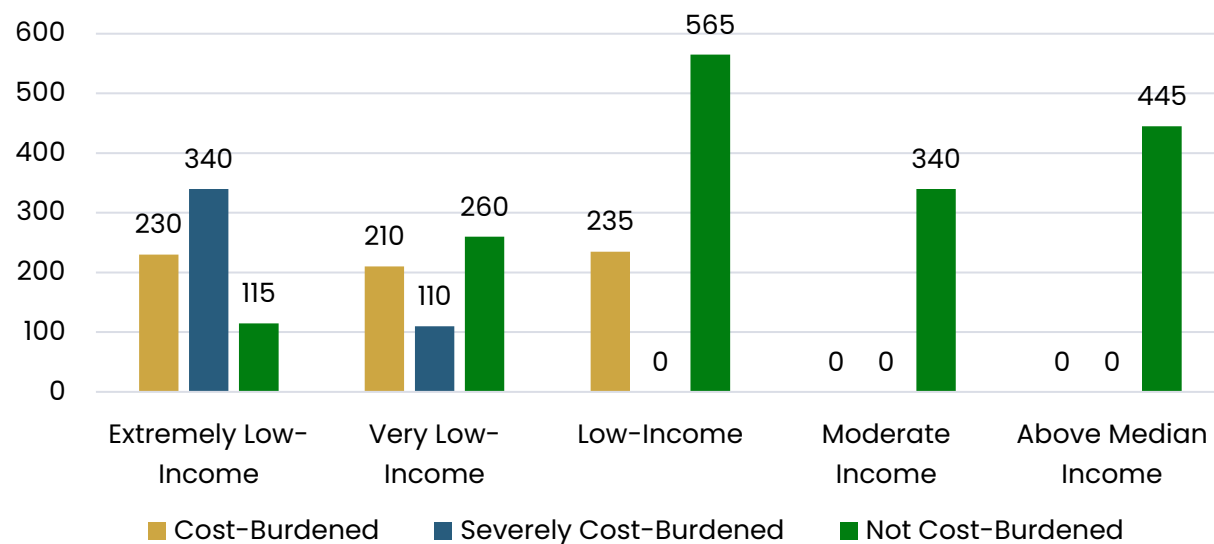
² See the HUD’s Fair Market Rents in Figure 6.42 for further details on increasing rental rates.

Figure 2.2: Cost-Burdened Renting Households by Income Level in Columbus



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2018-2022

Figure 2.3: Cost-Burdened Renting Households by Income Level in Platte County



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2018-2022

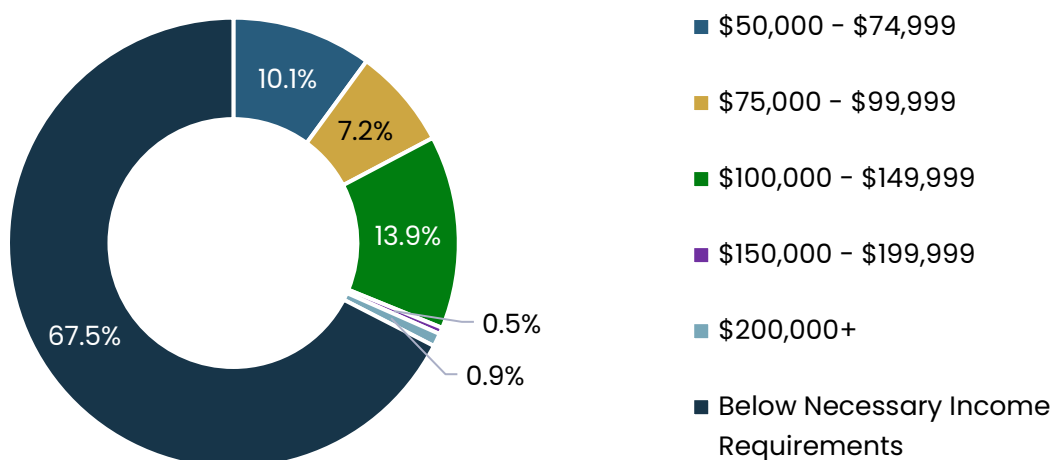
Homeownership Challenges

Some homeowners in Columbus are also cost-burdened and may be at risk of foreclosure. Approximately 7.3% of homeowners in Columbus are cost-burdened, and another 4.2% are severely cost-burdened.

Some homeowners in these statistics likely bought their homes years ago, when prices were lower. This suggests new homeowners face a greater cost burden today, given higher home values and mortgage rates. Using current income levels, home prices in the region (as of April 2026), and current average mortgage rates, we estimated the share of potential first-time homebuyer households with the ability to afford a home. The model assumes an average credit rating and a conventional 30-year mortgage.

Ultimately, our estimates show most potential first-time homebuyers in Columbus and Platte County cannot afford an average-priced home. Figure 2.4 and Figure 2.5 show which income cohorts can afford one. Of potential first-time homebuyers in Columbus, 67.5% cannot afford an average-price home today (Figure 2.4).

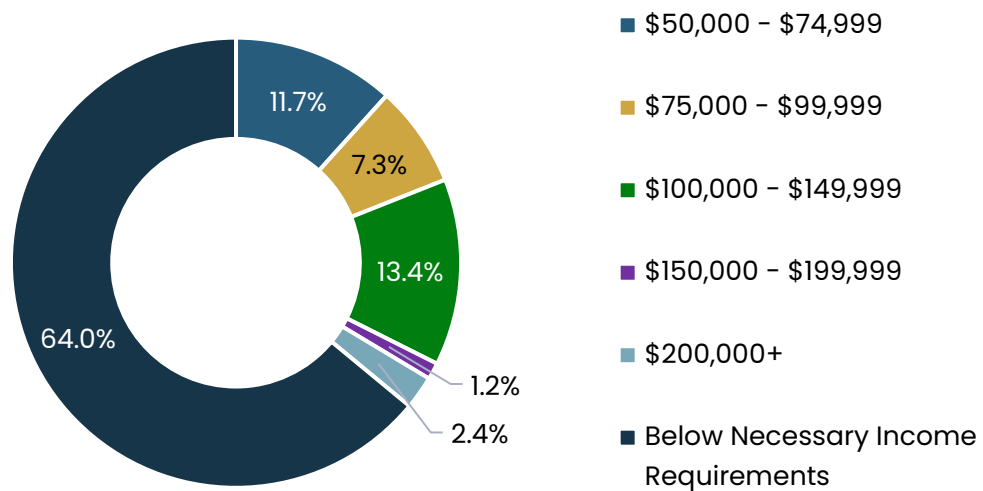
Figure 2.4: First-Time Homebuyers Who Can Afford to Buy an Average-Priced Home in Columbus



Source: U.S. Census Bureau Table S2503 5-Year Estimates, Realtor.com

County residents are slightly better off, though the gap between Columbus and Platte County is slim. Among first-time homebuyers in Platte County, 64.0% cannot afford an average-priced home. The difference from Columbus is driven by a larger cohort of high earners outside City limits. Median home prices for Columbus and County houses are within \$2,000 of each other. Overall, households in both Columbus and Platte County will need to earn around \$67,000 to afford an average-priced home.

Figure 2.5: First-Time Homebuyers Who Can Afford to Buy an Average-Priced Home in Platte County



Source: U.S. Census Bureau Table S2503 5-Year Estimates, Realtor.com

Figure 2.6: Columbus Home for Sale, 2026



Source: PC on-site visit, June 2026

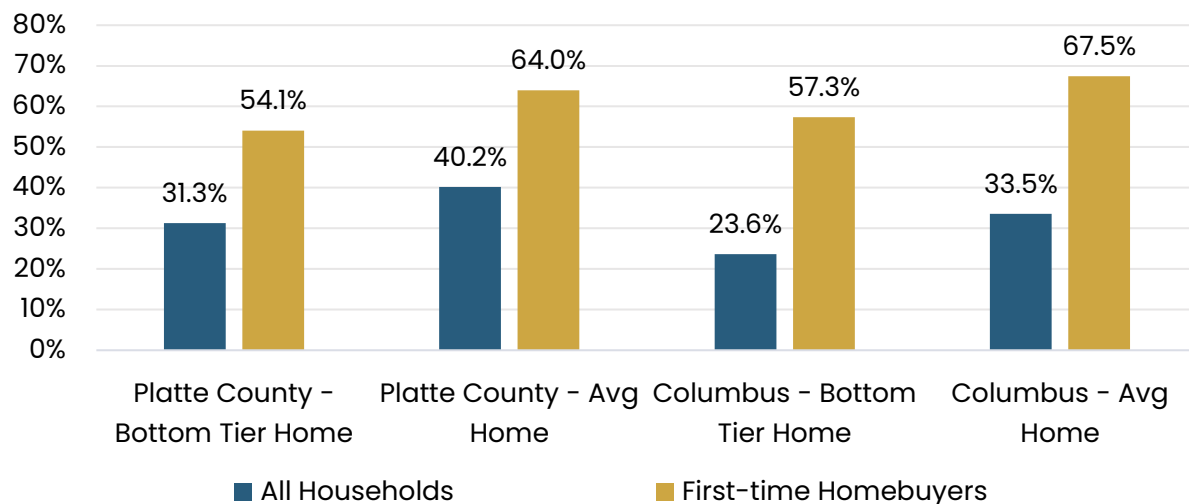
While our estimates above focus on non-owner households, most households in both the City and County do own homes. What would the estimates look like if these households tried to buy a home now? Figure 2.7 compares all households to first-time homebuyers if they were to purchase a home today.

Not counting the equity homeownership households could tap by selling their homes, current homeowners would fare better within Columbus's City limits. Only 33.5% of households in Columbus could not afford an average-priced home, while this number

risers to 40.2% for Platte County residents. This is because homeownership households in Columbus have more high earners than Platte County (the opposite of what we saw earlier for first-time homebuyers).

But what if these first-time homebuyers are not looking for an average-priced home? Figure 2.7 also shows what share of households would be unable to buy a bottom-tier home in Columbus and Platte County.³ Both first-time homebuyers and all households fare better looking to buy a bottom-tier home, though to varying degrees. In Columbus, 57.3% of all first-time homebuyers are still unable to buy a bottom-tier home. In Platte County, it's 54.1%. It's worth noting buying a bottom-tier home exposes a household to greater risk of poor housing quality, which can mean higher repair and renovation costs down the road.

Figure 2.7: Households Unable to Afford Average and Bottom-Tier Homes Comparison

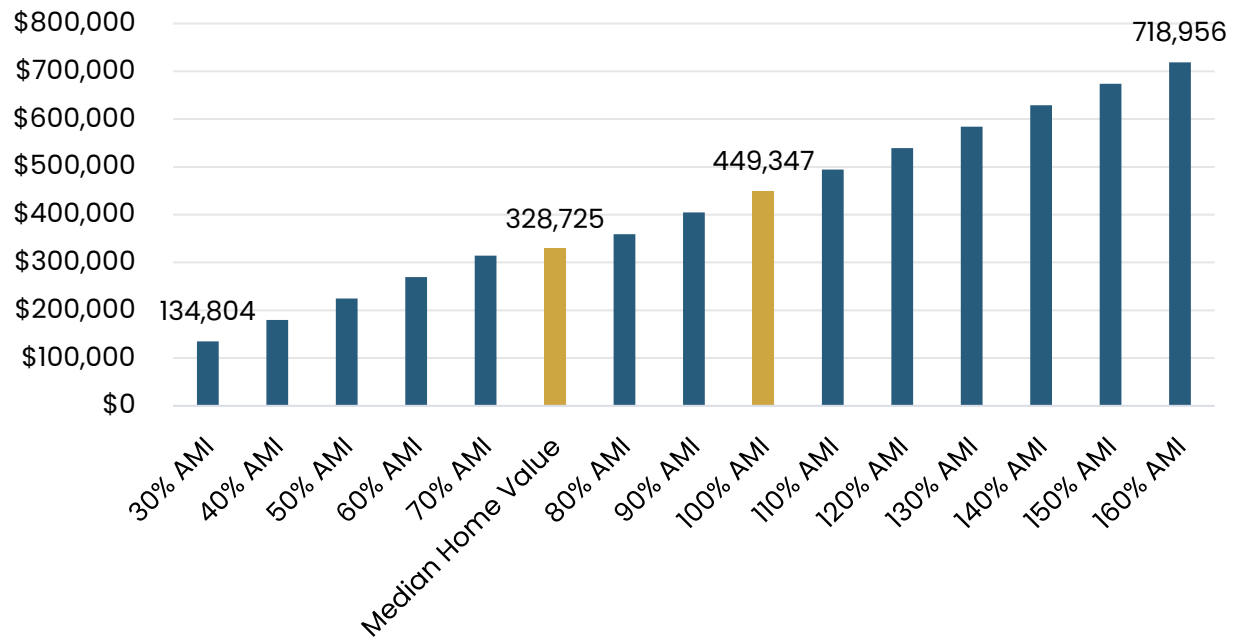


Source: U.S. Census Bureau Table S2503 5-Year Estimates, Realtor.com, Zillow ZHVI

As we defined affordability above, Figure 2.8 displays what home prices are considered affordable at each income level in Columbus. Using the same standard (30-year) mortgage payment calculation, the dollar amounts shown indicate the full home value before a 20% down payment. At the lowest income level (30% AMI) a home would need to be priced at \$134,800 or lower to offer an affordable mortgage payment. Columbus is positioned decently overall with median home values being below what earners at the area median can pay for. Approximately 70% AMI and below is where home purchasing likely becomes difficult for Columbus residents.

³ Bottom-tier home prices were calculated using Zillow's "Bottom-tier" home price estimates.

Figure 2.8: Affordable Home Price by AMI Level, City of Columbus



Source: 2025 HUD Income Limits, U.S. Census Bureau Table S2503 5-Year Estimates, Realtor.com, Zillow ZHVI 2026

3. Forecasts & Recommendations

Recommendations

The following are high-level recommendations our team developed based on Columbus's unique circumstances; our analysis of the socioeconomic conditions and the legal and land use context in Nebraska, and the interest levels of citizens and leadership within the community. We intentionally include some recommendations which are relatively easier to accomplish and others which will present greater challenges.

1. Create a Housing Leadership / Housing Action Group

Potential concept: Build on the existing housing leadership group convened by a Housing Leadership Team by broadening its role beyond project updates to include implementing the Housing Needs Assessment. This leadership group should include a member of the City Council. The group could meet regularly to monitor housing production, affordability, vacancy rates, and other important performance metrics. The group could also work with local and state partners to identify surplus public land, including surplus State of Nebraska properties, which may be suitable for future housing development. To improve transparency and encourage developer interest, the group could keep and publicize a list of publicly owned and redevelopment-ready properties on the City's website or other accessible platforms. The group could also help recruit developers whose plans fit Columbus's housing needs, champion priority projects, and give regular progress updates to community leadership, keeping up momentum and accountability as housing initiatives move from planning to implementation.

2. Land Banking and Strategic Property Acquisition

Potential concept: Develop a plan to acquire land strategically, identifying vacant, tax-delinquent, underused, or blighted properties which could be assembled for future

Recommendations

- 1 Create a Housing Leadership/Housing Action
- 2 Land Banking & Strategic Property Acquisition
- 3 Landlord Collaborative/Best Practices Network
- 4 Develop More Utility-Ready Housing Sites
- 5 Revisit Zoning/Missing Middle Housing
- 6 Neighborhood Revitalization Expansion
- 7 Community Land Trust
- 8 Senior Lifestyle Communities
- 9 Housing Resource Hub/Navigator
- 10 Housing Industry Ambassador Program
- 11 Missing-Middle Builder Initiative
- 12 Targeted Code Enforcement & Property Improvement
- 13 Inclusionary Zoning Program
- 14 Attainable Housing Design & Pre-Approved Plans

housing development. Rather than letting fragmented ownership or speculative holding delay redevelopment, the community could acquire strategic sites, complete environmental or infrastructure checks, and prepare properties for private development. The program could focus on infill locations where utilities and public services already exist, cutting development costs while strengthening existing neighborhoods.

3. Landlord Collaborative / Best Practices Network

Potential concept: Create a voluntary landlord collaborative offering education, technical assistance, and networking opportunities for local property owners. The program could include training in property upkeep, fair housing practices, available rehabilitation financing, energy-efficiency improvements, and tenant relations. A program which recognizes high-quality rental housing could encourage investment while helping connect landlords with trustworthy contractors, lenders, and community resources.

4. Develop More Utility-Ready Housing Sites

Potential concept: One of the greatest barriers to housing production is the lack of sites fully ready for development. The City could focus infrastructure spending (including streets, water, sewer, stormwater, and utilities) on creating “development ready” housing sites. By cutting upfront infrastructure costs and shortening project timelines, Columbus may improve project feasibility and become more competitive when recruiting residential developers.

5. Revisit Zoning / Missing Middle Housing

Potential concept: While Columbus already allows many missing middle housing types, including duplexes, in parts of the community, there is still room to raise awareness and encourage thoughtful development of them. The City could create educational materials, visual examples, and design guidance showing how duplexes, townhomes, patio homes, cottage courts, accessory dwelling units (ADUs), and other small-scale housing types can fit seamlessly into existing neighborhoods while keeping community character intact. Community members also expressed interest in revisiting traditional housing models, such as the Becher Curry house concept, which offered modest, affordable homes on efficient lots. As the City considers future zoning updates, it could look at whether more can be done to support these housing types in the right locations, including reviewing zoning rules for ADUs if needed, while balancing neighborhood fit and infrastructure capacity.

6. Neighborhood Revitalization Expansion

Potential concept: Build on the success of existing neighborhood revitalization efforts by expanding rehabilitation programs into more areas facing housing deterioration. Future efforts could combine home repair help, façade improvements, code

enforcement, infrastructure spending, and neighborhood beautification into coordinated revitalization efforts. Expanding partnerships with organizations such as NeighborWorks could help preserve naturally occurring affordable housing while improving neighborhood stability and property values.

7. Community Land Trust

Potential concept: Consider exploring a Community Land Trust (CLT) or shared-equity homeownership model to preserve long-term housing affordability. Under this approach, a nonprofit retains ownership of the land while homeowners buy the structure at a reduced price. Resale restrictions let homeowners build equity while keeping the home affordable for future buyers. A CLT could be especially useful for workforce housing or first-time homebuyers if housing prices keep rising.

8. Senior Lifestyle Communities

Potential concept: Encourage development of age-friendly neighborhoods, independent living communities, and other housing options built for older adults who want to downsize while staying in Columbus. Offering good alternatives for seniors can improve quality of life while also freeing up larger single-family homes for growing families. These developments could include accessible design, proximity to health care and commercial services, walkability, and opportunities for social engagement.

9. Housing Resource Hub / Navigator

Potential concept: Create a central Housing Resource Center to serve as a single point of contact for residents, employers, developers, landlords, lenders, and nonprofit organizations. The center could bring together information on rental assistance, homeownership programs, housing counseling, rehabilitation financing, fair housing resources, and available housing opportunities. Because Columbus has a diverse workforce, bilingual services would be essential to make sure all residents can easily reach and use these programs and resources.

10. Housing Industry Ambassador Program

Potential concept: Develop a coordinated housing assistance program to help employers attract and retain workers by making it easier for prospective and current employees to find housing. Participating employers could receive housing toolkits, relocation materials, information about available housing incentive programs, and access to a housing concierge who connects workers with rental opportunities, homeownership resources, and community services. The program could also encourage employers to build their own housing assistance benefits, such as down payment assistance, rental assistance, or employer-assisted housing partnerships. By lowering housing barriers for workers, the program would strengthen Columbus's ability to compete for and keep both employers and a skilled workforce.

11. Missing Middle Builder Initiative

Potential concept: Work proactively with local builders, contractors, and developers to encourage production of housing types often underserved by today's market, including duplexes, fourplexes, townhomes, patio homes, and starter homes. This effort could include prototype building plans, streamlined permitting, and targeted infrastructure assistance to improve project feasibility. The City should also work to connect developers with available local and state incentives, grants, financing programs, and technical assistance to support construction of attainable and missing middle housing. Diversifying the local housing product mix can help serve first-time homebuyers, young professionals, smaller households, and empty nesters.

12. Targeted Code Enforcement and Property Improvement

Potential concept: Continue strengthening property maintenance standards while pairing enforcement with financial assistance and redevelopment tools which help property owners meet the standards. Rehabilitation grants or low-interest loans, contractor assistance, and technical support can help preserve existing housing before conditions deteriorate further. When structures are determined to be unsafe, condemned, or beyond repair, the City should also consider strategic demolition as part of a broader neighborhood revitalization strategy. This would create opportunities for infill housing or redevelopment. For severely distressed properties, the City could coordinate code enforcement with strategic acquisition or land banking efforts to put properties back to residential use.

13. Inclusionary Zoning Program

Potential concept: Evaluate whether an inclusionary housing program or voluntary affordability incentive program would be appropriate as Columbus continues to grow. Such a program could establish community affordability goals and encourage or require a portion of new housing developments to remain affordable to households earning specified Area Median Income (AMI) levels. To help offset the cost of providing affordable units, the City could offer incentives such as density bonuses, reduced parking requirements where appropriate, expedited permit review, or fee reductions. Developers could provide affordable units directly, through a fee-in-lieu option, or contribute to a local housing trust fund supporting future initiatives. Because inclusionary housing programs are most effective in stronger development markets, further study would show whether current market conditions in Columbus would support this approach without discouraging new housing production.

14. Attainable Housing Design and Pre-Approved Plans

Potential concept: Develop a library of pre-approved building plans for small single-family homes and accessory dwelling units (ADUs) usable on appropriate infill lots throughout Columbus. By providing plans already reviewed to meet code and fit the neighborhood, the City can reduce design costs, shorten permitting timelines, and

encourage production of modestly sized, attainable homes. To maintain neighborhood character, the program could include design standards or pattern book guidance addressing architectural elements, building orientation, and streetscape compatibility. Starting the program on infill lots or scattered-site development could help expand housing opportunities while avoiding large, repetitive subdivisions. It would also reinforce investment within existing neighborhoods.

Goals & Implementation Matrix

Based on our recommendations, we have developed a series of goals for the City with accompanying actions which Columbus leadership can begin implementing. Our Implementation matrix showing which parties will be involved and the exact metrics needed to track success on these goals is depicted in Table 3.1.

Goals

1	Establish a collaborative housing leadership group to guide implementation of the Housing Needs Assessment
2	Support future housing development through strategic land acquisition and site readiness.
3	Support a high-quality rental housing market through landlord education and collaboration.
4	Increase the supply of development-ready housing sites.
5	Increase the availability of attainable and missing-middle housing that complements existing neighborhoods.
6	Preserve and strengthen existing neighborhoods through coordinated revitalization, property maintenance, and reinvestment.
7	Explore long-term strategies to preserve housing affordability.
8	Expand housing options that support older adults aging and downsizing in Columbus.
9	Improve access to housing information, programs, and services for residents and stakeholders.
10	Strengthen workforce attraction and retention by improving access to housing resources.
11	Explore strategies to increase the supply of long-term affordable housing.
12	Encourage construction of attainable housing through innovative design and permitting tools.
13	Expand downtown housing through adaptive reuse and strategic investment.

Table 3.1: Implementation Matrix

#	Required Actions	Potential Actors/Partners	Success Metrics Legend:			Cost/Difficulty Level	Priority Level	Phase Timeline
			Housing Production	Regulatory/ Zoning change	Process Change			
Goal 1: Establish a collaborative housing leadership group to guide implementation of the Housing Needs Assessment.								
1.1	Establish a City-led housing leadership team, possibly including representatives from the Chamber of Commerce, City Council, and other key housing partners.	City of Columbus; Housing Leadership Team	Define the number of Board members and augment the existing group to include: ongoing City Council representation, 20% balance of for profit developers, and 10% balance of not-for-profit housing/social services providers.			\$ 👤👤👤	1	0–1 Years
1.2	Meet regularly to coordinate implementation, monitor housing trends, identify development opportunities, and report on progress.	City of Columbus; Housing Leadership Team	The housing leadership group meets monthly or quarterly, keeps agendas and minutes, and publishes an annual progress report for the public.			\$ 👤👤	2	Ongoing
Goal 2: Support future housing development through strategic land acquisition and site readiness.								
2.1	Identify and prioritize vacant, tax-delinquent, underutilized, and blighted properties capable of supporting future housing development.	City of Columbus; Platte County	Identify at least 10 priority housing opportunity sites for future housing development.			\$ 👤👤	1	0–1 Years
2.2	Maintain and re-evaluate, on a yearly basis, the blight and substandard determinations for redevelopment areas to ensure they remain eligible for Tax Increment Financing (TIF).	City of Columbus; Community Development Agency (CDA)	Review and reaffirm blight and substandard determinations for 100% of the community's designated TIF redevelopment areas each year.			\$\$ 👤👤👤	3	Ongoing
2.3	Support the acquisition and preparation of strategic infill sites by partnering with developers, property owners, and a potential land bank or similar entity to coordinate due diligence and advance housing redevelopment projects.	Housing Leadership Team, working with a land bank or community development organization	Track number of infill sites acquired or prepared for housing development.			\$\$\$ 👤👤👤	5	1–3 Years

2.4	Coordinate the use of TIF and other available funding tools to support site preparation, infrastructure improvements, and housing redevelopment projects.	City of Columbus; Community Development Agency (CDA)	Secure TIF or other funding for at least three housing redevelopment or infrastructure projects.	\$ \$   	4	1–5 Years
2.5	Establish a Purchase–Rehab–Resell program for vacant or distressed homes.	City of Columbus; NeighborWorks Northeast Nebraska	Acquire, rehabilitate, and resell at least 10 vacant or distressed homes within five years.	\$ \$ \$   	2	1–5 Years
Goal 3: Support a high-quality rental housing market through landlord education and collaboration.						
3.1	Establish a voluntary landlord collaborative providing education, networking opportunities, and access to housing resources.	City of Columbus; Housing Leadership Team	Recruit at least 15 landlords to participate in the landlord collaborative annually.	\$  	1	0–1 Years
3.2	Encourage the Housing Leadership Team or another community organization to establish and administer a voluntary recognition or certification program for landlords who demonstrate quality property management.	Housing Leadership Team or another designated community organization	Establish voluntary landlord recognition or certification program, track number of participating or recognized landlords annually.	\$  	2	1–3 Years
Goal 4: Increase the supply of development-ready housing sites.						
4.1	Establish annual housing production targets by affordability level (AMI) and housing type to guide future development and monitor progress.	City of Columbus; Planning Commission	Complete annual housing production report, comparing actual housing production to adopted AMI and housing-type targets.	\$  	1	0–1 Years
4.2	Prioritize infrastructure investments preparing sites for future housing development and reducing barriers to residential construction.	City of Columbus; Columbus Utilities	Complete infrastructure improvements serving at least three priority housing development sites.	\$ \$ \$   	2	1–3 Years

4.3	Develop recruitment materials highlighting development opportunities, housing priorities, incentives, and community goals for prospective developers.	City of Columbus; Housing Leadership Team	Distribute recruitment materials to at least 20 prospective developers annually.	\$ 	4	0–1 Years
4.4	Recruit single-family and missing middle housing developers whose projects align with the City's housing goals and policies.	City of Columbus; Housing Leadership Team	Recruit at least five developers annually to explore housing opportunities aligned with the City's priorities.	\$  	5	1–3 years
4.5	Coordinate with developers, utilities, and other partners to advance development-ready housing sites.	City of Columbus; Columbus Utilities	Advance at least three priority housing sites to a development-ready status.	\$ \$   	3	1–3 Years
Goal 5: Increase the availability of attainable and missing middle housing complementing existing neighborhoods.						
5.1	Develop educational materials and design examples illustrating how missing middle housing can fit within existing neighborhoods.	City of Columbus; Housing Leadership Team	Distribute educational materials and design examples to at least 100 community members, property owners, builders, and developers annually.	\$  	1	0–1 Years
5.2	Partner with local builders, contractors, and developers to encourage construction of missing middle housing, including duplexes, townhomes, patio homes, cottage courts, ADUs, and other attainable housing types.	City of Columbus; Local Builders & Developers	Initiate or complete at least three missing middle housing projects within five years.	\$   	3	1–5 Years
5.3	Support development through prototype building plans, streamlined permitting, targeted infrastructure improvements, and connections to available funding and technical assistance.	City of Columbus; Developers	Support at least five housing projects through the City's development assistance programs, technical assistance, or expedited review.	\$ \$   	4	1–3 Years

5.4	Evaluate future zoning updates to identify opportunities to support additional housing types in appropriate locations while maintaining neighborhood compatibility.	City of Columbus; Planning Commission	Complete the zoning evaluation and develop recommendations.	\$\$ 	2	1–3 Years
5.5	Establish an employer housing consortium with the Rural Workforce Housing Fund where participating employers can utilize funds to attract and retain new entrants to the workforce.	City of Columbus; Rural Workforce Housing Fund	Within five years, recruit at least 10 employers to participate in the employer housing consortium and assist at least 25 employees with housing through the program.	\$\$ 	5	1–3 Years
Goal 6: Preserve and strengthen existing neighborhoods through coordinated revitalization, property maintenance, and reinvestment.						
6.1	Expand neighborhood revitalization programs to additional areas experiencing housing deterioration.	City of Columbus; NeighborWorks Northeast Nebraska	Include number of neighborhoods in revitalization programs.	\$\$\$ 	1	1–3 Years
6.2	Pursue proactive code enforcement while connecting property owners with rehabilitation resources and technical assistance.	City of Columbus; NeighborWorks Northeast Nebraska	Track number of properties receiving rehabilitation assistance following code enforcement.	\$\$ 	4	Ongoing
6.3	Partner with organizations and property owners to support housing rehabilitation, neighborhood improvements, and preservation efforts.	City of Columbus; NeighborWorks Northeast Nebraska	Track number of rehabilitation or neighborhood improvement projects completed through partnerships.	\$\$ 	3	Ongoing
6.4	Pursue strategic demolition, acquisition, or redevelopment of properties unsafe or beyond feasible rehabilitation.	City of Columbus; Developers	Track number of unsafe properties redeveloped or returned to productive use.	\$\$\$ 	5	1–5 Years

6.5	Evaluate and, if appropriate, establish a vacant-building registry to identify and monitor vacant properties, document barriers to reuse, support property maintenance, and connect owners with rehabilitation and redevelopment resources.	City of Columbus; Platte County	Complete a feasibility evaluation of a vacant-building registry; if established, update the registry annually and provide participating owners information about available assistance and redevelopment resources.	\$\$ 	2	1–3 Years
Goal 7: Explore long-term strategies to preserve housing affordability.						
7.1	Explore the compatibility and feasibility of establishing a Community Land Trust (CLT) if partners are interested, including public education, stakeholder engagement, and evaluation of governance and funding options.	NeighborWorks Northeast Nebraska; General non- profits	Complete a Community Land Trust feasibility study and engage at least 50 stakeholders and community members during the evaluation process.	\$\$ 	1	1–3 Years
7.2	Evaluate other innovative housing ownership and development models, such as cohousing, cottage court ownership, multi-ADU developments, shared-equity homeownership, and other approaches capable of expanding long-term housing affordability.	City of Columbus; NeighborWorks Northeast Nebraska	Complete an evaluation of at least five innovative housing ownership and development models and identify those most feasible for implementation in Columbus.	\$ 	2	1–3 Years
Goal 8: Expand housing options supporting older adults aging and downsizing in Columbus.						
8.1	Encourage development of age-friendly housing, independent living communities, and other housing options for older adults.	City of Columbus; Developers	Track number of age-friendly or senior housing projects initiated or completed.	\$\$ 	1	1–5 Years

8.2	Promote accessible, walkable neighborhoods providing convenient access to health care, services, and community amenities.	City of Columbus; Planning Commission	Adopt policies or development projects improving neighborhood walkability and accessibility.	\$ \$   	2	Ongoing
Goal 9: Improve access to housing information, programs, and services for residents and stakeholders.						
9.1	Establish a centralized housing resource hub connecting residents, employers, developers, landlords, and other partners with housing programs and resources.	City of Columbus; Housing Leadership Team	Ensure housing resource hub is established and publicly available.	\$ \$  	1	0–1 Years
9.2	Create a web-based housing goals dashboard allowing for progress tracking and updates to housing-related goals in the community.	City of Columbus	Publish and update the housing dashboard at least annually, with progress documented toward Housing Action Plan goals and key housing indicators.	\$  	3	0–1 Years
9.3	Provide accessible, multilingual information and housing assistance to help all residents navigate available opportunities and services.	City of Columbus; Community Organizations	Provide multilingual housing resources in at least the three most commonly spoken languages and update them annually.	\$  	2	0–1 Years
Goal 10: Strengthen workforce attraction and retention by improving access to housing resources.						
10.1	Develop a housing ambassador program connecting employers and workers with housing resources, relocation information, and available assistance programs.	City of Columbus; Housing Leadership Team	Recruit at least 10 employers annually to participate in the Housing Ambassador Program.	\$  	1	0–1 Years
10.2	Encourage employers to support workforce housing through employer-assisted housing initiatives and partnerships.	City of Columbus; Community Development Organization	Track number of employers participating in workforce housing initiatives.	\$ \$   	2	1–3 Years

Goal 11: Explore strategies to increase the supply of long-term affordable housing.

11.1	Evaluate the feasibility of mandatory balanced-housing requirements and voluntary affordability programs supporting an ongoing supply of housing at a range of AMI levels. Consider linking participation or affordability commitments to development incentives and public investments, such as density bonuses, expedited review, fee reductions, infrastructure assistance, and applications for economic development funding.	City of Columbus; Planning Commission, Housing Leadership Team	Complete a feasibility analysis and identify at least three recommended affordability strategies or policy options for City consideration.	\$\$ 	1	1–3 Years
11.2	If appropriate, develop incentives or alternative compliance options encouraging affordable housing as new residential development occurs.	City of Columbus; Planning Commission	Adopt an affordable housing incentive or compliance program and support at least 1 qualifying housing project within two years of adoption.	\$\$ 	2	3–5 Years

Goal 12: Encourage construction of attainable housing through innovative design and permitting tools.

12.1	Develop a library of pre-approved building plans for small single-family homes and ADUs suitable for infill development.	City of Columbus; Local Builders & Designers	Approve and make available at least five pre-approved building plans, with at least three housing projects utilizing the plans within five years.	\$\$ 	2	1–5 Years
12.2	Establish design standards or pattern book guidance promoting neighborhood compatibility and high-quality residential design.	City of Columbus; Planning Commission	Adopt a design standards manual or pattern book and incorporate it into 100% of applicable residential development reviews.	\$\$ 	1	1–3 Years

Goal 13: Expand downtown housing through adaptive reuse and strategic investment.						
13.1	Inventory vacant and underutilized upper-story spaces in Downtown Columbus and evaluate their potential for conversion to quality rental housing, including building conditions, code and accessibility needs, ownership interest, and preliminary project feasibility.	City of Columbus; Columbus Downtown Business Association; property owners	Complete downtown upper-story inventory, identifying at least five priority housing-conversion opportunities.	\$\$ 	1	0–1 Years
13.2	Develop a downtown housing financing and investment strategy connecting property owners and developers with available tools, potentially including Opportunity Zone investment, TIF, historic rehabilitation tax credits, housing funds, grants, loans, and public-private partnerships.	City of Columbus; Community Development Agency; Community Housing Stakeholders; Nebraska DED	Complete financing strategy and market at least three priority properties to developers, lenders, or investors.	\$\$ 	2	1–3 Years
13.3	Support property owners and development partners in advancing upper-story housing conversions through technical assistance, predevelopment coordination, and assistance assembling viable financing packages.	City of Columbus; Community Development Agency; property owners and developers	Advance at least two upper-story housing projects to financing, permitting, or construction within five years.	\$\$\$ 	3	1–5 Years

Source: Points Consulting, 2026

Population Forecast

Forecasts are estimates of what might happen in the future. We need a baseline to project short- and long-term housing demand. Here we present population and housing forecasts under two growth scenarios: the **Expected Growth Scenario**, which assumes lower fertility, survival, and migration rates, and the **Potential Growth Scenario**, which assumes higher rates in each area.

Points Consulting (PC) developed population and housing forecasts for the City of Columbus using historical growth trends and existing projections from the U.S. Census Bureau. We compared the results with projections from the University of Nebraska Omaha (UNO).⁴ PC based the forecasts on historical data, including birth, death, and migration rates. The forecasts also incorporate the cumulative annual growth rate (CAGR) to better reflect recent growth trends.

During PC's on-site presence, the project team learned an influx of units is being built from 2026 to 2030. New developments will bring 674 new housing units online within the next four years, which is a marked increase over the current pace of housing production. PC elected to represent these units in the housing forecast first, and subsequently the population forecast, while building off the base model described above. The original population and housing forecast can be found in Appendix A: Additional Metrics & Methodology.

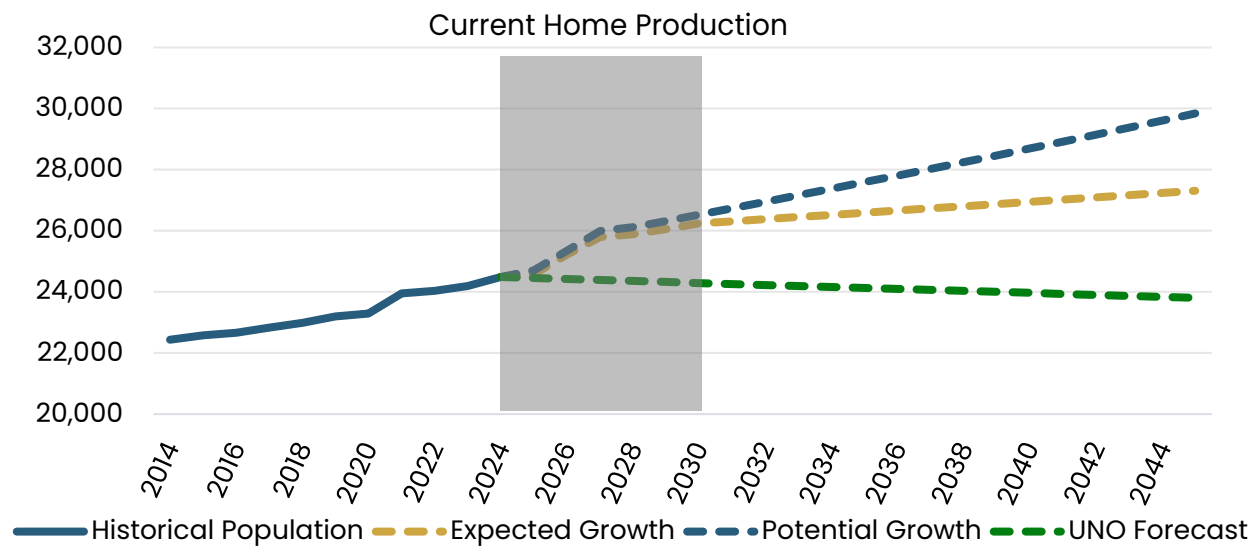
Under the Expected Growth Scenario, migration remains steady and supports slow natural population growth. Under the Potential Growth Scenario, migration increases to reflect recent trends since 2020, including the arrival of more than 690 new residents since 2022.

Based on this analysis, PC expects Columbus to grow faster than UNO's projections show, driven by both natural population growth and in-migration tied to local jobs and relatively affordable housing.

Population growth in Columbus exceeded UNO's projections from 2010 to 2025 and shows no clear signs of slowing. Still, UNO projects declines beginning between 2025 and 2030. Including the UNO forecast helps ensure the analysis captures and plans for a full range of possible outcomes.

⁴ David Drozd, "Nebraska County Population Projections: 2010 to 2050," *University of Nebraska Omaha* (2015): 89, <https://digitalcommons.unomaha.edu/cgi/viewcontent.cgi?article=1257&context=cparpublicati ons>.

Figure 3.1: Population Forecast for Columbus, 2024–2044



Source: Points Consulting, using University of Nebraska Omaha (UNO) projections, U.S. Census historical population data, and data from the City of Columbus

PC’s 20-year forecast covers the period from 2024 to 2044. The Expected Growth Scenario projects a cumulative population increase of 11.2%. This reflects modest, but steady growth. The Potential Growth Scenario forecasts a 20.9% increase. Over the next two decades, PC expects Columbus’s population to grow between 2,749 and 5,119 residents (Table 3.2).

Table 3.2: Projected Population Growth for Columbus, 2024–2044

Population Growth Scenario	2024	2029	2034	2039	2044	Pop. Growth	20-Yr CAGR	Total Growth Rate
Expected	24,488	26,058	26,522	26,877	27,237	2,749	0.5%	11.2%
Potential	24,488	26,316	27,377	28,470	29,607	5,119	1.0%	20.9%

Source: Points Consulting, 2026

Housing Needs Forecast

PC developed a housing needs forecast based on the population forecast to estimate future housing demand. By dividing projected population figures by the average household size, we estimated annual housing needs. Because the housing forecast is tied to the population forecast, it follows the same general trend.

As of 2024, Columbus’s average household size is 2.45, according to the U.S. Census Bureau. To align the housing needs forecast with expected demographic changes, we decreased the average household size 0.1% per year. Given Columbus’s proactive approach to housing development and input from local staff, average household sizes

are likely to decline. This reflects reported demand from prospective residents (particularly younger workers) for smaller starter homes.

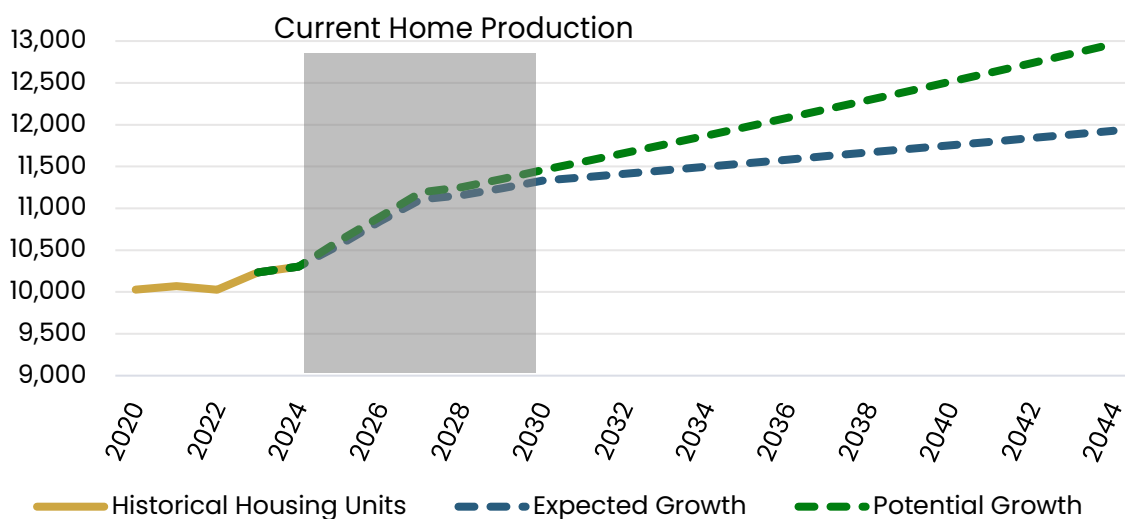
Using the 2024 average household size of 2.45, the estimated housing need for Columbus's current population (24,488) is about 9,995 units. This is close to, but slightly higher than, the current estimate of 9,850 occupied housing units in Columbus.

This discrepancy could be due to many reasons, including a small housing shortage, part-time residents or seasonal workers, or differences in data collection methods and availability. Regardless, we use the current estimate of 9,850 occupied units as the baseline for the housing needs forecast.

As mentioned earlier, PC learned of several ongoing and future developments bringing approximately 674 units online by 2030. Using data from the City of Columbus on project completion dates, we estimated the total number of units completed by year until 2030, shown below in Figure 3.2.

Ultimately, we project Columbus will need between 1,492 and 2,479 new units before 2044, or between 1,164 and 1,638 in the next 10 years.

Figure 3.2: Housing Needs Forecast for Columbus, 2024–2044



Source: Points Consulting, 2026

A portion of this forecast accounts for vacancy. Initially, it may seem counterintuitive to project empty housing units. However, vacant units are an important part of a healthy housing ecosystem. Too low of a vacancy rate suggests the housing stock is effectively “locked up.” This can make it harder for new residents to move in and may limit options for current residents seeking to relocate.

Of the 10,303 housing units in Columbus, 9,850 are occupied. This leaves 453 vacant units, or 4.4% of the total housing stock. Vacancy rates can shift greatly from year to year depending on a range of factors, which makes them difficult to predict. For this reason, the forecast uses Columbus's 10-year average vacancy rate (4.9%) and applies it to projected household growth. With vacancy included, the PC team projects there could be total housing unit growth from 1,624 units up to 2,662 units.

Table 3.3: Expected Growth Housing Unit Forecast

Expected Growth	2024	2034	2044	Unit Growth
Occupied Households	9,850	10,934	11,342	1,492
Vacant Households	453	564	586	133
Total	10,303	11,498	11,927	1,624

Source: Points Consulting, 2026

Table 3.4: Potential Growth Housing Unit Forecast

Potential Growth	2024	2034	2044	Unit Growth
Occupied Households	9,850	11,287	12,329	2,479
Vacant Households	453	583	636	183
Total	10,303	11,869	12,965	2,662

Source: Points Consulting, 2026

Table 3.5 shows the same housing forecast in five-year increments through 2036. Over the next 10 years (beginning in study year 2026), Columbus will require housing unit growth of 11.8% under the Expected Growth Scenario, and 16.6% under the Potential Growth Scenario.

Table 3.5: 5-Year & 10-Year Housing Projections

Scenario	2024	2031	2036	5-Year Housing Unit Growth	10-Year Housing Unit Growth
Expected Growth	9,850	10,815	11,014	9.8%	11.8%
Potential Growth	9,850	10,992	11,488	11.6%	16.6%

Source: Points Consulting, 2026

To understand the types of housing units needed, the PC team worked with Columbus leadership to review potential unit densities over the next five and 10 years. The following tables show how the housing mix may shift under both the Expected and Potential Growth scenarios. Overall, we expect a greater share of apartment-style housing, growing relative to single-family homes. We supplemented this expectation with an exact count of expected units out to 2030, giving a more precise estimate of the upcoming housing stock.

Currently, single-family housing makes up 73.2% of the housing stock. In the Expected Growth Scenario, we project this share to decline to 67.9% by 2031 and then stay in this

range after the construction of apartments and middle-density housing has concluded in 2030. In the Potential Growth Scenario, we expect those figures to decline further to 67.0% and 67.1%, respectively. As noted earlier, this reveals an intentional focus on middle- and higher-density housing types. The project team's Potential Growth Scenario assumes more single-family units will become available after 2030.

Table 3.6: Expected Growth Scenario Housing Type Forecast

Housing Type	2024	2036	Change	% Change
1, detached	7,210	7,483	273	3.8%
1, attached	493	656	163	33.1%
2 apartments	315	353	37	11.9%
3 or 4 apartments	325	427	102	31.3%
5 to 9 apartments	296	352	56	19.0%
10 or more apartments	906	1,414	507	56.0%
Mobile home or other type of housing	305	331	26	8.5%

Source: Points Consulting, 2026

Table 3.7: Potential Growth Scenario Housing Type Forecast

Housing Type	2024	2036	Change	% Change
1, detached	7,210	7,714	504	7.0%
1, attached	493	657	165	33.4%
2 apartments	315	434	119	37.7%
3 or 4 apartments	325	508	183	56.2%
5 to 9 apartments	296	349	53	17.9%
10 or more apartments	906	1,470	563	62.2%
Mobile home or other type of housing	305	357	52	16.9%

Source: Points Consulting, 2026

Household AMI Forecast

A crucial factor in housing needs and long-term community sustainability is the availability of affordable housing across the income distribution. To estimate housing needs in Columbus by income level, we expanded our housing forecast to determine how many units are required at different area median income (AMI) levels. We used Census income cohorts, U.S. Department of Housing and Urban Development (HUD) AMI thresholds, HUD estimates of cost-burdened households, and housing unit counts from our forecast. We present the results in the following figures and tables.

When discussing “needs by income level,” we refer to the number of housing units required to be affordable within each income bracket. Affordability is defined by the share of monthly income a household spends on housing. Households are considered

cost-burdened if they spend 30% or more of their gross monthly income on housing costs.

Consider this example: in Columbus, a household at 100% AMI earns about \$93,200, or \$7,766 per month. If this household spends more than \$2,330 per month on housing, it is considered cost burdened. In our housing needs forecast by income level, we treat this situation as a need for an additional housing unit at 100% AMI. The unit would be affordable to a household which is currently cost-burdened.

Using HUD's Comprehensive Housing Affordability Strategy (CHAS) data, we applied the number of cost-burdened households at each AMI level to build a targeted, Needs-Driven housing unit distribution. If new housing in Columbus follows this target distribution, the City will be better positioned to address affordability challenges.

Using a target distribution rather than a total unit number allows us to align the Needs-Driven distribution with the total number of units in our housing needs forecast. We prefer this approach because the City should not plan for far more housing units than are expected to be needed. This could place unnecessary strain on the local government's financial position.

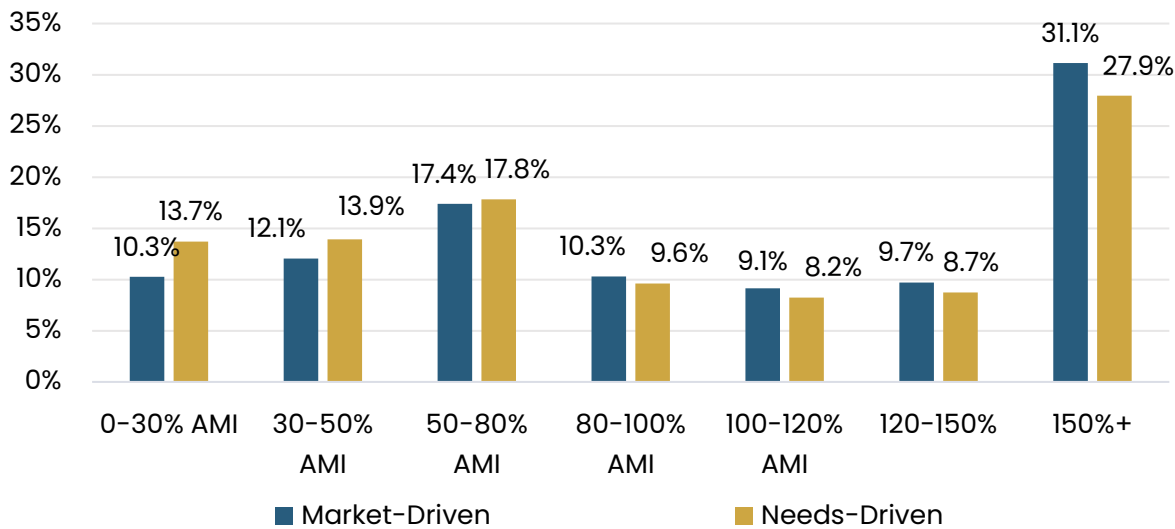
In addition to the **Needs-Driven Forecast**, we constructed a **Market-Driven Forecast** for comparison. This forecast reflects what the housing market has produced to date and helps identify the unit distribution implied by current conditions, as well as the additional units needed across income levels.

The Market-Driven Forecast uses current 2024 AMI levels and follows the same growth scenarios as the Needs-Driven Forecast. Figure 3.3 (and later Figure 3.6) compares the housing unit distribution across each forecast. Below are definitions of each income-level forecast:

- The **Market-Driven Forecast** applies the current AMI distribution to each growth scenario we projected.
- The **Needs-Driven Forecast** applies a target AMI distribution to each growth scenario we projected. We built this target distribution using HUD CHAS data on cost-burdened households by AMI level, along with the current AMI distribution.⁵

⁵ See detailed methodological description and in-depth data in [Appendix A](#).

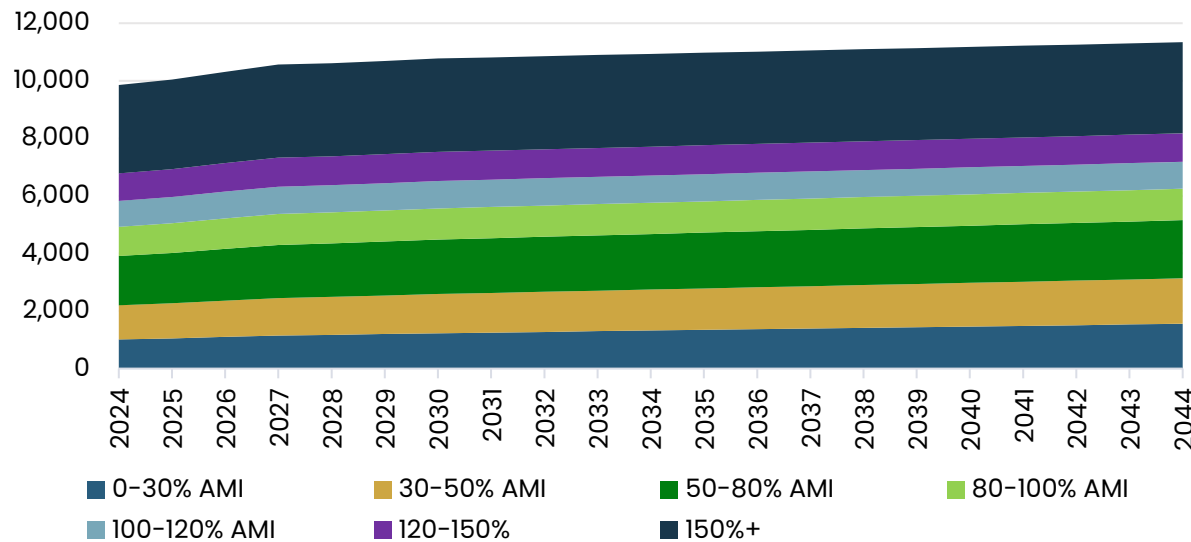
Figure 3.3: Target Housing Unit Distribution by Affordability Level



Source: Points Consulting using U.S. Census Bureau and HUD CHAS Data

Under the Expected Growth Scenario, the Needs-Driven Forecast for the City of Columbus is illustrated in Figure 3.4. In this scenario, lower-income groups (0–30% and 30–50% AMI) are projected to make up a larger share of households by the end of the forecast period than they do today. This reflects the higher share of cost-burdened households at these income levels compared to higher-income groups. Overall, total households increase in line with the growth scenario.

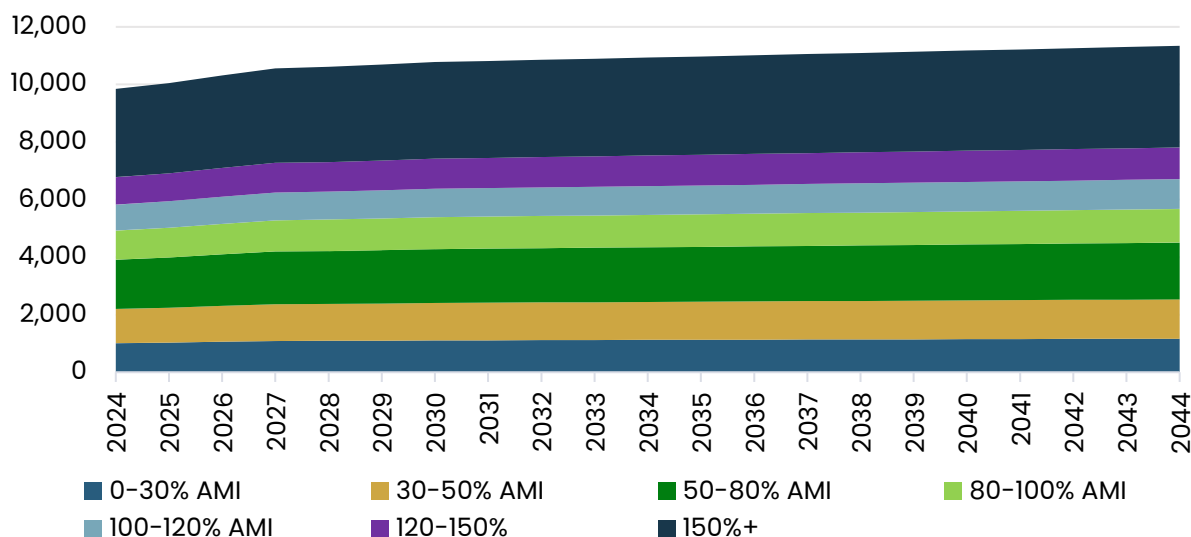
Figure 3.4: Expected Growth, Needs-Driven Forecast by AMI Level, 2024–2036



Source: Points Consulting using U.S. Census Bureau and HUD CHAS

Figure 3.5 shows the Needs-Driven Forecast by AMI level for the Potential Growth Scenario. In this scenario, housing production is elevated across all AMI levels. However, the emphasis on low-income housing needs remains in the Needs-Driven demand scenario.

Figure 3.5: Potential Growth, Needs-Driven Forecast by AMI, 2024–2036



Source: Points Consulting using U.S. Census Bureau and HUD CHAS

Table 3.8 reports housing needs by AMI level by tenure for the City of Columbus under the Potential Growth Scenario and the Needs-Driven Forecast. Using Census Bureau data, we estimated renter and owner occupancy rates by income cohort. We then applied these tenure rates to the income-level forecast to estimate rental and ownership needs. Columbus reports more owners than renters.

In the Potential Growth, Needs-Driven Scenario, the most units will be needed for renters at the 0–30% AMI range (416 units). We also anticipate 347 units will be needed for possible homeowners below the 80% AMI level. The Needs-Driven Scenario leans more toward supplying units for renters in need, as the gap is currently the largest for the renting cohort.

Table 3.8: Potential Growth, Needs-Driven Housing Needs by AMI Level by Tenure, 2036

AMI Category	Existing Housing	Projected Housing Needs	New Units Needed by 2036
		Rentals	
0–30% AMI	1,012	1,428	416
30–50% AMI	667	853	186
50–80% AMI	629	745	117
80–100% AMI	372	416	44
100–120% AMI	205	224	19
120–150% AMI	218	238	20
150%+ AMI	465	507	42
Total	3,568	4,413	845
Ownership			
0–30% AMI	0	0	0
30–50% AMI	521	667	146
50–80% AMI	1,083	1,285	201
80–100% AMI	641	717	76
100–120% AMI	696	760	65
120–150% AMI	738	806	68
150%+ AMI	2,603	2,840	237
Total	6,282	7,075	793
Grand Total	9,850	11,488	1,638

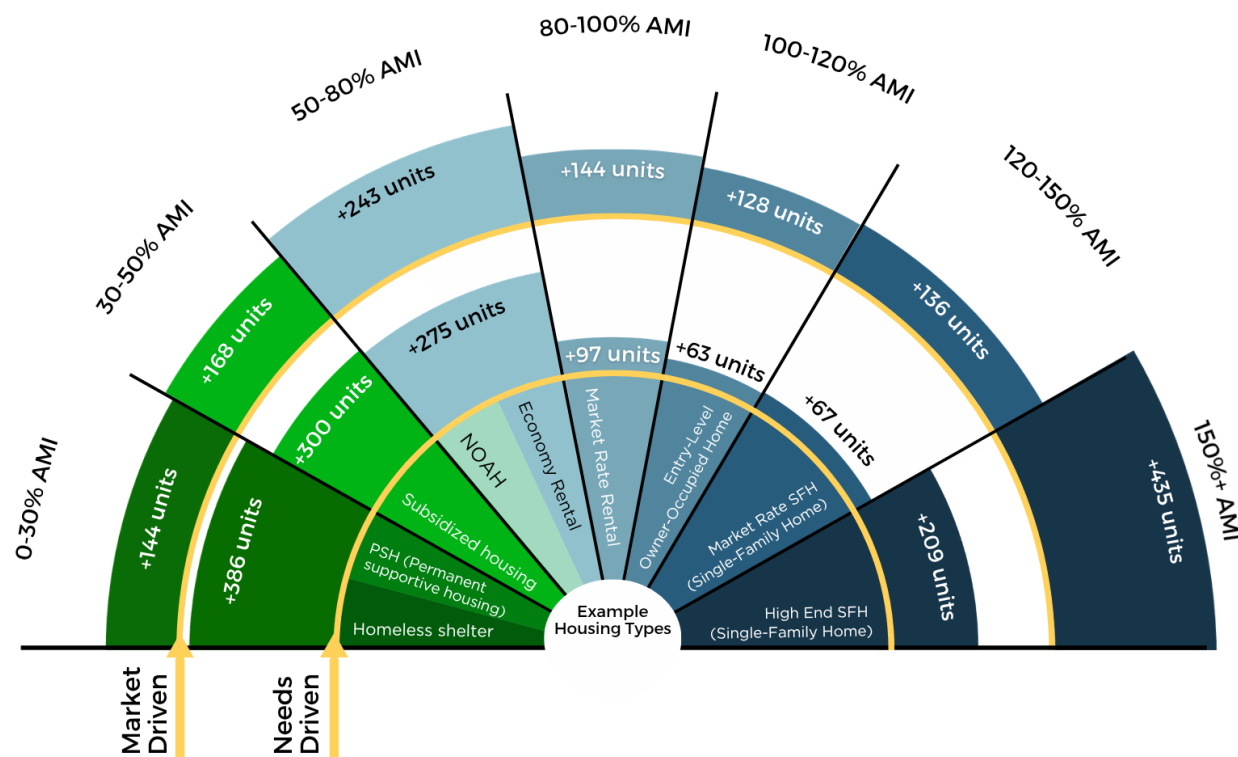
Source: Points Consulting using U.S. Census Bureau and HUD CHAS

We also assume it is highly unlikely households at 0–30% AMI are paying a mortgage. While some households in this income group may own homes due to prior purchase conditions or inheritance, current housing costs are largely out of reach at this income level. For this reason, we apply a 0.0% ownership rate for 0–30% AMI households in Columbus.

Figure 3.6 shows the full comparison of the Market-Driven and Needs-Driven income level forecasts. As described in the basic assumptions for the Needs-Driven Forecast, the distribution is weighted more heavily toward the lower AMI levels as more households are cost-burdened than at higher AMI levels. However, this does not mean housing units affordable to higher AMI levels are not needed. We project as many as 819 units will be needed above the 100% AMI threshold in the next 10 years in the Needs-Driven Forecast.

In contrast, more units will be needed at higher AMI levels in the Market-Driven Forecast. In this scenario, new housing units are built according to current AMI distributions where there are more high-income households and housing units available. Even in this scenario, as many as 1,186 affordable housing units will be needed for lower income households, particularly below 100% AMI.

Figure 3.6: Housing Needs Forecast by AMI level by 2036



Source: Points Consulting, 2026

Table 3.9 shows the projected AMI levels of new developments currently being built in Columbus. While Figure 3.6 doesn't account for those units, Table 3.9 estimates how the incoming developments may affect the housing stock. The largest benefitting group will be the 50–80% AMI level, which will see a gap of only five more units in the Needs-Driven Scenario.

Table 3.9: Supply Gaps Despite 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

Source: Points Consulting

4. Community Engagement Highlights

The Points Consulting (PC) team held on-site meetings and interviews in early June 2026. These included group and individual interviews with 29 community stakeholders, drawn from public, nonprofit, and for-profit groups. The for-profit group came largely from the community's builders, real estate developers, property managers, and realtors. A full list of organizations appears in Appendix B: Interview Organizations. The PC team also met with more than 40 community members through an open town hall in the City's Community Room, and at a Thursday night Beats & Eats concert in Frankfort Square Park.⁶

Figure 4.1: Image from Norfolk Daily News Article About the PC Town Hall⁶



Figure 4.2: PC Engaging with Attendees at the Columbus Beats & Eats Concert in Frankfort Square



Source: PC Columbus on-site visit, 2026

⁶ Ben Drozd, "Columbus housing data highlights future need, affordability challenges", *Norfolk Daily News*, June 18, 2026, https://norfolkdailynews.com/select/columbus-housing-data-highlights-future-need-affordability-challenges/article_e944857a-a3a4-40b2-9a51-5b9cf5fceb4a.html.

Key Themes from Interviews & Focus Groups

Below are some observations the PC team documented during the community engagement process. These ideas shaped both our housing needs forecast and our recommendations and implementation plan.

1. Housing Supply Is Moving, But Still Not Catching Up

Interviewees consistently described Columbus as a community where home building has finally picked up after years of slow growth, but where the market still feels short on supply. Several builders and housing partners pointed to new apartments, townhomes, and subdivisions in the works, including Legacy 23, Vitality Village, Quail Meadows, Nyla Apartments, and other projects. At the same time, bankers, employers, nonprofits, and developers all pointed to the same basic problem: inventory remains too thin, especially for single-family homes, smaller ownership options, and attainable rentals. The interviews suggest that, while housing development is occurring, Columbus is still working through a backlog created by years of under-building.

2. The Workforce Housing Problem Is Now an Economic Development Problem

Housing came up repeatedly as a workforce issue, not just a social-service or real-estate issue. Employers described trouble recruiting and keeping workers when new hires cannot find housing quickly or affordably. Some prospects are reportedly coming from Fremont, Omaha, Norfolk, Grand Island, and even out of state, but housing availability can determine whether they stay. Major employers such as Behlen, BD, ADM, Vishay, schools, hospitals, and service providers all appear to be affected in different ways. The underlying theme is Columbus's economy may have room to grow, but housing is

Figure 4.3: PC Town Hall Flyer (provided in English and Spanish)



Source: PC 2026

Figure 4.4: Construction in Columbus



Source: PC on-site visit, 2026

becoming one of the things holding it back. A few interviewees pushed back on this view, and the PC team weighed their input as well.

Figure 4.5: Apartments in Columbus



Source: PC 2026

3. Columbus Needs More “Missing Middle” Choices

Many interviewees pointed to a gap between traditional single-family homes and larger apartment complexes. Townhomes, duplexes, patio homes, smaller-lot homes, modular homes, and senior-oriented cottages were all mentioned as needed or promising. This is partly about price, but also about lifestyle: seniors looking to downsize, young workers entering the market, single parents, immigrant families, and middle-income households may not all be well served by the same type of home. The interviews point to strong interest in smaller, practical housing options that feel more within reach and better fits the community than large apartment projects alone.

4. Senior Housing and Downsizing Could Unlock the Market

Senior housing came up in several conversations, both as a need and as a way to free up existing homes. Interviewees mentioned interest in senior cottages, independent living, patio homes, and active-adult-style options. Several people believed some older residents would move if the right homes existed, but they don't want traditional apartments or large institutional settings. This matters because seniors may be living in homes otherwise available to families, while also needing lower-maintenance options close to services, churches, health care, and community life.

5. Affordability Is Squeezing Both Renters and Buyers

Interviewees did not describe affordability as a single low-income issue. Instead, the concern cuts across renters, first-time buyers, middle-income workers, and even moderate-income families. Notes mentioned high rents, \$600–\$700 per bedroom, needs for one-bedrooms at \$900 or lower, rising escrow costs, taxes, insurance, mortgage rates, and homes increasingly out of reach below roughly the low-to-mid \$300,000s. Several programs exist (the Rural Workforce Housing Fund, LIHTC, Habitat, Marigold House, and NeighborWorks Northeast Nebraska, to name a few) but

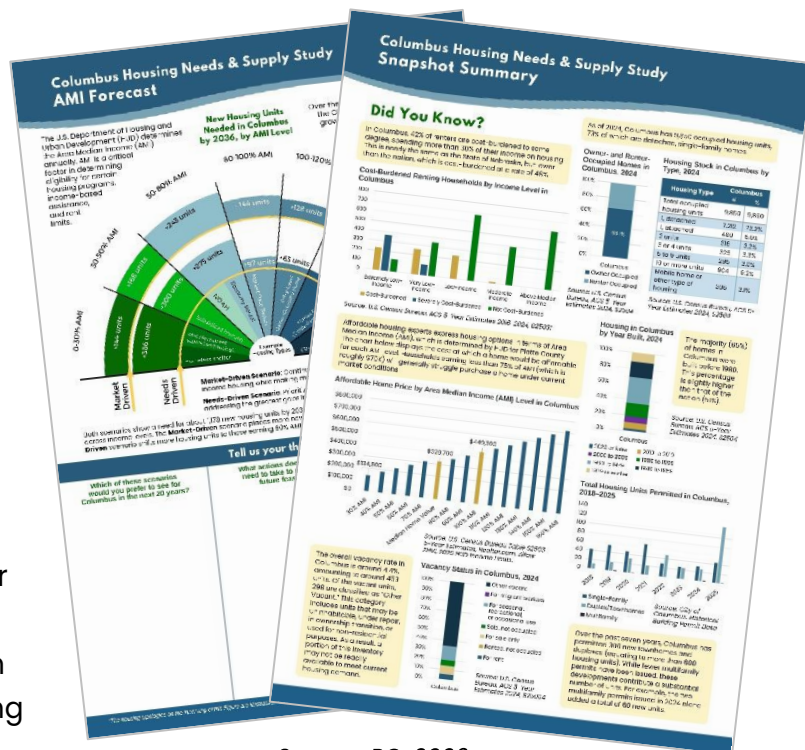
participants still described a gap for households earning too much for deep subsidy and too little for the current market.

6. Land, Infrastructure, and Development Costs Are Major Constraints

Developers and public-sector voices repeatedly pointed to land cost, infrastructure, floodplain issues, energy codes, and lot development costs as barriers. Some land is available but too expensive; other areas face limits from farm ground, railroad crossings, utilities, or infrastructure timing.

Builders did note the permitting process and timelines are not a major issue. In fact, the City was often described as a helpful partner though the economics of building new housing remain challenging.

Figure 4.6: PC Town Hall Posters



Source: PC, 2026

7. Public Tools Are Helpful, But Need to Be Clear and Practical

Several interviewees referenced TIF, Rural Workforce Housing Funds, land banks, housing authorities, community land trusts, LIHTC, Section 8, and down-payment assistance. The overall impression is Columbus has useful tools on hand, but putting them to work can be complicated, politically complicated, or not well understood by the community. Some felt TIF is important but often misunderstood. Others noted subsidies are hard to use or don't always reach the middle of the market. Columbus could build a clearer housing toolbox, one showing which tool fits which housing type, income band, and development barrier.

8. Community Acceptance Is a Real Barrier to New Housing

Several notes referenced neighborhood resistance, worries about multifamily housing, fears about property values, and uncertainty around zoning or code changes. Some interviewees suggested Columbus residents may support housing in general but grow cautious when a specific project is proposed nearby. This is especially true for higher-density, modular, small-lot, or rental housing. The issue does not seem to be anti-

growth sentiment across the board; rather, residents want quality, a good fit, and assurance new housing won't harm nearby neighborhoods.

9. Immigrant and Lower-Wage Households Are Essential but Often Underserved

Multiple conversations referenced immigrant families, migrant workers, ESL families, meatpacking or factory workers, and households working multiple jobs. These residents are important to Columbus's labor force, schools, nonprofits, and local economy, but may face language barriers, overcrowding, limited rental options, or trouble navigating housing systems. Service providers noted these households may be "voiceless" in traditional planning processes. Housing strategy in Columbus may need to account for larger households, multigenerational households, tenant education, landlord relationships, and culturally accessible outreach.

10. Quality of Life and Community Amenities Matter More Than Before

Interviewees connected housing to broader community appeal: schools, parks, downtown, recreation, walkability, trails, childcare, entertainment, and places for young families. Several people described Columbus as a good place to live, with strong schools, low crime, philanthropy, and a helpful community culture. But they also noted missing pieces such as entertainment, conference space, shopping, childcare, and amenities helping recruit workers and keep young families. This suggests housing strategy should not be separated from "place-making". Homes may attract new residents, but community quality helps people stay.

Figure 4.7: PC and the Leo Lonnie Orchestra at the Columbus Beats & Eats Concert



Source: PC on-site visit, June 2026

5. Demographic & Socioeconomic Trends

Trends in Population Growth

Population growth shapes housing demand in direct and measurable ways. As more people move to or are born in a community, demand for housing units rises. This places pressure on an existing housing stock which may not be adequately sized or priced to accommodate new residents. Beyond sheer numbers, the demographic characteristics of a growing population (age, household composition, and income) determine the types of housing needed and the corresponding price points.

Between 2014 and 2024, Columbus’s population grew 9.1%, adding just over 2,000 residents to reach a total of 24,488. This growth rate outpaced both Nebraska and the United States overall (6.7% and 6.6%, respectively), making Columbus a relatively fast-growing city by regional standards. Platte County as a whole grew 8.4% over the same period, suggesting growth has been concentrated in Columbus rather than spread evenly across the County.

Table 5.1: Population Change, 2014–2024

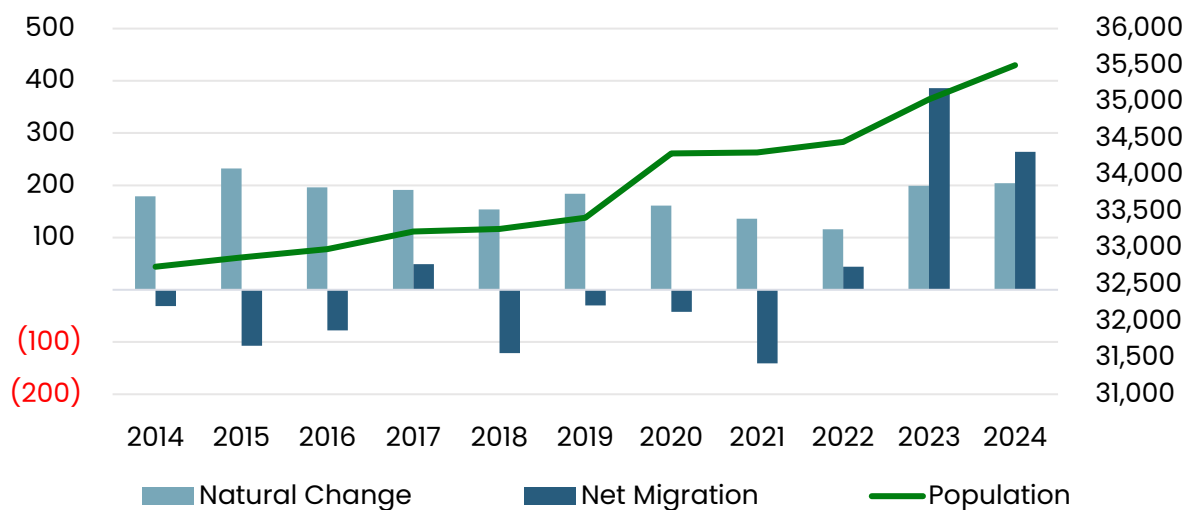
Region	2014 Population	2024 Population	Numerical Change	% Change
Columbus	22,436	24,488	2,052	9.1%
Platte County	32,744	35,499	2,755	8.4%
Nebraska	1.9M	2M	125,510	6.7%
United States	314.1M	334.9M	20.8M	6.6%

Source: U.S. Census Bureau, Population Estimates Program and ACS 5-Year Community Survey

Three primary components drive population change: births, deaths, and migration. Figure 5.1 and Figure 5.2 illustrate the roles these components have played in Platte County and Nebraska. Since 2022, Platte County has experienced an influx of migrants, contributing to a spike in population growth. Prior to 2022, Platte County experienced slow growth (barring 2019–2020⁷) and negative net migration. Nebraska has followed a similar pattern, with rapid positive net migration in 2023 and 2024. This recent shift to positive net migration is worth noting, as it indicates strengthening economic conditions and growing regional attractiveness, both of which are key drivers of sustained population growth.

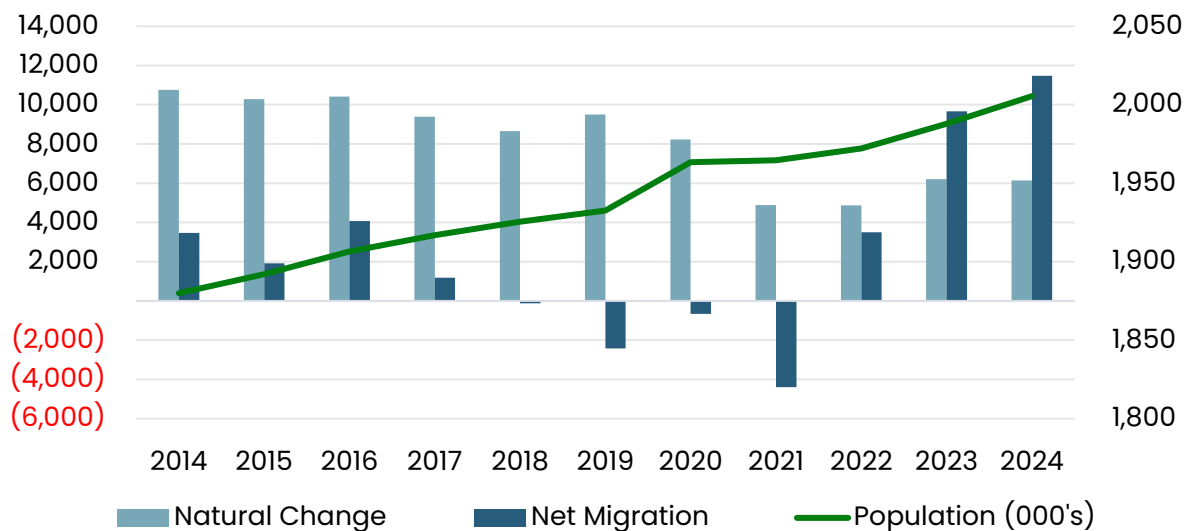
⁷ For Figure 5.1 and Figure 5.2, PC used the U.S. Census Bureau’s Population Estimates Program. Every 10 years when the Census Bureau carries out the decennial Census, the datasets for this program are “re-benchmarked.” This may result in a visual break in the population estimates from 2020 to 2021.

Figure 5.1: Components of Population Change in Platte County, 2014–2024



Source: U.S. Census Bureau, Population Estimates Program, 2010–2024

Figure 5.2: Components of Population Change in Nebraska, 2014–2024



Source: U.S. Census Bureau, Population Estimates Program, 2010–2024

Table 5.2 illustrates migration patterns into and out of Platte County between 2017 and 2022. Most migrants to Platte County came from other Nebraska counties, with Florida as the only other state contributing a large share. More specifically, 160 new residents arrived in Platte County from Miami-Dade County. The Internal Revenue Service (IRS) reported a total of only 11 counties in the United States from which Platte County residents either moved to or from. Migrants leaving Platte County most commonly moved to Douglas County.

Table 5.2: Platte County Top In & Out Migration Counties, 2017–2022

County	Outflows	Inflows	Net
Colfax County, NE	(540)	1,050	510
Miami-Dade County, FL	(32)	160	128
Nance County, NE	0	86	86
Hall County, NE	(54)	37	(17)
Madison County, NE	(458)	430	(28)
Butler County, NE	(425)	354	(71)
Dodge County, NE	(147)	53	(94)
Sarpy County, NE	(122)	0	(122)
Polk County, NE	(370)	247	(123)
Lancaster County, NE	(614)	448	(166)
Douglas County, NE	(686)	394	(292)

Source: IRS SOI Tax Stats, 2022

Table 5.3 and the accompanying figure compare adjusted gross income (AGI) among in-migrating, out-migrating, and non-migratory households in Platte County and Nebraska. A striking pattern emerges. Non-migratory residents in Platte County earned roughly \$28,500 more than incoming households and \$28,200 more than outgoing households. The same pattern holds statewide, although the gaps are smaller. Importantly, in-migrants are not disproportionately higher-income households and are more aligned with middle-income levels, indicating they are unlikely to significantly inflate housing prices.

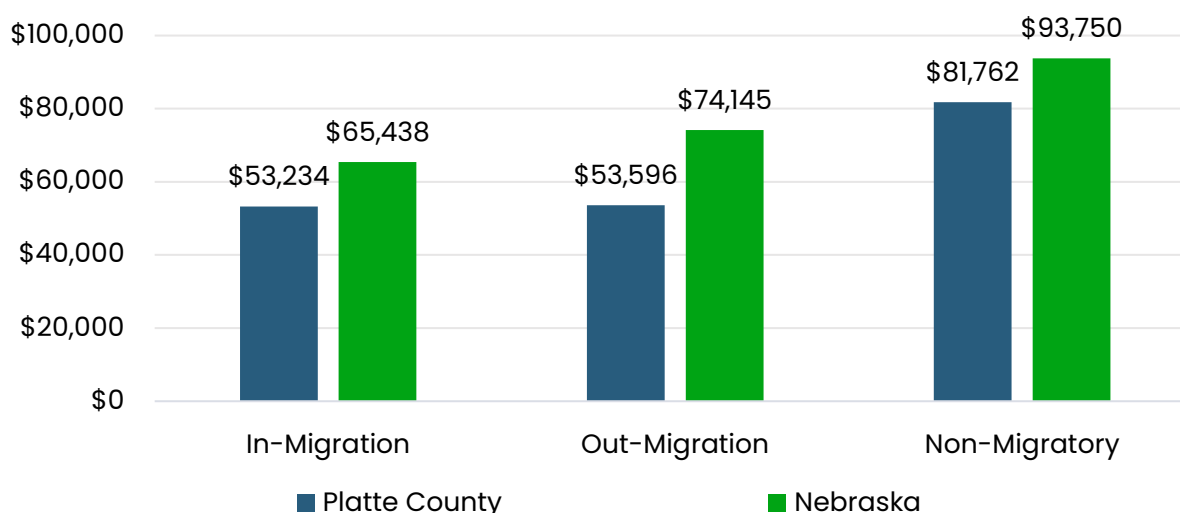
This income differential has meaningful implications for housing demand. Incoming residents are more likely to seek rental housing or lower-cost ownership options upon arrival. The relatively modest incomes of both in- and out-migrants suggest affordability is a key factor shaping who settles in Columbus and who ultimately leaves. Addressing the availability of workforce and entry-level housing is therefore central to retaining new arrivals and supporting continued population growth.

Table 5.3: Tax Migration 2021–2022, Adjusted Gross Income per Number of Returns

Status	Platte County	Nebraska
In-Migration	\$53,234	\$65,438
Out-Migration	\$53,596	\$74,145
Non-Migratory	\$81,762	\$93,750

Source: IRS SOI Tax Stats, 2022

Figure 5.3: Tax Migration 2021–2022, Adjusted Gross Income per Number of Returns



Source: IRS SOI Tax Stats, 2022

Regional Demographic Data

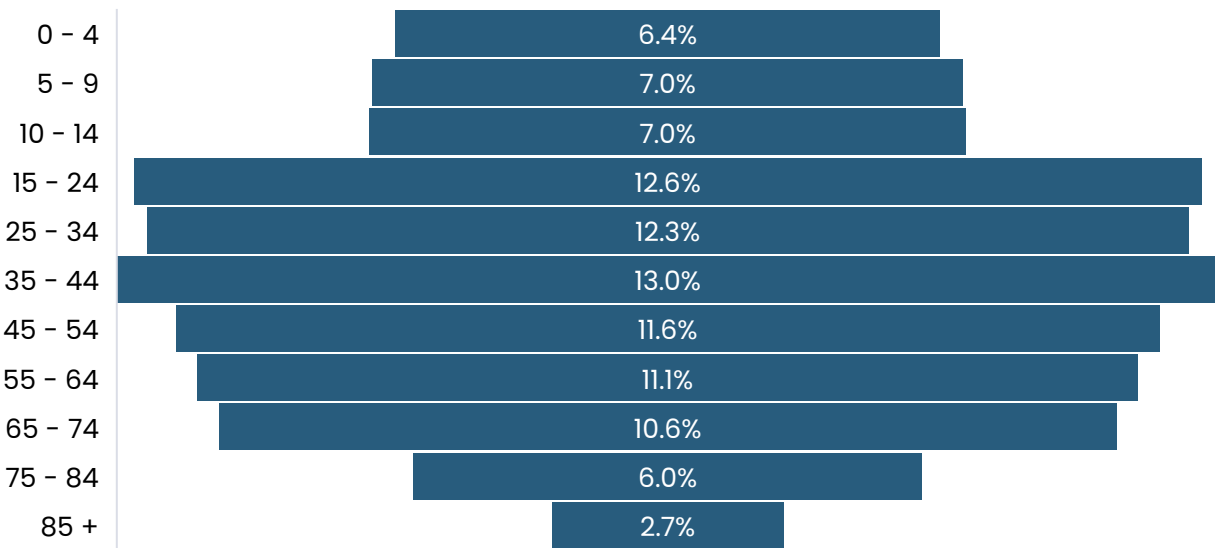
Community age distributions play a critical role in shaping local housing needs. Younger residents typically have had less time to accumulate wealth and therefore require more affordable or entry-level housing options. In contrast, older residents often seek to downsize, prefer single-story homes, or transition into assisted living or other supportive care settings.

As shown in the following figures, Columbus has a relatively youthful age profile. The largest share of residents falls within the prime working-age cohort (ages 25–54), reflecting the City’s role as a regional employment center anchored by manufacturing, food processing, and related industries. Columbus also has a notably large share of residents under age 15, consistent with its higher-than-average Hispanic population, which tends to have larger household sizes and a younger age structure.

In total, approximately 22.4% of Columbus residents are under the age of 14, representing a strong base of younger skewing households. This supports long-term population stability and indicates the community remains attractive to families, reinforcing the development of a future workforce. At the same time, Columbus also has a healthy share of elderly residents (30.4% over 55). This creates a unique demographic dynamic in which both younger and older populations are well represented. This is notable because it drives demand for a broader range of housing types and services to meet the distinct needs of each group.

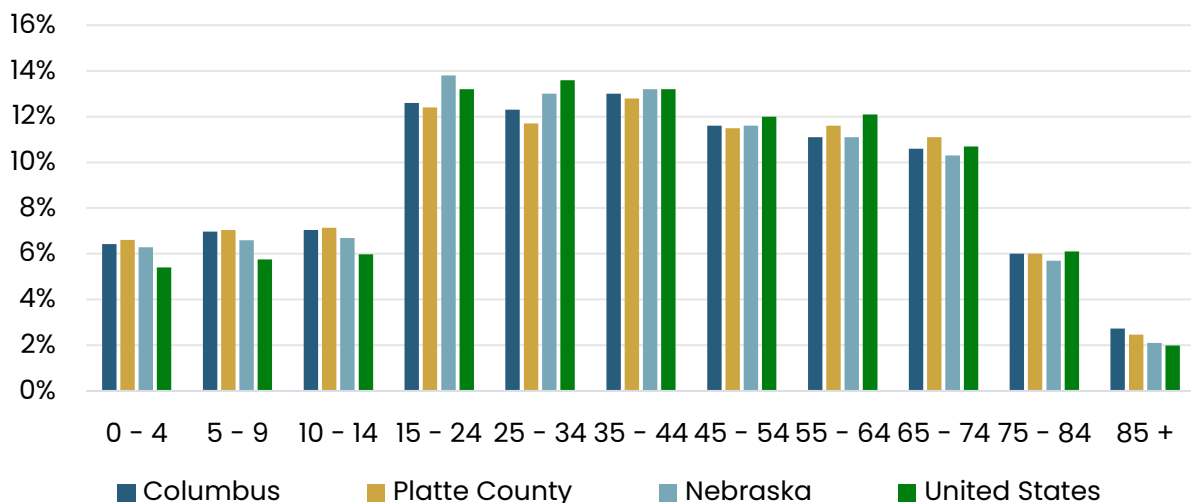
Compared to Nebraska and the United States, Columbus skews younger overall, with a smaller share of residents aged 65 and older. This demographic profile suggests current housing demand is likely to remain concentrated in family-oriented units and apartments. At the same time, it presents an opportunity for long-term growth, as younger residents are more likely to settle, build careers, and raise families locally. However, planning for future senior housing needs will be important, as a portion of the current working-age population will transition into retirement over the next two decades.

Figure 5.4: Columbus Age Distribution, 2025



Source: Esri Business Analyst, 2025

Figure 5.5: Population by Age Comparison, 2025



Source: Esri Business Analyst, 2025

The racial and ethnic composition of a region provides insight into its diversity, which can influence housing needs and market dynamics. Factors such as multigenerational living, income levels, and household size should be considered in this context. Table 5.4 details the racial and ethnic composition of Columbus, Platte County, Nebraska, and the United States.

Columbus is similar to other Nebraska communities in its racial composition, with a predominantly White population, especially compared to the national average. Residents of Hispanic origin (counted separately from race) make up approximately 29% of Columbus’s population, which is notably higher than both the state and national averages. The data also indicate a higher concentration of Hispanic residents in Columbus compared to Platte County as a whole. Both Columbus and Platte County have considerably smaller shares of Black or African American, American Indian, and Asian residents compared to state and national averages.

Table 5.4: Race and Ethnicity Comparison, 2025

Race/Ethnicity	Columbus	Platte County	Nebraska	United States
White Alone	71.4%	75.7%	76.9%	60.0%
Black Alone	1.7%	1.4%	5.1%	12.5%
American Indian Alone	1.2%	1.0%	1.2%	1.1%
Asian Alone	0.6%	0.5%	2.9%	6.4%
Pacific Islander Alone	0.0%	0.0%	0.1%	0.2%
Some Other Race Alone	14.8%	12.6%	5.9%	8.8%
Two or More Races	10.3%	8.9%	8.0%	10.8%
Hispanic Origin	29.3%	24.4%	13.1%	19.7%

Source: Esri Business Analyst, 2025

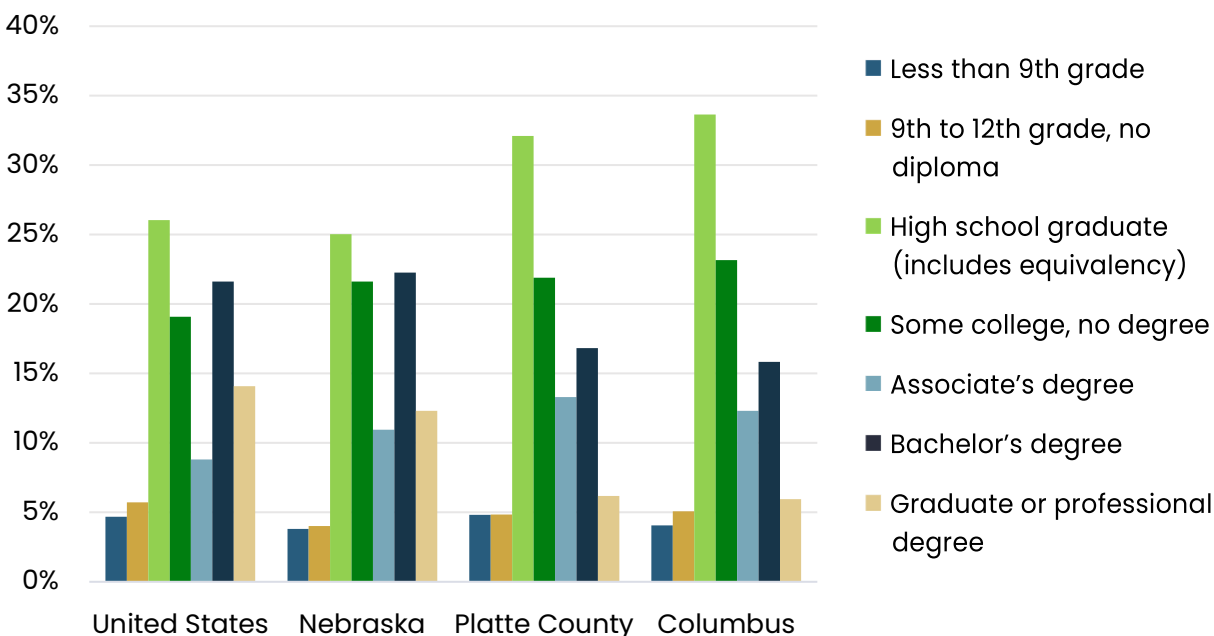
Education

Figure 5.6 presents educational attainment for residents age 25 and older in Columbus compared to the other identified geographies. Overall, Columbus has the highest share of residents with a high school diploma (or equivalent) at 33.6%. However, post-secondary attainment is notably lower in Columbus than in the other regions. Just 15.8% of residents have earned a bachelor’s degree, compared to 21.6% in the United States and 22.3% in Nebraska.

This gap reflects the occupational structure of Columbus’s economy, which is dominated by manufacturing, retail, and agriculture (particularly in Platte County). Many of these jobs do not require post-secondary education, meaning residents in Columbus are less likely to pursue higher education. However, Central Community College is located in Columbus and provides a local pathway to credentials and associate degrees. Expanding access to these institutions, along with workforce training

programs aligned with growing industries, will be important for broadening the income distribution and supporting upward housing mobility among Columbus residents.

Figure 5.6: Educational Attainment, Population 25+, 2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, S1501

Economic Drivers

This section examines key drivers of local economies within the surrounding region. Labor force growth and the establishment of new businesses are essential components of economic development. New workers create products or provide services in the economy. New business formation is a sign of a growing economy in which more people are able to work. Specific industries with higher levels of employment and wages often serve as powerful economic drivers, partly due to the clustering effect.⁸

Clusters form when businesses in the same industry benefit from proximity, which enhances regional competitiveness. Clusters can be a driver of local economies as workers specialize in tasks in particular industries, creating economies of scale. Workers

⁸ Joseph Cortright, "Making Sense of Clusters: Regional Competitiveness and Economic Development," The Brookings Institution, accessed February 27, 2025, <https://www.brookings.edu/articles/making-sense-of-clusters-regional-competitiveness-and-economic-development/#:~:text=The%20foundation%20of%20a%20regional,common%20competitive%20strengths%20and%20needs.>

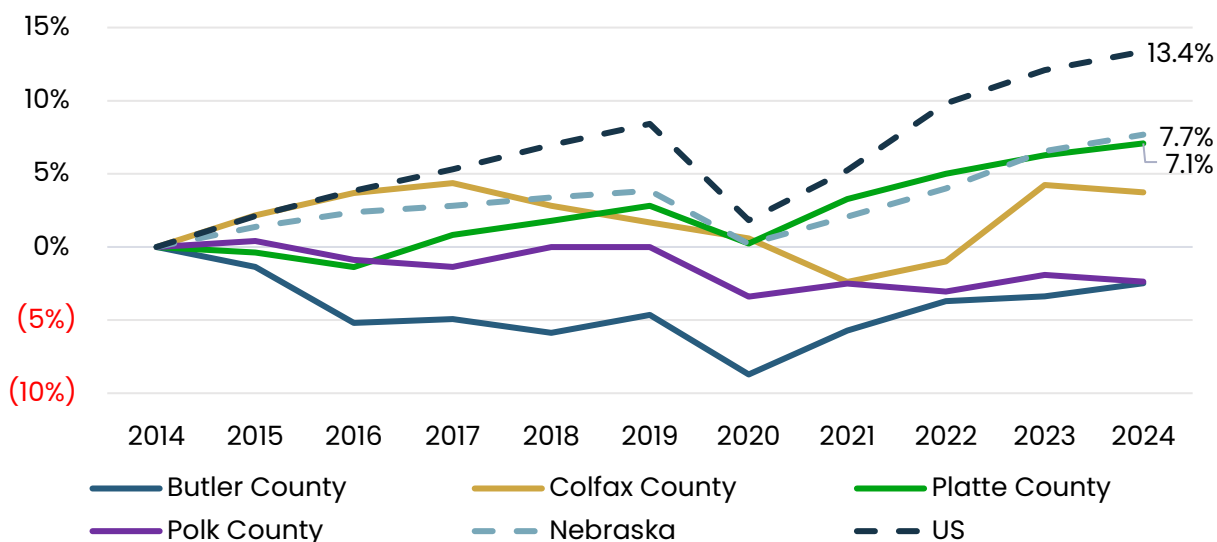
may then have the opportunity to move between employers to earn higher wages and better benefits if they add value to the industry as a whole.

Strong and growing economic drivers also contribute to higher demand for housing. Workforce growth creates additional demand for housing, and variations in earnings lead to differing housing needs.

Labor Force, Earnings, and Establishments

From 2014 to 2024, labor force indicators in Platte County and the surrounding areas have been mixed. In Platte County, employment has increased 7.1% in the past 10 years. Nebraska followed a similar trajectory. However, all identified regions have lagged behind the United States in cumulative employment growth over the last decade. This is a concerning trend not only for Nebraska but also for counties experiencing employment declines such as Polk and Butler. Overall, both Polk and Butler Counties saw a 2.4% decrease in employment, although employment fell by as much as 8.7% in Butler County during the COVID-19 pandemic. Platte County fared relatively well during the pandemic, experiencing one of the smallest employment declines across the identified geographies, but growth has not rebounded to the same extent as the U.S. average.

Figure 5.7: Cumulative Employment Growth Comparison, 2014–2024

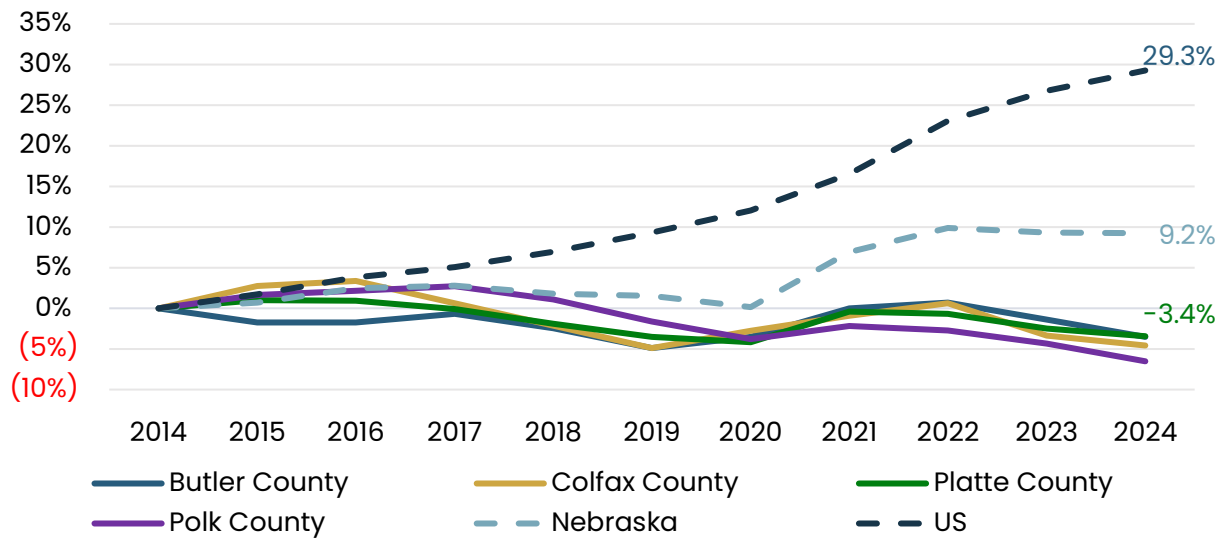


Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW), 2014–2024

Similar to employment growth, the number of business establishments in the region has fluctuated. In this case, the Columbus/Platte County regional counties have remained nearly in lockstep with each other, with all experiencing declines ranging from 3.5% to 6.5%. Meanwhile, statewide and national establishment totals have increased over the

same period, with Nebraska seeing a large increase from 2020 to 2022. However, none of the identified Nebraska regions have experienced establishment growth comparable to the United States.

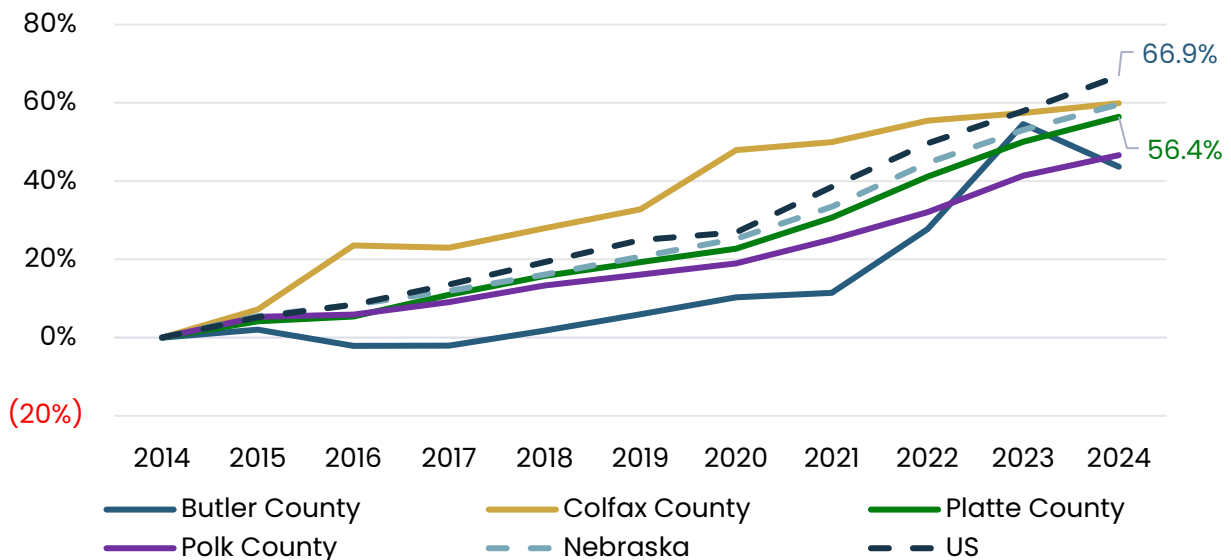
Figure 5.8: Cumulative Establishment Growth Comparison, 2014–2024



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW), 2014–2024

Unlike the previous figures, Figure 5.9 shows steady growth for wages in Platte County. The rates of growth observed are on track with national and statewide trends. Platte County wages have increased by 56.4% since 2014, just below Nebraska’s growth of 59.6%.

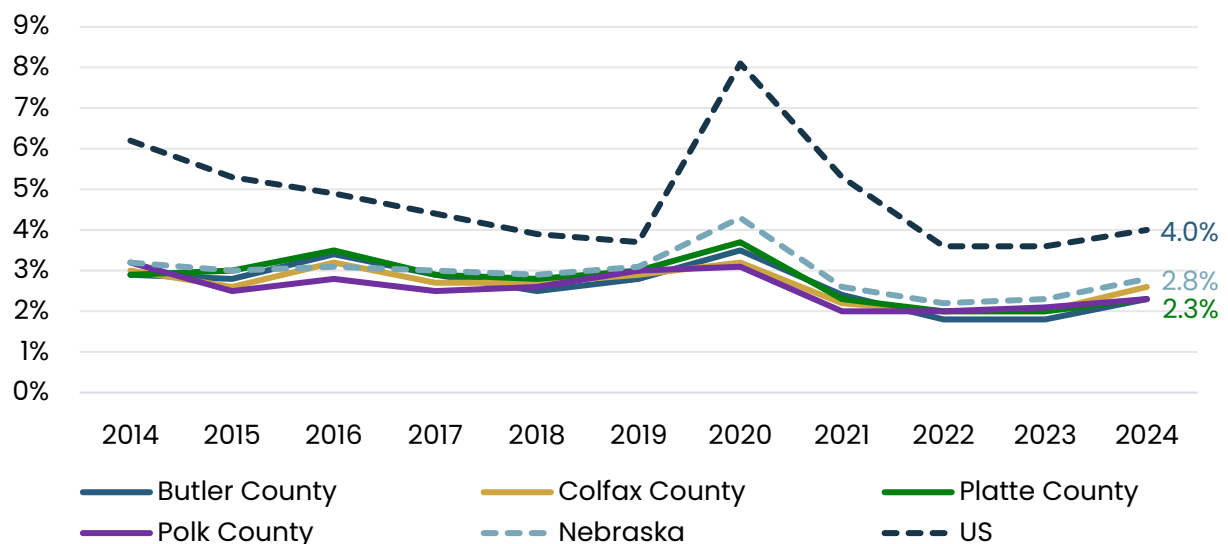
Figure 5.9: Cumulative Wage Growth Comparison, 2014–2024



Source: Bureau of Labor Statistics, Quarterly Census of Employment and Wages (QCEW), 2014–2024

Figure 5.10 shows unemployment in the region has remained relatively stable since 2014. In fact, unemployment in the Platte County region has remained below the United States average for the entirety of the last decade. Unemployment reached a low in the region around 2022, when most counties fell to approximately 2.2%. A small uptick occurred from 2023 to 2024, with Platte County rising to 2.3%, a negligible change. This trend should be interpreted with some caution, as a portion of the population may have transitioned out of the labor force due to disability, and therefore would not be reflected in unemployment rates.

Figure 5.10: Unemployment Rate Comparison, 2014–2024



Source: Bureau of Labor Statistics, Local Area Unemployment Statistics (LAUS), 2014–2024

Employment by Industry

Examining employment data by industry helps identify important employment clusters in Columbus. Clusters often require different types of housing to accommodate workers in particular industries. For instance, many health care workers follow rotating or traveling schedules, spending only a few weeks or months in one location. They often only need a short-term residence. In contrast, local government employees typically prefer to live near their workplace and require permanent housing. Because different industries offer varying income levels, workers in some sectors can generally afford more expensive housing than those in others.

The largest industries by employment in Columbus are:

- Manufacturing (29.6% of employment)
- Retail Trade (11.8% of employment)
- Educational Services (8.6% of employment)

- Construction (6.7% of employment)

While Manufacturing is the dominant industry, employment is distributed across a range of sectors, including Retail, Education, Health Care, and Construction, providing a degree of economic diversification (Table 5.5).

Manufacturing alone accounts for nearly 30% of total employment (more than double the next largest sector), highlighting Columbus's strong industrial base and its likely role as a regional manufacturing hub. However, this level of concentration may also make the local economy more sensitive to fluctuations in manufacturing demand and broader supply chain conditions.

Table 5.5: Employment by Industry in Columbus, 2025

Industry	Percent	Employed
Manufacturing	29.6%	3,975
Retail Trade	11.8%	1,586
Educational Services	8.6%	1,155
Health Care & Social Assistance	7.8%	1,051
Construction	6.7%	895
Accommodation & Food Services	6.1%	819
Other Services (Excluding Public)	5.7%	769
Utilities	3.4%	460
Agriculture, Forestry & Fishing	3.3%	447
Finance & Insurance	3.2%	425
Admin & Support & Waste Management	2.9%	395
Transportation & Warehousing	2.7%	365
Public Administration	2.6%	347
Wholesale Trade	2.1%	283
Professional, Scientific & Tech	1.7%	234
Arts, Entertainment & Recreation	0.7%	97
Information	0.6%	84
Real Estate, Rental & Leasing	0.2%	22
Mining, Quarrying, Oil & Gas	0.1%	19
Management of Companies	0.0%	0

Source: Esri Business Analyst, 2025

Table 5.6 compares Columbus's employment by industry with Platte County, Nebraska, and the United States. In both Columbus and Platte County more broadly, Manufacturing is the leading employing industry. Columbus and Platte County follow nearly the same pattern across most other industries as well. Meanwhile, the largest employing industry in both Nebraska and the United States is Health Care & Social Assistance.

Table 5.6: Employment by Industry Comparison, 2025

Industry	Columbus	Platte County	Nebraska	United States
Total Current Employment	13,428	18,680	1,056,948	168M
Manufacturing	29.6%	26.7%	10.2%	9.6%
Retail Trade	11.8%	10.8%	9.9%	10.4%
Educational Services	8.6%	8.8%	10.2%	9.4%
Health Care & Social Assistance	7.8%	9.4%	15.0%	14.5%
Construction	6.7%	6.4%	6.9%	7.0%
Accommodation & Food Services	6.1%	5.4%	5.7%	6.6%
Other Services (Excl. Public)	5.7%	5.6%	4.6%	4.7%
Utilities	3.4%	3.0%	1.3%	0.9%
Agriculture, Forestry & Fishing	3.3%	6.9%	4.0%	1.1%
Finance & Insurance	3.2%	3.2%	6.4%	4.9%
Admin, Support & Waste Mgmt.	2.9%	2.5%	3.5%	4.5%
Transportation & Warehousing	2.7%	3.0%	4.9%	5.0%
Public Administration	2.6%	2.2%	4.3%	5.0%
Wholesale Trade	2.1%	2.1%	2.2%	2.0%
Professional, Scientific & Tech	1.7%	1.9%	6.1%	8.4%
Arts, Entertainment & Rec.	0.7%	1.1%	1.9%	2.2%
Information	0.6%	0.6%	1.4%	1.8%
Real Estate, Rental & Leasing	0.2%	0.1%	1.3%	1.7%
Mining, Quarrying, Oil & Gas	0.1%	0.1%	0.1%	0.3%
Management of Companies	0.0%	0.0%	0.1%	0.2%

Source: Esri Business Analyst, 2025

Table 5.7 presents employment by occupation in Columbus. The table uses the Standard Occupational Classification (SOC) system codes and shows the relative concentration of occupations rather than industries. As expected, production occupations have the highest rate of employment (18.7%).

In addition to Production occupations having the highest share of employment, service-related occupations account for a significant portion of the workforce, representing 14.7% of total employment and reflecting the importance of local-serving industries. Sales, Office & Administrative support, and Transportation occupations also comprise notable shares, highlighting a workforce oriented toward operations, logistics, and business support functions.

Education, Training & Library occupations further contribute to the employment base, indicating the presence of institutional services supporting long-term community development. In contrast, more specialized knowledge-based occupations, such as

Computer & Mathematical, Legal, and Life, Physical & Social Sciences, represent a relatively small share of employment. This indicates limited concentration in highly technical or professional fields.

Table 5.7: Employment by Occupation in Columbus, 2025

Occupation	Percent
Production	18.7%
Services	14.7%
Management	9.4%
Sales and Sales Related	9.2%
Office & Administrative Support	8.9%
Education, Training & Library	6.7%
Transportation & Material Moving	6.1%
Food Preparation & Serving	6.1%
Architecture & Engineering	5.3%
Building Maintenance	4.6%
Health care Practitioner	3.9%
Business & Financial	3.8%
Construction & Extraction	3.5%
Installation, Maintenance & Repair	3.0%
Community & Social Service	1.7%
Health care Support	1.6%
Farming, Fishing & Forestry	1.6%
Personal Care & Service	1.6%
Arts, Design & Entertainment	1.2%
Computer & Mathematical	1.2%
Life, Physical & Social Sciences	1.1%
Protective Service	0.8%
Legal	0.1%

Source: Esri Business Analyst, 2025

Table 5.8 compares employment across the other regions of analysis. Columbus has a much higher proportion of Production employees than the state or nation. Most other occupations are relatively close to the statewide and national averages.

Table 5.8: Employment by Occupation Comparison, 2025

Occupation	Columbus	Platte County	Nebraska	U.S.
Total	13,428	18,680	1,056,948	168M
Production	18.7%	16.5%	6.1%	5.0%
Management	9.4%	11.8%	12.2%	11.8%
Sales & Sales Related	9.2%	9.0%	8.5%	8.4%
Office & Administrative Support	8.9%	8.7%	10.4%	10.1%

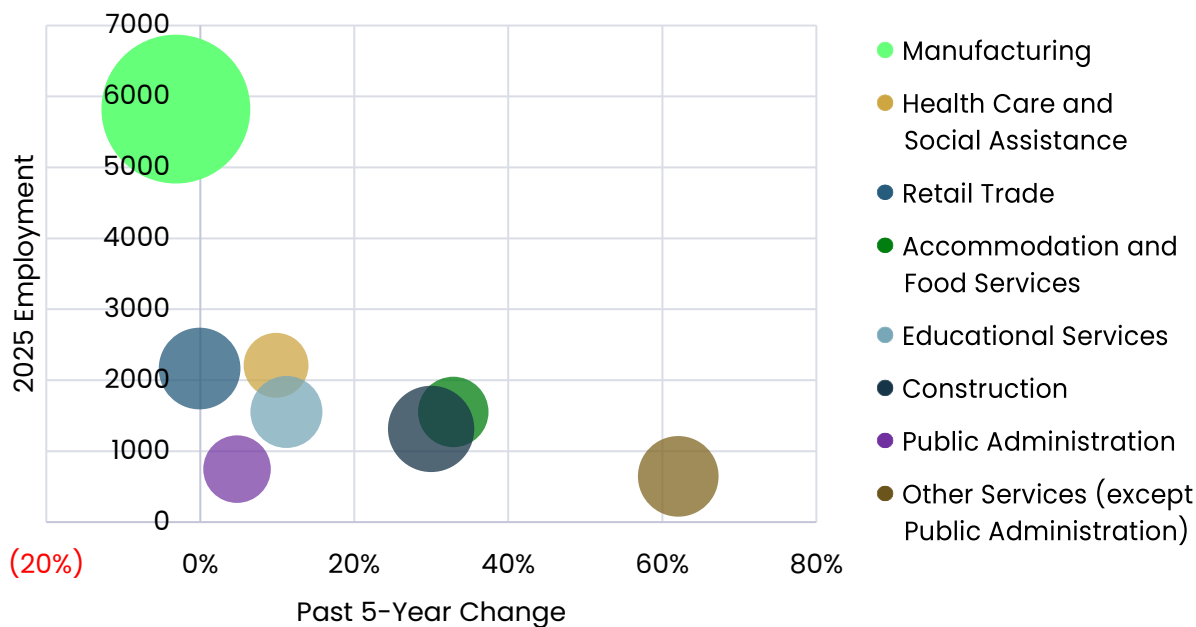
Education, Training & Library	6.7%	7.1%	7.1%	6.3%
Transportation & Material Moving	6.1%	6.4%	7.3%	7.7%
Food Preparation & Serving	6.1%	5.0%	5.1%	5.1%
Architecture & Engineering	5.3%	4.7%	1.7%	2.3%
Building Maintenance	4.6%	3.8%	3.0%	3.4%
Health care Practitioner	3.9%	4.8%	7.1%	6.7%
Business & Financial	3.8%	3.6%	6.3%	6.5%
Construction & Extraction	3.5%	3.7%	4.6%	4.9%
Installation, Maintenance & Repair	3.0%	3.2%	3.3%	2.9%
Community & Social Service	1.7%	2.3%	1.8%	1.8%
Health care Support	1.6%	1.4%	3.3%	3.5%
Farming, Fishing & Forestry	1.6%	2.1%	1.3%	0.5%
Personal Care & Service	1.6%	1.5%	2.5%	2.4%
Arts, Design & Entertainment	1.2%	0.9%	1.6%	2.1%
Computer & Mathematical	1.2%	1.3%	3.2%	4.0%
Life, Physical & Social Sciences	1.1%	1.2%	1.3%	1.3%
Protective Service	0.8%	0.9%	1.5%	2.1%
Legal	0.1%	0.1%	0.9%	1.2%

Source: Esri Business Analyst, 2025

Figure 5.11 displays the top eight sectors by employment in Platte County and shows the job change between 2020 and 2025. In addition to showing the number of jobs and the five-year change, the size of each bubble indicates the sector's Location Quotient, a measure of the industry's relative concentration.

Location Quotient (LQ) compares the relative concentration of industries in a region to the national average. For example, Manufacturing has an LQ of 3.09, indicating the share of workers in Platte County's manufacturing sector is roughly three times higher than the national share.

Figure 5.11: Top Eight Sectors within Platte County



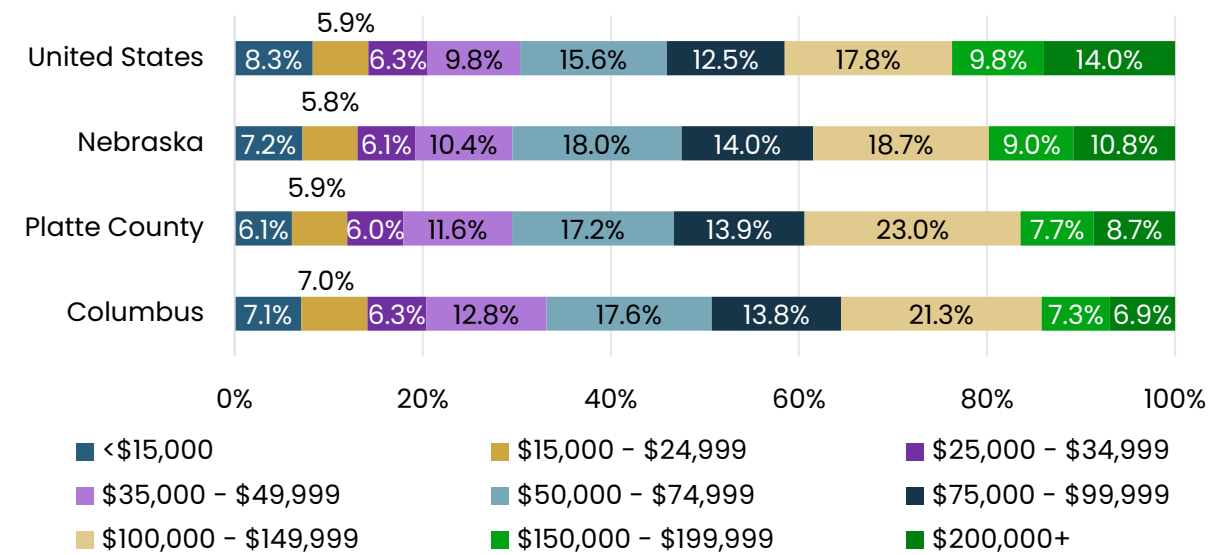
Points Consulting using Data Tactical Group (DTG), 2026

Income and Expenditures

Household income is another critical factor in housing demand and plays a major role in affordability. Lower-income households struggle to afford today's high housing costs, while higher-income households have more financial flexibility. As a result, regions with higher income levels tend to experience higher housing costs, and vice versa.

Columbus's income distribution is fairly average (Figure 5.12). The percentage of households earning less than \$15,000 is 7.1%, which is lower than the state (7.2%) and nation (8.3%). Columbus does have the smallest share of households over \$150K compared to the other geographies (14.2%). The largest share of households across all areas is the \$100K to \$149K cohort, which makes up 21.3% of the distribution in Columbus.

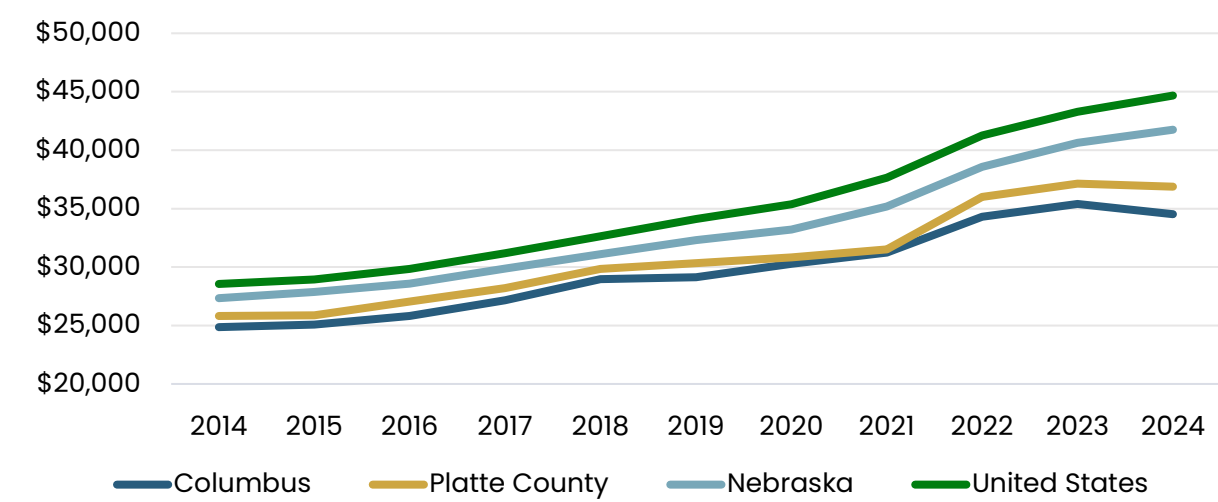
Figure 5.12: Distribution of Household Income, 2025



Source: Esri Business Analyst, 2025

Per capita income over time measures the average income per person within a given region. This metric is useful for comparing wealth and assessing economic well-being. Figure 5.13 displays per capita income by region from 2014 to 2024. Overall, all regions have experienced growth over the past decade, albeit not at the same rate. Columbus has the lowest per capita income compared to the other regions and recently saw a decline from 2023 to 2024. Platte County also experienced a small decline during this same period, while the statewide and national figures continued to grow.

Figure 5.13: Per Capita Income, 2014–2024

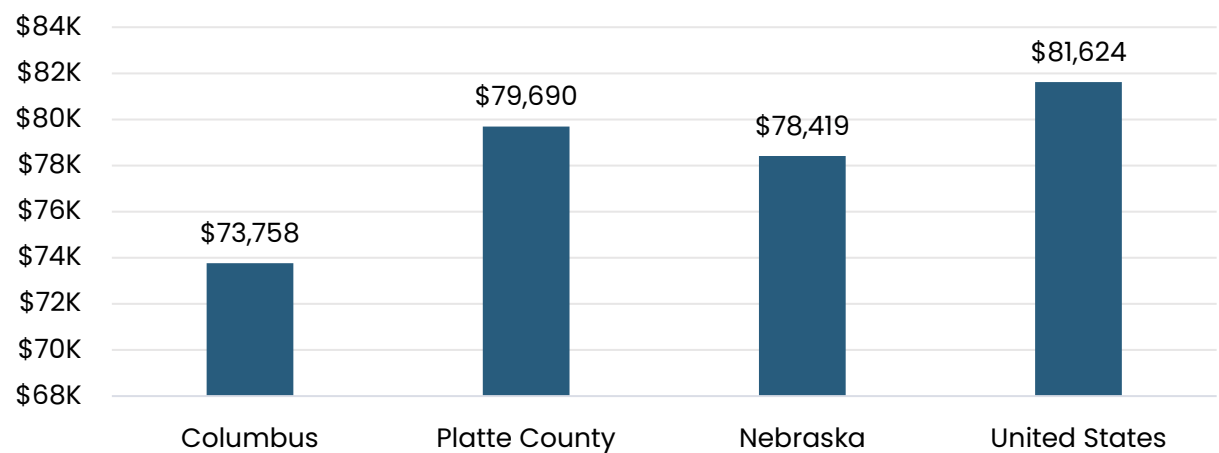


Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B19301

While a region’s income distribution provides insight into the full range of income levels, and per capita income reflects overall economic growth or decline, median household income offers a snapshot of how the typical household compares to those in other regions.

In Columbus, the median household income is \$73,758 per year. This is lower than all other regions and almost \$8K lower than the United States. Lower household incomes often indicate reduced overall demand within a region.

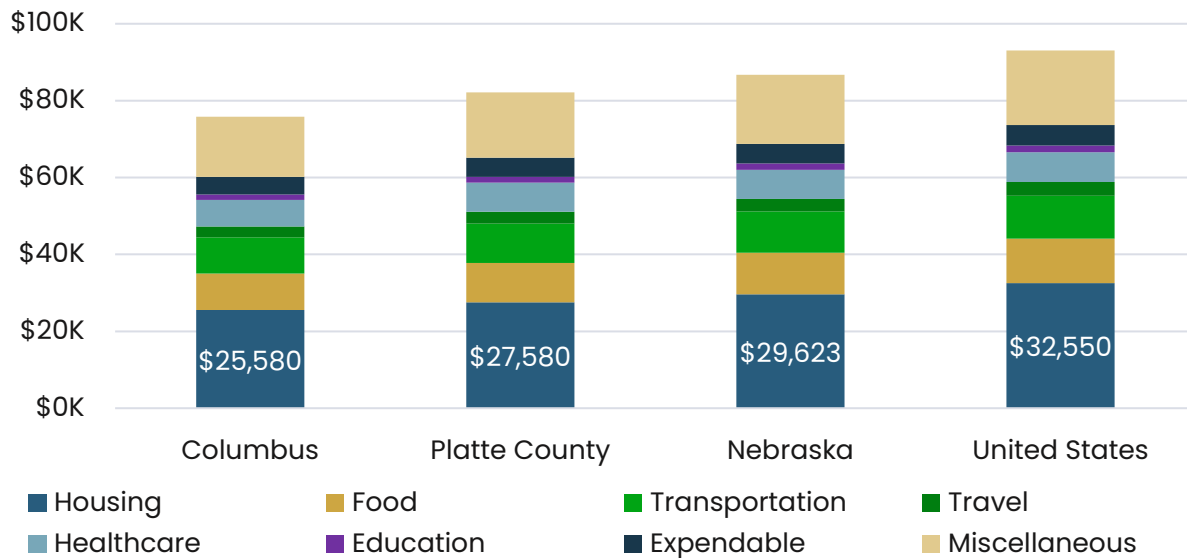
Figure 5.14: Median Household Income, 2025



Source: Esri Business Analyst, 2025

Figure 5.15 presents the monthly household budget for Columbus, as well as Platte County, Nebraska, and the United States. Monthly expenses in nearly every category are lower in Columbus than other regions, reflecting its lower median household income. Housing costs are also lower (by almost \$2,000 compared to Platte County and \$7,000 compared to the United States). This is important because housing typically represents the largest share of a household’s budget and is prioritized over other expenses. When housing costs are disproportionately high, they can crowd out spending in other categories, limiting discretionary spending and potentially constraining local economic activity.

Figure 5.15: Household Budget Expenditures, 2025⁹



Source: Esri Business Analyst, 2025

While overall expenditures are lower in Columbus, the percentage of the monthly budget spent in each category is relatively similar across all regions (Table 5.9). Households in Columbus allocate slightly smaller shares of their budget to travel and health care but slightly more to expendable expenses.

Table 5.9: Monthly Household Budget Shares, 2025

Expenditure	Columbus	Platte County	Nebraska	United States
Food	12.4%	12.4%	12.5%	12.4%
Housing	33.7%	33.6%	34.2%	35.0%
Transportation	12.4%	12.5%	12.4%	11.9%
Travel	3.7%	3.8%	3.7%	3.9%
Health care	9.1%	9.3%	8.8%	8.3%
Education	1.9%	1.8%	1.9%	1.9%
Expendable	6.0%	6.0%	5.9%	5.7%
Miscellaneous	20.7%	20.7%	20.7%	20.8%

Source: Esri Business Analyst, 2025

⁹ Miscellaneous household expenditures include apparel and services, personal care products, funeral expenses, legal fees, banking service charges, accounting fees, credit card membership fees, shopping club membership fees, support payments, life insurance, pensions, and social security.

Commuter and Transportation Data

According to the Census Bureau's OnTheMap database, 55.9% of Columbus workers live outside the City of Columbus (Table 5.10). Workers in Columbus come from all over the nearby counties, with the next closest location being Schuyler at 4.1%. In addition, less than half (49.7%) of Columbus residents work in Columbus, with the next closest location being Omaha at 6.6%. These patterns suggest a high degree of local live-work alignment, with many residents both living and working within or near Columbus. This contributes to shorter commute times, reinforcing community cohesion and supporting a high quality of life.

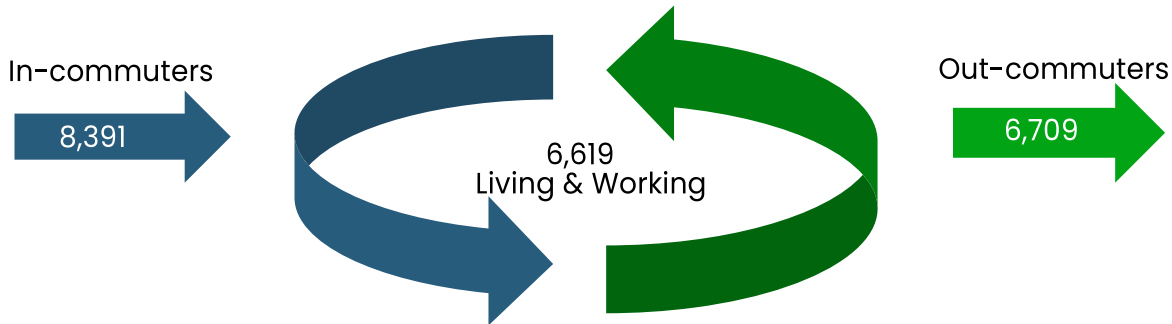
Table 5.10: Commuting Patterns, 2023

Where Columbus Residents Work		Where Columbus Workers Live	
Location	Percentage	Location	Percentage
Columbus	49.7%	Columbus	44.1%
Omaha	6.6%	Schuyler	4.1%
Lincoln	2.6%	Lincoln	2.2%
Norfolk	2.1%	Omaha	2.1%
Fremont	1.4%	Norfolk	1.8%
Schuyler	0.8%	Grand Island	1.5%
David	0.6%	David	0.9%
Grand Island	0.6%	Fremont	0.8%
York	0.5%	Osceola	0.7%
Lakeview CDP	0.5%	Kearney	0.7%
All Other Locations	34.6%	All Other Locations	41.2%

Source: U.S. Census Bureau, OnTheMap, 2023

Overall, approximately 15K workers are employed in Columbus (Figure 5.16). Just over half of these are in-commuters, representing potential opportunities for Columbus's housing market. In contrast, about 6,700 residents are employed elsewhere, reflecting employment leakage from Columbus. Additionally, 6,600 workers both live and work in the City.

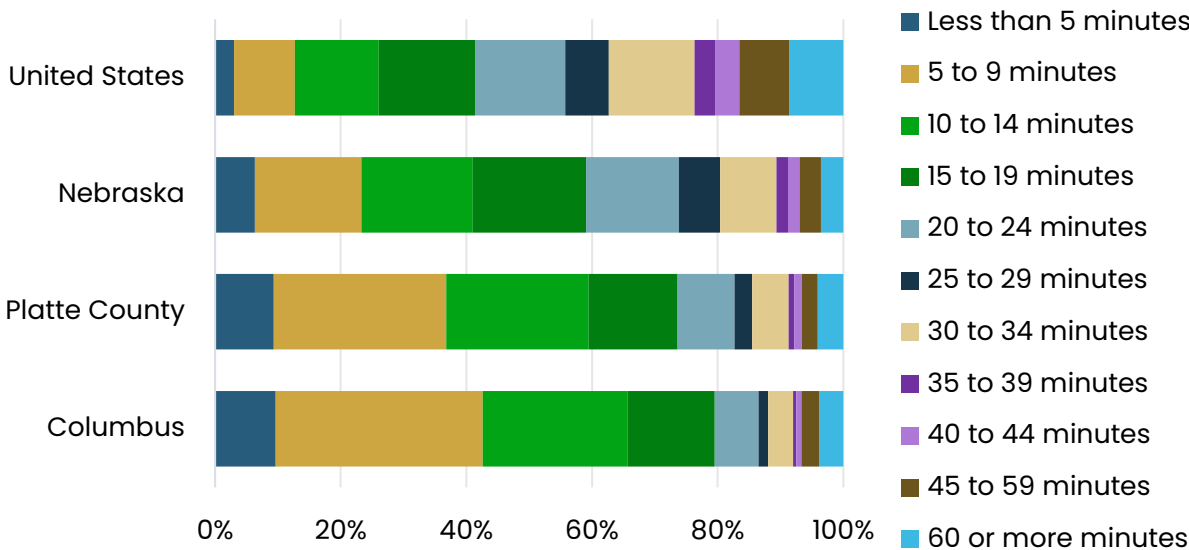
Figure 5.16: Commuter Inflow and Outflow from Columbus, 2023



Source: U.S. Census Bureau, OnTheMap, 2023

As shown in Figure 5.17, Columbus has a high concentration of residents commuting five to nine minutes to their jobs. This share is significantly higher than in Nebraska and the United States.

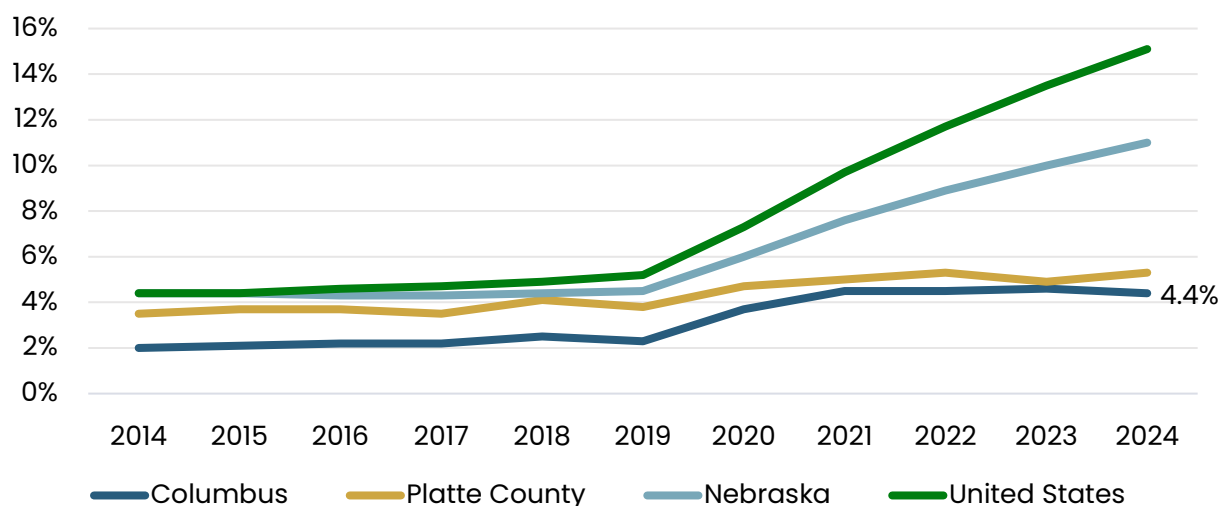
Figure 5.17: Travel Time to Work by Region, 2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B08012

A different commuting trend has emerged in the United States over the past six years: some people do not commute at all. Working from home (WFH) became a popular option in 2020 due to COVID-19 lockdowns, as companies sought to maintain productivity. Figure 5.18 displays this trend from 2014 to 2024 for Columbus, Platte County, Nebraska, and the United States. Beginning in 2020, the number of residents working from home increased sharply and remained elevated in subsequent years. However, unlike national and statewide trends, Columbus and Platte County have remained at roughly four to five percent from 2021 onward. This reveals work-from-home jobs are not common among Columbus residents, likely because of the high rate of production and manufacturing employment in the area.

Figure 5.18: Work from Home Trends, 2014–2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, S0801

Financial Health Metrics

Household debt-to-income (DTI) is a key indicator of financial health. Monthly debt obligations can limit a household's discretionary spending for extended periods. When debt payments become difficult to manage for a household with a given income, the family may choose to delay, substitute, or cancel spending on certain non-discretionary items. In short, households with high DTI ratios are more financially constrained and may need lower housing costs to stay afloat. They may also be restricted from purchasing a home for an extended period.

One study found households with higher DTI ratios before the 2008 Financial Crisis experienced steeper reductions in consumption and employment during the ensuing slow recovery.¹⁰ Thus, a higher average DTI indicates potential extended hardship should another financial crisis occur.

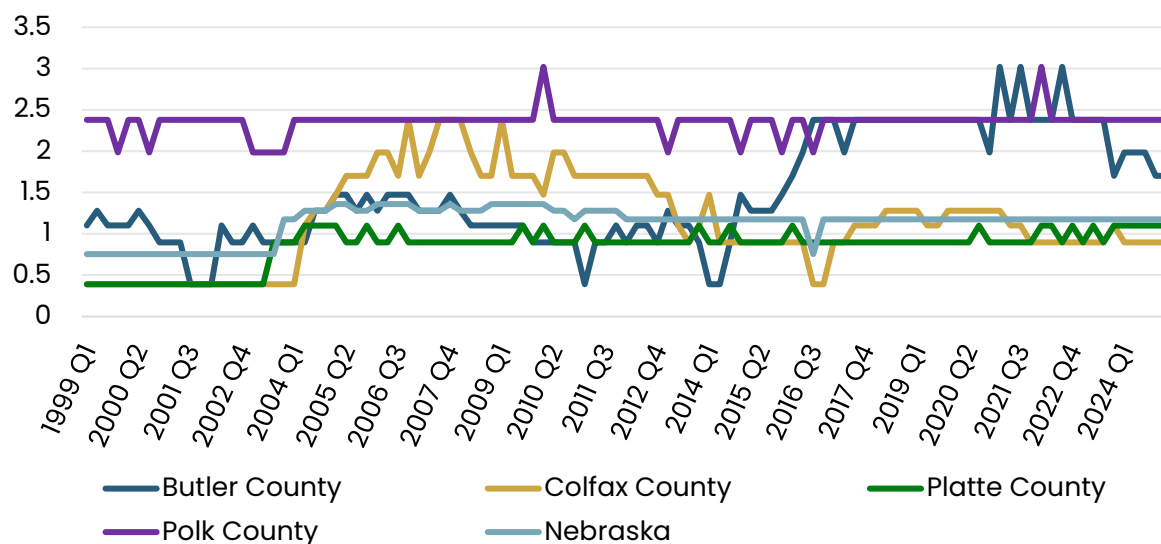
The Federal Reserve Board publishes historical household DTI ratios for every state and county, as well as major core-based statistical areas (SBSAs), using aggregated data from Equifax, the New York Federal Reserve's Consumer Credit Panel, and the Bureau of Labor Statistics. The data reveal regions and counties across the nation experienced

¹⁰ Federal Reserve Board, "Household Debt-to-Income Ratios in the Enhanced Financial Accounts," *FEDS Notes*, January 11, 2018, by Michael Ahn, Mike Batty, and Ralf R. Meisenzahl, <https://www.federalreserve.gov/econres/notes/feds-notes/household-debt-to-income-ratios-in-the-enhanced-financial-accounts-20180109.html#fig1a>.

varying magnitudes and paces of change in DTI ratios over the years, though the average DTI in Nebraska has been mostly consistent since 2003.

Figure 5.19 displays the DTI ratios for Nebraska and the Northeast Region counties. Notably, Platte County's average DTI has been among the lowest of the Northeast Region, and even lower than the statewide DTI. Given the relatively stable DTI ratio over a decade, it is likely not a significant barrier for households in Columbus seeking financing for new homes.

Figure 5.19: Quarterly Debt-to-Income Ratios, 1999–2025

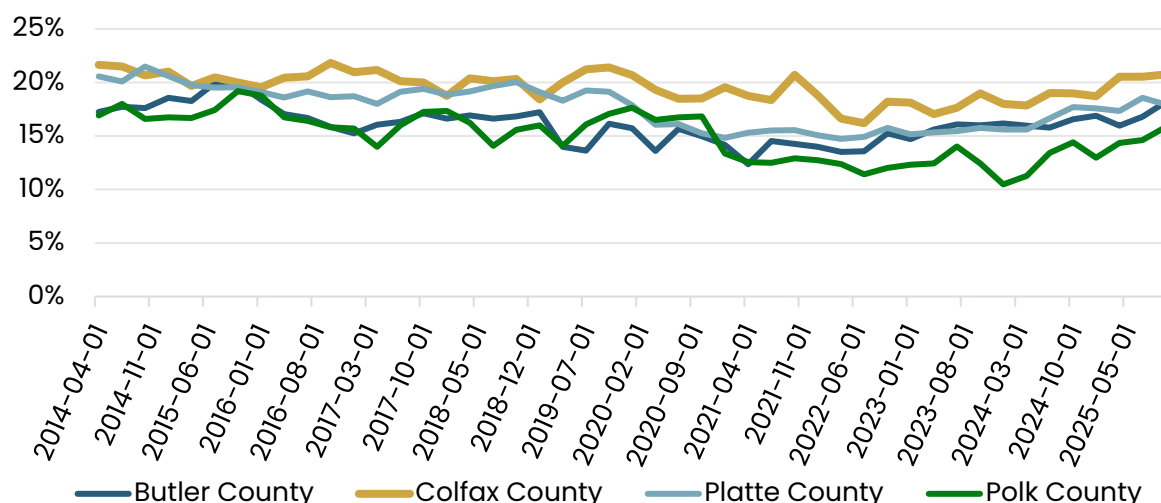


Source: Federal Reserve Board of New York Credit Panel/Equifax, March 2026

Access to credit plays a key role in measuring financial health and is often measured by credit scores. A “subprime” borrower is someone with a credit score between 580 and 619. Lenders typically offer subprime borrowers less favorable terms for revolving credit or loans. Equifax, one of the major consumer credit rating agencies, partners with the Federal Reserve to provide County-level data on the subprime portion of the population.

Over the past 10 years, the percentage of the population with subprime credit scores has slowly declined in Butler, Colfax, Platte, and Polk Counties (Figure 5.20). However, starting in 2020, all four counties began to experience an increase in the subprime credit population. Platte County has ranked as the second-highest county in this trend for most of the past decade. Even considering the recent increase, the fact less than one-fifth of Platte County’s population is classified as having subprime credit is a positive indication for borrowers.

Figure 5.20: Subprime Credit Population, 2014–2025



Source: Federal Reserve Economic Data (FRED), Federal Reserve Bank of St. Louis

Data presented in Table 5.11 comes from a 2023 study conducted by the Urban Institute. This study reviewed the financial health of regions across the United States. A few metrics included in this study are:

- Residents with delinquent debt
- Mortgage holders with a foreclosure in the past few years
- Median credit score

By 2023, the median credit score for the Northeast Nebraska Region was 733, exceeding the national average. Additionally, 15.3% of residents had delinquent debt at the time of the study, which is lower than the United States as a whole. Less than 1.0% of mortgage holders had a foreclosure in recent years as well. Overall, these data suggest residents in the region are financially stable. However, the study was conducted three years ago and may be out of date. At the time of Points Consulting's (PC) analysis, it remains the most current information available.

Table 5.11: Delinquent Debt, Past Foreclosures, and Median Credit Score, 2023

Region	Residents with delinquent debt	Mortgage holders with a foreclosure in past years	Median credit score
Northeast Nebraska	15.3%	0.0%	733
Southeast Nebraska	14.6%	0.0%	738
Lincoln City North	19.9%	0.1%	721
Lincoln City South	12.6%	0.1%	756
Nebraska	16.8%	0.1%	734
United States	23.4%	0.1%	716

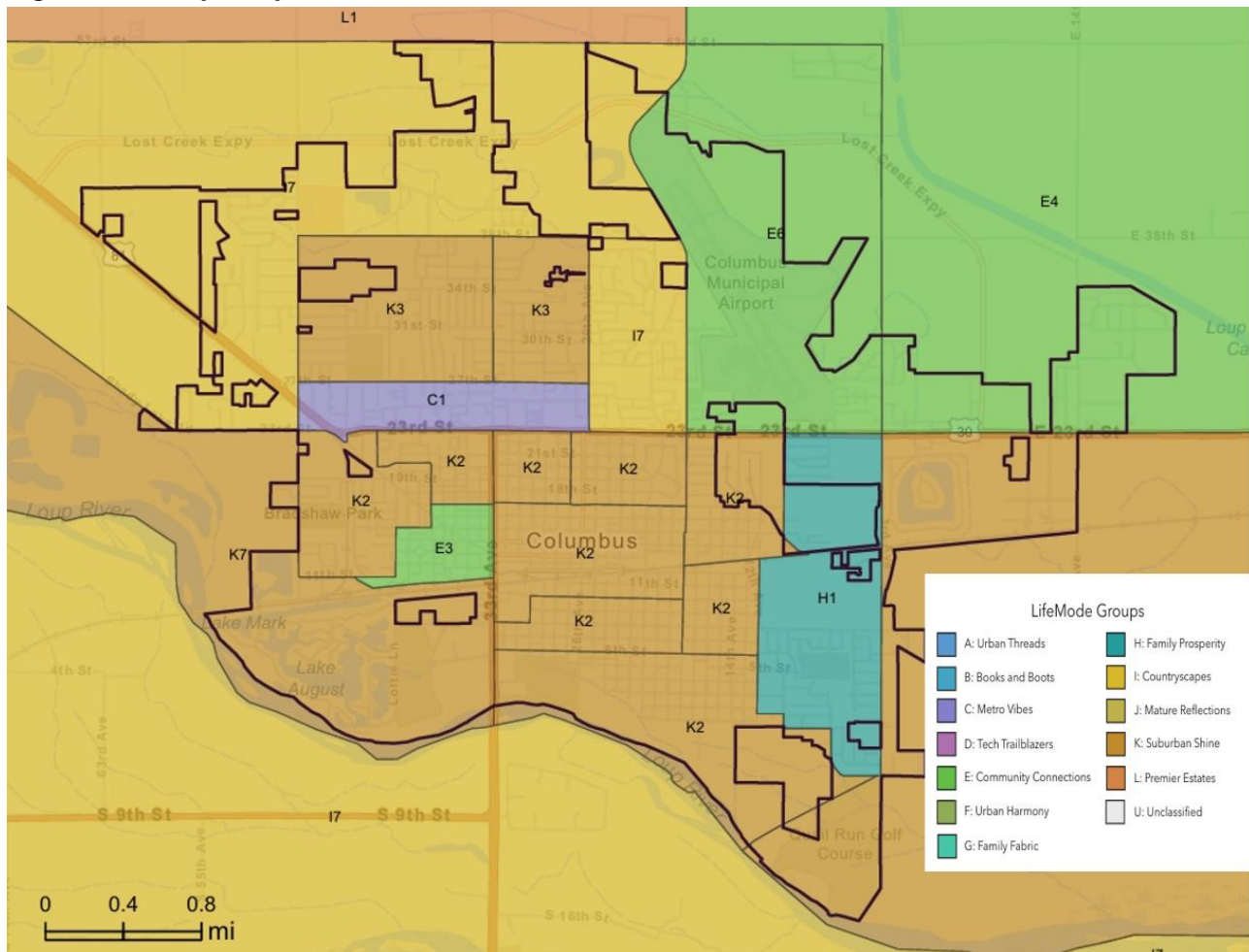
Source: Urban Institute, Financial Health and Wealth Dashboard, 2023

Tapestry Segmentation

One of PC's data vendors, Esri, provides a "Tapestry Segmentation" analysis classifying areas into unique psychographic segments based on variations in values and behaviors. Individuals and households in Columbus naturally exhibit diverse interests, income levels, educational attainment, and professional backgrounds. The purpose of segmentation is to group the population into clusters with generally similar lifestyle choices, spending habits, and leisure activities. While the Tapestry segment titles serve as shorthand for common traits, PC supplements this information with detailed demographic profiles for each highlighted segment to provide additional context.

Columbus is characterized by a relatively small older population and a high share of younger, working-age adults, many of whom have children. Figure 5.21 displays a map of the PMA, with LifeModes indicated by neighborhood.

Figure 5.21: Tapestry LifeMode Distribution Across Columbus, Nebraska



Source: ESRI Business Analyst, 2026

PC highlights the 10 tapestry segments in Columbus. As shown in Table 5.12, Columbus features a range of segments concentrated among younger working households (38.5%), along with a notable proportion of senior households (16.5%), and younger households with a higher-than-average presence of children under 18 (13.8%).

“Middle Ground” is the largest Tapestry segment in Columbus and represents 38.5% of households. This percentage is substantially higher than the national share of 2.3%.

“Loyal Locals” ranks second at 16.5%, compared to just 2.8% nationally. Collectively, the top five segments account for 83.6% of Columbus households. This indicates a highly concentrated demographic profile relative to the more diversified national distribution, where the top five segments represent only 12.4% of households.

Such a concentration suggests Columbus has a more homogenous household composition, with a strong presence of middle-income, community-oriented, and often longer-tenured residents. Several of the top segments (such as “Middle Ground,” “Country Charm,” and “Loyal Locals”) are typically associated with stable, working- to middle-class households. Many of these households are either raising families or aging in place.

From a planning perspective, this concentration indicates while certain housing types (e.g., single-family homes and workforce housing) will continue to be in high demand, there is also a need to ensure housing diversity to accommodate smaller segments and future demographic shifts.

Table 5.12: Tapestry Segmentation in Columbus, Nebraska

Rank	Tapestry Segment	Columbus		United States	
		% of Households	Cumulative % of Households	% of Households	Cumulative % of Households
1	Middle Ground (K2)	38.5%	38.5%	2.3%	2.3%
2	Loyal Locals (K3)	16.5%	55.0%	2.8%	5.1%
3	Country Charm (I7)	13.8%	68.7%	2.3%	7.4%
4	Single Thrifties (C1)	7.5%	76.3%	1.3%	8.7%
5	Flourishing Families (H1)	7.3%	83.6%	3.7%	12.4%
6	Room to Roam (K7)	3.4%	87.0%	3.9%	16.3%
7	Mobile Meadows (E4)	3.3%	90.3%	0.8%	17.1%
8	City Greens (K6)	3.3%	93.6%	2.6%	19.6%
9	Family Bonds (E6)	3.2%	96.8%	1.5%	21.1%
10	Hometown Charm (E3)	3.2%	100.0%	1.5%	22.6%

Source: ESRI Business Analyst, 2026

6. Housing Trends

Building Types & Tenure

This chapter highlights important trends across a range of housing topics. We can assess housing supply trends with multiple metrics, including building permits, home values, and home sales data. Each of these indicators is drawn from a distinct source, offering a unique perspective on the area’s housing market.

Columbus’s housing stock is primarily composed of detached, free-standing homes, with a share of single-family detached housing more than 10 percentage points higher than the national average (Table 6.1). The City’s housing mix more closely mirrors Platte County and Nebraska overall. Apartments (10 or more units) represent the next most common housing type in Columbus, accounting for 9.2% of the stock. This share, however, remains below both the state and national levels.

Compared to other cities in Nebraska, Columbus has the highest proportion of single-family homes (Figure 6.1). As a result, and consistent with statewide and national patterns, the City lags in the share of multifamily structures, particularly larger apartment complexes. Only North Platte and Fremont have lower proportions of apartment units, at 8.6% each.

Table 6.1: Housing Stock by Type, 2024¹¹

Housing Type	Columbus		Platte County		Nebraska	U.S.
	#	%	#	%	%	%
Total Households¹²	9,850	9,850	13,658	13,658	797,847	129.2M
1, detached	7,212	73.2%	10,544	77.2%	72.3%	62.3%
1, attached	490	5.0%	554	4.1%	4.2%	6.4%
2 units	318	3.2%	332	2.4%	1.7%	3.2%
3 or 4 units	325	3.3%	325	2.4%	2.3%	4.2%
5 to 9 units	295	3.0%	299	2.2%	4.1%	4.4%
10 or more units	904	9.2%	930	6.8%	13.0%	14.1%
Mobile home or other type of housing	306	3.1%	674	4.9%	2.4%	5.2%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, S2504

¹¹ The housing types are defined in accordance with the Census Bureau’s “units in structure.” This means data are presented in terms of the number of occupied housing units in structures of the specific size.

¹² Total households are treated the same as “occupied housing units” according to the U.S. Census Bureau.

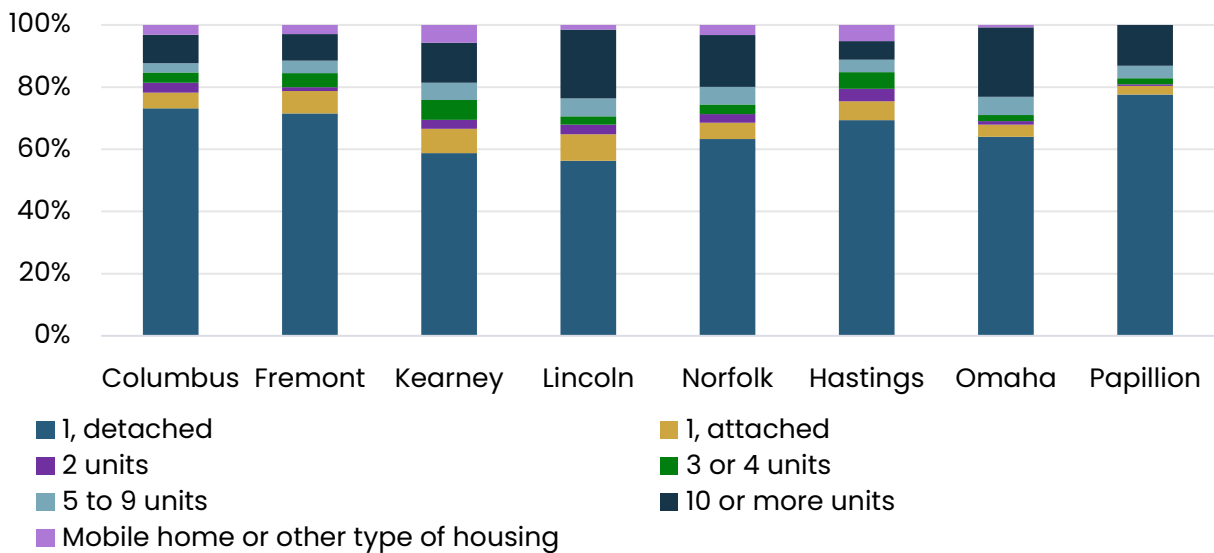
Table 6.2 presents other types of housing in Columbus. Group quarters, as defined by the U.S. Census Bureau, include institutional facilities such as correctional institutions and nursing homes, as well as noninstitutional living arrangements such as college dormitories, military barracks, and group homes. These facilities differ from traditional housing units, and we therefore consider them separately in housing analyses. However, since we obtained the number of housing units at Central Community College in Columbus, we excluded those units from the group quarters metric.

Table 6.2: Other Types of Housing in Columbus

Housing Type	2024
Group Quarters	153
Central Community College Columbus Campus Dorms	154

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B26001 and Central Community College Columbus Campus

Figure 6.1: Housing Stock by Type in Cities, 2024



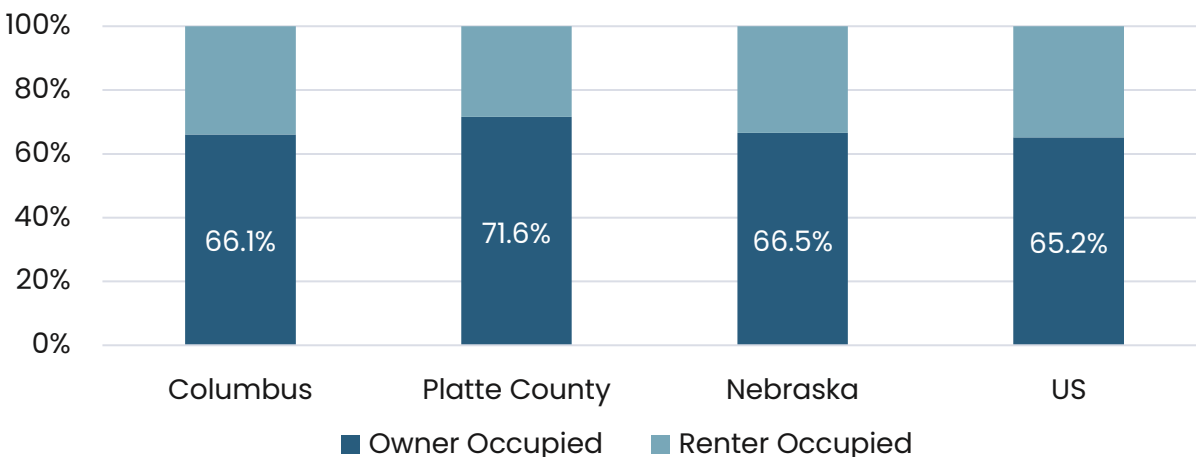
Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, S2504

Housing needs vary across age and income groups. Another way to analyze the housing supply is by examining owner-versus renter-occupancy (Figure 6.2). Nationally, homeownership and rental rates follow roughly a 65% to 35% split. Nebraska generally mirrors this trend. Platte County exhibits higher homeownership rates, while Columbus aligns more closely with both state and national averages. In fact, most comparable cities across Nebraska exhibit an owner-to-renter split of approximately 40% to 60%.

Columbus’s high proportion of single-family homes, with its average rate of homeownership, signals a housing stock which has historically served ownership-track households well, but leaves a gap in attainable options for renters, younger residents,

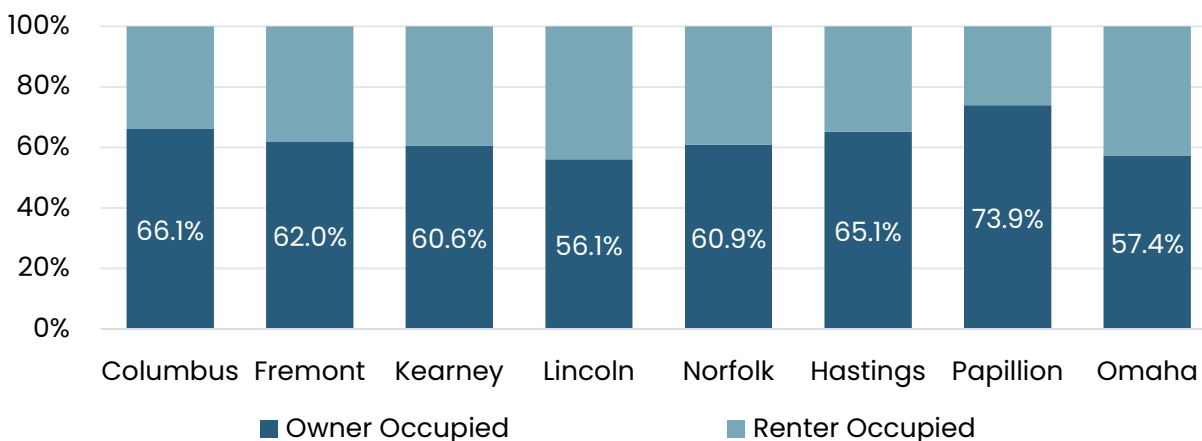
and those not yet positioned to purchase. The limited availability of “missing middle” and higher-density housing means renters often rely on single-family rentals, where building equity is not an option. Unfortunately, communities with a narrow housing mix can experience upward pressure on home prices. In some cases, this means higher foreclosure risk, as buyers may stretch financially in the absence of more affordable or flexible housing alternatives.¹³

Figure 6.2: Owner-Occupied and Renter-Occupied Homes, 2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, S2504

Figure 6.3: Owner-Occupied and Renter-Occupied Homes Compared to Other Cities, 2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, S2504

¹³ Chakraborty, A. & McMillan, A. “Is housing Diversity Good for Community Stability? Evidence from the Housing Crisis,” *Journal of Planning Education and Research* 24, no. 2 (2018), <https://doi.org/10.1177/0739456X18810787>.

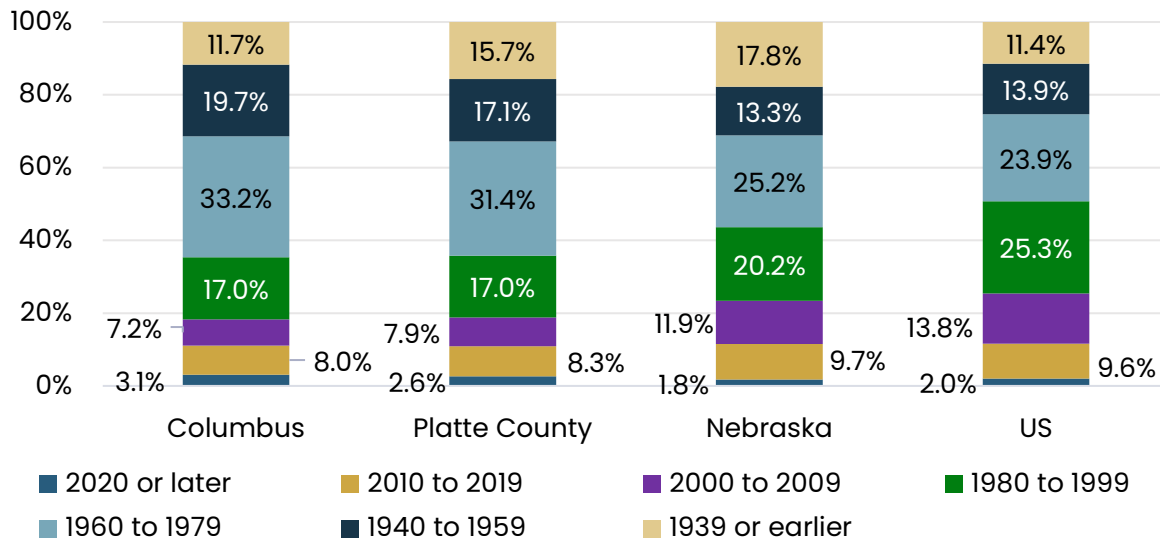
Housing Stock & Occupancy Rates

The age of a region's housing stock reflects both the physical condition of homes and their long-term maintenance needs. Older homes typically require more upkeep, and this makes housing age an important indicator of overall housing sustainability. As shown in Figure 6.4 and Figure 6.5, these data also tell a broader story of past economic and development cycles.

Nationally, about half of all homes (50.8%) were built after 1980. Nebraska and Platte County skew slightly older, with relatively larger shares of homes built between 1960 and 1979 compared to the United States. Columbus's housing stock is also generally older, with 64.6% of homes built before 1980. In contrast, nearby cities such as Kearney and Lincoln have much younger housing stocks, with substantially larger shares of homes built after 2000.

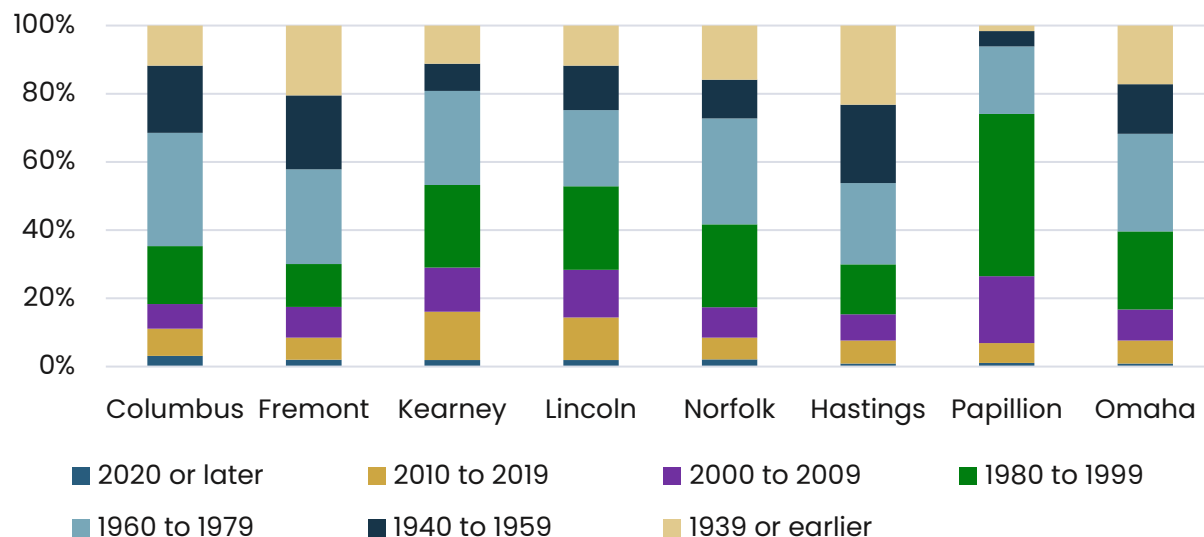
However, Columbus also has the highest proportion of newly built homes (2020 or later) among all identified geographies, at 3.1%. There has been a relatively stronger recent push to expand housing supply in Columbus compared to most other areas in the state (1.8%) and the nation (2.0%).

Figure 6.4: Housing by Year Built, 2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, S2504

Figure 6.5: Housing by Year Built Compared to Other Cities, 2024

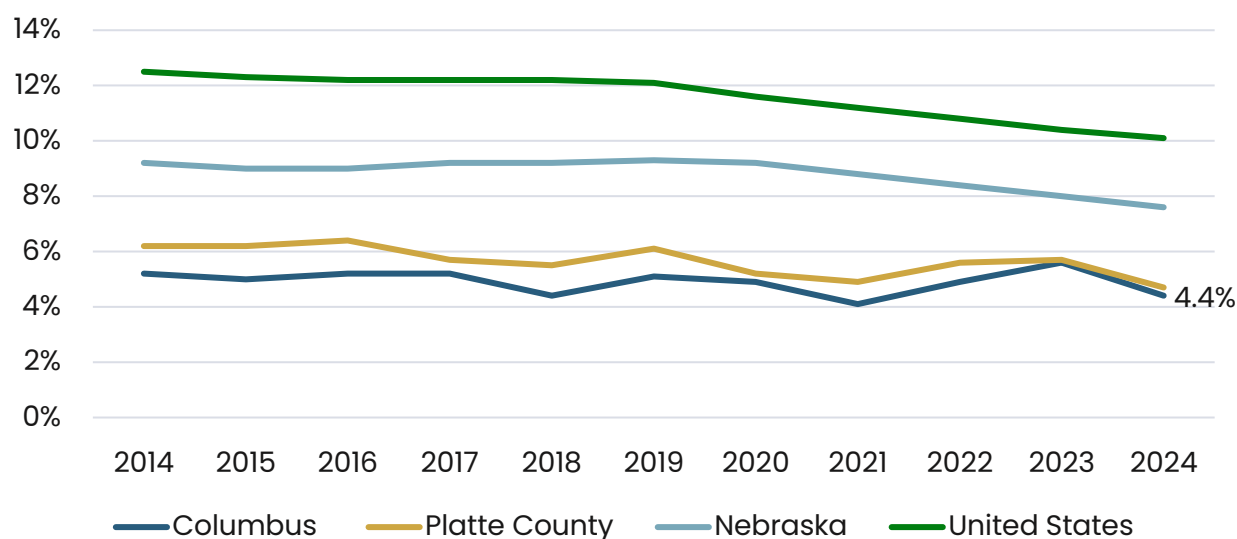


Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, S2504

Vacant Units

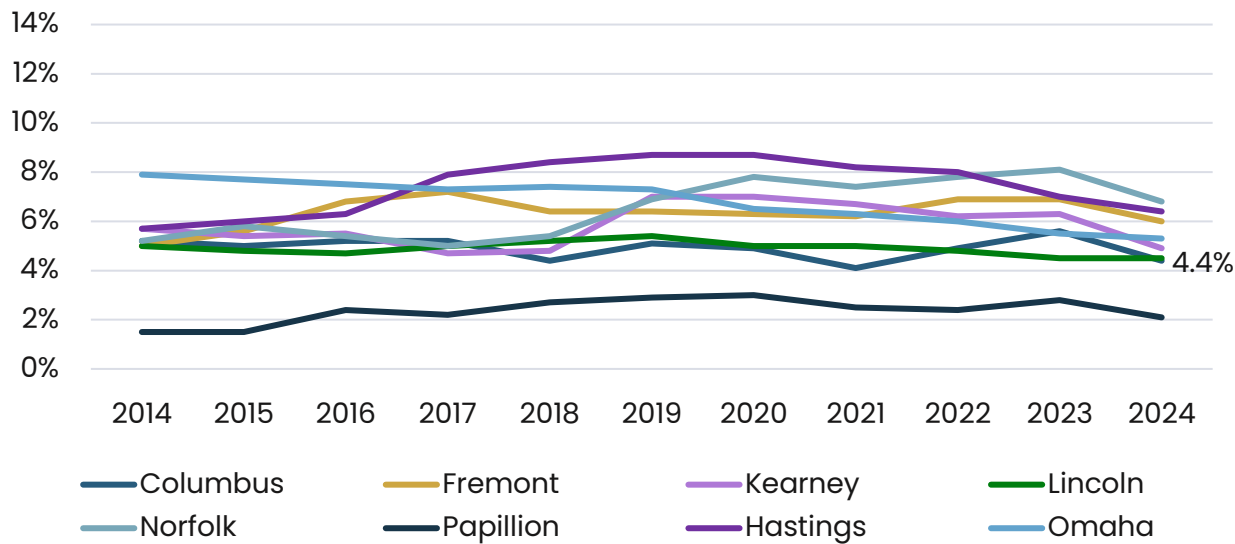
Vacancy rates show the balance between housing supply and demand. As Figure 6.6 shows, vacancy rates in both Columbus and Platte County have stayed lower than state and national levels. Most of the other cities shown also fall below state and national averages (Figure 6.7), and Columbus ranks among the lowest, at about 4.4%.

Figure 6.6: Vacancy Rates, 2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, DP04

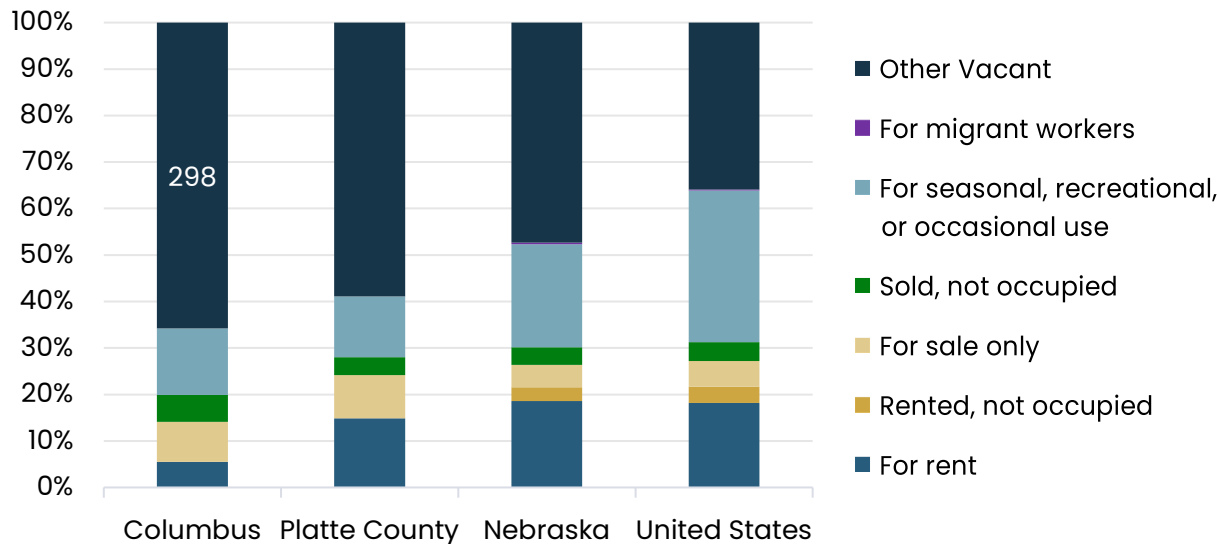
Figure 6.7: Vacancy Rates Compared to Other Cities, 2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, DP04

Different reasons for residential vacancies also affect the housing market in distinct ways. Figure 6.8 compares vacancy status across Columbus, Platte County, Nebraska, and the United States. In Columbus, the largest group of vacant units falls under "Other Vacant." This is a catch-all label for units not fitting a specific vacancy type, and can include extended absences, legal or estate issues, owners leaving units vacant on purpose, or units temporarily unfit to live in. The same pattern holds in both Platte County and Nebraska more broadly.

Figure 6.8: Vacancy Status, 2024



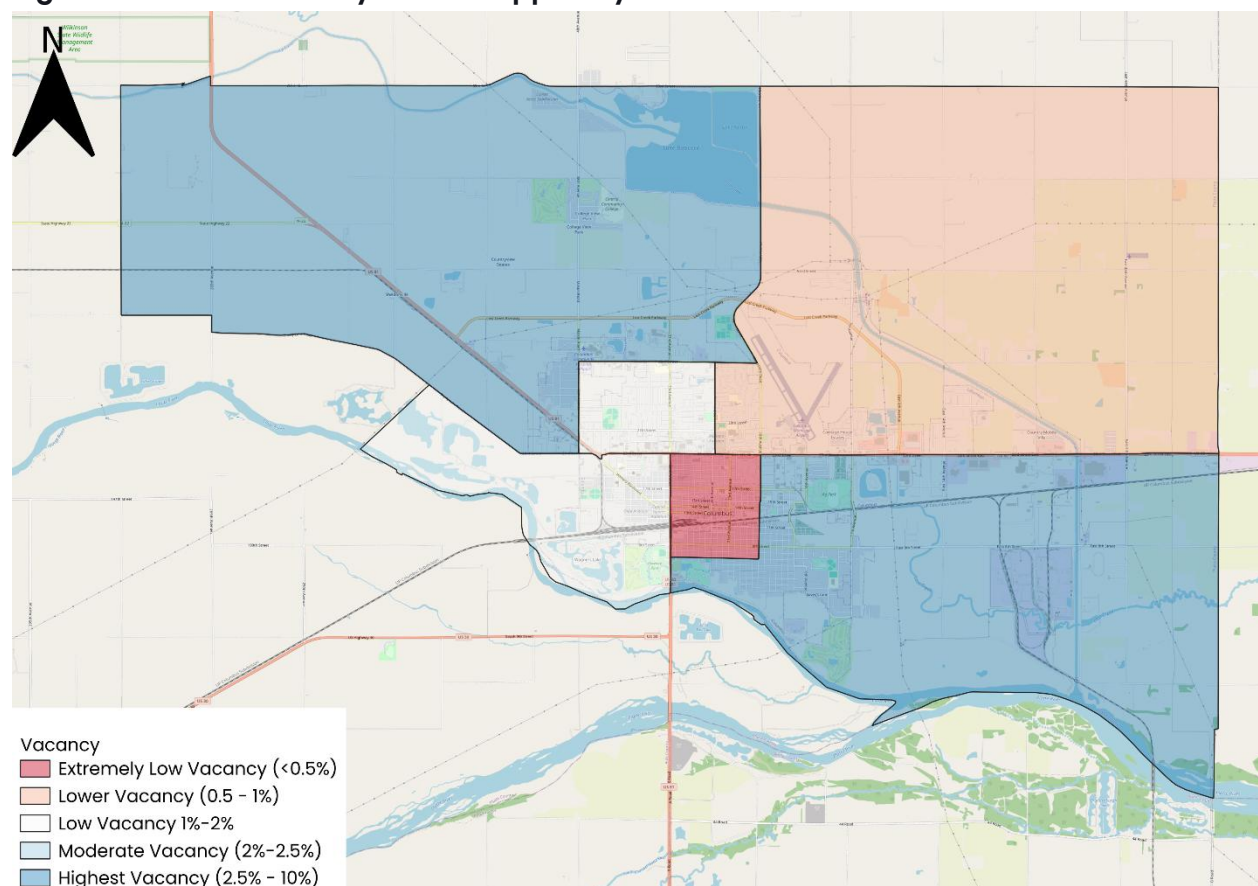
Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B25004

The project team also had access to United States Postal Service data, which tracks vacancies by checking whether addresses have gone inactive. This methodology differs from the U.S. Census Bureau's approach, which uses a survey to track vacancies. Because the two sources use different methodologies, the U.S. Census Bureau and U.S. Postal Service vacancy estimates may differ.

Still, Figure 6.9 shows vacancy rates in Columbus proper are very low, which mostly matches Figure 6.6 where Columbus has half the vacancy rate of the United States. In the downtown census tract, shown in dark red on the map, the estimated vacancy rate is below half a percent, according to the U.S. Postal Service. This is an unusually low rate, so PC recommends reading this section using both USPS and Census Bureau data together, rather than relying on one source alone.

Overall, Columbus has a low vacancy rate, with rates generally declining closer to downtown. This suggests demand for new housing may be high, and the units now being built may fill faster than expected.

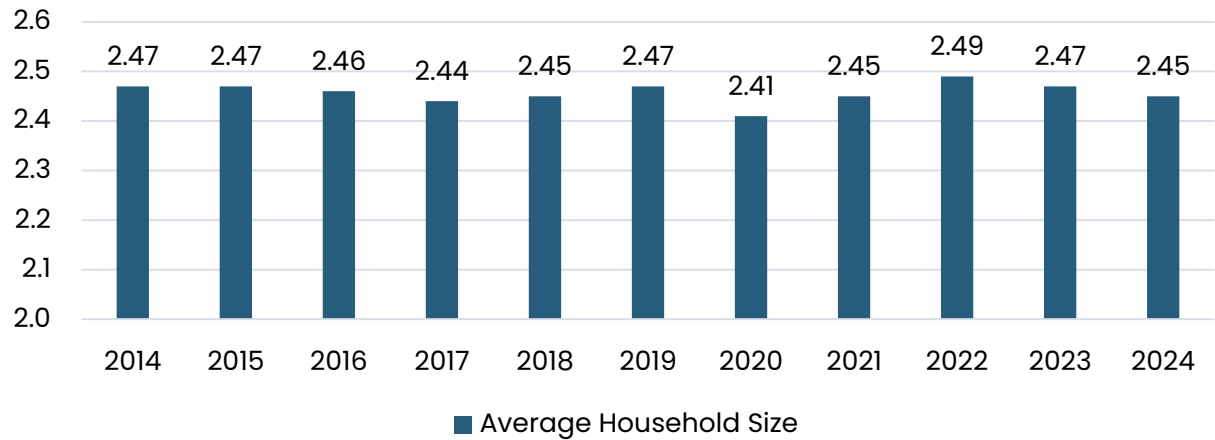
Figure 6.9: USPS Vacancy Rates Mapped by Census Tract



Source: United States Postal Service, 2025

Household size often influences decisions about whether to buy or rent housing. Figure 6.10 shows the average household size in Columbus over time. Between 2014 and 2024, household size has generally fluctuated between 2.4 and 2.5 people per household. This is just slightly below the national average of 2.51.

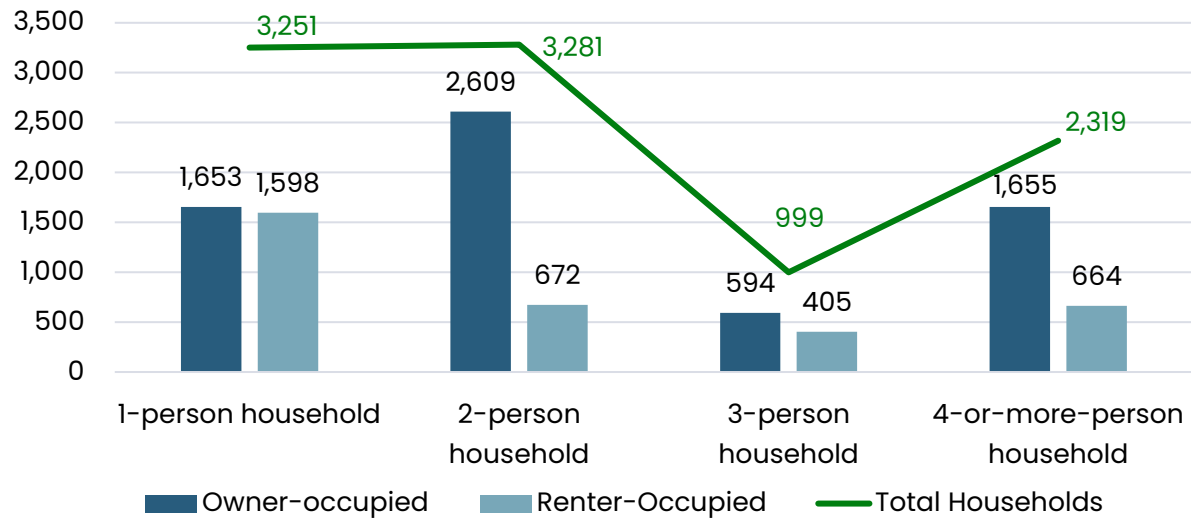
Figure 6.10: Average Household Size in Columbus, 2014–2024



Source: U.S. Census Bureau, American Community Survey, B25010 5-year estimates, 2014–2024

Figure 6.11 illustrates owner- versus renter-occupancy by household size. Owner-occupied housing is more prevalent across all household sizes, with the highest shares observed among two- and four-person households. This pattern indicates that owner-occupied housing is prevalent across a range of household sizes, including households at different life stages.

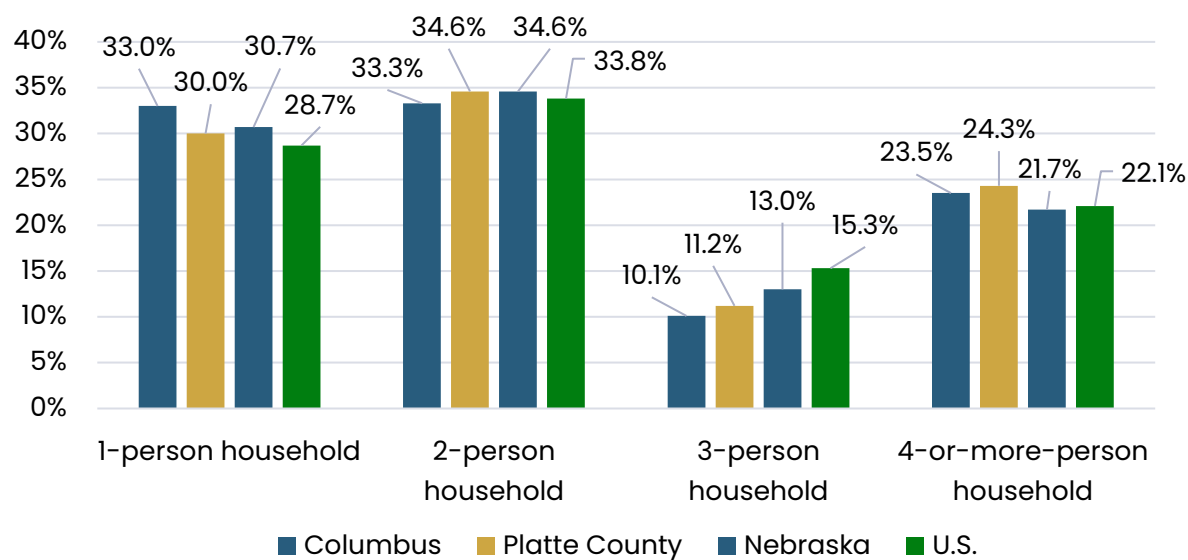
Figure 6.11: Household Size by Tenure in City of Columbus, 2024



Source: U.S. Census Bureau, American Community Survey, S2501, 5-year estimates, 2024

Household composition in Columbus is broadly similar to regional and national patterns, with some notable differences. One and two-person households make up the majority, accounting for 66.3% of all households in the City (Figure 6.12). Columbus has a slightly higher share of one-person households (33.0%) compared to Platte County, Nebraska, and the United States, while its share of two-person households (33.3%) is slightly lower than the County and state. Larger households are less common overall; however, Columbus has a smaller share of three-person households (10.1%) compared to all benchmark geographies and a comparable share of households with four or more people (23.5%). These patterns show the housing market is somewhat oriented toward smaller households while maintaining a meaningful presence of larger family households.

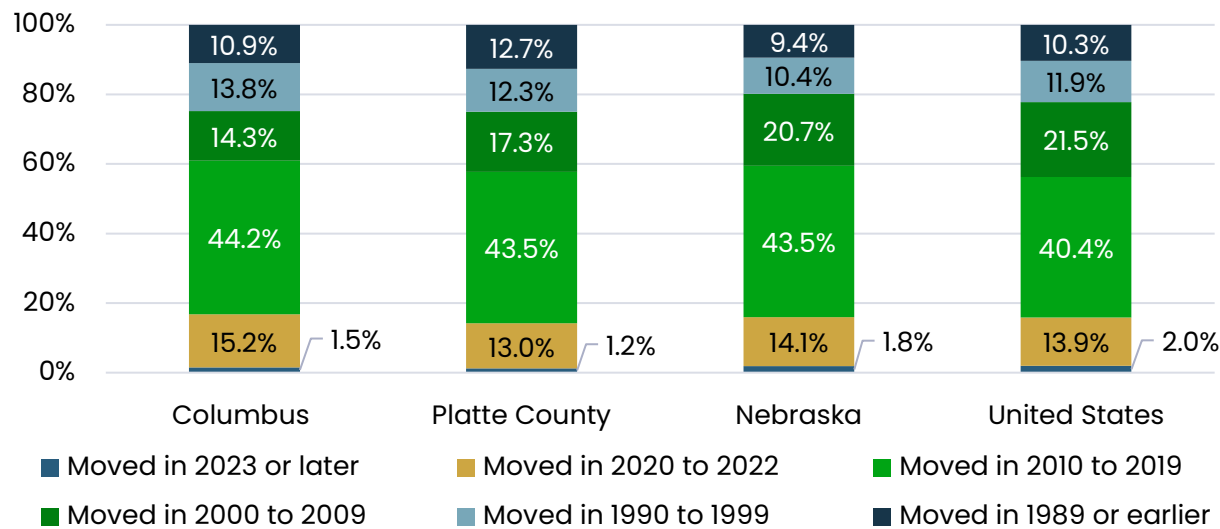
Figure 6.12: Households by Size Comparison, 2024



Source: U.S. Census Bureau, American Community Survey, S2501, 5-year estimates, 2024

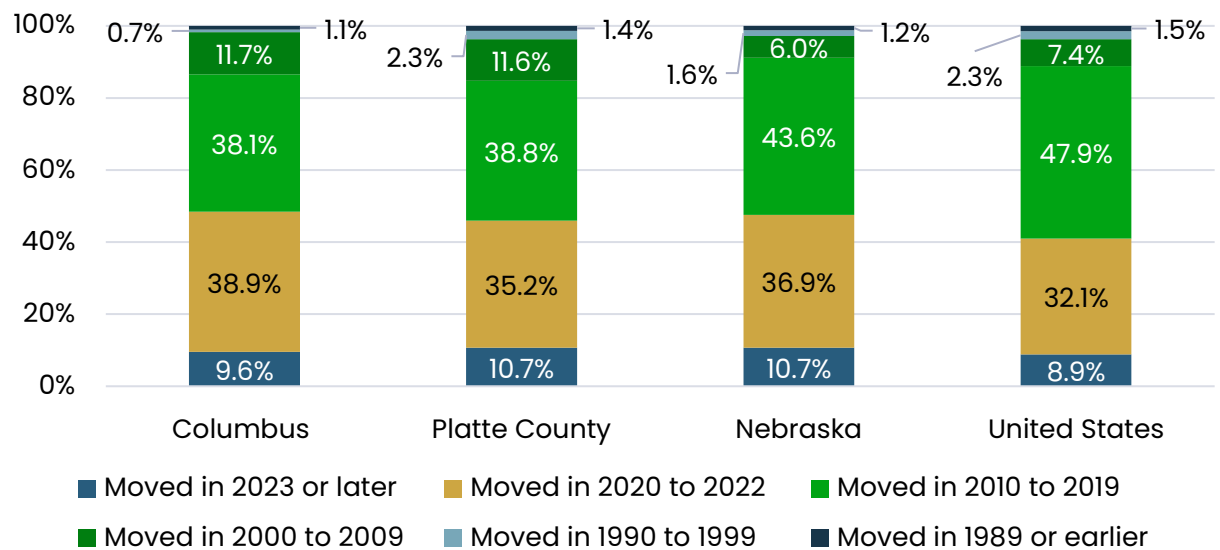
A large portion of housing turnover in Columbus occurred between 2010 and 2019, with a high percentage of renters (38.1%) and a substantial share of homeowners (44.2%) moving in during this period (Figure 6.13 and Figure 6.14). This trend likely reflects broader economic factors, including recovery from the Great Recession and Columbus's relatively low cost of living. Also, based on discussions with City staff, local employers have actively recruited workers to meet growing labor demands. As a result, in-migration from outside the region contributed to population growth during this period.

Figure 6.13: Year Moved Into (Owner-Occupied Housing), 2024



Source: U.S. Census Bureau, American Community Survey, B25026 5-year, 2024

Figure 6.14: Year Moved Into (Renter-Occupied Units), 2024



Source: U.S. Census Bureau, American Community Survey, B25026 5-year, 2024

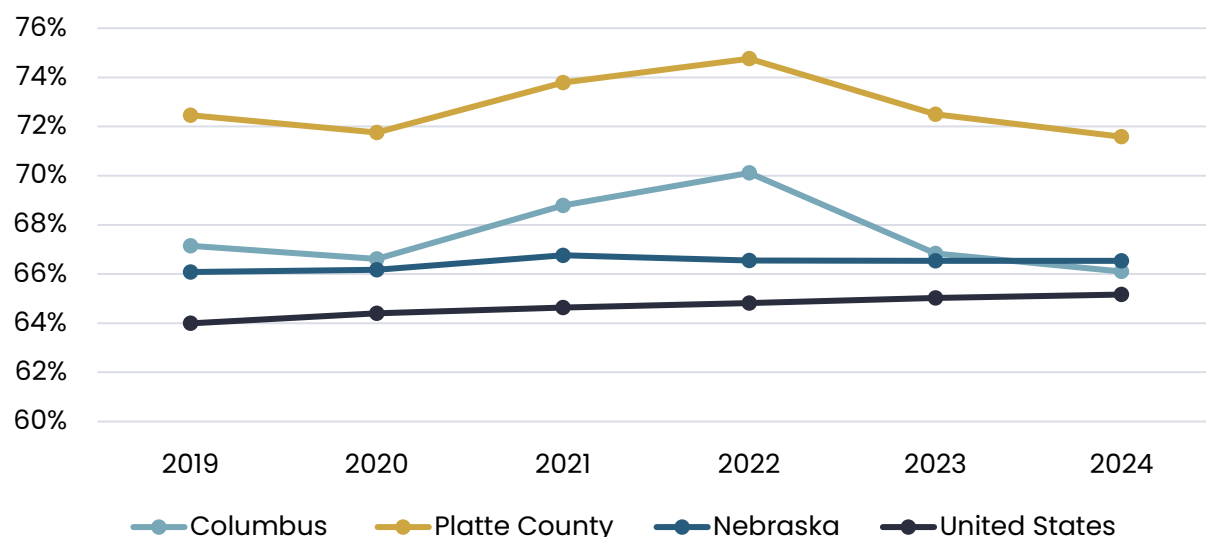
Figure 6.15 illustrates the percentage of homeowners in Columbus compared to Platte County, Nebraska, and the United States. An analysis of owner occupancy over time provides valuable insights into housing stability, affordability, and demographic shifts.

Columbus and Platte County maintained their highest owner-occupancy rates between 2019 and 2022 before experiencing a modest decline of approximately two percentage points. This shift represents a change in the balance between owner- and renter-occupied housing rather than a sustained loss of owner households. However, between

2022 and 2023, the number of owner-occupied units declined from approximately 6,700 to 6,500. This decrease may be partly due to tenure shifts, as some homes transitioned from owner-occupied to rental units, supported by an increase in renter-occupied units from approximately 2,900 to 3,200 over the same period. Additionally, some units may have been temporarily vacant while on the market. These dynamics coincided with a sharp rise in mortgage interest rates, with 30-year rates increasing from 3.2% in early 2022 to around 6.5% by early 2023. This has reduced affordability and slowed home purchases.¹⁴

Since 2023, the number of owner-occupied units has begun to increase again. However, renter-occupied units have grown at a faster pace. As a result, the overall homeownership rate remains slightly lower, indicating stronger growth in rental housing relative to owner-occupied units.

Figure 6.15: Owner Occupancy Over Time, 2019–2024



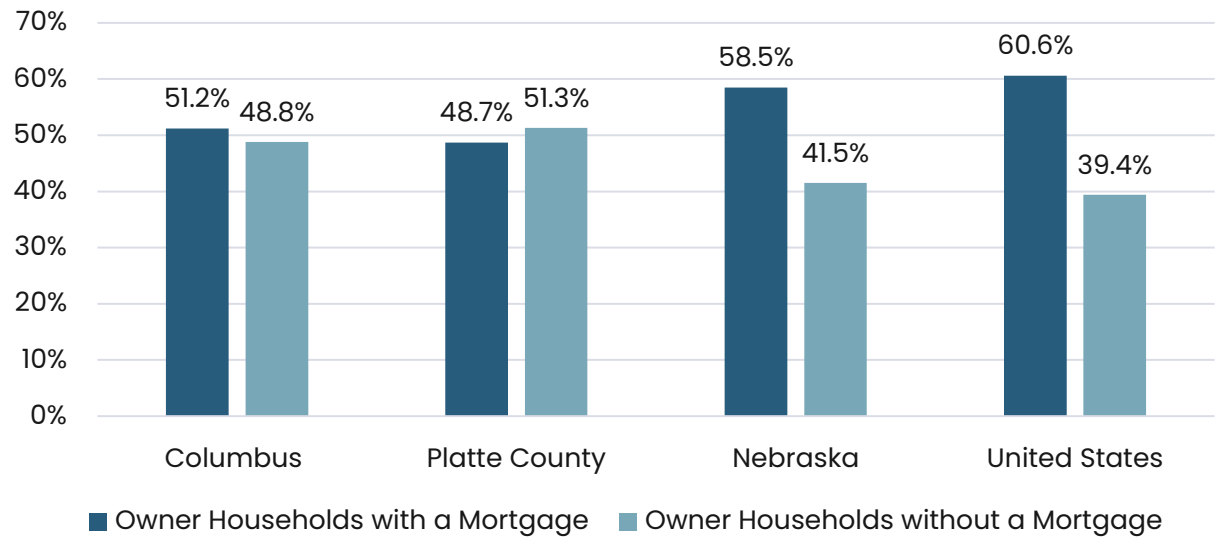
Source: U.S. Census Bureau, American Community Survey, DP04 5-year, 2019– 2024

Figure 6.16 and Figure 6.17 illustrate the percentage of owner-occupied households with and without a mortgage across different regions. As of 2024, Columbus has the second lowest share of owner-occupied units with a mortgage and the second highest share without a mortgage among the benchmark communities. This suggests a relatively large portion of homeowners in Columbus own their homes outright compared to peer

¹⁴ Freddie Mac, Mortgage Rates, “Primary Mortgage Market Survey,” *Summary Page with all rate Types–U.S. averages*, accessed on April 10, 2026, <https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fwww.freddiemac.com%2Fpmmms%2Fdocs%2Fhistoricalweeklydata.xlsx&wdOrigin=BROWSELINK>.

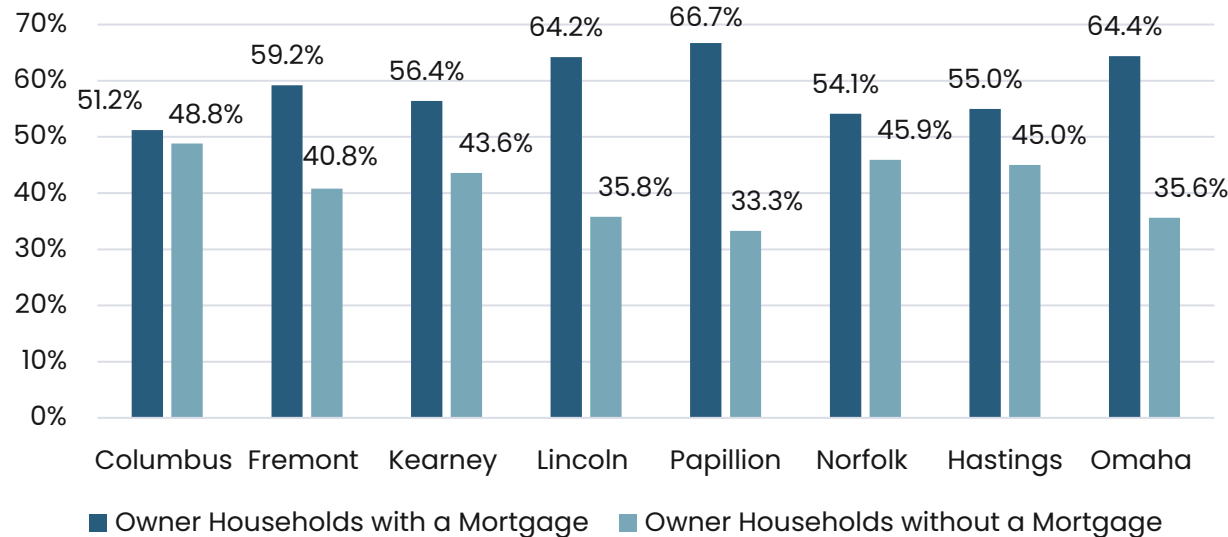
cities. The higher share of mortgage-free homeowners may indicate greater housing stability among existing residents, although it may also be associated with lower housing turnover.

Figure 6.16: Owner-Occupied Unit Mortgage Status, 2024



Source: U.S. Census Bureau, American Community Survey, DP04, 5-year, 2024

Figure 6.17: Owner-Occupied Unit Mortgage Status for Other Cities, 2024

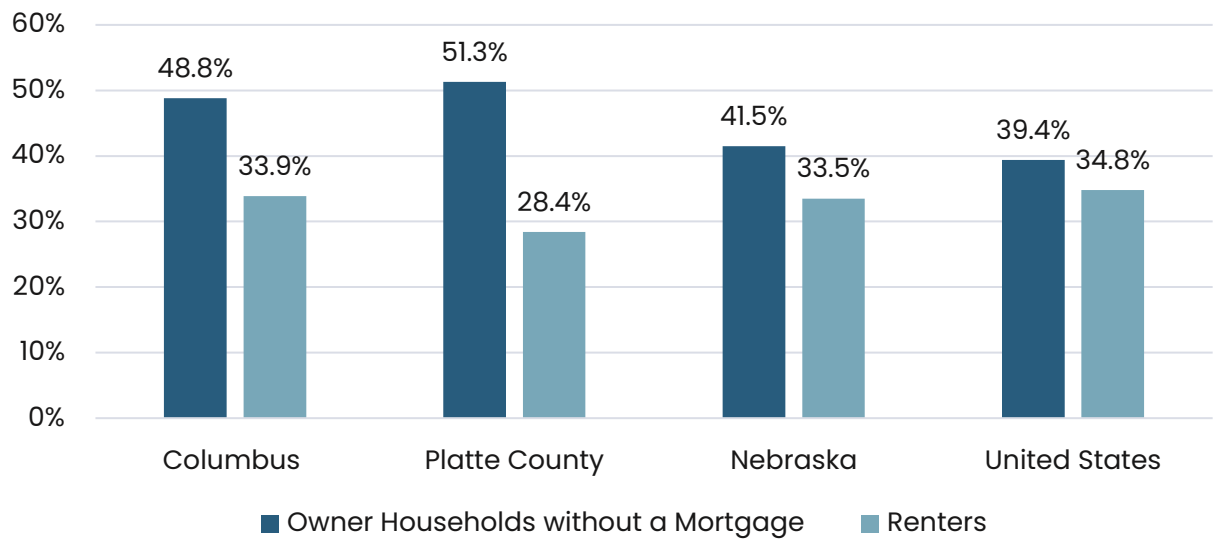


Source: U.S. Census Bureau, American Community Survey, DP04, 5-year, 2024

Figure 6.18 and Figure 6.19 compare the share of owner-occupied housing units without a mortgage to renter-occupied units across benchmark regions. These categories do not sum to 100%, as owner-occupied units with a mortgage are excluded from this figure. As of 2024, Columbus has a relatively high share of homeowners without a

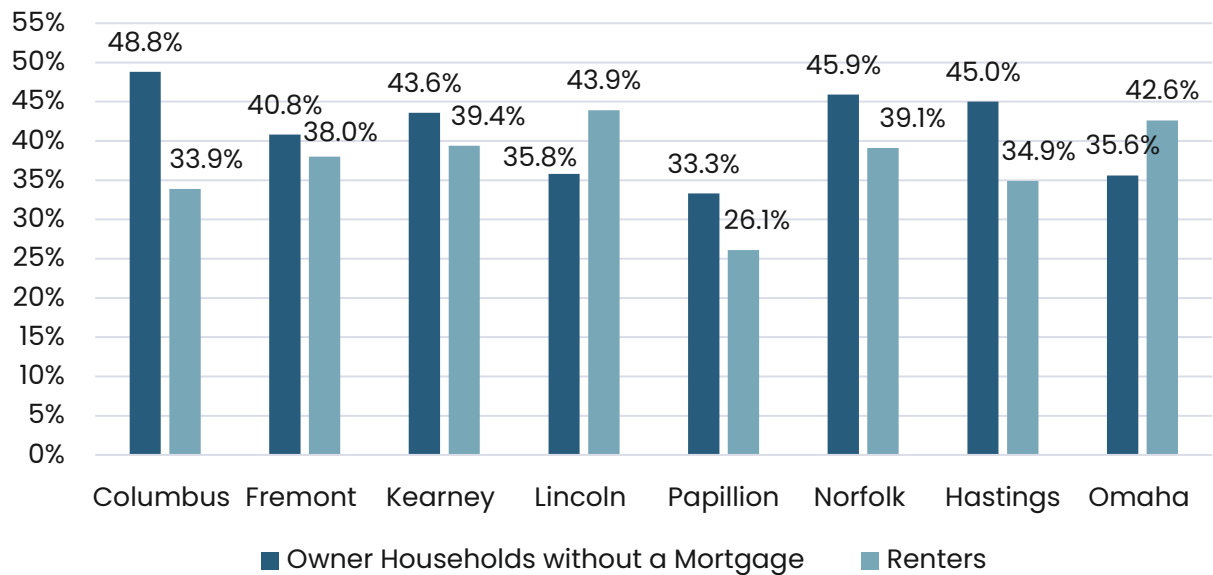
mortgage (48.8%), exceeding the state (41.5%) and most peer communities, and trailing only Platte County (51.3%). This pattern reinforces the presence of a more established homeowner base in Columbus, with many households having paid off their homes.

Figure 6.18: Owner-Occupied Units Without a Mortgage vs. Number of Renters, 2024



Source: U.S. Census Bureau, American Community Survey, DP04, 5-year, 2024

Figure 6.19: Owner-Occupied Units Without a Mortgage vs. Number of Renters Compared to Other Cities, 2024

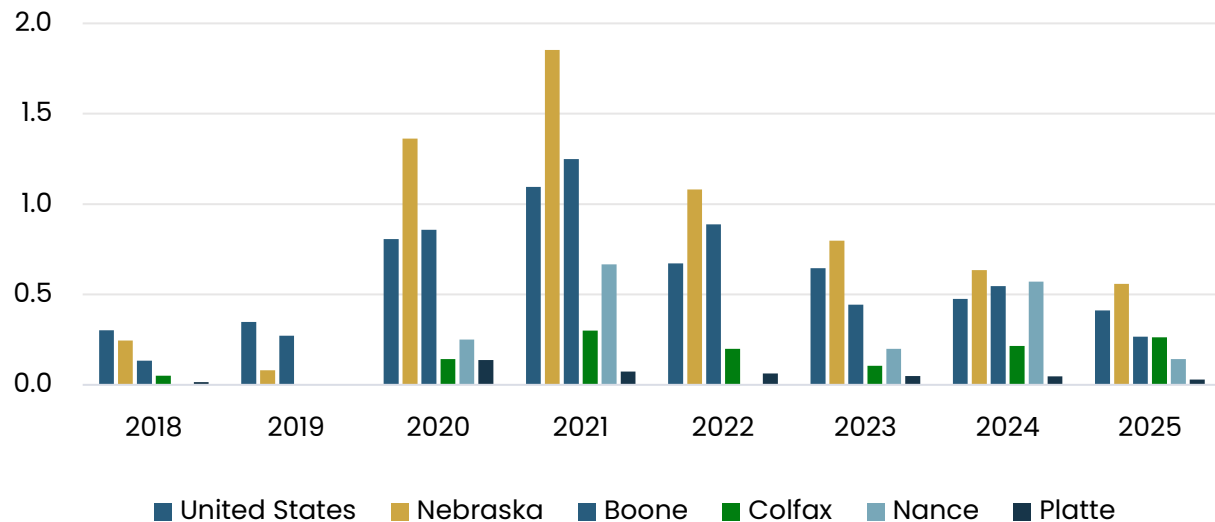


Source: U.S. Census Bureau, American Community Survey, DP04, 5-year, 2024

Housing Market Trends

Housing has historically stayed very stable in Platte County proper. Slightly more volatility is seen in neighboring counties, but the region was only marginally affected by larger, nationwide housing trends. Figure 6.20, measuring the Pending Ratio every August, shows the general speed at which homes find buyers on the market, or how “hot” the market is. This is attained by dividing the number of pending homes by the number of actively listed homes. Columbus has historically maintained a relatively stable and low pending ratio. This implies inventory is increasing and homes go through the pending process quickly. Columbus’s pending ratio peaked in 2020, coinciding with high housing demand statewide and nationally.

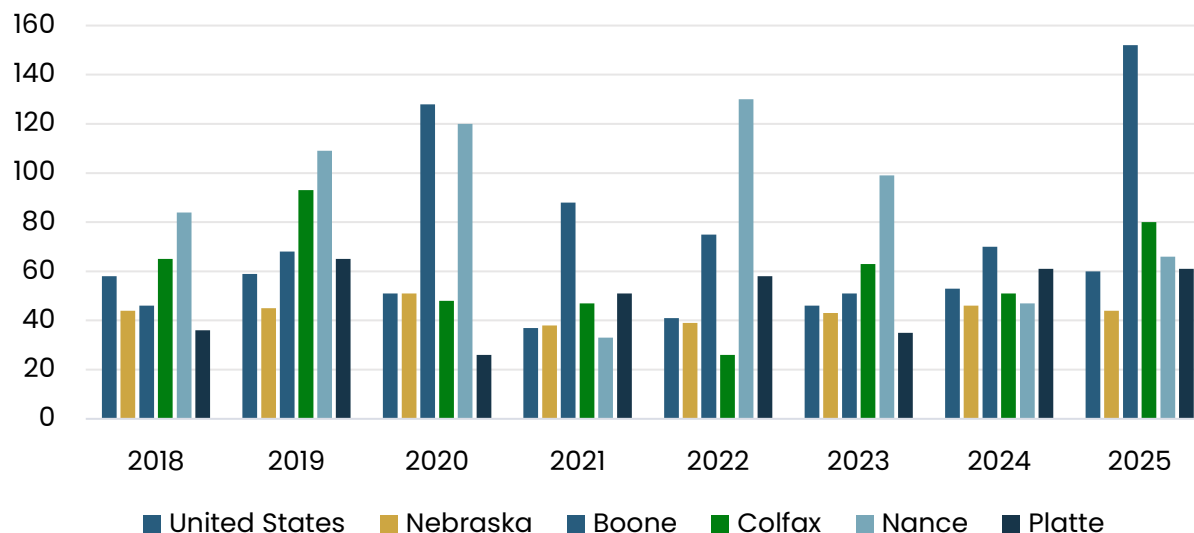
Figure 6.20: August Pending Ratio, 2018–2025



Source: Realtor.com® Economic Research, Monthly Housing Inventory, 2018–2025

The influence of broader housing trends is more visible when comparing the median number of days on market (DOM) with regional peers (Figure 6.21). Columbus’s current market has reached a stable post-covid baseline of about 60 days before pending, equal to the national DOM at the time of recording. Columbus’s housing demand volatility is much clearer when put in terms of DOM, as it saw a notable temporary decrease in 2020, as homes were in much higher demand during this period.

Figure 6.21: August Median Days on Market, 2018–2025



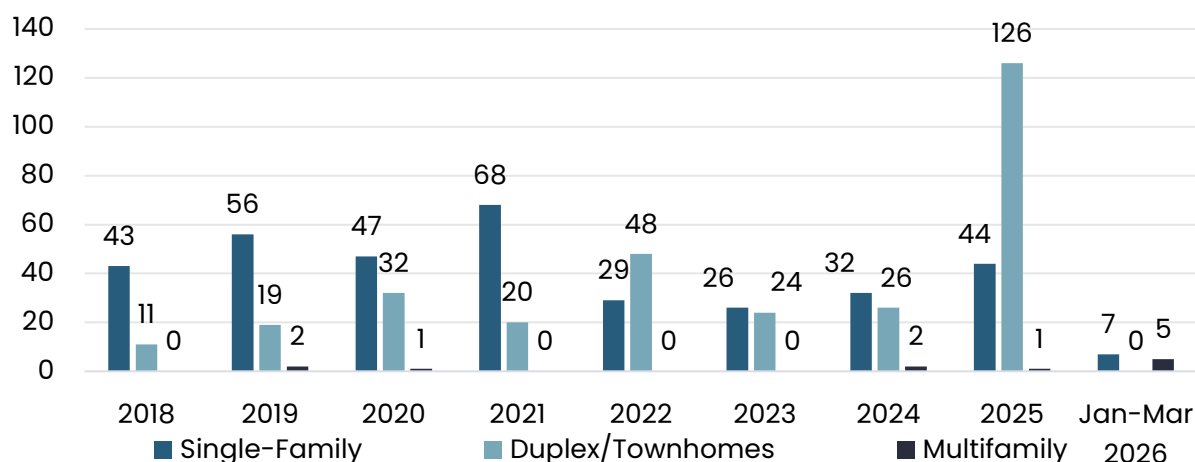
Source: Realtor.com® Economic Research, Monthly Housing Inventory, 2018–2025

New Housing Production

Housing permits in Columbus have mostly risen since 2018, though they dipped slightly in 2023 and 2024 (Figure 6.22). The decline was likely due to higher interest rates cooling housing demand.¹⁵ Over the past seven years, the City has permitted many townhomes and duplexes—306 permits in all, which add up to more than 600 housing units. Multifamily permits are rarer, but each one adds many units at once. In 2024, for example, the two multifamily permits covered about 30 units per building, for 60 units total. Together, this mix of single-family, townhome, and multifamily housing gives Columbus a broader supply serving people at different stages of life.

¹⁵ Ibid., 8.

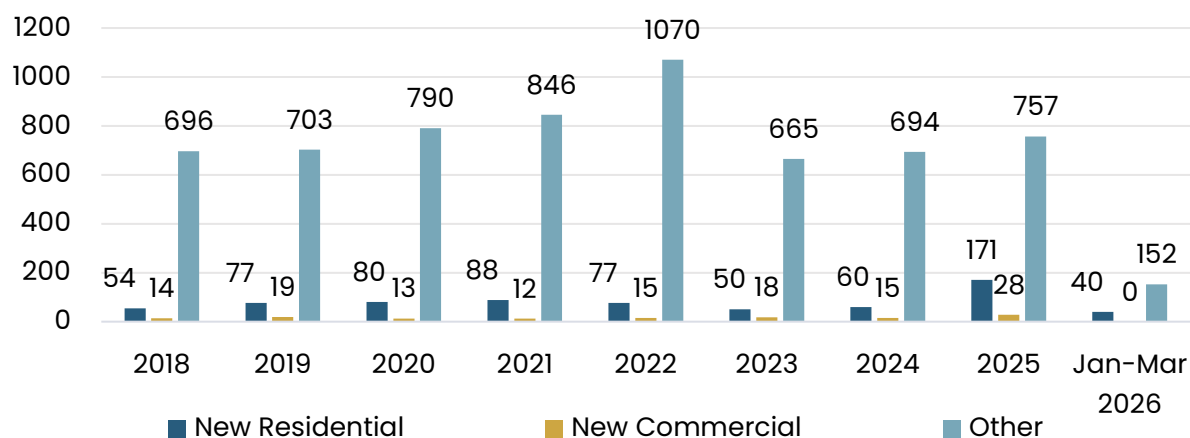
Figure 6.22: Total Housing Units Permitted, 2018–March 2026



Source: City of Columbus, Historical Building Permit Data

Figure 6.23 shows the types of permits the City of Columbus issued over the past eight years. Most permits fall under "Other," which covers residential and commercial alterations and additions, plus smaller jobs like fences and decks. Given the age of the housing stock and the community's goal of preserving historic buildings (as discussed in the Columbus Downtown Revitalization Plan), this pattern means residents and property owners are working to maintain and improve the buildings they already have.¹⁶ This kind of reinvestment builds neighborhood stability and community pride.

Figure 6.23: New Residential, New Commercial, and Other Permit Comparison, 2018–March 2026



Source: City of Columbus, Historical Building Permit Data

¹⁶ City of Columbus, *Columbus Downtown Revitalization Plan*, (Columbus, NE, 2022), <https://www.columbusne.us/DocumentCenter/View/5306/Downtown-Revitalization-Plan>.

Figure 6.24: New Multifamily Housing Construction in Columbus, 2026



Source: PC on-site visit, June 2026

New Construction Metrics

The project team identified development patterns over the last eight years using permit data from the City of Columbus. The following maps show the hotspots of development in Columbus, first by density of development (Figure 6.25), then by a timeline of development (Figure 6.26).¹⁷ This data appears alongside the new residential permit figures above.

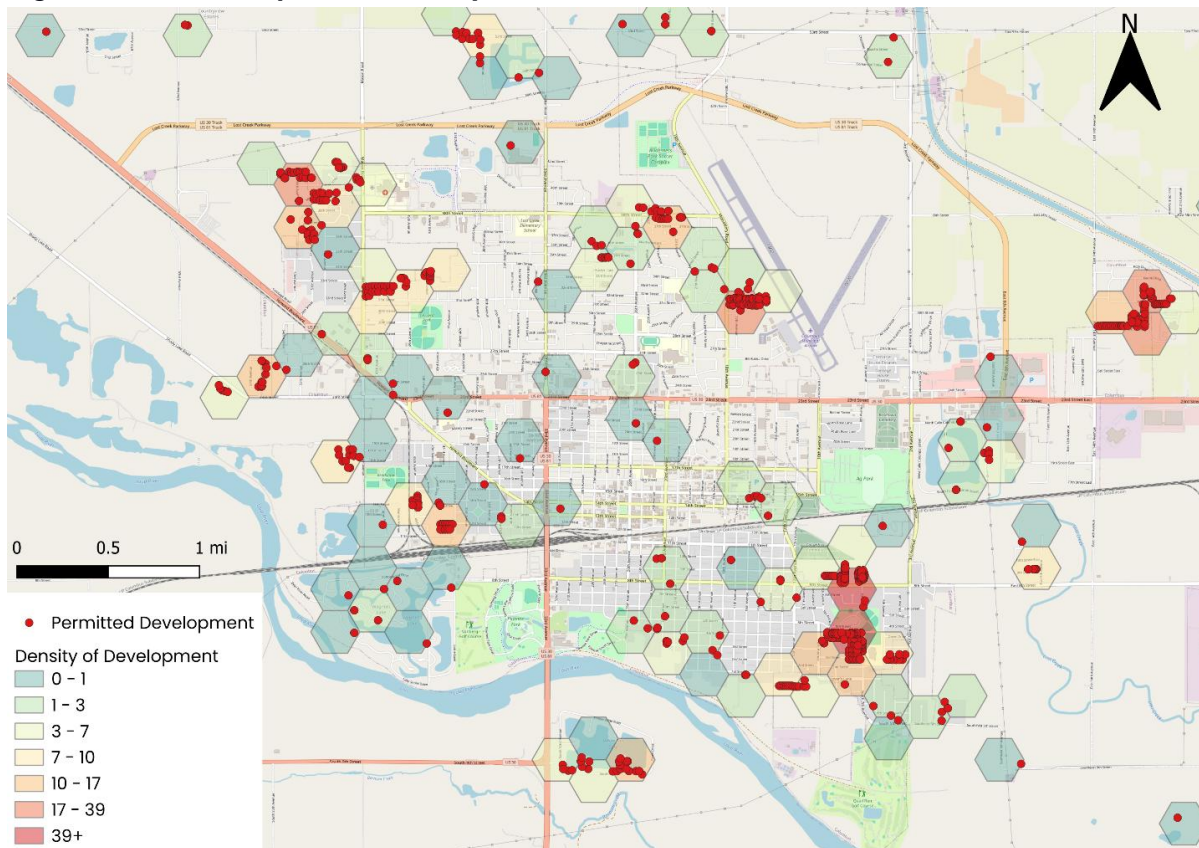
The majority of recent development has taken place in a handful of subdivisions, which include:

- Vitality Village
- Meadow Ridge
- Farm View Additions
- Reeder
- Armory

Vitality Village and the Reeder Subdivisions contain some of the newest permits and construction in Columbus, with most permits issued between 2025 and 2026.

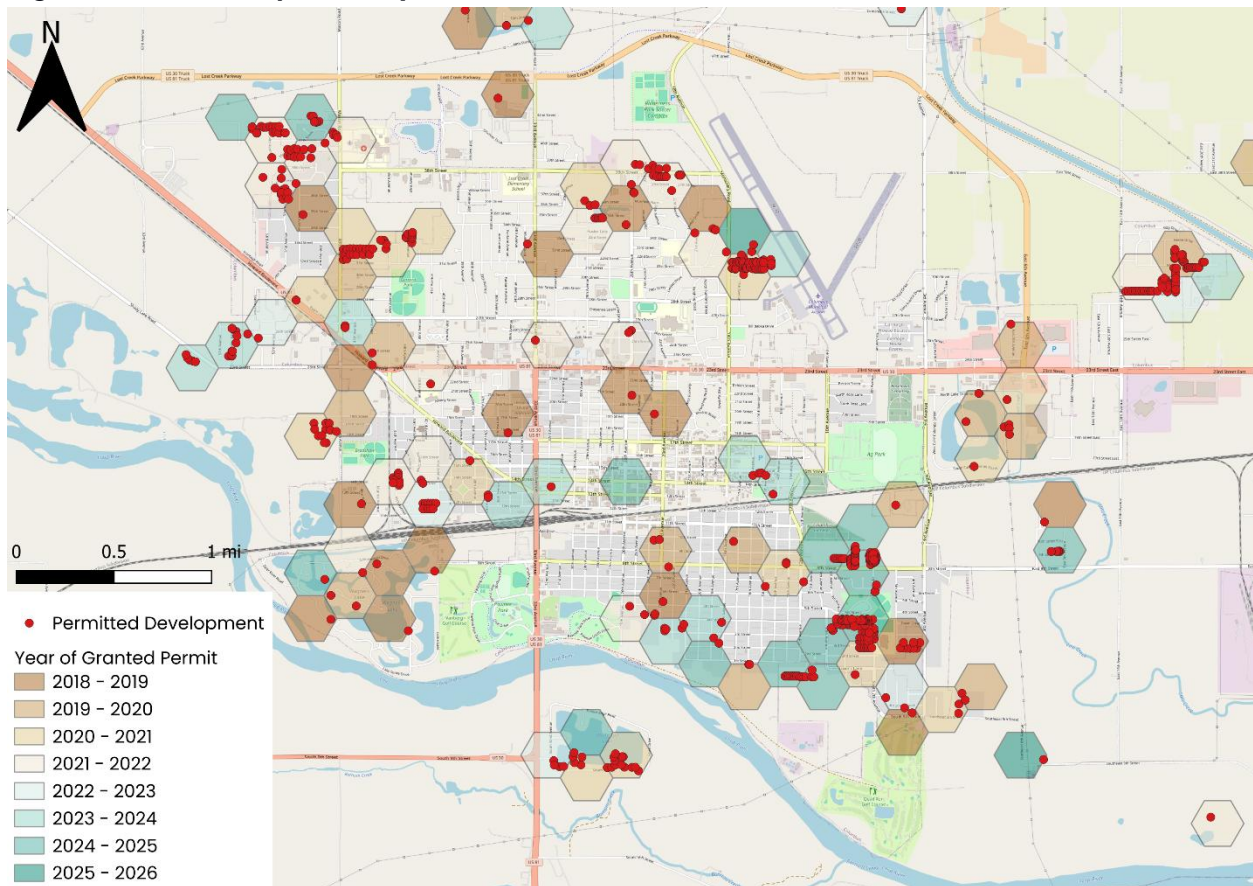
¹⁷ Development by Years used the same hexagonal grid as the development density figure. To assign each grid piece a year, the project team used average year built within each 500 X 500 hexagonal piece.

Figure 6.25: Development Density in Columbus (2018–2026)



Source: Permit Data from the City of Columbus

Figure 6.26: Development by Years



Source: Permit Data from the City of Columbus

As noted in Chapter 2, HUD sets the Median Family Income for Platte County at \$93,200. This means a homeowner or renter earning 100% Area Median Income (AMI) can pay no more than \$2,330 a month on housing without being cost burdened. If their housing costs exceed the threshold, they are considered cost burdened.

Chapter 2 also showed the affordability gaps facing both renters and homeowners. Fortunately, the City of Columbus and private developers have been proactive, building new multifamily and single-family housing alike. Table 6.3 shows recent and ongoing developments by estimated AMI level. For example, the Vitality Village Townhomes are selling for about \$325,000. With a 20% down payment, the monthly payment on the townhome will likely fall within reach for earners at 70% AMI (mortgage rates permitting).

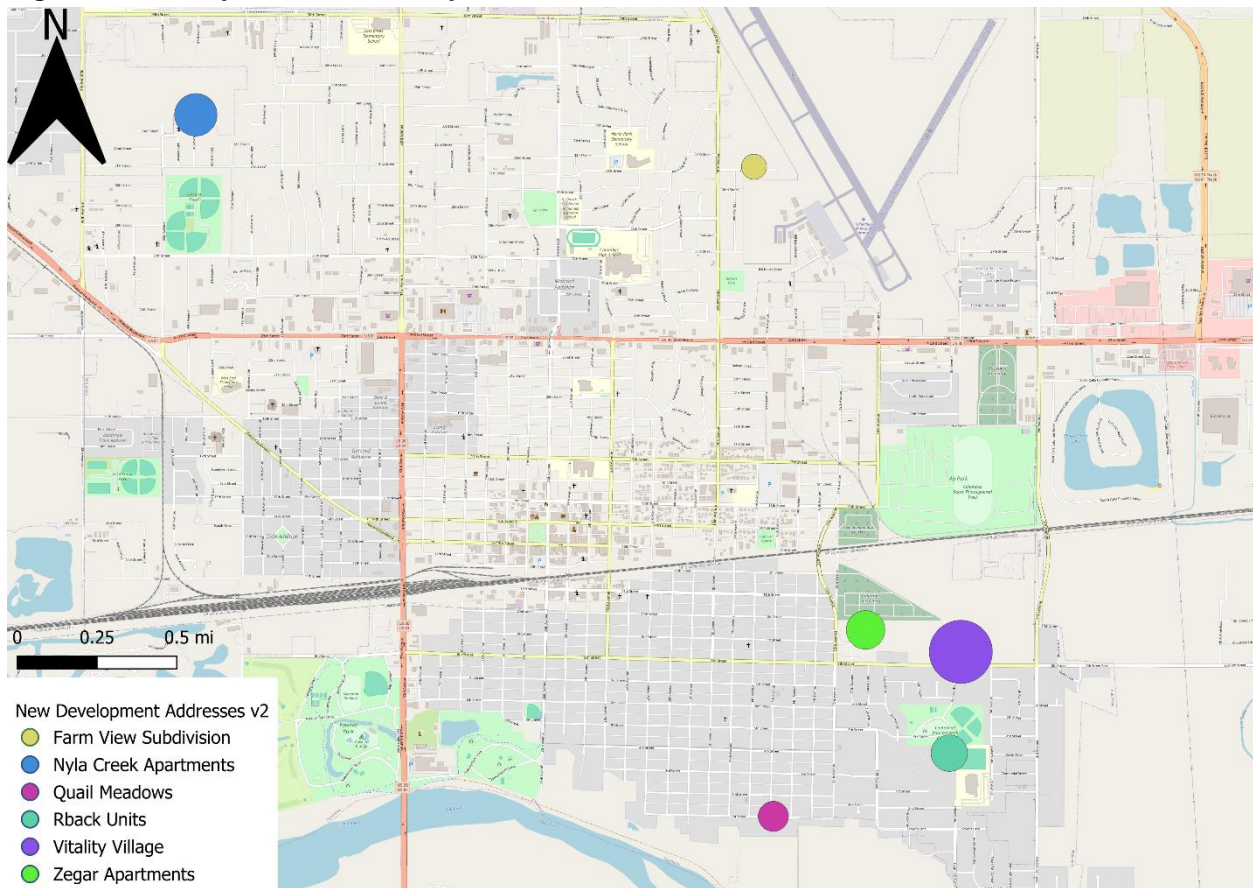
Table 6.3: New Housing Construction by AMI Level

Development	Units	Basis for Estimate	Est. AMI %
Vitality Village Apartments	237	Rental Rates	60%–90% AMI
Nyla Creek Apartments	110	Rental Rates	60%–70% AMI
12 Ave. Apartments	84	Price Unknown	Price Unknown
Vitality Village 4-plex	64	Rental Rates	80%–90% AMI
Rback Townhomes	43	Sale Price	50%–60% AMI
Farm View Subdivision (Townhomes)	38	Sale Price	>100% AMI
Quail Meadows Townhomes	32	Sale Price	70%–80% AMI
Rback Single-family	17	Sale Price	60%–70% AMI
Vitality Village Townhomes	14	Rents & Sale Price	80%–120% AMI
Quail Meadows Single-family	14	Sale Price	90%–100% AMI
Rback Multifamily	12	Price Unknown	Price Unknown
Vitality Village Single-Family Units	9	Sale Price	70%–80% AMI

Source: City of Columbus, 2026

Figure 6.27 shows the locations of these developments, with dot size showing how they differ in scale. For example, Vitality Village, shown in purple, is the largest development set to finish in the next five years. Most new development is happening in the southeast part of Columbus, on the outskirts of town. No new development is happening in the middle of the City, which lines up with where available land is scarce, as the next section shows. These developments may also help ease the market pressure shown in Figure 6.9 and bring a healthier vacancy rate to the Columbus housing market.

Figure 6.27: Map of New Developments



Source: Points Consulting using Data from the City of Columbus

Available Acreage for Development

Future development in Columbus is most likely to happen on vacant land zoned for residential use. To help the City of Columbus find available acreage, Points Consulting (PC) analyzed vacant residential land in Columbus proper and the surrounding area, extending as far east as 44th Avenue and as far west as the intersection of State Highway 22 and US 81. PC also mapped land classified as Vacant in residential zones.

We based the land inventory on the following assumptions:

- The following zones were identified as residential zones per Columbus zoning codes:

Table 6.4: Residential Zones in Columbus

Zone	Name
R-R	Rural Residential
R-1	Single Family
R-2	Two Family
R-3	Multi family

NTR	Non Traditional Residential
UC	Urban Commercial
B-1	Central Business District
B-2	General Commercial District

Source: *Columbus Zoning Codes, 2026*

- We used the residential zoning codes to identify and pull all parcels zoned for residential development.
- We assumed land under certain types of ownership, or in certain current uses, will not become residential even when zoned for it. These include:
 - Government-owned parcels
 - School District-owned parcels
 - Tribe-owned parcels
 - Fire District owned parcels
 - Public/quasi-public land, recreational land (parks, golf courses, etc.)
 - Homeowner association-owned parcels for utilities, infrastructure, recreation, or open space
 - Cemeteries
 - Churches
 - Current, ongoing developments not yet reflected in the assessor's data
- We therefore classified Vacant land as parcels with an improvement value of \$10,000 or less.
 - Parcels with an outbuilding value greater than \$0 were also classified as not Vacant.

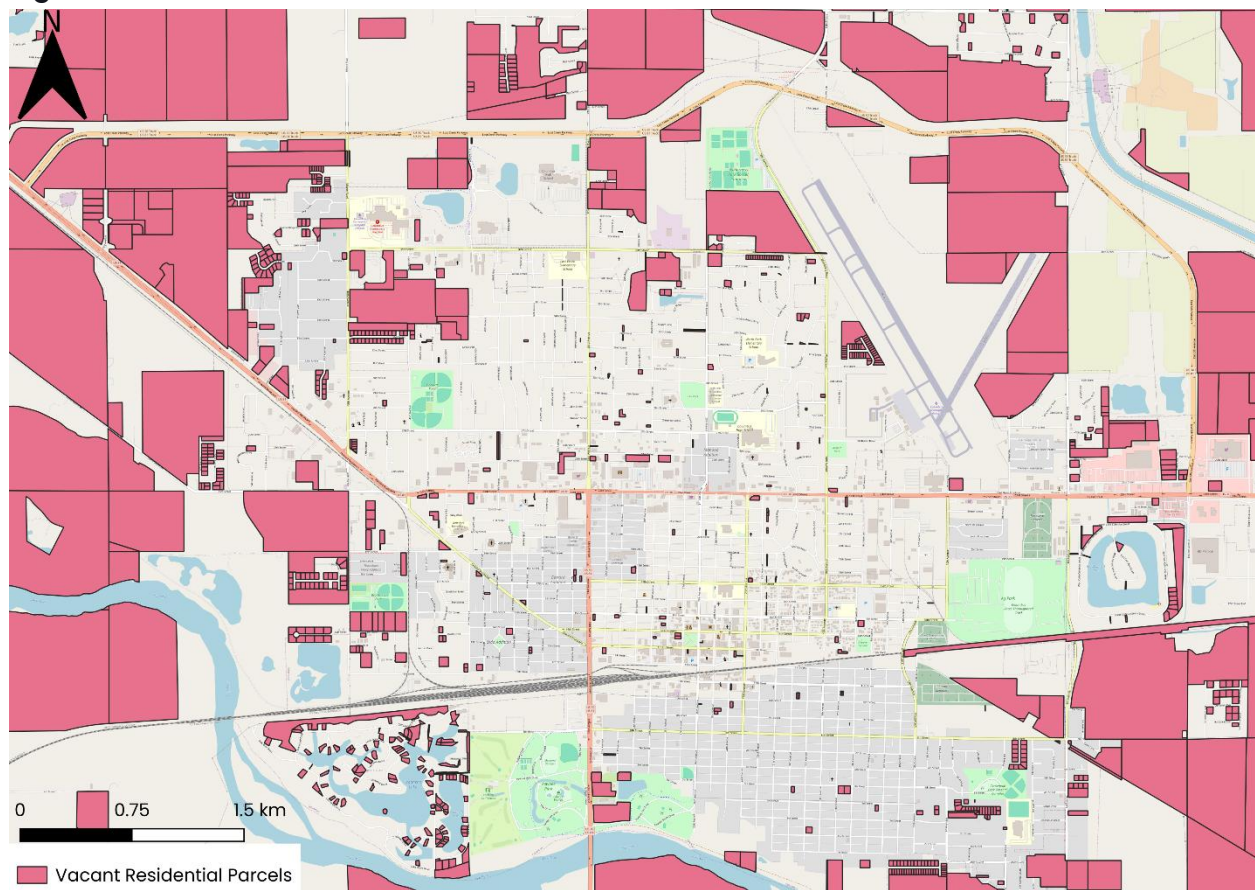
Table 6.5 shows the acreage available by zone, based on the assessor's data given to the project team. Overall, the Columbus area has the most available acreage in the R-1 zone, or single-family residential. The project team also chose to analyze mixed-use zoning areas allowing residential development. Just under 383 acres of mixed-use land are available in Columbus. Figures 6.28–6.32 display the Vacant land listed in Table 6.5.

Table 6.5: Vacant Acreage by Zone

Zone	Number of Parcels	Acreage
B-1	11	0.9
B-2	99	365.9
R-1	565	613.5
R-2	228	105.2
R-3	114	39.7
R-R	299	12,530.5
UC	6	16.4

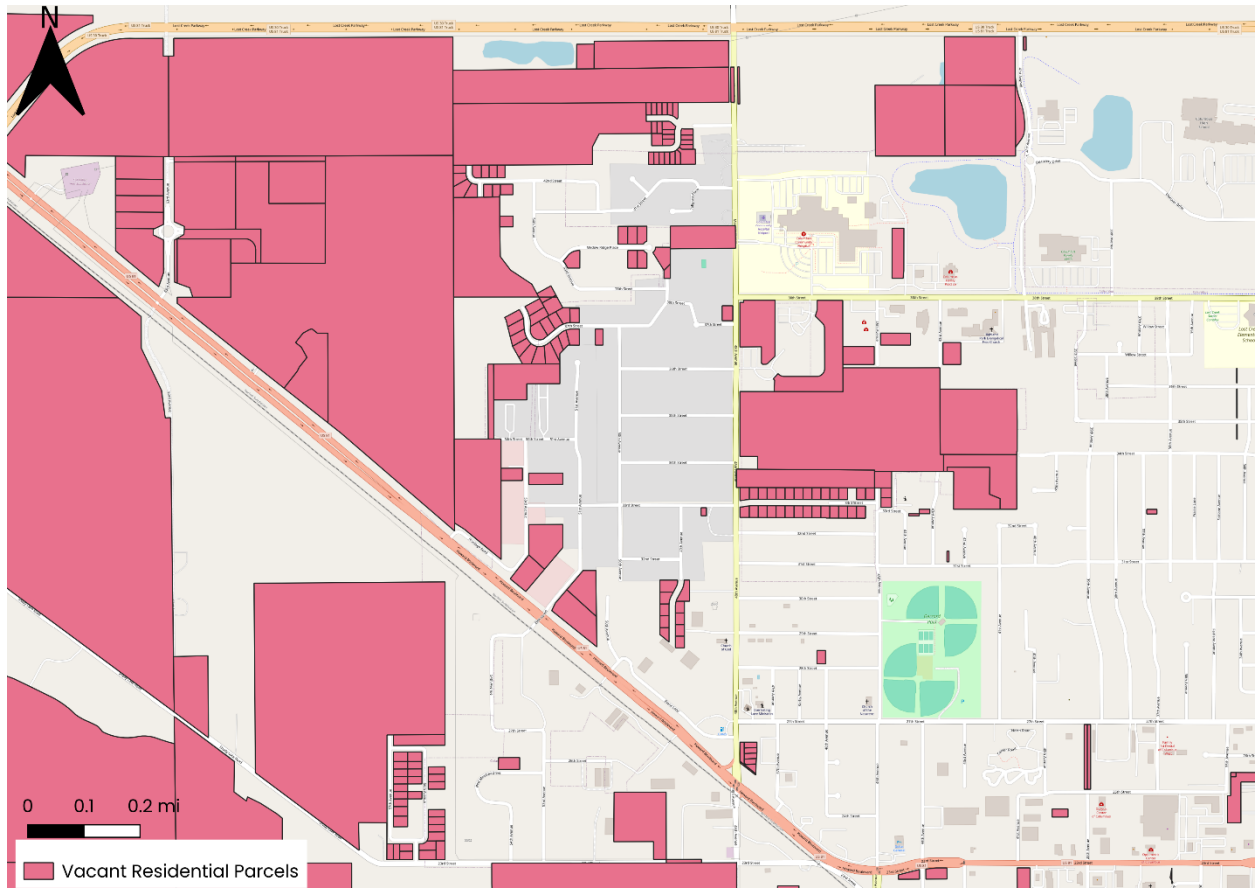
Source: *City of Columbus, 2026*

Figure 6.28: Columbus Vacant Residential Land



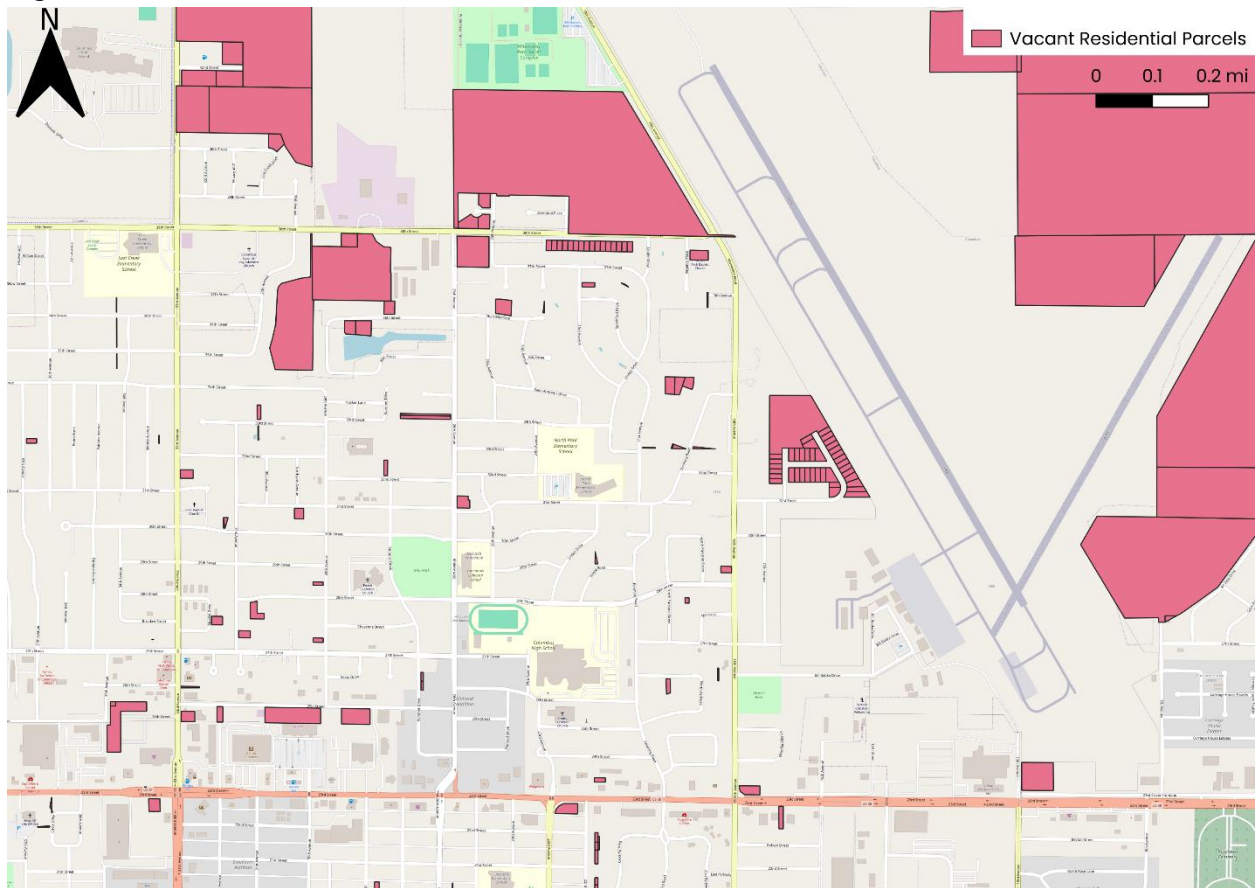
Source: PC using data from City of Columbus, 2026

Figure 6.29: Northwest Columbus Vacant Residential Parcels



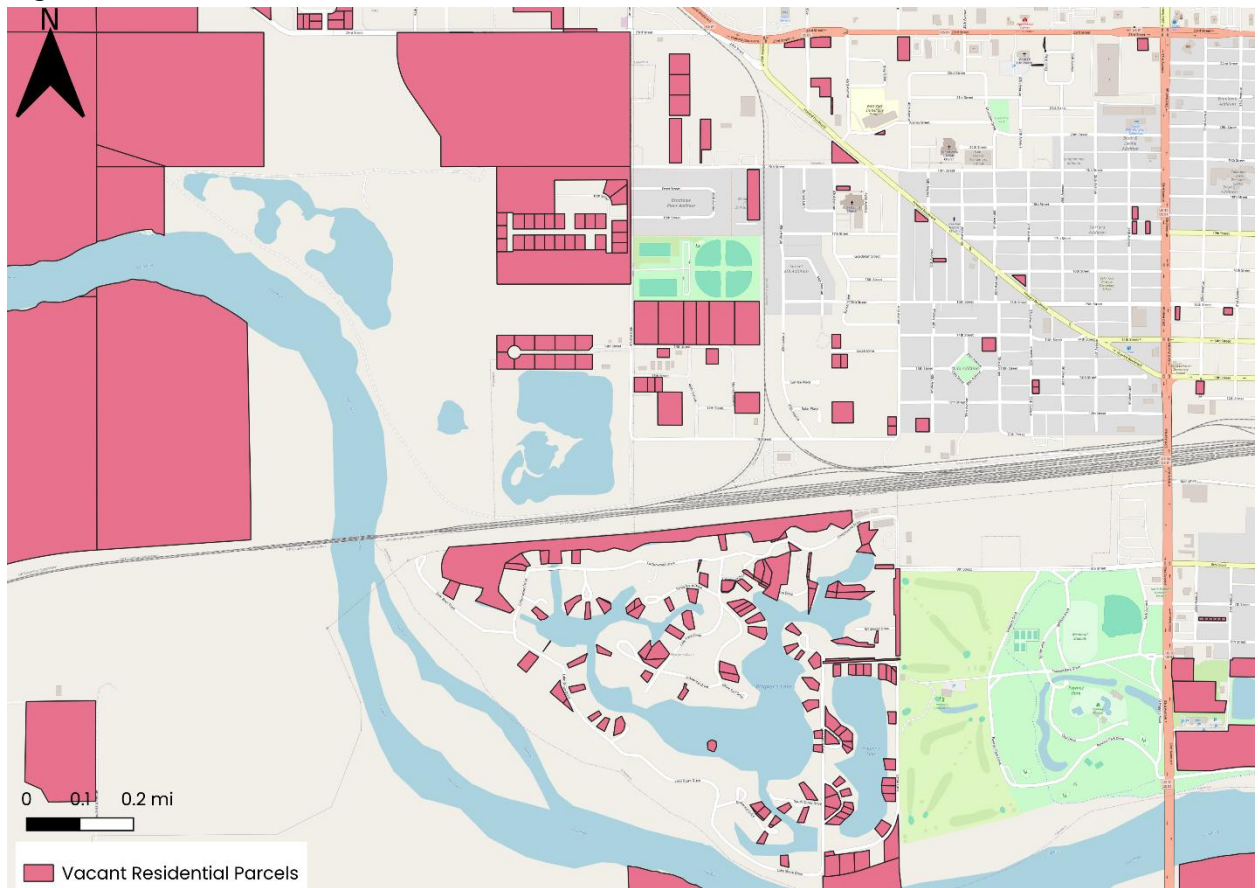
Source: PC using data from City of Columbus, 2026

Figure 6.30: Northeast Columbus Vacant Residential Parcels



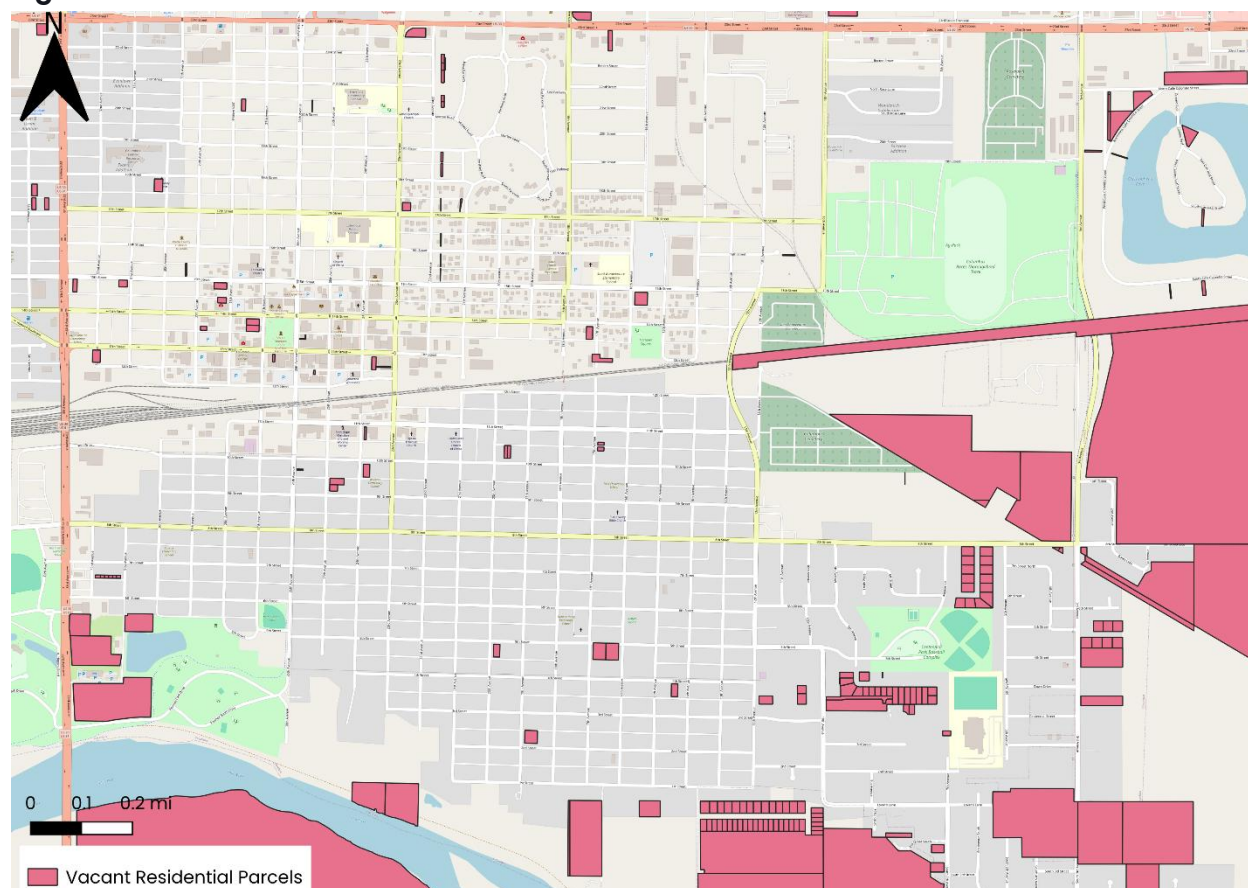
Source: PC using data from City of Columbus, 2026

Figure 6.31: Southwest Columbus Vacant Residential Parcels



Source: PC using data from City of Columbus, 2026

Figure 6.32: Southeast Columbus Vacant Residential Parcels

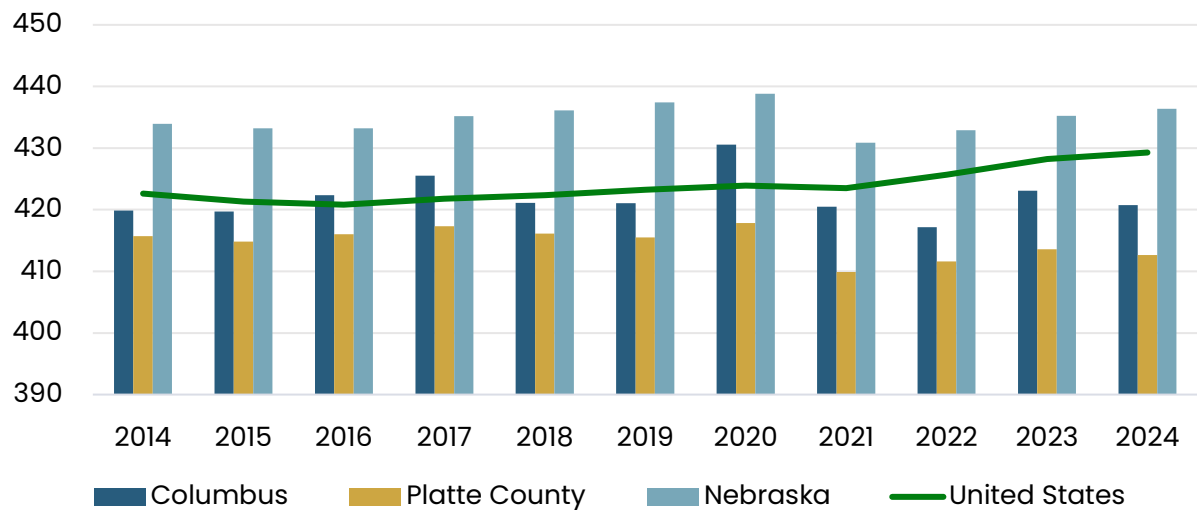


Source: PC using data from City of Columbus, 2026

Residences to Employment Metrics

Housing units per 1,000 residents is a useful measure of housing supply and availability (Figure 6.33). In Columbus, this metric grew considerably from 2014 to 2020, with the amount of housing units increasing compared to the population. After 2020 however, this figure returned to approximately 2014 levels, at 420 housing units per 1,000 residents. As of 2024, it stands at 421 housing units per 1,000 residents. Columbus has consistently remained below the United States on this measure, while Nebraska has consistently been higher. Platte County has an even lower housing unit-to-population ratio, at 413 housing units per 1,000 residents.

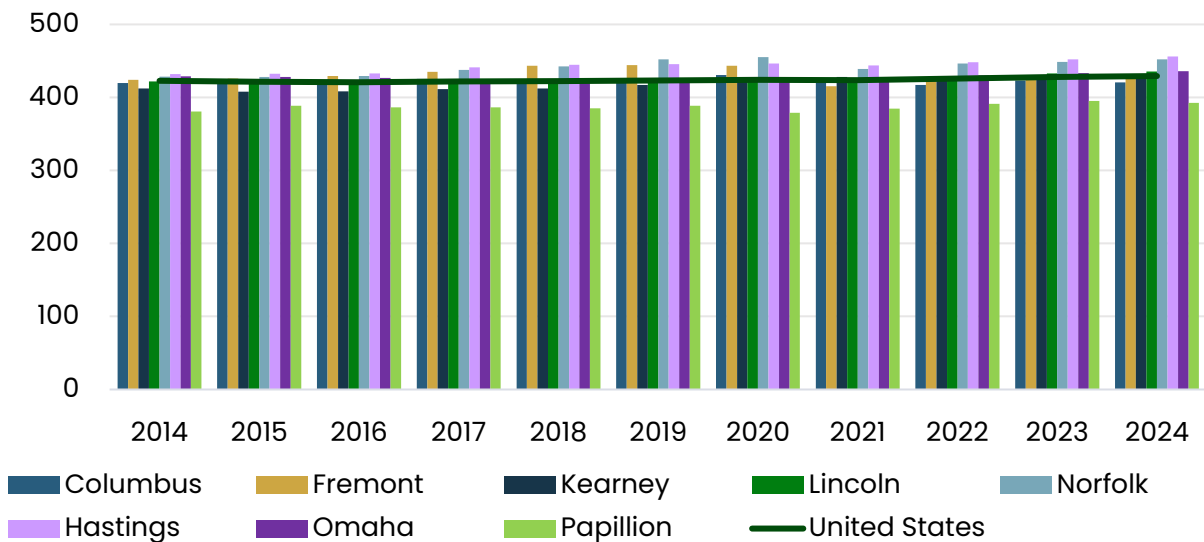
Figure 6.33: Housing Units per 1,000 Residents, 2014–2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B25001 and DP05

When compared to cities across Nebraska, Columbus was relatively in the middle of the pack until recently. In 2024, Columbus recorded the lowest number of housing units per 1,000 residents among the identified cities (Figure 6.34).

Figure 6.34: Housing Units per 1,000 Residents by City, 2014–2024

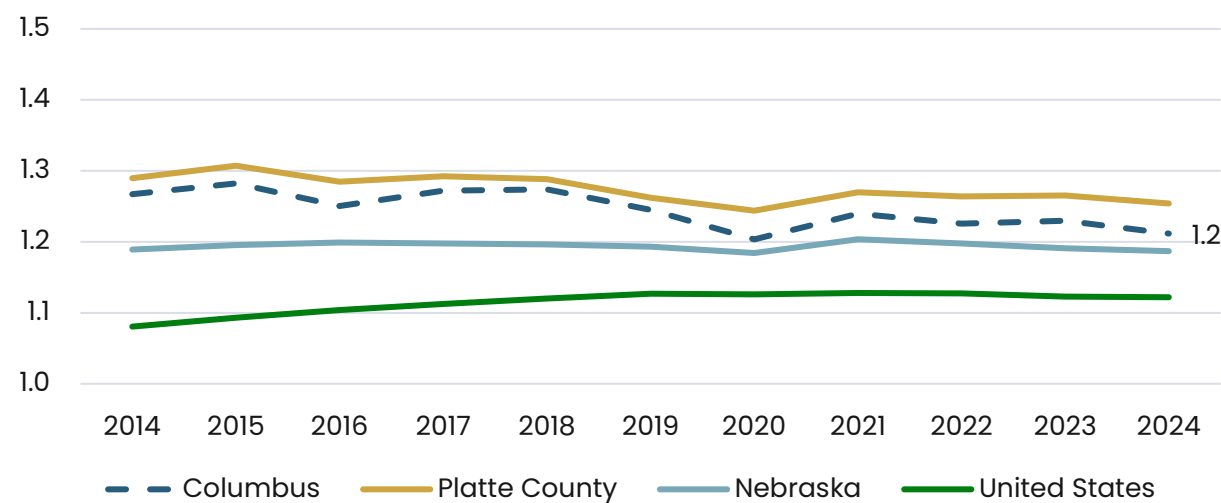


Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B25001 and DP05

The jobs-to-housing ratio is another key metric for assessing housing availability (Figure 6.35). From 2014 to 2024, both Platte County and Columbus have had a higher jobs-to-housing ratio than Nebraska and the United States. More specifically, this ratio has remained above 1.2 nearly every year over the last decade. This shows the number

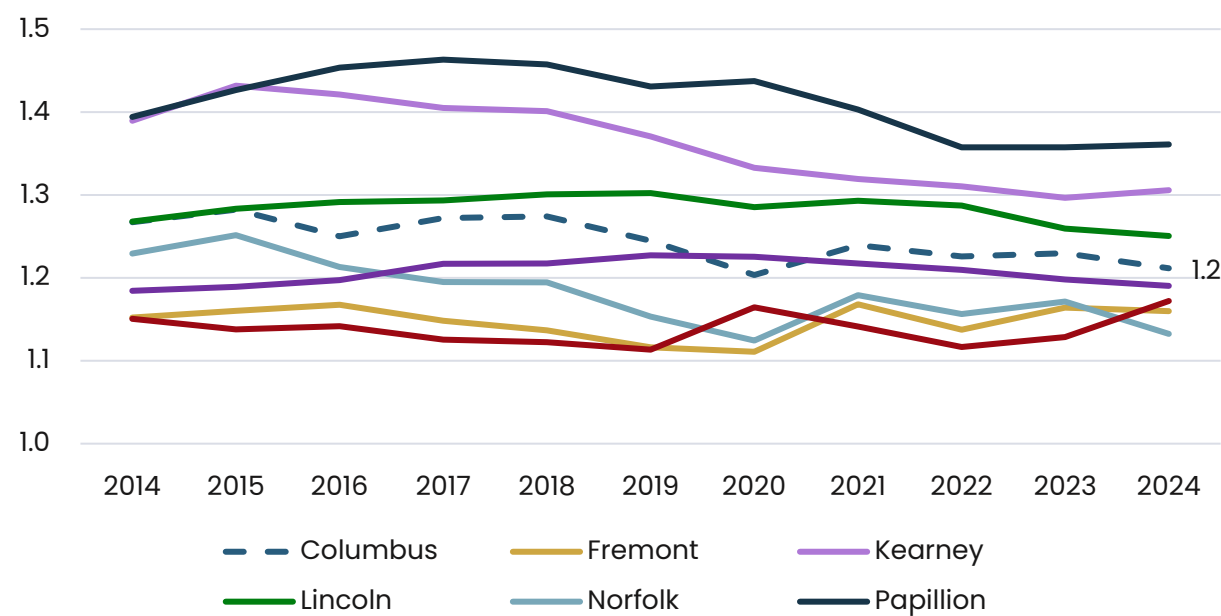
of jobs exceeds the number of housing units by a wider-than-normal margin, often a sign of a housing shortage.

Figure 6.35: Jobs-to-Housing Ratio, 2014–2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B25001 and DP03

Figure 6.36: Jobs-to-Housing Ratio Compared to Other Cities, 2014–2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B25001 and DP03

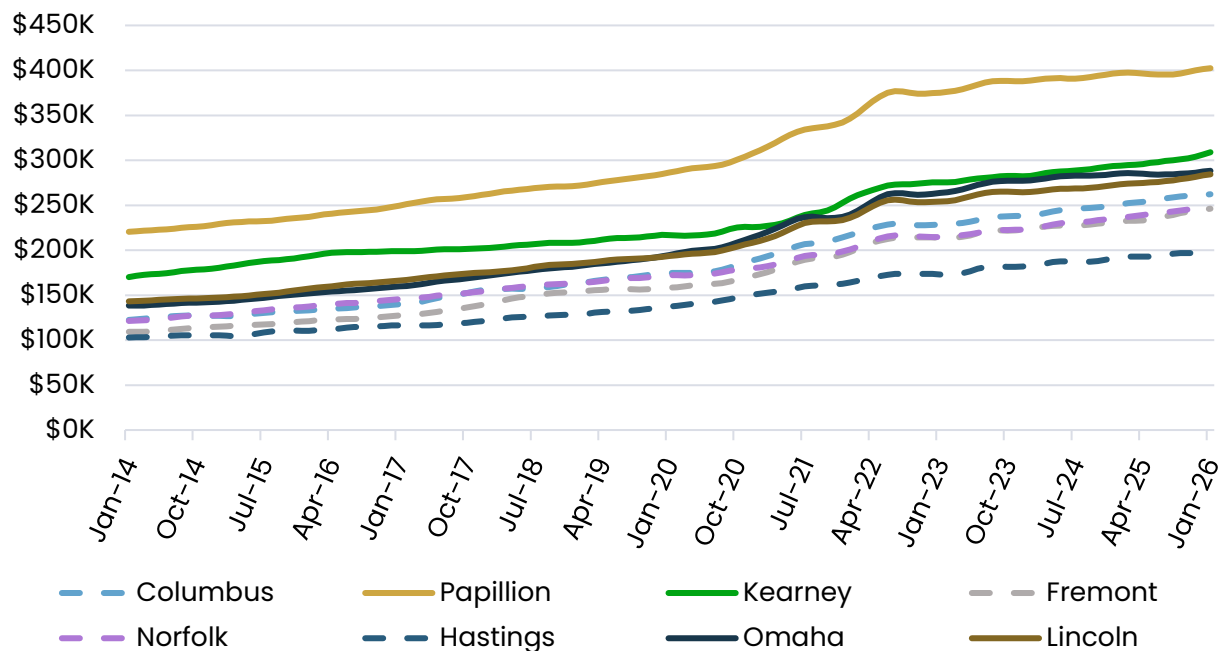
Home Value & Rental Trends

Home prices in Columbus and nearby areas have gradually increased over time, but unlike many other places across the United States, they did not decline during the

pandemic. Prices have continued to rise, and this is likely a result of people seeking more affordable places to live.

Figure 6.37 shows how home values have changed over time in Columbus and other benchmark cities. Between June 2021 and June 2025, home values in Columbus rose by 25.0%. However, as of January 2026, Columbus's average home value is approximately \$262,000 (the fifth lowest among the benchmark cities). This relative affordability is likely contributing to Columbus's growth, as people seek lower-cost places to live. However, this influx can also drive up home prices in more affordable areas and places additional pressure on local residents with lower incomes.

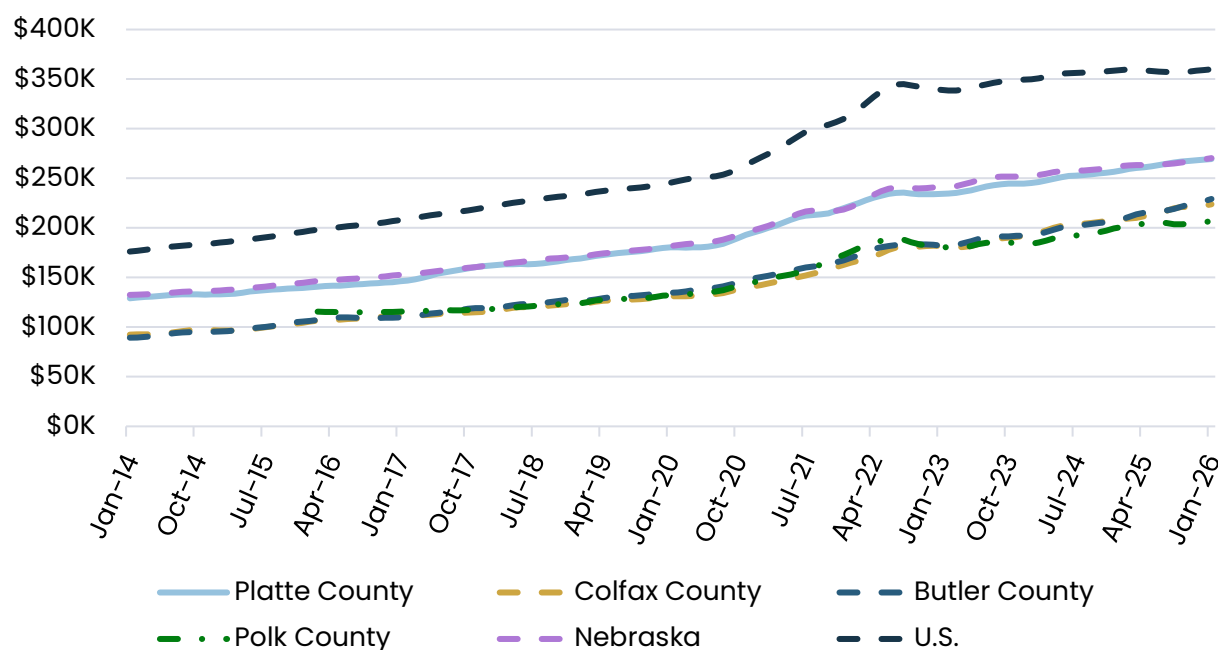
Figure 6.37: Zillow Home Value Growth by City, 2014–January 2026



Source: Points Consulting using Zillow ZHVI

Over the past 12 months, home prices in Platte County increased by 4.5%, trailing Butler and Colfax Counties (which grew 9.9% and 7.2%, respectively). While prices in Platte County have steadily increased, long-term trends show more rapid appreciation in neighboring counties. Over the past five years, home prices in Platte County rose by 36.3%. We note higher gains of 52.4% in Butler County and 57.1% in Colfax County (Figure 6.38 and Table 6.6).

Figure 6.38: Zillow Home Value Growth by County, 2014–January 2026



Source: Points Consulting using Zillow ZHVI

Table 6.6: Home Growth Comparison Between Counties

Region	Jan-26	Past 12 months	Past Five Years
Butler County	\$229,184	9.9%	52.4%
Colfax County	\$223,844	7.2%	57.1%
Platte County	\$269,427	4.5%	36.3%
Polk County	\$206,691	3.0%	40.5%

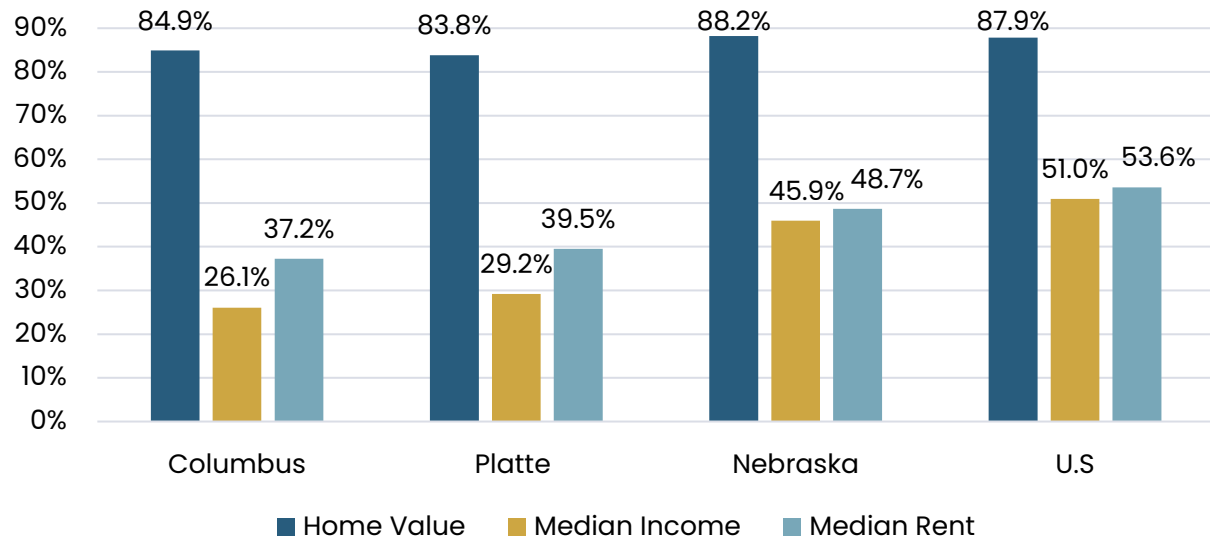
Source: Points Consulting using Zillow ZHVI

The Federal Housing Finance Agency Home Price Index (FHFA HPI) is a helpful source for analyzing house price trends. Based on mortgage data securitized by Fannie Mae and Freddie Mac since the 1970s, it tracks changes in sales prices and refinance values for the same properties. Figure 6.39 illustrates the varying rates of change in median incomes, home prices, and rent from 2014 to 2024, using data from the FHFA HPI and the U.S. Census Bureau.

Home values have grown faster than incomes across all regions, creating stark disparities between housing inflation and wage growth. In Columbus, the FHFA HPI has outpaced median income growth by 47.7%, the highest among these regions.

Income growth in the region has lagged well behind home price inflation, mirroring statewide and national trends. Similarly, rent growth has outpaced wage increases across all regions.

Figure 6.39: Percent Change in Home Values, Median Income, and Median Rent, 2014–2024

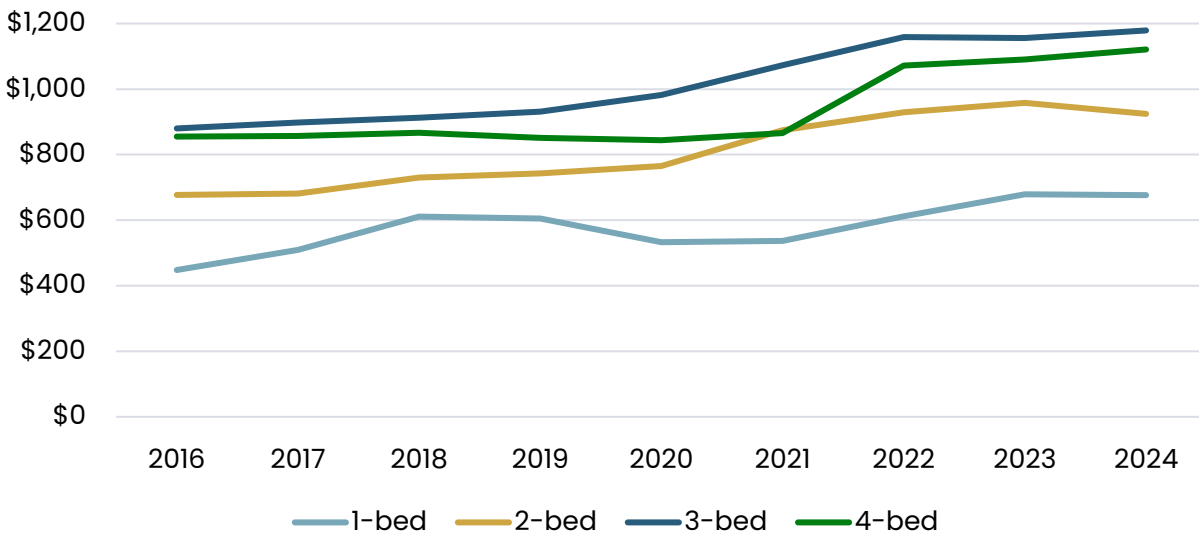


Source: U.S. Census Bureau, 2024 5-Year Estimates, Tables DP03 and DP04, FHFA Home Price Index

Rental Rates

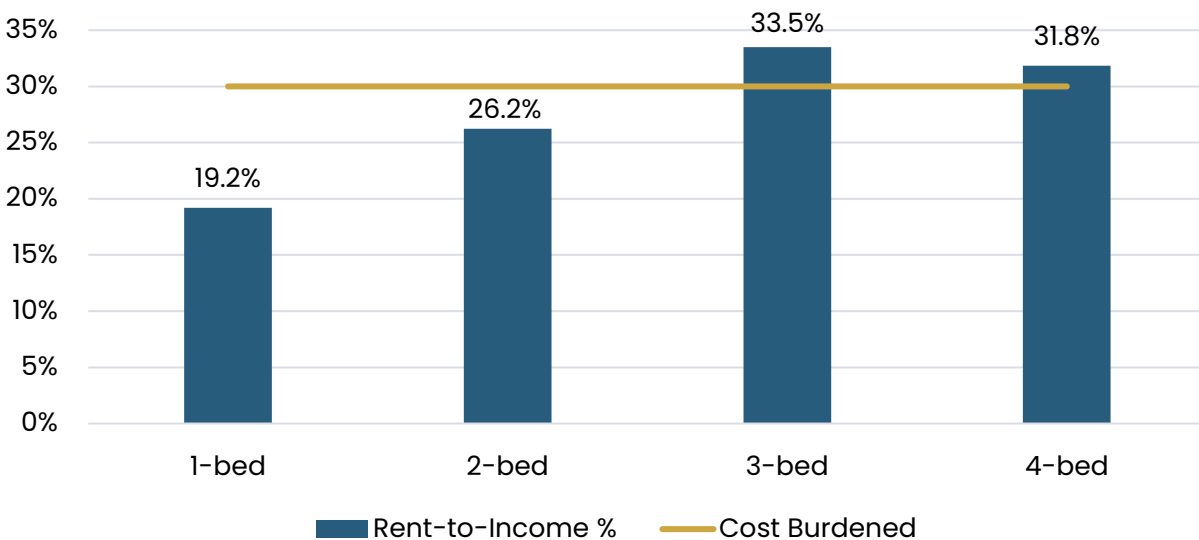
Figure 6.40 shows median rental prices in Columbus between 2016 and 2024. Overall, rents have increased steadily across all unit types, though prices remain below \$1,200. Among unit sizes, three-bedroom units have experienced the most significant growth, surpassing four-bedroom units in recent years. This pattern may reflect stronger demand for mid-sized units, which better align with the City’s average household size of 2.45 in 2024 (Figure 6.10). In contrast, four-bedroom units are likely less common and serve a more limited segment of the market. This contributes to comparatively slower rent growth.

Figure 6.40: Median Rental Prices in Columbus by Unit Size, 2016–2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2016–2024, B25031

Figure 6.41: Rent-to-Income Ratio and Level of Cost Burden, 2024

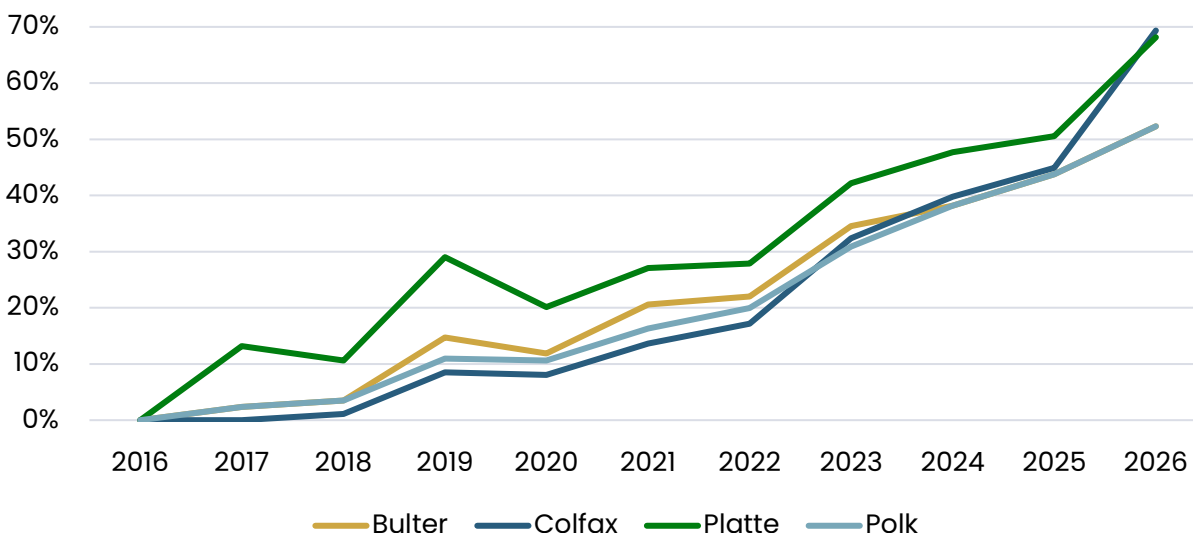


Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B25119 and B25031

Figure 6.42 shows rental price trends for two-bedroom units in Butler, Colfax, Platte, and Polk counties from fiscal year 2016 to fiscal year 2026, compared to HUD’s Fair Market Rents (FMRs). Over the past decade, two-bedroom rents in Platte County have increased 68.1%. FMRs are used primarily to set maximum allowable rents for tenants receiving Housing Choice Vouchers (Section 8). While not identical to private market

rents, FMRs tend to track similar trends, as they reflect the 40th percentile of standard-quality rental housing in each area.¹⁸

Figure 6.42: FMR Two-Bedroom Unit Price Trends, 2016–2026



Source: HUD Fair Market Rents, FY 2014–FY 2024

Table 6.7 presents an estimate of Naturally Occurring Affordable Housing (NOAH) units in Columbus. NOAH refers to housing affordable without the use of public subsidies, with affordability driven by market conditions rather than programs such as vouchers or tax credits. The table compares the distribution of renter-occupied units by gross rent in 2024 with currently available rental listings by asking rent as of April 2026.

Overall, a substantial share of rental units fall within the \$800 to \$1,900 range. As of 2024, the median gross rent in Columbus was \$892, indicating much of the existing housing stock remains relatively affordable. However, units with significantly lower reported rents should be interpreted with caution, as they may reflect non-market arrangements, such as rentals provided by private individuals at below-market rates or situations where tenants are renting a room rather than an entire unit.

¹⁸ 24 C.F.R. § 888.113, Cornell Law School, accessed April 10, 2025, <https://www.law.cornell.edu/cfr/text/24/888.113>.

Table 6.7: Naturally Occurring Affordable Housing Units, Columbus, NE

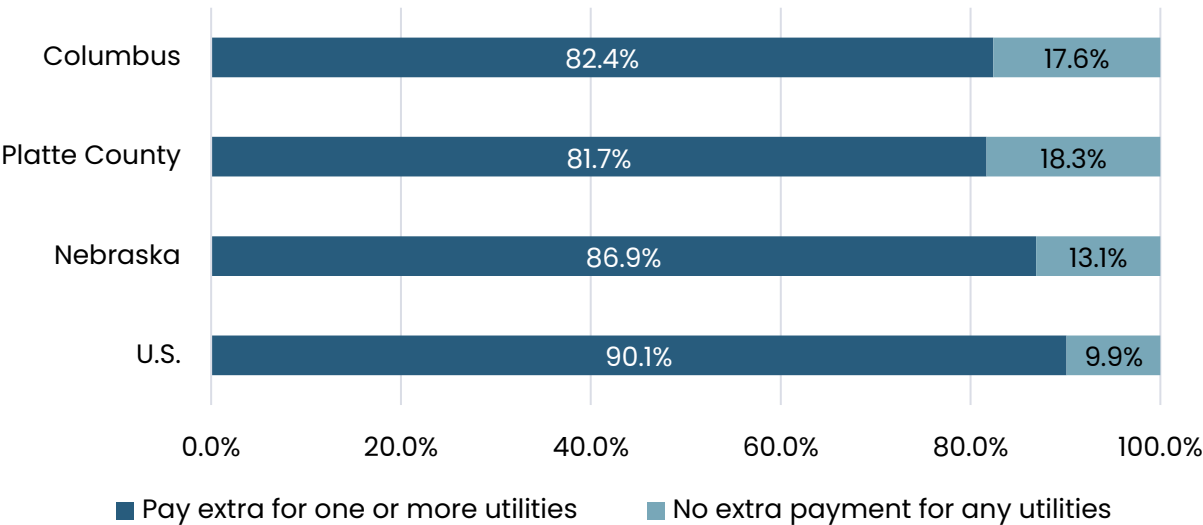
	Known NOAH Units			
	Number of Rental Units by Gross Rent	Units at Nyla Creek Apartments	Units at Vitality Apartments	Units at Flats at 5th
Less than \$300	36	0	0	0
\$300 to \$549	427	0	0	0
\$550 to \$799	783	0	0	0
\$800 to \$1,999	1,940	29	13	21
\$2,000 or More	51	0	1	0
Grand Total	3,237	29	14	21

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B25063 and Online Rental Housing Platforms, 2026

Household Utility Burden

Utility costs can place a heavy financial burden on households, whether they rent or own. Figure 6.43 shows in Columbus, the proportion of households paying separately for utilities (82.4%) is slightly higher than the County average, but slightly lower than the state and national averages (86.9% and 90.1%, respectively). However, even when utilities are included in rent, renters still ultimately bear the cost. This means the true financial impact may be higher than it appears.

Figure 6.43: Household Utility Burden, 2024



Source: U.S. Census Bureau, 2024 5-Year Estimates, Table B25069

Short-Term Rentals

The short-term rental (STR) industry (e.g., Airbnb) plays an increasingly important role in local housing markets and corresponding trends. This model is two-sided. On one hand, it provides a potential source of extra income as a “side hustle” for existing

residents. On the other hand, it can inflate home prices, as single-family homes may be valued similarly to commercial real estate in some markets.

Table 6.8 summarizes short-term rental (STR) activity in Columbus and neighboring communities. Overall, the share of housing stock used for STRs in Columbus is relatively low compared to nearby areas. Excluding larger markets such as Omaha and Lincoln, Kearney has the highest concentration of STRs with 61 rentals, followed by Norfolk and Columbus. Columbus also has the lowest average daily rate (ADR) among the communities at \$102, compared to \$121 in Norfolk and higher rates in other peer cities.¹⁹

Table 6.8: Short-Term Rental Activity and Average Daily Rates by City

Region	Active Short-Term Rentals	Average Daily Rate
Columbus	20	\$102
Norfolk	41	\$121
Kearney	61	\$140
Fremont	11	\$123
Lincoln	398	\$146
Omaha	1,235	\$148

Source: AirDNA, 2026

¹⁹ Available STR data are not available for all benchmark cities. The cities included in this analysis were compiled based on data availability from AirDNA.

7. Underserved Populations

Population in Poverty

Columbus’s poverty rate of 11.3% exceeds both the Platte County rate (9.8%) and the Nebraska average (10.6%). However, it remains below the national rate of 12.5% (Table 7.1). This places Columbus above its surrounding County in terms of poverty concentration. We commonly observe this pattern in small cities serving as regional service centers and attract lower-wage workers from surrounding rural areas.

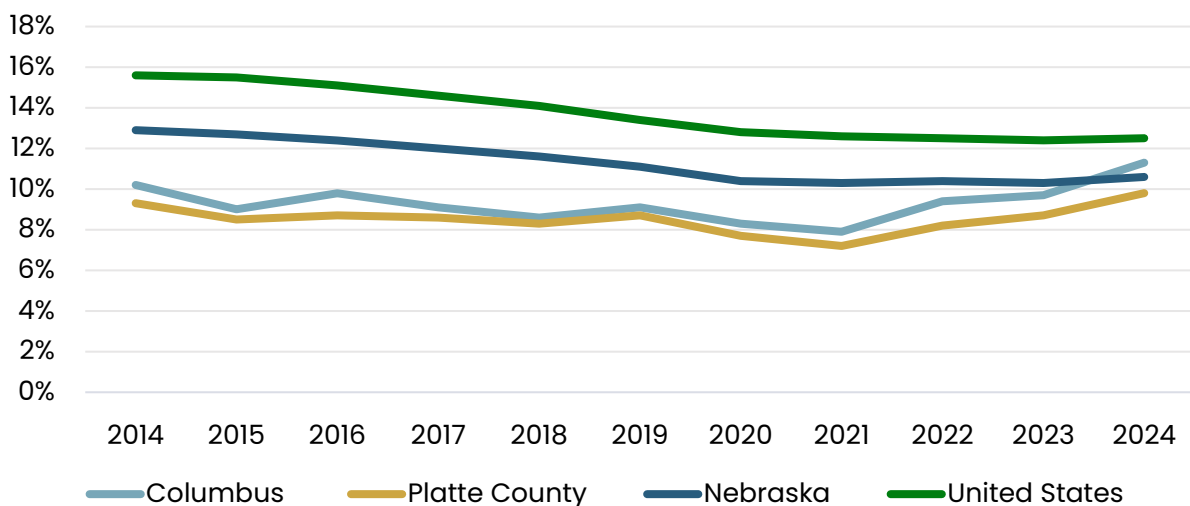
Table 7.1: Population in Poverty, 2024

Region	Population in Poverty	Percentage in Poverty
Columbus	2,743	11.3%
Platte County	3,347	9.8%
Nebraska	204,630	10.6%
United States	40.7M	12.5%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, S1701

Figure 7.1 displays poverty rates over time. Columbus and Platte County’s poverty rates have fluctuated over the decade, influenced by shifts in manufacturing employment, agricultural commodity cycles, and the composition of the City’s immigrant workforce. For many years, Columbus’s poverty rate remained below Nebraska’s, only recently exceeding it in 2024.

Figure 7.1: Percentage of the Population in Poverty, 2014–2024

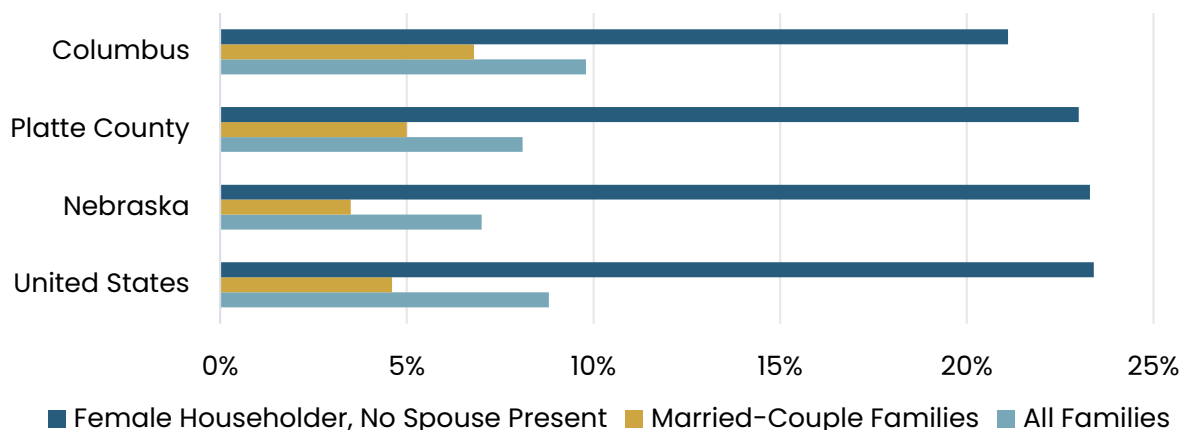


Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, S1701

Poverty rates can vary across demographic groups, as illustrated in Figure 7.2. Across all geographies, female-headed households with no spouse present account for the

largest share of families experiencing poverty. In contrast, married-couple households have the lowest rates of poverty. Columbus's poverty profile indicates a housing market in which a meaningful share of households face persistent cost pressures. These households are most likely to rely on subsidized housing programs, rental assistance, and income-restricted units to maintain housing stability.

Figure 7.2: Poverty by Family Composition, 2024

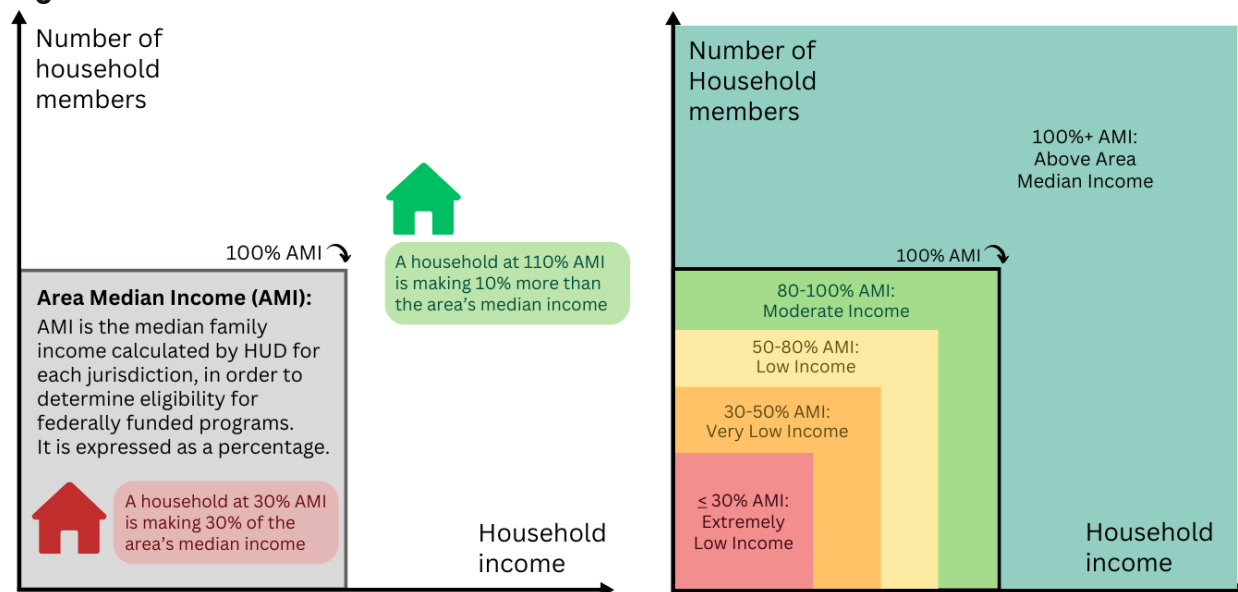


Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, S1702

Low-Income Population Groups

A household's level of income is typically determined by the Area Median Income (AMI), developed by the U.S. Department of Housing and Urban Development (HUD). AMI is used to set Fair Market Rents (FMRs) and establish income limits for HUD programs.

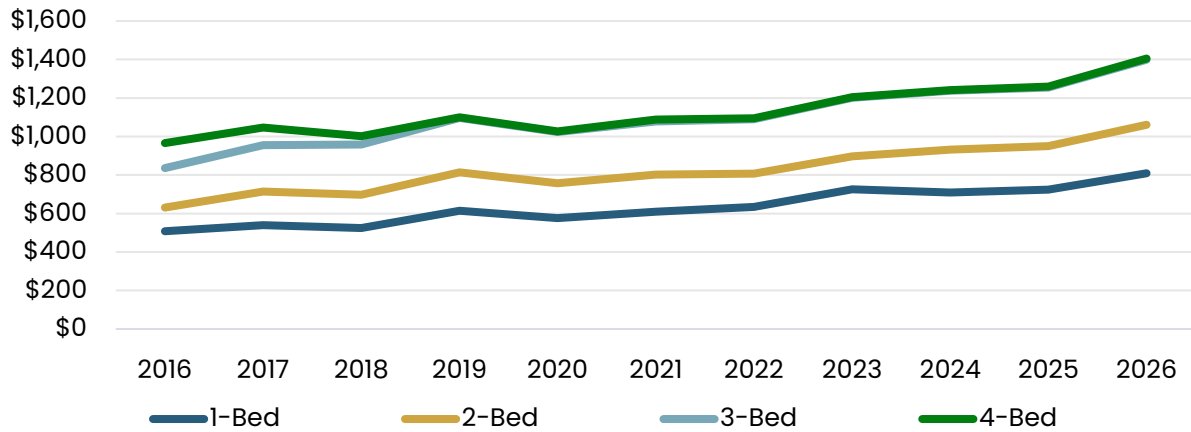
Figure 7.3: Area Median Income



Source: Housing and Urban Development (HUD)

Fair Market Rents in Platte County have increased substantially over the last decade, as shown in Figure 7.4. FMRs are the HUD-estimated costs of modest rental housing in a given area, updated annually and used to set payment standards for the Housing Choice Voucher (Section 8) program. Rising FMRs reflect broader market rent increases, which reduce the purchasing power of voucher holders and make it more difficult for low-income households to find units within HUD payment limits.

Figure 7.4: Fair Market Rents in Platte County, 2016–2026



Source: HUD Fair Market Rent Documentation System, 2016–2026

Table 7.2 and Figure 7.5 show low-income owner-occupied households in Columbus by family composition. Among owner-occupied households, Elderly Families represent the largest share of low-income households (3.3%), followed by Small Families (3.3%) and then Large Families (3.2%).

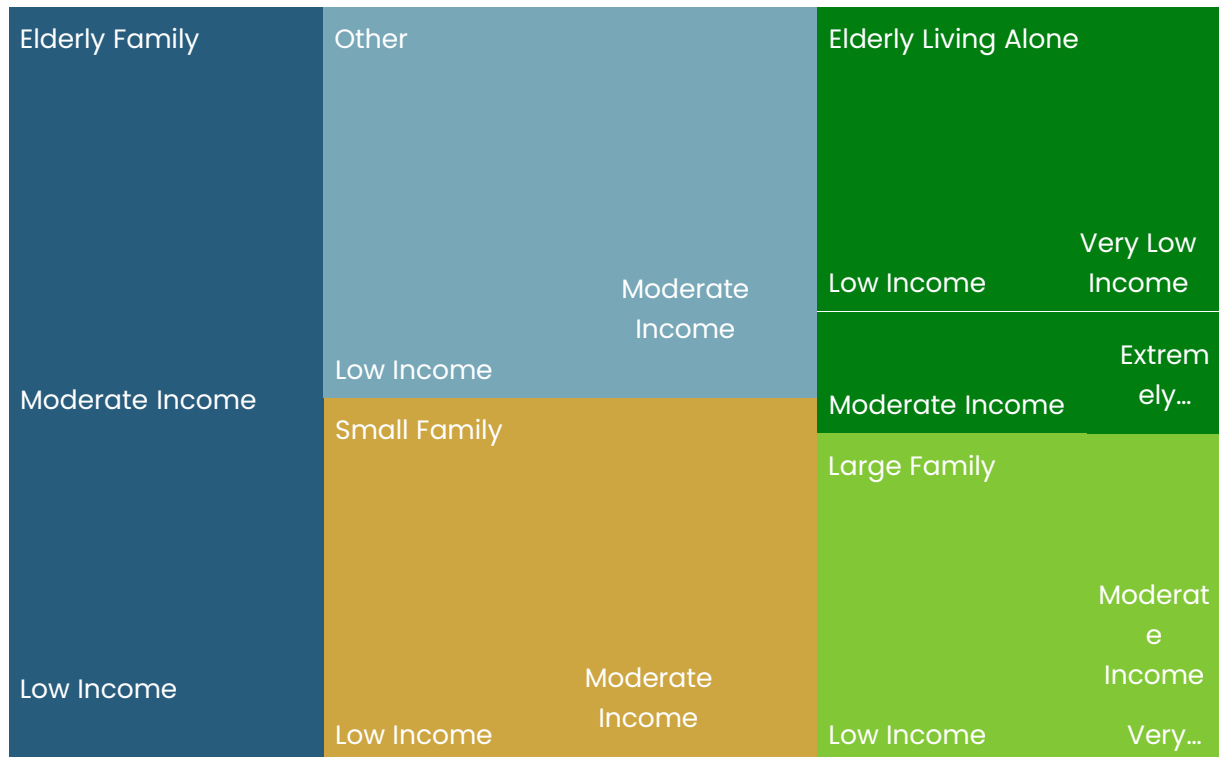
Table 7.2: Composition of Low-Income Owner-Occupied Households in Columbus

Family Composition	Income Level	Households	Percent of Total Occupied Housing Units
Elderly Family	Moderate Income	320	4.8%
Other	Low Income	270	4.0%
Elderly Family	Low Income	220	3.3%
Small Family	Low Income	220	3.3%
Large Family	Low Income	215	3.2%
Small Family	Moderate Income	205	3.1%
Elderly Living Alone	Low Income	185	2.8%
Other	Moderate Income	175	2.6%
Elderly Living Alone	Very Low Income	115	1.7%
Large Family	Moderate Income	90	1.3%
Elderly Living Alone	Moderate Income	85	1.3%
Elderly Living Alone	Extremely Low Income	35	0.5%

Elderly Family	Very Low Income	20	0.3%
Large Family	Very Low Income	20	0.3%
Other	Very Low Income	20	0.3%
Elderly Family	Extremely Low Income	15	0.2%
Small Family	Very Low Income	10	0.1%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2018–2022, City Level

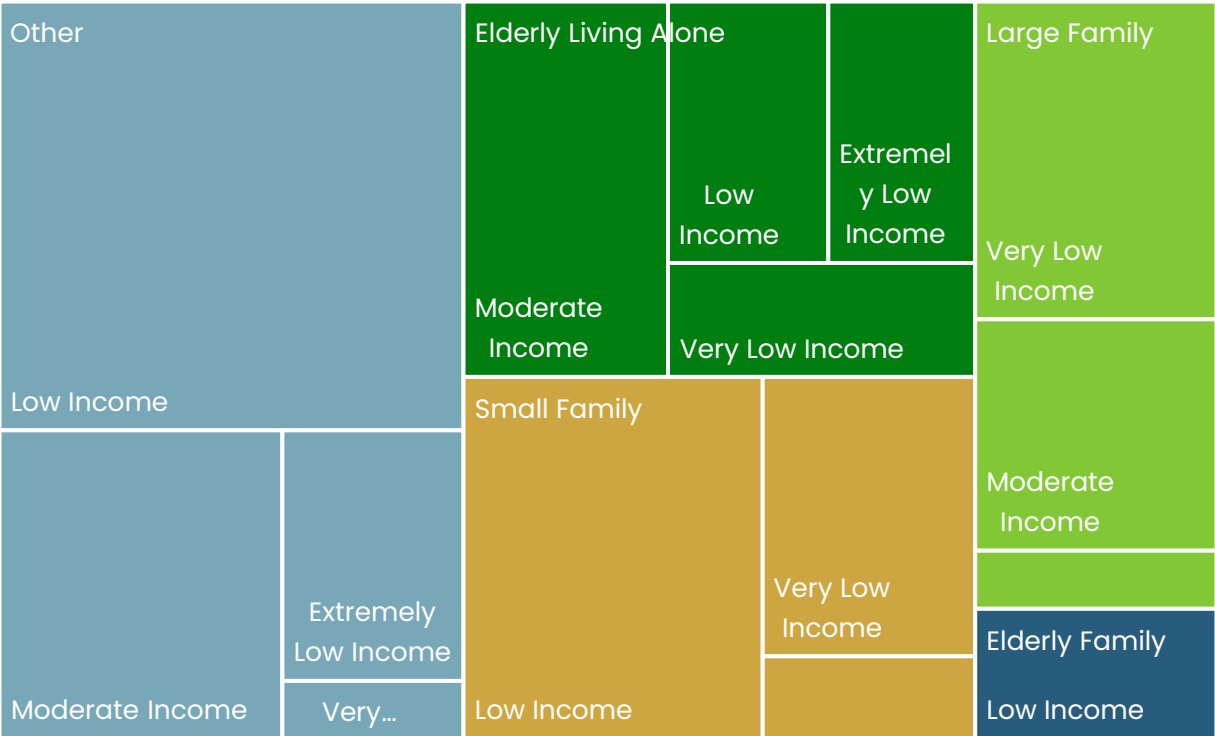
Figure 7.5: Composition of Low-Income Owner-Occupied Households in Columbus



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2018–2022, City Level

Figure 7.6 presents low-income renter-occupied households by family composition. For renter-occupied households, Other Family types comprise the majority of low-income households.

Figure 7.6: Composition of Low-Income Renter-Occupied Households in Columbus



Source: HUD Comprehensive Housing Affordability Strategy (CHAS) Data, 2018–2022, City Level

Subsidized Housing

Subsidized housing units are typically funded by government agencies to ensure affordability, usually for households below area median income thresholds (e.g., below 50% of AMI). While some units are funded through federal Low-Income Housing Tax Credit (LIHTC) programs, other U.S. Department of Housing and Urban Development (HUD) programs, or U.S. Department of Agriculture (USDA) Rural Development programs, they may also be gap-financed through local affordable housing programs administered by counties and municipalities.

Table 7.3 lists subsidized housing in Columbus by type and number of units. These units represent potential housing options for the low-income households described above, depending on availability and waitlist status.

Table 7.3: Subsidized Units in Columbus

Property Name	Address	Type	Units
Heritage House	2554 South Rd	HUD Public Housing	84
Columbian Village	3717 27th St	HUD Multifamily - Section 8	62
Columbus Place Apartments	1305 8th St	HUD Multifamily - Section 8	60

Four Seasons Apartments	2565 47th Ave	USDA Rural Development - Multifamily	34
Oakwood Estates	3516 25th St	LIHTC only	24
Village Apts.	2477 E 5th Ave	LIHTC only	24
Arbor Place	3810 25th St	LIHTC + USDA Rural Development - Multifamily	24
Pinnacle Apts. of Columbus	4503 19th St	LIHTC + USDA Rural Development - Multifamily	24
Jackson Meadows	3468 51st Ave	LIHTC + USDA Rural Development - Guaranteed Loans	22
Westport Apts.	3914 25th St	LIHTC + USDA Rural Development - Multifamily	21
Briarwood Apts.	2722 25th St	LIHTC only	16
Christopher Court Apts.	209 27th St	LIHTC + USDA Rural Development - Multifamily	12
Jones Northcreek	2803 32nd St	USDA Rural Development - Multifamily	12
Project Lift	1509 4th St	HUD Multifamily - Section 8	8
Timber Ridge Apts.	2806 25th St	LIHTC only	8

Source: PC using PolicyMap

Disabled Population

The number of individuals reporting at least one disability has increased in every comparison region since 2019. Columbus recorded a 25.2% increase, adding 604 individuals with disabilities. This represents the highest growth among the regions analyzed. Platte County's 21.0% increase follows a trend similar to Columbus's.

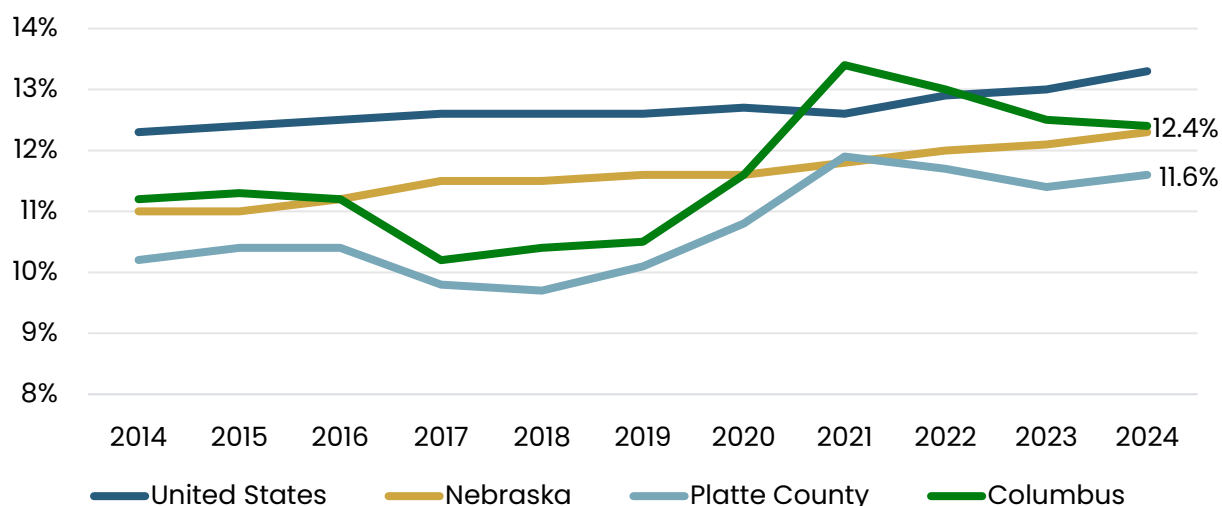
Table 7.4: Population with Disabilities, 2019, 2024

Region	2019	2024	Numeric Change	% Change
Columbus	2,398	3,002	604	25.2%
Platte County	3,306	4,001	695	21.0%
Nebraska	218,839	240,525	21,686	9.9%
United States	40.3M	43.9M	3.5M	8.8%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2019-2024, S1810

While the number of individuals with disabilities has increased across all geographies, Columbus and Platte County continue to have a smaller proportion of residents with disabilities than the United States. Only Columbus is slightly higher than the state average. The percentage of the population with disabilities has decreased in both Columbus and Platte County since 2021 (Figure 7.7).

Figure 7.7: Percentage of Population with Disabilities, 2014–2024

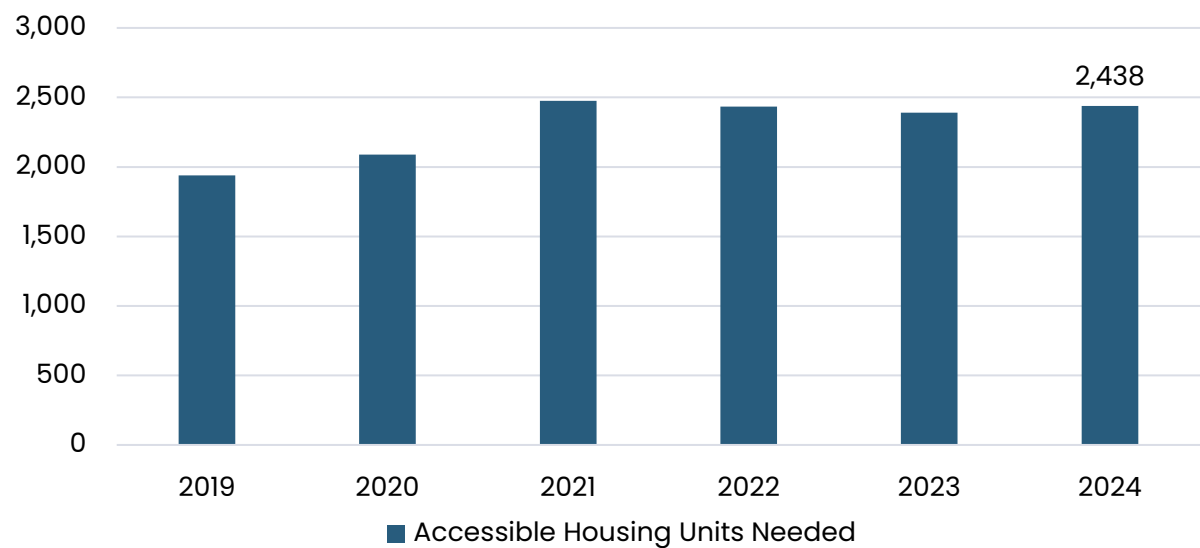


Source: U.S. Census Bureau, ACS 5-Year Estimates 2019–2024, S1810

Figure 7.8 summarizes the estimated need for accessible housing units over time based on the number of individuals with a disability, using data from the U.S. Census Bureau. As of 2024, approximately 3,002 residents in Columbus report at least one disability, which brought a need for 2,438 accessible housing units. For the City, this means ensuring adequate housing options accommodating a range of accessibility needs is critical. This need is further reinforced at the state level, where the Centers for Disease Control and Prevention estimated in 2022 approximately seven percent of Nebraskans report an independent living disability and almost 7% of those individuals fall under the age range of 45–64.²⁰ Together, these trends reiterate the importance of planning for accessible housing supporting independent living and overall quality of life.

²⁰ Centers for Disease Control and Prevention, Disability and Health Data System, “Nebraska Disability Estimates 2022,” accessed on April 10, 2026, <https://dhds.cdc.gov/SP?LocationId=31&CategoryId=DISEST&ShowFootnotes=true&showMode=&IndicatorIds=STATTYPE,AGEIND,SEXIND,RACEIND,VETIND&pnI0=Chart,false,YR7,CAT1,BO1,,,,AGEADJPREV&pnI1=Chart,false,YR7,DISTYPE,,,,PREV&pnI2=Chart,false,YR7,DISSTAT,,,,AGEADJPREV&pnI3=Chart,false,YR7,DISSTAT,,,,AGEADJPREV&pnI4=Chart,false,YR7,DISSTAT,,,,AGEADJPREV&t=1776712633357>.

Figure 7.8: Accessible Housing Units Needed in Columbus, 2019–2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2019–2024, B22010

Veteran Population

Veterans have faced housing market hardships dating back to the First World War. For some, reintegration into the economy after service can be challenging. This contributes to higher poverty levels and, consequently, affordability issues. Additionally, health problems related to military service can further complicate economic reintegration. For these reasons, it is important to ensure satisfactory housing options are available for veterans.

Since 2019, the number of veterans has decreased nationwide and in Nebraska. In fact, Nebraska’s decrease has been more pronounced than the national decline. This trend is even more evident in Columbus and Platte County, which have experienced large percentage decreases in their local veteran populations.

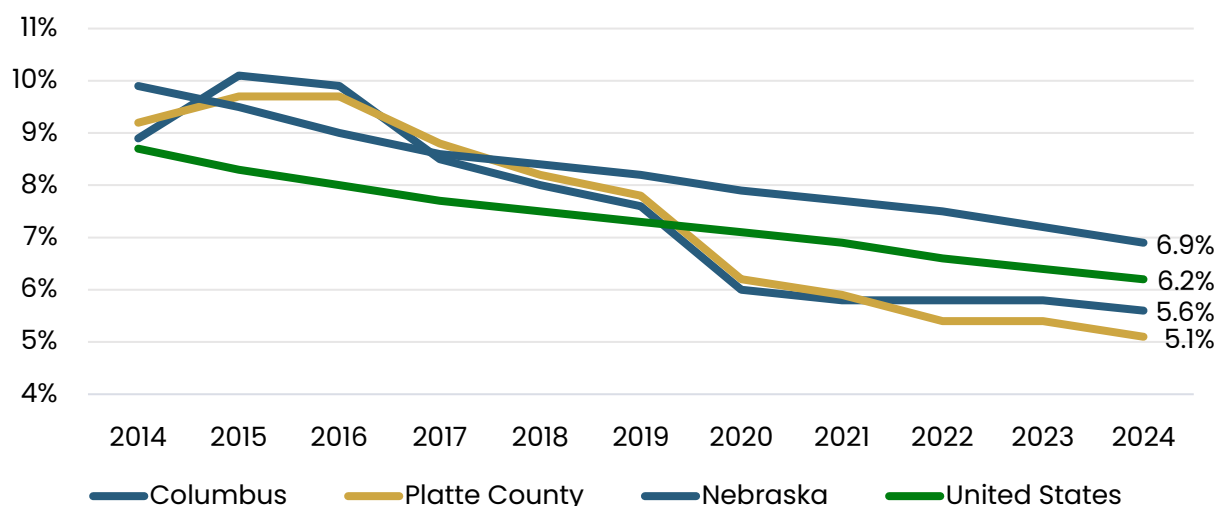
Table 7.5: Veteran Population, 2019, 2024

Region	2019	2024	Numeric Change	% Change
Columbus	1,312	1,013	(299)	(23%)
Platte County	1,903	1,305	(598)	(31%)
Nebraska	117,466	102,710	(14,756)	(13%)
United States	18.2M	16.1M	(2,044,439)	(11%)

Source: U.S. Census Bureau, ACS 5-Year Estimates 2019–2024, S2102

The decrease in the veteran population at both the state and national levels is shown in Figure 7.9. The rate of decline in Columbus and Platte County has been much faster than in the nation and state. In Columbus, the share has decreased approximately five percentage points over the past nine years.

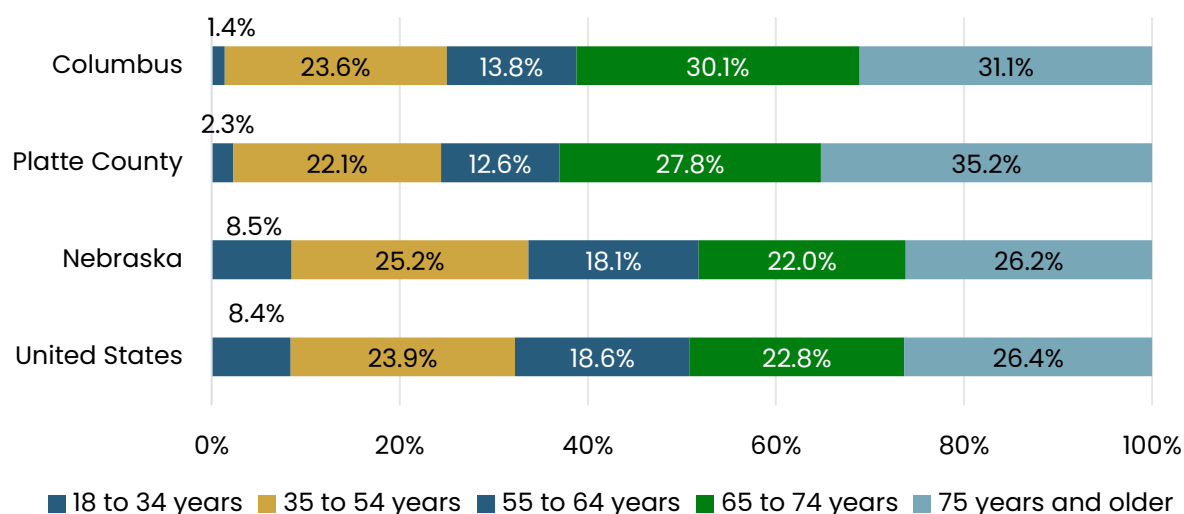
Figure 7.9: Percentage of Population Who Are Veterans, 2014–2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2019–2024, S2102

The percentage of veterans by age in 2024 is displayed in Figure 7.10. Compared to other regions analyzed, Columbus’s veteran age distribution closely matches Platte County’s, but neither region follows the statewide and national trends. Columbus and Platte County have older-than-average veteran populations, with over 31% of Columbus’s veteran population aged 75 years and older.

Figure 7.10: Percentage of Veterans by Age, 2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2019–2024, S2102

From 2019 to 2024, the number of veterans living in poverty decreased in Columbus, as well as statewide and nationally. During this period, the share of Columbus veterans

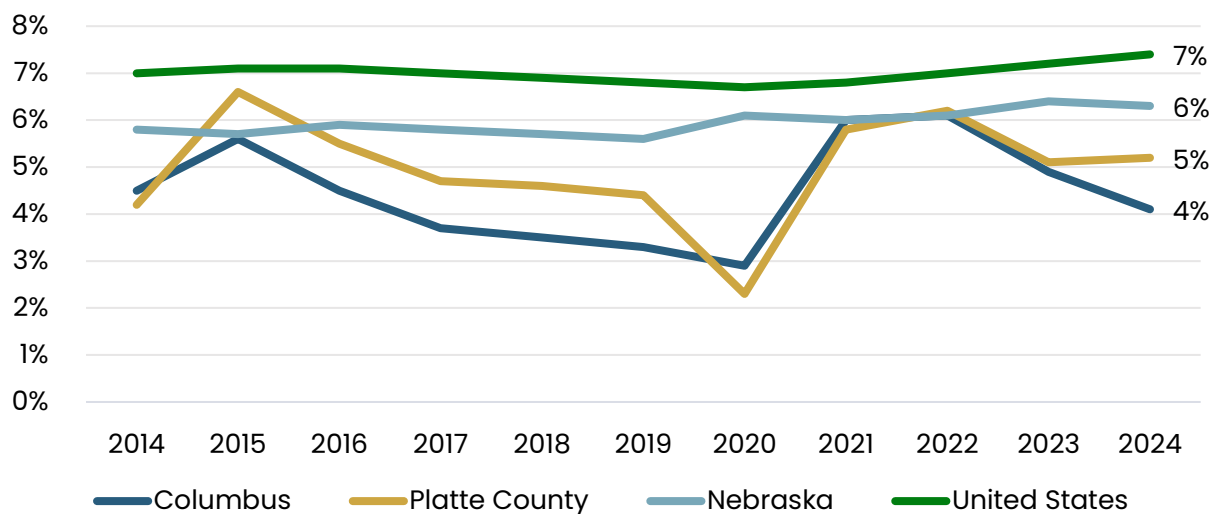
living in poverty peaked at around 6% in 2022 (Figure 7.11). As of 2024, Columbus’s veteran poverty rate stood at 4.1%, which is a full percentage point lower than in any of the other regions.

Table 7.6: Number of Veterans in Poverty, 2019, 2024

Region	2019	2024	Numeric Change	% Change
Columbus	42	41	(1)	(2%)
Platte County	83	67	(16)	(19%)
Nebraska	6,443	6,391	(52)	(1%)
United States	1.2M	1.2M	(40,539)	(3%)

Source: U.S. Census Bureau, ACS 5-Year Estimates 2019–2024, S2102

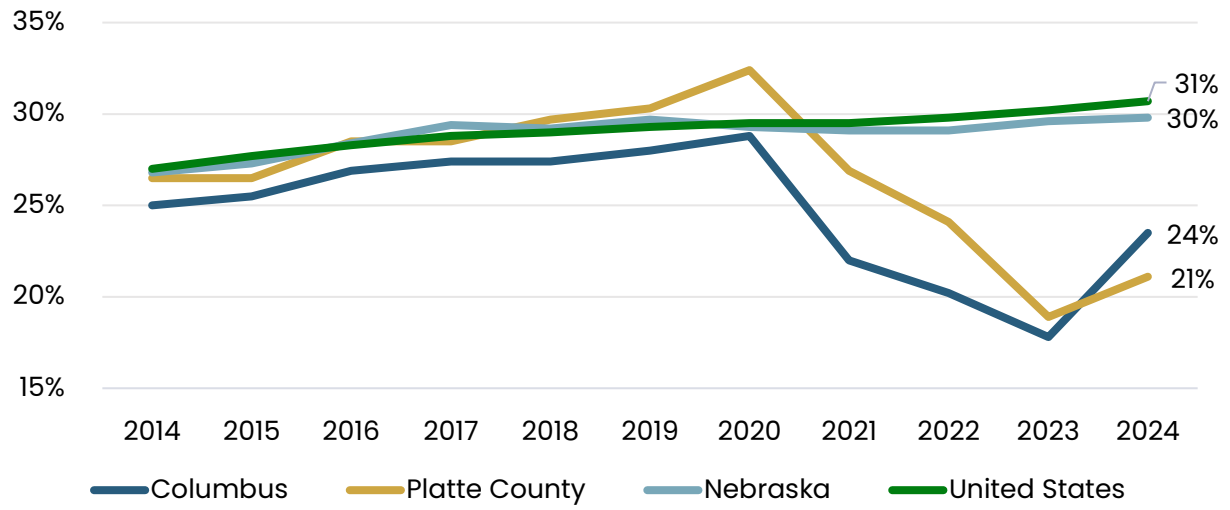
Figure 7.11: Percentage of Veterans in Poverty, 2014–2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2019–2024, S2102

Service-related health conditions can make it more challenging for veterans to reintegrate into the economy. From 2014 to 2024, the share of veterans with disabilities declined sharply in Columbus and Platte County, reaching a low in 2023. Over this period, rates fell from around 30% to just under 23.5% in Columbus and 21.1% in Platte County. In contrast, state and national averages increased steadily over the same period, following a similar upward trajectory. Nebraska ended 2024 with 29.8% of veterans reporting a disability.

Figure 7.12: Percentage of Veterans with Disabilities, 2014–2024



Source: U.S. Census Bureau, ACS 5-Year Estimates 2019–2024, S2102

8. Literature Review

Columbus Downtown Revitalization Plan, 2022

The Columbus Downtown Revitalization Plan (December 2022) provides a comprehensive framework for modernizing the downtown area while preserving its historic character. As Columbus continues to experience population growth, the plan emphasizes the importance of ensuring downtown can accommodate and support an expanding population. The report is organized into five key chapters: (1) Downtown Today, (2) Market Analysis, (3) Planning Process, (4) Downtown Program, and (5) Implementation.

The plan identifies numerous historically significant buildings and evaluates their current conditions. While many structures are in excellent condition, several are classified as being in poor condition. These underperforming properties may detract from the overall quality of downtown and limit its ability to attract investment (including potential residential development).

From a market perspective, downtown Columbus serves as a strong retail hub for both local residents and visitors from surrounding areas. However, the analysis also highlights gaps in certain retail categories, such as material and garden equipment stores. There are likely opportunities for targeted commercial expansion.

Demographic trends indicate Columbus is experiencing steady population growth, with a diverse age distribution across emerging (ages 0–24), establishing (ages 25–54), and older adult (55+) cohorts. The plan emphasizes the need for additional housing options to accommodate residents at different life stages, including opportunities to move up, downsize, or remain within the community. While upper-floor downtown housing is identified as a viable strategy, the report notes housing development should not be limited to downtown alone. Community survey results reinforce this need, with respondents identifying a lack of housing (particularly in the downtown area).

Economic indicators also support the potential for downtown investment. In 2022, Columbus reported a median household income of approximately \$60,000, the highest among its peer cities. Employment is concentrated in manufacturing (25.2%) and service sectors (28.1%). This indicates a stable economic base with capacity for local spending, reinforcing the importance of maintaining a vibrant and accessible downtown that can capture consumer activity.

To enhance downtown vitality, the plan recommends improvements to parking availability, walkability, and building façades. Additionally, expanding residential opportunities in the downtown core is identified as an important strategy to address

broader housing shortages and increase overall activity in the area. Collectively, these recommendations seek to strengthen downtown Columbus as both an economic and residential center.

Columbus Housing Study, 2021

The 2021 Columbus Housing Study provides a comprehensive assessment of the local housing supply, as well as indicators such as median household income and population trends. The study also includes benchmark comparisons with nearby communities, including Fremont, Kearney, and Omaha. This provides additional context for evaluating Columbus's housing market.

Columbus's population is projected to grow through 2030 and to reach approximately 27,000 residents. In response to this growth, the City has experienced a notable increase in housing development activity in recent years. In 2019, 277 multifamily units were permitted. Discussions with City staff indicate while Columbus has been successful in attracting multifamily development, there is now a growing emphasis on expanding lower-density housing options beyond traditional single-family units.

To maintain a healthy housing market, the study recommends the construction of approximately 127 housing units annually to support a target vacancy rate of 6.0% and meet both current and future demand.

Recommendations from the study focus on increasing housing diversity to accommodate residents at different life stages, incorporating a range of lot sizes across the City, and rehabilitating older housing stock to preserve units priced below \$200,000. The report also emphasizes the importance of downtown residential development, particularly rental housing, as a strategy to support broader downtown revitalization efforts.

Points Consulting's (PC) recent discussions with City staff highlight Columbus has adopted a relatively flexible zoning framework, including the absence of minimum lot size requirements and the allowance of accessory dwelling units (ADUs) by right. These regulatory conditions position the City to better respond to evolving housing needs and support continued progress toward meeting future demand.

Envision Columbus 2040 Comprehensive Plan, 2018

The Envision Columbus 2040 Comprehensive Plan serves as a long-term guide for the City's growth and development, outlining a vision for what the community should look like in the future and the strategies needed to achieve this vision. The plan is organized into seven focus areas: (1) Growth Capacity and Economic Performance, (2) Utilities, Infrastructure, and Public Services, (3) Transportation Infrastructure, (4) Downtown, (5)

Housing and Neighborhoods, (6) Parks, Recreation, and Open Space, and (7) Land Use and Community Character.

By 2040, the City's population is projected to increase by approximately 3,000 to 6,200 residents. This will result in a total population between 23,000 and 29,000. Such growth will require additional housing development, although the plan emphasizes the importance of accommodating this demand through both targeted and strategic approaches.

One noteworthy recommendation is to amend zoning regulations to ensure an adequate supply of developable parcels. Consistent with this recommendation, our discussions with City staff indicate Columbus has eliminated minimum lot size requirements in its primary residential districts (R-1, R-2, and R-3). This increases flexibility for future development.

The plan also highlights the need to expand housing diversity to accommodate residents at different life stages. National demographic trends indicate, within the next 15 years, approximately one in five individuals in the United States will be aged 65 or older. In such a context, providing a range of housing options is important. Specific strategies include encouraging accessory dwelling units (ADUs) and promoting multifamily development. Since the plan's adoption, the City has made progress in these areas by allowing ADUs by right and facilitating the development of new apartment projects.

The plan further emphasizes the importance of redevelopment and infill development as strategies for accommodating future growth. It identifies a number of underutilized properties and building sites presenting opportunities for reinvestment, particularly in areas where existing streets and utilities can be extended. To support these efforts, the plan recommends evaluating infrastructure needs and establishing a prioritized schedule of capital improvements to guide development in a coordinated and cost-effective manner.

Additionally, the Land Use and Community Character focus area underscores the need to balance growth with the preservation of Columbus's agricultural identity. Agriculture remains a central component of the local economy. The plan includes strategies to protect agricultural land through zoning while continuing to support agricultural uses. This approach reflects the broader goal of directing development in appropriate areas while maintaining the community's existing character and economic base.

Collectively, the Comprehensive Plan reflects a strategic approach to growth management integrating housing, infrastructure, and land use planning. By prioritizing

infill development (as well as regulatory flexibility and targeted infrastructure investment), Columbus is well-positioned to accommodate future population growth in a manner both efficient and sustainable. At the same time, the plan's focus on preserving agricultural assets is essential. Expansion should not come at the expense of the community's economic identity and long-term stability.

City of Columbus Long-Range Transportation Plan Update, 2018

The City of Columbus Long-Range Transportation Plan Update outlines how the community is expected to grow over the next two decades and identifies transportation investments and strategies needed to support this growth while addressing existing and long-term challenges.

The plan projects an increase in households from approximately 9,600 in 2016 to 12,000 by 2040, with total population reaching roughly 26,000 residents. This growth is expected to place additional demand on the transportation network, as work-related travel is projected to increase by approximately 18% over the same period. As a result, ensuring infrastructure capacity keeps pace with growth will be critical to supporting future residential development.

Many of the plan's recommendations focus on improving roadway efficiency and capacity, particularly through targeted intersection improvements such as geometric enhancements and the addition of turn lanes at key locations, including along 48th Avenue. These upgrades are intended to improve traffic flow and reduce congestion, factors which can influence the feasibility and attractiveness of new housing development in affected areas.

In addition to roadway improvements, the plan highlights the importance of enhancing pedestrian and trail connectivity throughout the City. At the time of the report, gaps in the trail network limited connectivity between neighborhoods and key destinations. Expanding these connections can support more walkable environments, reduce reliance on vehicle travel, and increase the attractiveness of higher-density and downtown housing options.

Overall, the Long-Range Transportation Plan highlights the critical role infrastructure plays in supporting future housing growth in Columbus. By emphasizing roadway efficiency, intersection improvements, and enhanced pedestrian connectivity, the plan helps ensure the transportation network can absorb increased population and travel demand. These investments not only improve mobility but also enhance the attractiveness and viability of new residential development, particularly in areas with strong linkages to employment centers and downtown amenities.

Nebraska Strategic Housing Council Toolkit to Increase Housing Supply, 2024

The Nebraska Strategic Housing Council's Toolkit provides housing advocates with a comprehensive set of tools and resources aimed at increasing the supply of housing units across Nebraska. The Toolkit outlines available funding sources from state and other entities, highlights case studies from communities across the United States which have successfully addressed housing barriers and explains how various tools and incentives can support housing development. The Toolkit is organized into the following sections: Developing a Working Group, Conducting a Housing Assessment, Housing Product Variety & Density, Zoning & Zoning Incentives, and Development Process.

The Toolkit emphasizes the importance of establishing a working group to guide housing planning efforts. This group should include a diverse range of stakeholders with knowledge of the local housing market. This would include residents, developers, realtors, and regional businesses. Bringing together these perspectives helps identify barriers to housing development and determine the types of housing most appropriate for the community. Stakeholder engagement strategies may include one-on-one interviews or community-wide town halls to gather input on housing challenges and potential solutions.

Housing assessments are an essential component of understanding local needs. They provide data on existing housing stock, demographic trends, and future demand. Because this report itself serves as a housing assessment, further detail is not necessary here. However, the Toolkit highlights the role of the Northeast Nebraska Economic Development District (NENEDD), which serves the Columbus area. NENEDD offers low-interest loans for home repairs and deferred-payment homebuyer assistance loans, which can support both existing homeowners and prospective buyers. Programs like these help maintain housing quality and improve access to homeownership in the region.

The Housing Product Variety and Density section of the Toolkit discusses the benefits of higher-density development. Benefits include an expanded tax base and stronger support for nearby commercial activity. Expanding beyond single-family housing to include multifamily and "missing middle" housing types can provide a wider range of options for residents at different life stages while improving overall housing availability. Based on discussions with City staff, Columbus has added a substantial amount of multifamily housing in recent years and already allows accessory dwelling units (ADUs) by right. The Toolkit also identifies strategies to encourage higher-density development, such as promoting infill development and permitting by-right approvals. Noted funding tools and incentives which can reduce development costs include:

- HOME Investment Partnerships Program
- Middle Income Workforce Housing Fund
- National Housing Trust Fund
- Nebraska Affordable Housing Trust Fund
- Rural Workforce Housing Fund
- Low-Income Housing Tax Credit (LIHTC)
- Nebraska Affordable Housing Tax Credit
- Tax Increment Financing (TIF)
- Community Development Block Grants (CDBG)
- Density Bonuses
- Multifamily Tax-Exempt Bonds

Zoning plays a significant role in shaping housing outcomes. Restrictive zoning (particularly regulations prioritizing single-family development) often limits both the diversity and supply of housing. The Toolkit recommends reviewing zoning codes to identify opportunities to streamline approval processes and expand allowable housing types. Suggested approaches include permitting missing middle housing in single-family zones, enabling by-right development, implementing density bonuses, adopting form-based codes, and utilizing tools such as planned unit developments (PUDs) and overlay districts. The City of Columbus has already taken steps in this direction by allowing ADUs by right and supporting zoning districts accommodating a broader range of housing types.

The Development Process section outlines the stages of housing development and highlights opportunities for communities to improve efficiency and outcomes. One notable tool discussed is land banking. Land banks are government-affiliated nonprofit organizations which acquire, hold, and repurpose vacant or underutilized properties for productive use. In Nebraska, municipalities such as Columbus (classified as “other municipalities”) can collaborate with neighboring communities to form regional land banks, allowing them to pool resources and address shared housing challenges more effectively.

The Toolkit notes a case study from Seattle, where the Seattle Housing Authority redeveloped nearly 500 deteriorated public housing units into mixed-use, mixed-income housing. This project involved partnerships with private developers, with the housing authority serving as the master planner. Financing combined public and private funding sources to expand housing availability while reducing costs. While there may be a preference to focus on Nebraska-based solutions, the inclusion of national case studies demonstrates strategies from outside the state can provide valuable

insights. Columbus could benefit from considering proven approaches implemented in other regions.

Overall, the Nebraska Strategic Housing Council's Toolkit provides a practical framework for addressing housing challenges through coordinated planning, regulatory flexibility, and targeted financial tools. Many of the strategies outlined (such as stakeholder collaboration, zoning adjustments, and leveraging funding programs) are already partially in place in Columbus, suggesting a strong foundation to build upon. Moving forward, the City can further enhance housing outcomes by continuing to reduce development barriers, expanding housing diversity, and incorporating both in-state and national best practices.

Appendix A: Additional Metrics & Methodology

Housing Needs by Income Level Methodology

The following is a description of our full methodology for reaching our housing needs by income level forecast for the City of Columbus, Nebraska. The first step was determining what the current AMI is and what the past AMIs were to establish a baseline, along with doing the same for the number of occupied housing units.

We pulled HUD AMIs from the official website with their query tool.²¹ Our team then charted each AMI for Platte County from 2017–2024. To smooth the values, we calculated a three-year moving average (MA), found the year-over-year percentage change in the three-year MA, and indexed the three-year MA to 2024 using the percentage changes to ensure the trend matched the current year AMI. We carried out the same process for the number of households as well, using Census Bureau data.

Once a baseline was established for AMI tabulation, we pulled household income distributions consistent specifically with households in the City of Columbus from the Census Bureau, American Community Survey (ACS) five-year estimates, Table S1901. We then connected the bucketed income distributions to the AMIs in each year to reach our **Market-Driven** AMI distribution percentages for the forecast. The Market-Driven distribution was then applied to our housing needs forecast estimates for both the **Expected Growth** and **Potential Growth** scenarios to fit the distributions to our estimated needs.

Our **Needs-Driven** forecast was built using HUD’s Comprehensive Housing Affordability Strategy (CHAS) data. For these tabulations, we obtained data from their official site as well, specifically for Columbus.²² These data are always a few years out of date compared to Census Data because they require more in-depth analysis of raw ACS data. We then broke down the 100%+ AMI level to 100–120% AMI, 120–150% AMI, and 150%+ AMI according to survey data we collected. To bring the data current, we multiplied the percentage of households cost-burdened by AMI level by the most recent number of occupied households.

These final, current estimates then represented the number of households needed by AMI level to ensure all households were not cost-burdened. The final count for units

²¹ “Income Limits,” Housing and Urban Development, Office of Policy Development and Research, <https://www.huduser.gov/portal/datasets/il.html>.

²² “Consolidated Planning/CHAS Data,” Housing and Urban Development, Office of Policy Development and Research, <https://www.huduser.gov/portal/datasets/cp.html>.

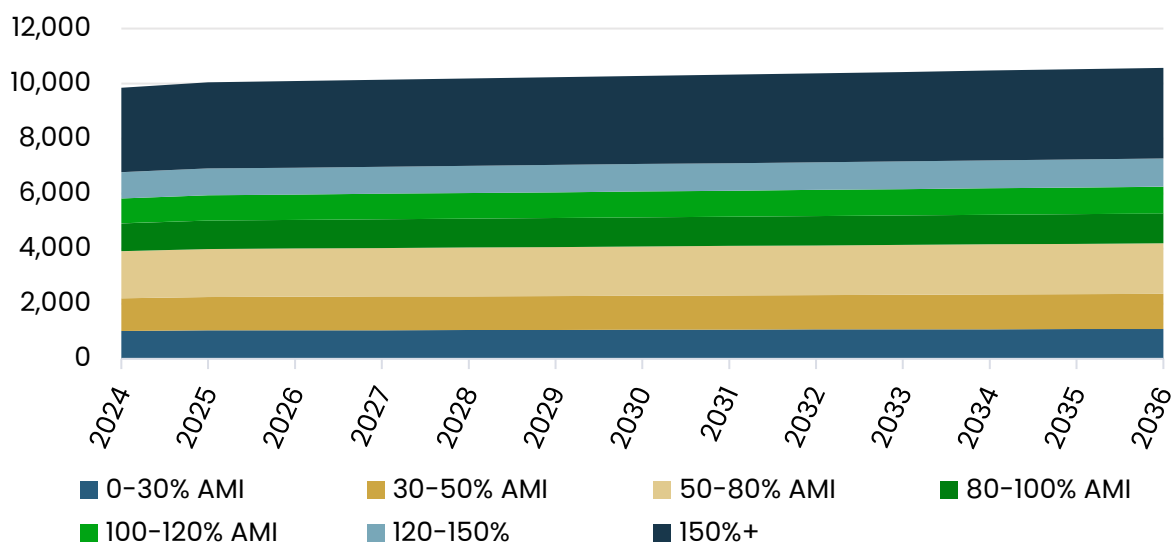
needed (regardless of AMI level) was approximately 1,168 units. This estimate did not match our forecast of actual needs based on demand for the next 20 years. To reconcile this difference, we played out a scenario where these units by respective AMI level were built in addition to what the current AMI distribution was. We also felt this was not necessarily a safe assumption (all housing units built in the next 20 years were based on cost-burden need), so we applied a weight to account for private market development. These factors put together resulted in our Needs-Driven distribution.

The distribution was truly what would play out based on currently cost-burdened households, while also accounting for the fact private market development would happen alongside it. The distribution was then applied to each growth scenario housing needs forecast to fit the needed distribution to our estimates of forecasted housing demand.

Other Forecast Scenarios

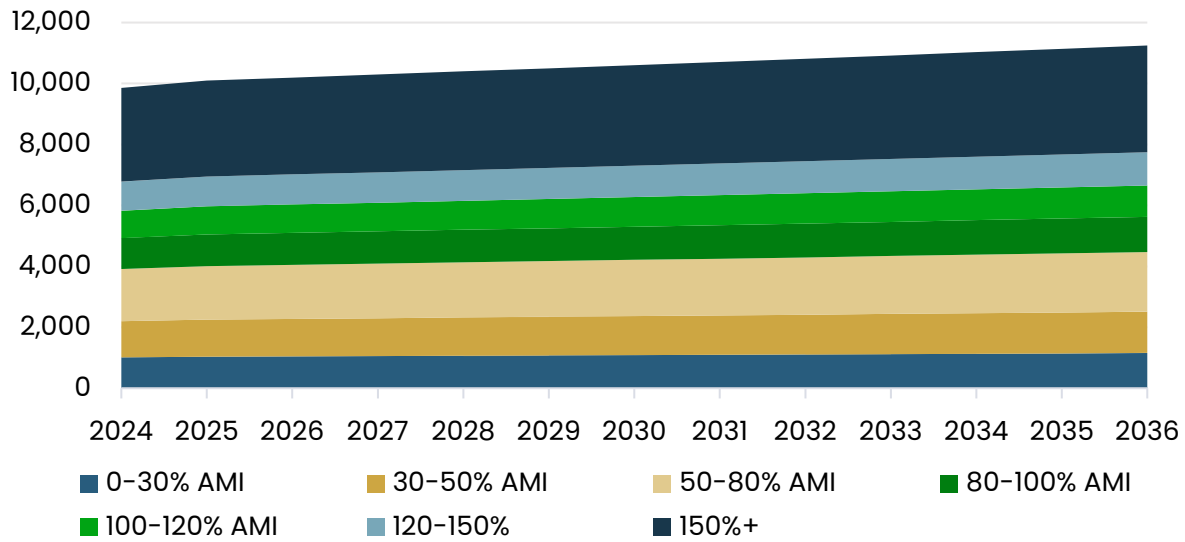
The figures and tables in this section show the other possible housing forecast scenarios.

Figure A.1: Expected Growth, Market-Driven Scenario Forecast by AMI, 2024–2036



Source: Points Consulting using U.S. Census Bureau and HUD CHAS

Figure A.2: Potential Growth, Market-Driven Scenario Forecast by AMI, 2024–2036



Source: Points Consulting using U.S. Census Bureau and HUD CHAS

Table A.1: Expected Growth, Needs-Driven Housing Needs by AMI by Tenure, 2024–2036

AMI Category	Existing Housing	Projected Housing Needs	New Units Needed by 2036
Rentals			
0–30% AMI	1,012	1,314	302
30–50% AMI	667	785	118
50–80% AMI	629	686	57
80–100% AMI	372	383	11
100–120% AMI	205	206	1
120–150% AMI	218	219	1
150%+ AMI	465	467	2
Total	3,568	4,060	492
Ownership			
0–30% AMI	0	0	0
30–50% AMI	521	614	92
50–80% AMI	1,083	1,182	99
80–100% AMI	641	660	19
100–120% AMI	696	699	4
120–150% AMI	738	742	4
150%+ AMI	2,603	2,613	10
Total	6,282	6,510	228
Grand Total	9,850	10,570	720

Source: Points Consulting using U.S. Census Bureau and HUD CHAS

Table A.2: Potential Growth, Market-Driven Housing Needs by AMI by Tenure, 2024–2036

AMI Category	Existing Housing	Projected Housing Needs	New Units Needed by 2036
Rentals			
0–30% AMI	1,012	1,156	144
30–50% AMI	667	761	95
50–80% AMI	629	718	89
80–100% AMI	372	425	53
100–120% AMI	205	234	29
120–150% AMI	218	249	31
150%+ AMI	465	531	66
Total	3,568	4,074	506
Ownership			
0–30% AMI	0	0	0
30–50% AMI	521	595	74
50–80% AMI	1,083	1,237	154
80–100% AMI	641	732	91
100–120% AMI	696	794	99
120–150% AMI	738	843	105
150%+ AMI	2,603	2,972	369
Total	6,282	7,173	891
Grand Total	9,850	11,247	1,397

Source: Points Consulting using U.S. Census Bureau and HUD CHAS

Table A.3: Expected Growth, Market-Driven Housing Needs by AMI by Tenure, 2024–2036

AMI Category	Existing Housing	Projected Housing Needs	New Units Needed by 2036
Rentals			
0–30% AMI	1,012	1,086	74
30–50% AMI	667	716	49
50–80% AMI	629	675	46
80–100% AMI	372	399	27
100–120% AMI	205	220	15
120–150% AMI	218	234	16
150%+ AMI	465	499	34
Total	3,568	3,829	261
Ownership			
0–30% AMI	0	0	0
30–50% AMI	521	559	38

50–80% AMI	1,083	1,163	79
80–100% AMI	641	688	47
100–120% AMI	696	747	51
120–150% AMI	738	792	54
150%+ AMI	2,603	2,793	190
Total	6,282	6,742	459
Grand Total	9,850	10,570	720

Source: Points Consulting using U.S. Census Bureau and HUD CHAS

Supplementary Tables

Table A.4: Population by Age Comparison, 2025

Cohort	Columbus	Platte County	Nebraska	United States
0–4	6.4%	6.6%	6.3%	5.4%
5–9	7.0%	7.0%	6.6%	5.8%
10–14	7.0%	7.1%	6.7%	6.0%
15–24	12.6%	12.4%	13.8%	13.2%
25–34	12.3%	11.7%	13.0%	13.6%
35–44	13.0%	12.8%	13.2%	13.2%
45–54	11.6%	11.5%	11.6%	12.0%
55–64	11.1%	11.6%	11.1%	12.1%
65–74	10.6%	11.1%	10.3%	10.7%
75–84	6.0%	6.0%	5.7%	6.1%
85+	2.7%	2.5%	2.1%	2.0%

Source: Esri Business Analyst, 2025

Table A.5: Educational Attainment, Population 25+, 2024

Cohort	United States	Nebraska	Platte County	Columbus
Less than 9th grade	4.7%	3.8%	4.8%	4.1%
9th to 12th grade, no diploma	5.7%	4.0%	4.8%	5.1%
High school graduate (includes equivalency)	26.0%	25.0%	32.1%	33.6%
Some college, no degree	19.1%	21.6%	21.9%	23.2%
Associate's degree	8.8%	11.0%	13.3%	12.3%
Bachelor's degree	21.6%	22.3%	16.8%	15.8%
Graduate or professional degree	14.1%	12.3%	6.2%	5.9%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, S1501

Table A.6: Household Budget Expenditures, 2025

Category	Columbus	Platte County	Nebraska	United States
Food	\$9,433	\$10,197	\$10,801	\$11,572
Housing	\$25,580	\$27,580	\$29,623	\$32,550
Transportation	\$9,419	\$10,238	\$10,744	\$11,112
Travel	\$2,831	\$3,083	\$3,251	\$3,608
Health care	\$6,921	\$7,617	\$7,621	\$7,735
Education	\$1,413	\$1,498	\$1,611	\$1,783
Expendable	\$4,536	\$4,953	\$5,096	\$5,323
Miscellaneous	\$15,663	\$16,971	\$17,961	\$19,351

Source: Esri Business Analyst, 2025

Table A.7: Travel Time to Work by Region, 2024

Time	Columbus	Platte County	Nebraska	United States
Less than 5 minutes	9.7%	9.3%	6.3%	3.0%
5–9 minutes	32.9%	27.4%	17.0%	9.7%
10–14 minutes	23.1%	22.7%	17.7%	13.3%
15–19 minutes	13.9%	14.2%	18.0%	15.4%
20–24 minutes	7.0%	9.1%	14.8%	14.3%
25–29 minutes	1.5%	2.8%	6.6%	6.9%
30–34 minutes	4.0%	5.8%	8.9%	13.7%
35–39 minutes	0.5%	0.9%	1.8%	3.2%
40–44 minutes	0.8%	1.2%	1.9%	3.9%
45–59 minutes	2.8%	2.5%	3.4%	8.0%
60 or more minutes	3.9%	4.1%	3.6%	8.6%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B08012

Table A.8: Housing Stock by Type in Cities Part 1, 2024

Unit Type	Columbus	Fremont	Kearney	Lincoln
1, detached	73.2%	71.5%	58.8%	56.4%
1, attached	5.0%	7.2%	7.9%	8.5%
2 units	3.2%	1.3%	2.8%	3.1%
3 or 4 units	3.3%	4.5%	6.4%	2.7%
5 to 9 units	3.0%	4.0%	5.6%	5.8%
10 or more units	9.2%	8.6%	12.9%	22.1%
Mobile home or other type of housing	3.1%	2.9%	5.7%	1.5%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, S2504

Table A.9: Housing Stock by Type in Cities Part 2, 2024

Unit Type	Norfolk	Hastings	Omaha	Papillion
1, detached	63.3%	69.4%	64.0%	77.7%
1, attached	5.3%	6.1%	3.9%	2.8%
2 units	2.7%	4.0%	1.2%	0.5%
3 or 4 units	3.1%	5.3%	1.9%	1.9%
5 to 9 units	5.7%	4.0%	5.9%	4.1%
10 or more units	16.7%	6.0%	22.3%	13.1%
Mobile home or other type of housing	3.2%	5.2%	0.8%	0.0%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, S2504

Table A.10: Housing by Year Built for Other Cities, 2024

Year	Fremont	Kearney	Lincoln	Norfolk	Hastings	Papillion	Omaha
2020 or later	2.0%	1.9%	1.9%	2.1%	0.9%	1.1%	0.9%
2010–2019	6.5%	14.2%	12.5%	6.4%	6.7%	5.8%	6.7%
2000–2009	9.0%	12.9%	14.0%	8.9%	7.7%	19.6%	9.1%
1980–1999	12.5%	24.2%	24.5%	24.3%	14.7%	47.5%	22.9%
1960–1979	27.8%	27.6%	22.3%	31.1%	23.8%	19.8%	28.7%
1940–1959	21.6%	8.0%	13.0%	11.3%	23.0%	4.5%	14.5%
1939 or earlier	20.5%	11.2%	11.8%	15.9%	23.2%	1.6%	17.2%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, S2504

Table A.11: Vacancy Status, 2024

Status	Columbus	Platte County	Nebraska	United States
For rent	5.5%	14.8%	18.6%	18.2%
Rented, not occupied	0.0%	0.0%	2.9%	3.5%
For sale only	8.6%	9.3%	4.8%	5.5%
Sold, not occupied	5.7%	3.9%	3.8%	4.1%
For seasonal, recreational, or occasional use	14.3%	13.0%	22.2%	32.6%
For migrant workers	0.0%	0.0%	0.3%	0.2%
Other vacant	65.8%	58.9%	47.3%	35.9%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B25004

Table A.12: Housing Units per 1,000 Residents by City, 2014–2024

City	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Columbus	420	420	422	426	421	421	431	420	417	423	421
Fremont	424	426	429	435	443	444	443	416	424	430	428
Kearney	412	408	408	412	412	417	425	428	428	431	431
Lincoln	422	419	420	419	421	423	426	424	428	433	436
Norfolk	428	428	429	438	443	452	455	439	447	449	452

Papillion	381	388	387	386	385	388	379	384	391	395	392
Hastings	432	433	433	441	445	445	446	444	448	452	456
Omaha	429	428	427	425	425	424	424	427	430	434	436
Platte County	416	415	416	417	416	416	418	410	412	414	413
Nebraska	434	433	433	435	436	437	439	431	433	435	436
United States	423	421	421	422	422	423	424	424	426	428	429

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B25001 and DP05

Table A.13: Poverty by Family Composition, 2024

Region	All Families	Married-Couple Families	Female Householder, No Spouse Present
United States	8.8%	4.6%	23.4%
Nebraska	7.0%	3.5%	23.3%
Platte County	8.1%	5.0%	23.0%
Columbus	9.8%	6.8%	21.1%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, S17

Residential Density and Overcrowding

The following tables show occupancy trends in Columbus and other selected areas for 2023 and 2024. Most residents live in homes with at least one more room than the number of occupants. Owner-occupied units with 1.0 to 1.5 occupants per room decreased 70.7% in one year. However, there were 29 new households with 1.51 to 2.0 occupants per room, a 725.0% increase from 2023. Among renters, the number of 1.01 to 1.5 occupants per room households also rose sharply, increasing from 45 households in 2023 to 162 in 2024. Table A.15 presents data for owners and renters in Platte County.

Table A.14: Residence by Occupants per Room in Columbus, 2023–2024

Occupancy	2023	2024	Change	% Change
Total Occupied Housing Units	9,664	9,850	186	1.9%
Owner occupied	6,459	6,511	52	0.8%
0.50 or less occupants per room	4,963	4,982	19	0.4%
0.51 to 1.00 occupants per room	1,417	1,474	57	4.0%
1.01 to 1.50 occupants per room	75	22	(53)	(70.7%)
1.51 to 2.00 occupants per room	4	33	29	725.0%
2.01 or more occupants per room	0	0	0	N/A
Renter occupied	3,205	3,339	134	4.2%
0.50 or less occupants per room	2,374	2,194	(180)	(7.6%)
0.51 to 1.00 occupants per room	786	983	197	25.1%
1.01 to 1.50 occupants per room	45	162	117	260.0%
1.51 to 2.00 occupants per room	0	0	0	N/A
2.01 or more occupants per room	0	0	0	N/A

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B25014

Table A.15: Residence by Occupants per Room in Platte County, 2023–2024

Occupancy	2023	2024	Change	% Change
Total Occupied Housing Units	13,398	13,658	260	1.9%
Owner occupied	9,714	9,777	63	0.6%
0.50 or less occupants per room	7,739	7,763	24	0.3%
0.51 to 1.00 occupants per room	1,886	1,927	41	2.2%
1.01 to 1.50 occupants per room	85	34	(51)	(60.0%)
1.51 to 2.00 occupants per room	4	33	29	725.0%
2.01 or more occupants per room	0	20	20	N/A
Renter occupied	3,684	3,881	197	5.3%
0.50 or less occupants per room	2,754	2,626	(128)	(4.6%)
0.51 to 1.00 occupants per room	876	1,085	209	23.9%
1.01 to 1.50 occupants per room	53	169	116	218.9%
1.51 to 2.00 occupants per room	1	1	0	0.0%
2.01 or more occupants per room	0	0	0	N/A

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B25014

For comparison purposes, we assembled the same table for Fremont, Lincoln, and Omaha, to see how occupants-per-room changes are occurring across the state.

Table A.16: Residence by Occupants per Room in Fremont, 2023–2024

Occupancy	2023	2024	Change	% Change
Total Occupied Housing Units	10,936	11,084	148	1.4%
Owner occupied	6,711	6,871	160	2.4%
0.50 or less occupants per room	5,235	5,522	287	5.5%
0.51 to 1.00 occupants per room	1,454	1,285	(169)	(11.6%)
1.01 to 1.50 occupants per room	22	64	42	190.9%
1.51 to 2.00 occupants per room	0	0	0	N/A
2.01 or more occupants per room	0	0	0	N/A
Renter occupied	4,225	4,213	(12)	(0.3%)
0.50 or less occupants per room	3,063	2,858	(205)	(6.7%)
0.51 to 1.00 occupants per room	1,035	1,276	241	23.3%
1.01 to 1.50 occupants per room	127	79	(48)	(37.8%)
1.51 to 2.00 occupants per room	0	0	0	N/A
2.01 or more occupants per room	0	0	0	N/A

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B25014

Table A.17: Residence by Occupants per Room in Lincoln, 2023–2024

Occupancy	2023	2024	Change	% Change
Total Occupied Housing Units	120,698	122,623	1,925	1.6%
Owner occupied	67,338	68,758	1,420	2.1%
0.50 or less occupants per room	54,715	55,927	1,212	2.2%

0.51 to 1.00 occupants per room	11,191	11,573	382	3.4%
1.01 to 1.50 occupants per room	1169	1,048	(121)	(10.4%)
1.51 to 2.00 occupants per room	255	196	(59)	(23.1%)
2.01 or more occupants per room	8	14	6	75.0%
Renter occupied	53,360	53,865	505	0.9%
0.50 or less occupants per room	36,322	36,196	(126)	(0.3%)
0.51 to 1.00 occupants per room	15,491	15,972	481	3.1%
1.01 to 1.50 occupants per room	998	1,073	75	7.5%
1.51 to 2.00 occupants per room	480	552	72	15.0%
2.01 or more occupants per room	69	72	3	4.3%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B25014

Table A.18: Residence by Occupants per Room in Omaha, 2023–2024

Occupancy	2023	2024	Change	% Change
Total Occupied Housing Units	199,926	201,698	1,772	0.9%
Owner occupied	115,393	115,679	286	0.2%
0.50 or less occupants per room	94,299	94,091	(208)	(0.2%)
0.51 to 1.00 occupants per room	19,270	19,683	413	2.1%
1.01 to 1.50 occupants per room	1222	1,397	175	14.3%
1.51 to 2.00 occupants per room	486	351	(135)	(27.8%)
2.01 or more occupants per room	116	157	41	35.3%
Renter occupied	84,533	86,019	1,486	1.8%
0.50 or less occupants per room	56,301	57,464	1,163	2.1%
0.51 to 1.00 occupants per room	24,175	24,492	317	1.3%
1.01 to 1.50 occupants per room	2772	2,486	(286)	(10.3%)
1.51 to 2.00 occupants per room	899	1,148	249	27.7%
2.01 or more occupants per room	386	429	43	11.1%

Source: U.S. Census Bureau, ACS 5-Year Estimates 2024, B25014

Homelessness Population

Homelessness is often difficult to quantify, particularly in more rural areas. Individuals experiencing homelessness are frequently reluctant to disclose their status to others. Both realities likely make the true extent of homelessness in Nebraska more widespread than statistical analyses suggest.

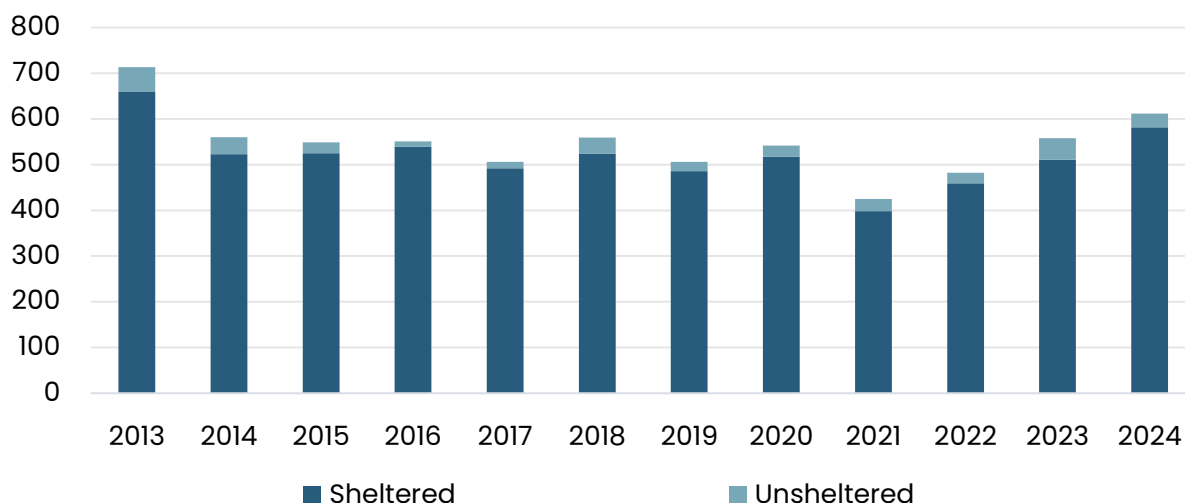
The primary method for measuring homelessness is the HUD Point-in-Time (PIT) Count. This is an annual one-night count conducted each January. In Nebraska, the PIT Count is organized by the Nebraska Balance of State Continuum of Care (CoC), which covers the entire state except for the more urban areas of Omaha and Lincoln. A count of sheltered homeless individuals occurs yearly, while the count of unsheltered individuals

occurs only every other year. In the off years, HUD provides estimates for unsheltered homeless.

Because the PIT Count reflects data from a single night, it does not capture the full scope of homelessness over time. Additionally, variations in counting methods, external factors such as COVID-19-related social-distancing, the availability of volunteers, and fluctuations in shelter programs likely affect the reported numbers.

Unfortunately, data specific to Platte County are not produced by any local or national authority. However, the number of homeless in Nebraska has remained relatively stable from 2013 to 2024. On a positive note, the number of sheltered individuals far exceeds the number of non-sheltered homeless. In 2024, 582 families were counted as sheltered homeless, while only 30 were counted as unsheltered (Figure A.3).

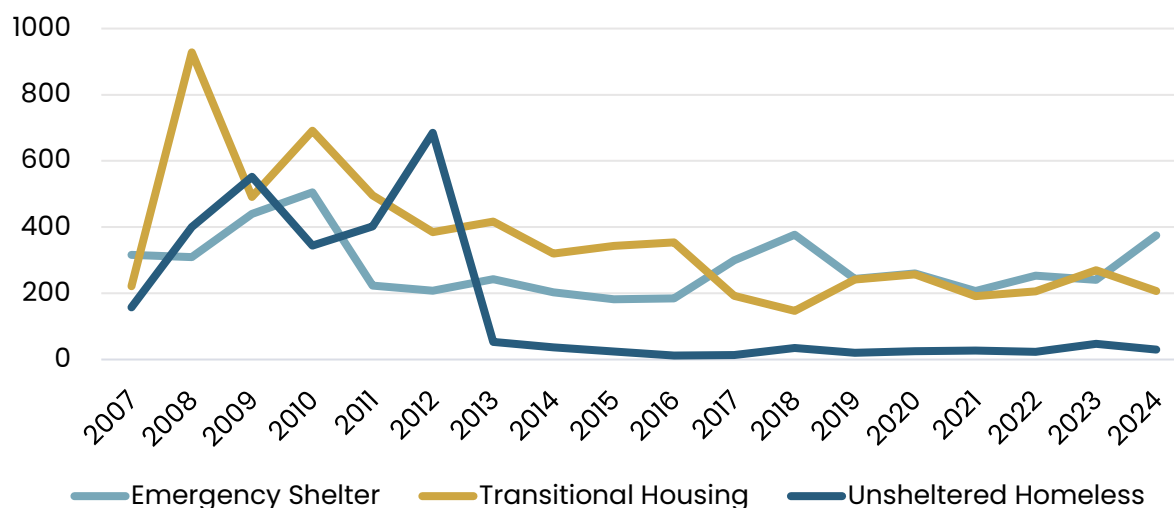
Figure A.3: PIT Homeless Count in the Nebraska Balance of State CoC



Source: HUD 2007-2024 PIT Counts by CoC

More specifically, the number of unsheltered homeless in Nebraska has dropped to nearly zero, since 2012–2013. Despite this, the rate of sheltered homelessness has not increased at a comparable rate. The most common type of housing for homeless families in 2024 is emergency housing. Since 2016, the use of emergency housing and transitional housing has remained relatively stable.

Figure A.4: PIT Shelter Type Counts

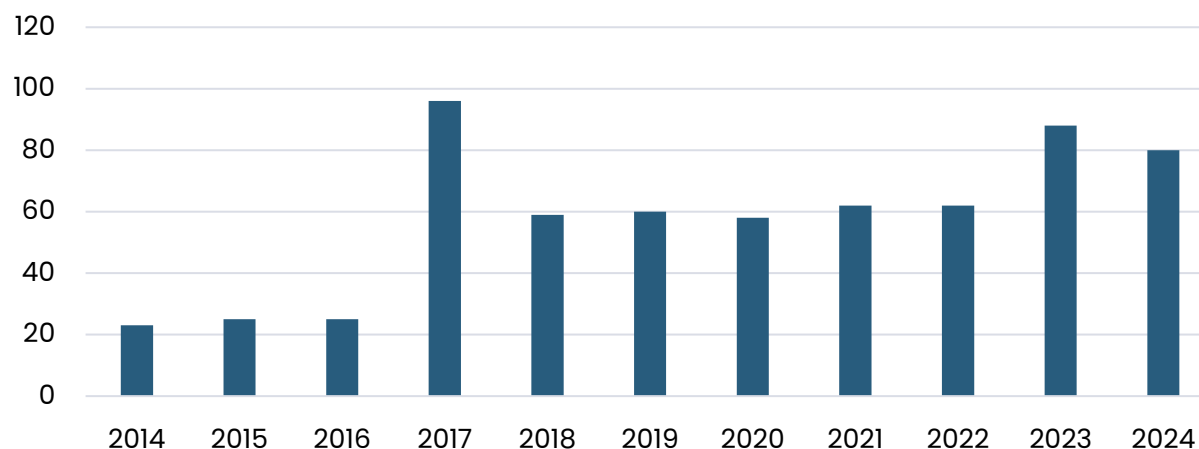


Source: HUD 2007–2024 PIT Counts by CoC

Figure A.5 shows the number of Permanent Supportive Housing (PSH) beds available for chronically homeless individuals in the same region as Figure A.4. As noted previously, because these data are derived from Point-in-Time (PIT) Counts, they may not capture the full extent of homelessness or housing availability over time.

Overall, the number of PSH beds has fluctuated over the past decade, with a notable peak in 2017 followed by a period of relative stability and gradual increases in recent years. This pattern signals: while capacity has expanded since earlier lows, it has not followed a consistently upward trend.

Figure A.5: Permanent Supportive Housing, Chronic Beds Count in the Nebraska Balance of State CoC



Source: HUD 2014–2024 CoC Homeless Assistance Programs Housing Inventory Count Report

Table A.19 shows the demographics of homeless individuals. From 2014 to 2024, the Asian and Native Hawaiian or Other Pacific Islander homeless populations remained nearly negligible. In contrast, White, Black or African American, and American Indian or Alaska Native individuals made up the largest shares of the homeless population.

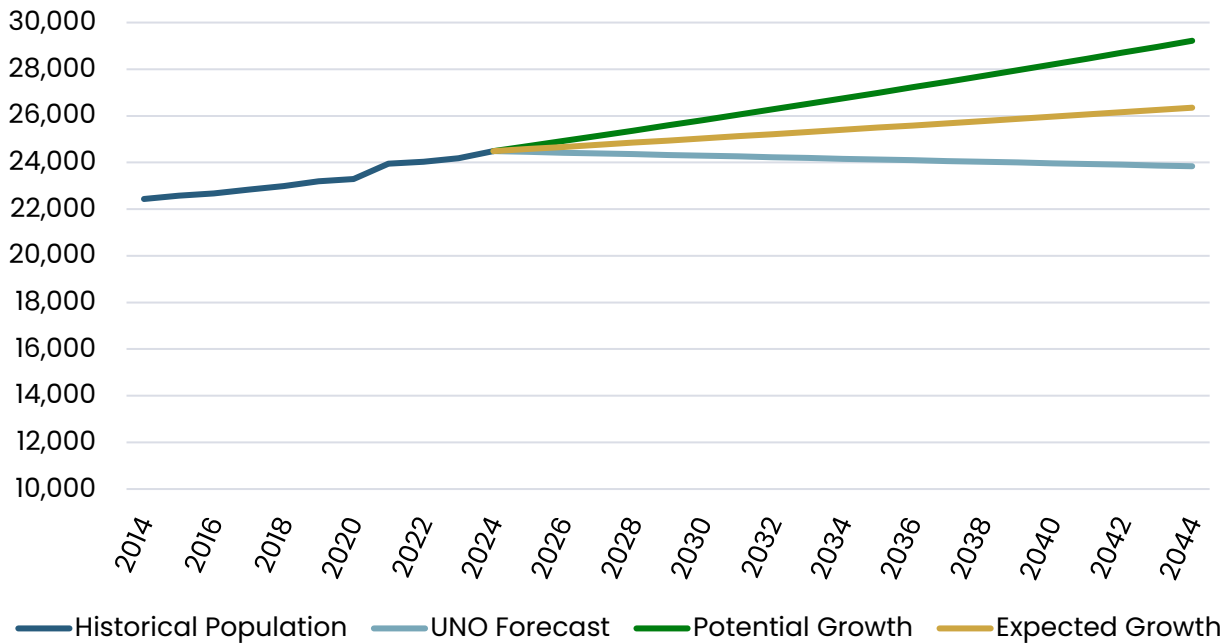
Table A.19: Demographics of Homelessness

Year	American Indian, Alaska Native, or Indigenous	Asian or Asian American	Black, African American, or African	Native Hawaiian or Other Pacific Islander	White	Multi- Racial
2014	28	1	20	1	495	15
2015	19	2	23	0	477	28
2016	8	0	23	1	491	28
2017	27	2	41	0	420	16
2018	23	0	50	0	457	29
2019	23	1	26	1	438	17
2020	15	1	45	3	456	22
2021	24	2	26	0	347	26
2022	21	0	34	0	407	20
2023	37	1	42	3	454	21
2024	20	0	68	1	473	23

Source: HUD 2007–2024 PIT Counts by CoC

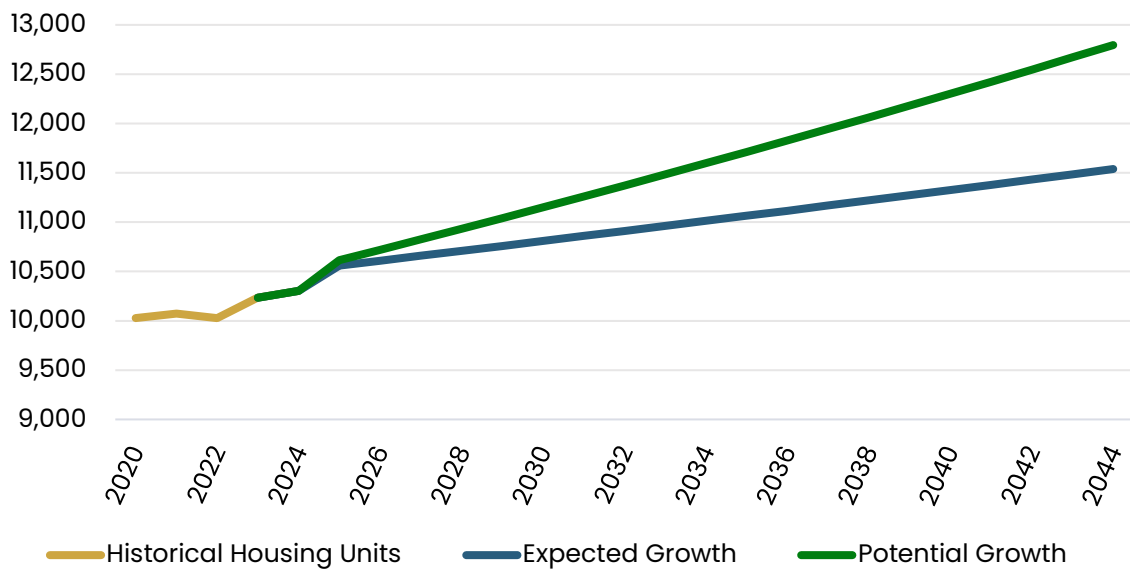
Population and Housing Forecast First Iteration

Figure A.6: Population Forecast



Source: Points Consulting, using University of Nebraska Omaha (UNO) projections and U.S. Census historical population data.

Figure A.7: Housing Forecast



Source: Points Consulting, using University of Nebraska Omaha (UNO) projections and U.S. Census historical population data.

Table A.20: Expected Growth Housing Unit Forecast

Expected Growth	2024	2034	2044	Unit Growth
Occupied Households	9,850	10,472	10,972	1,122
Vacant Households	453	541	566	113
Total	10,303	11,013	11,538	1,235

Source: Points Consulting, 2026

Table A.21: Potential Growth Housing Unit Forecast

Potential Growth	2024	2034	2044	Unit Growth
Occupied Households	9,850	11,028	12,167	2,317
Vacant Households	453	569	628	175
Total	10,303	11,597	12,795	2,492

Source: Points Consulting, 2026

Table A.22: Expected Unit Type Forecast

Housing Type	2024	2036 Expected Growth	Change	% Change
1, detached	7,210	7,505	295	4.1%
1, attached	493	507	15	3.0%
2 apartments	315	412	97	30.8%
3 or 4 apartments	325	412	87	26.8%
5 to 9 apartments	296	359	64	21.6%
10 or more apartments	906	1,015	109	12.0%
Mobile home or other type of housing	305	359	54	17.7%

Source: Points Consulting, 2026

Table A.23: Potential Unit Type Forecast

Housing Type	2024	2036 Potential Growth	Change	% Change
1, detached	7,210	7,895	685	9.5%
1, attached	493	517	25	5.0%
2 apartments	315	484	168	53.4%
3 or 4 apartments	325	472	147	45.3%
5 to 9 apartments	296	416	121	40.8%
10 or more apartments	906	1,091	185	20.4%
Mobile home or other type of housing	305	371	66	21.5%

Source: Points Consulting, 2026

Appendix B: Interview Organizations

- Multiple Columbus Banks
- Columbus Public Schools
- Simon House
- Realtor Organizations
- NeighborWorks
- Bierman Contracting
- Chamber of Commerce
- Columbus Credit Services
- Pillen Family Farms
- Columbus Economic Council
- Habitat for Humanity
- Columbus Community Hospital
- Vitality Village
- Nebraska Title 1 Education
- Columbus Housing Authority

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