ULI Nebraska

ACCELERATING AFFORDABLE HOUSING IN OMAHA'S URBAN CORE

Omaha, Nebraska

Technical Assistance Panel
March 10–11, 2026

About

Urban Land Institute

Urban Land Institute is a global, member-driven organization comprising more than 48,000 real estate and urban development professionals dedicated to advancing the Institute's mission of shaping the future of the built environment for transformative impact in communities worldwide. ULI's interdisciplinary membership represents all aspects of the industry, including developers, property owners, investors, architects, urban planners, public officials, real estate brokers, appraisers, attorneys, engineers, financiers, and academics. Established in 1936, the Institute has a presence in the Americas, Europe, and Asia Pacific regions, with members in 84 countries.

Cover photo: An aerial view of Omaha's urban core. (Google)

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ULI Nebraska

As the preeminent, multidisciplinary real estate forum, ULI facilitates the open exchange of ideas, information, and experience among local, national, and international industry leaders and policymakers dedicated to creating better places. ULI Nebraska brings together real estate professionals, civic leaders, and the community for educational programs, initiatives impacting the region, and networking events, all in the pursuit of advancing responsible and equitable land use throughout the region. ULI Nebraska provides a unique venue to convene and share best practices in the region. ULI Nebraska believes everyone needs to be at the table when the region's future is at stake, so ULI serves the entire spectrum of land use and real estate development disciplines—from architects to developers, CEOs to analysts, builders, property owners, investors, public officials, and everyone in between. Using this interdisciplinary approach, ULI examines land use issues, convenes forums to find solutions, and impartially reports findings.

ULI Nebraska Leadership

Ted Zetzman
ULI Nebraska Chair
Executive Vice President, Noddle Companies

Technical Assistance Panel (TAP) Program

Urban Land Institute harnesses its members' technical expertise to help communities solve complex land use, development, and redevelopment challenges. Technical Assistance Panels (TAPs) provide expert, multidisciplinary, and unbiased advice to local governments, public agencies, and nonprofit organizations facing complex land use and real estate issues in the region. Drawing from its professional membership base, ULI Nebraska offers objective and responsible guidance on various land use and real estate issues ranging from site-specific projects to public policy questions. The sponsoring organization is responsible for gathering the background information necessary to understand the project and present it to the panel. The ULI panelists spend two days interviewing stakeholders, evaluating the challenges, and ultimately arriving at a set of recommendations that the sponsoring organization can use to guide development going forward.

About

Technical Assistance Panel

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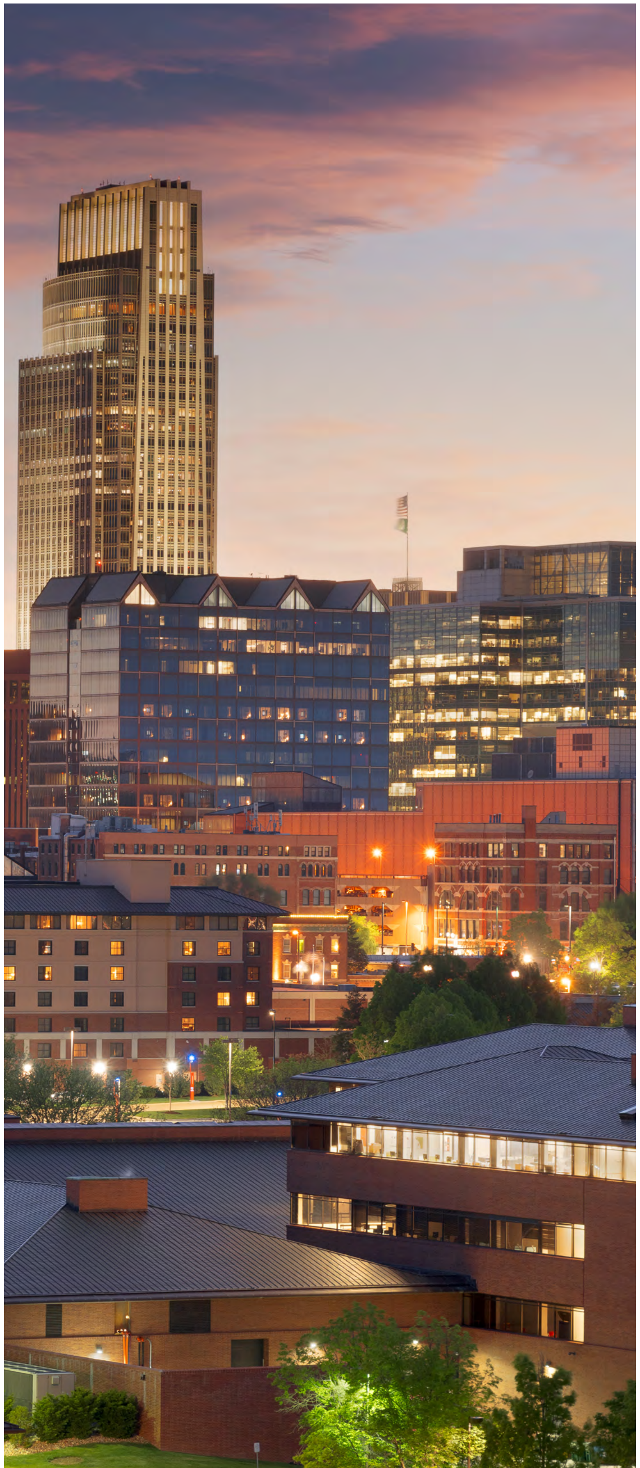
The ULI panel began its work by meeting with City of Omaha leaders.



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Acknowledgments

ULI Nebraska would like to thank the City of Omaha and Front Porch Investments for inviting ULI to study the significant and widening housing affordability challenge in Omaha and particularly in the city's urban core. Additionally, ULI would like to thank Catalyst Omaha and GreenSlate Development for the wonderful hospitality during the TAP workdays. Finally, ULI thanks the stakeholders who generously shared their time and perspectives with the panel during its discovery phase.

Executive Summary

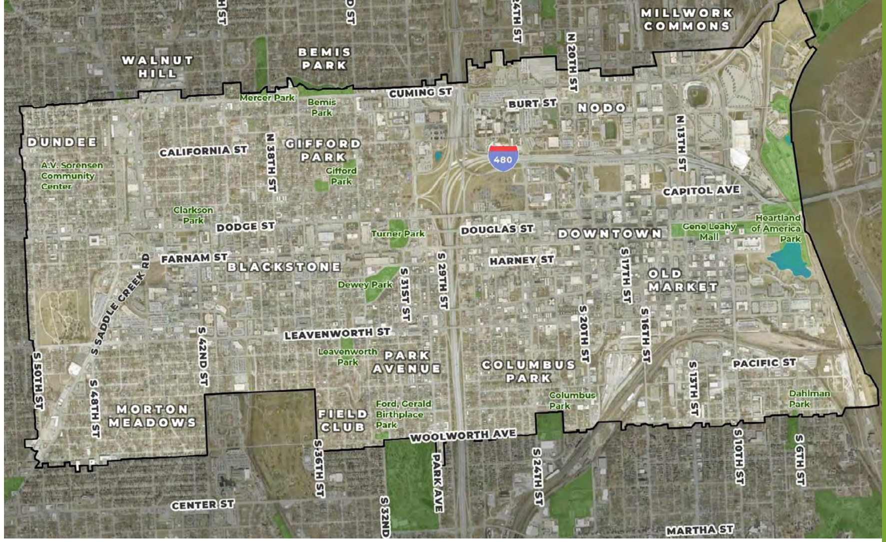
The city of Omaha, Nebraska, is facing increasing housing affordability challenges. Like most metropolitan areas in the United States, housing prices in Omaha are rising, rents are becoming increasingly unaffordable, and the housing that is under construction is mostly market-rate. While the addition of the city's new streetcar system can assist with household transportation costs, significant numbers of residents within the city's urban core remain housing-cost burdened, spending more than 30 percent of their monthly income on housing.

Recognizing that housing production, particularly housing that is affordable to a greater number of residents, is an important priority for the city, the City of Omaha (the City) and Front Porch Investments turned to the Urban Land Institute Nebraska District Council (ULI) for guidance in reducing barriers to housing development, solutions for stimulating additional housing development, and advice as to what first steps the City and its partners should take to catalyze the effort and support additional housing production.

ULI, using its objective technical assistance panel (TAP) program, convened a team of real estate industry professionals with the expertise to help guide the City, Front Porch, and their partners in catalyzing additional housing units and more deeply affordable units in the city's urban core. The panel's recommendations are summarized below and further detailed on the following pages.

Enhancing the City's Goals

In addition to the stated goals of more housing at more deeply affordable levels, the panel recognized the need to look beyond the individual housing unit and encourage more place-based development efforts that would to help build and strengthen neighborhoods. This approach takes into account a mix of building typologies, opportunities for both homeownership and rentals, and homes offered at a variety of price points, with the goal of building more homes in urban core neighborhoods and helping shape places where people choose to live. All of the above was organized into three focus areas: incremental production, large-scale production, and a holistic regulatory environment.



Omaha's Urban Core, as defined in the Housing & Mobility Redevelopment Plan Area, formed the TAP study area.

Incremental Production Paths

In addition to the large development companies operating across Omaha, incremental developers are also tackling infill projects, many of which are located in the urban core. While many of these smaller-scale developers are in the early stages of building their emerging businesses, others are redeveloping a small number of homes at a time. The challenges these developers face differ enough from the larger developers that the panel believes they warrant special attention. The panel identified the primary barriers and solutions to housing production, which fell into the categories of planning and permitting and access to capital.

Planning and Permitting

Barriers and challenges. Incremental developers are particularly challenged by the following planning and permitting processes:

- Navigating City planning and permitting processes for the first time or only periodically; not yet operating with deep familiarity with the City's processes.
- A newly formed or still-forming development team can slow the process.
- Aligning proformas with the various and often differing timelines and deadlines imposed by the City and lenders.
- Construction costs and purchasing inefficiencies when not yet operating at scale.
- Working with tenants and end users to prepare them to occupy newly completed spaces and homes.

Potential solutions. Systems improvements and streamlining processes are key to helping these smaller developers.

- Rezone to reduce the number of and complexity associated with urban core zoning categories.
- Re-plat to facilitate more infill development.
- Use planned unit redevelopment (PUR) on a broader, district-wide scale, rather than project-by-project..
- Address utility improvements at a street or neighborhood scale.
- Provide assistance for navigating the City's permitting process.

Access to Capital

Barriers and challenges. Securing funding to support incremental development is often made more difficult by the following challenges.

- Difficulty scaling operations to achieve purchasing and financing efficiencies.
- Limited equity at play, delivering smaller returns.
- Underwriting requirements that vary from bank to bank.
- Capital stacks that become overly complex and require outside assistance.

Potential solutions. The panel recommended the following solutions to help smaller developers access capital.

- Create a "quick strike" fund to assist with pre-development expenses.
- Form a bank coalition or lending consortium to pool resources, reduce institutional risk, and standardize the underwriting process and associated documentation.

Large-Scale Developers' Production

Even with familiarity with the process and support from professional consultants, Omaha's larger-scale developers also face barriers to additional housing production. Delays caused by sequential reviews and the complexities of the current zoning, PUR, and TIF processes create longer development timelines which slow production and ultimately increase unit costs. The following solutions can help these developers deliver additional units and begin to meaningfully support affordability.

Leverage tax increment financing (TIF) differently. The City and philanthropic partners should consider ways a partnership could better align TIF and affordability, how the TIF process could be applied to smaller projects and missing middle housing in order to deliver more ownership opportunities and production of additional affordable units.

- Create a TIF-supported grant for affordable housing that leverages a partnership between the City and philanthropy, with philanthropy providing upfront grant funding for development and being repaid over time through tax increment. Access could be tied to developers' receipt of certificates of occupancy upon completion of affordable units meeting specified affordability criteria.
- Incentivize a certain threshold of affordable units in a development and acceptance of housing vouchers. In Lincoln, Nebraska, for example, TIF projects often require a ten percent affordable unit threshold.

Revise existing financing tools, especially philanthropic funding, to attract market-rate developers. By leveraging philanthropic or sources that can be funded with cash or equity, a developer can reduce financing costs and allocate those savings toward delivering more affordable units in the market.

- Increase loan amounts up to 30 or 50 percent of the equity required.
- Use interest-only products to increase equity in a project.

Leverage other project supports. Philanthropic partners can assist by layering non-traditional funding with typical funding tools to create more deeply affordable units and deliver additional community benefit.

- Use patient capital to move projects into affordable categories and to provide deeper affordability.
- Align rental rates with the funding provided by housing vouchers.
- Provide additional community benefits such as mixed-income projects, place-based developments, and neighborhood amenities.

The Holistic Regulatory Environment

The City is committed to supporting more affordable housing production, and good strides have been made to encourage more development. At the same time, the panel identified opportunities to reduce several pinch points it identified in the City's processes.

Enhanced public/private implementation. The panel sought to expedite housing development, right-size risks for the City and developers, and identify points for process improvement.

- Allow for concurrent reviews for TIF, public improvements, and building permits.
- Create an online portal or dashboard for tracking projects by City staff, developers, and partners.
- Modify building, electrical, and plumbing codes to reduce delays and lower costs.
- Improve technology connectivity between the Douglas County Assessor's Office and the City of Omaha Planning Department to create clarity and connectivity across the jurisdictions' development processes.

Incorporate zoning enhancements. A more streamlined zoning process is needed for the urban core, and the following steps can help enhance and streamline the zoning process.

- Create new zoning districts for the urban core that align with the existing Housing and Mobility TIF districts and eliminate more nuanced distinctions.
- Incorporate more by-right uses and eliminate the planned unit redevelopment (PUR) process.

Synthesis and Roadmap

To assist the City and Front Porch Investments with next steps, the panel recommends the following near-term actions.

Next steps: All. Create a public-private implementation committee to guide the process improvement work and advise partners along the way.

Next steps: City of Omaha. The City is encouraged to begin with the following three steps:

- Simplify development and regulatory codes.

The panel deliberated findings at the end of the first day of the TAP.

- Improve processes, address pinch points, and encourage cross-departmental communication and cooperation.
- Explore TIF variations for smaller-scale projects, perhaps partnering with philanthropies and nonprofits to expand the use of TIF funding.

Next steps: Front Porch Investments. Front Porch is encouraged to take the following early steps.

- Flex and refine tools to facilitate additional development and expand how projects are incentivized.
- Coordinate with philanthropic institutions to convene organizations interested in funding this work.

The City of Omaha and Front Porch Investments are formidable partners in the pursuit of additional and more deeply affordable housing in the city's urban core. With a cadre of experienced, capable, and willing real estate developers interested in producing more affordable housing in the city, all of these entities can work together, along with the funding and systems-level assistance provided by the community's strong philanthropic partners, to create a sizable impact in Omaha's urban core. With focused efforts, streamlined processes, and capable coordination, the urban core can soon become home to even more households that welcome the vibrancy, density, resources, and amenities so often found in city centers.

Introduction and Background

Cities across the United States are struggling to produce affordable housing at a rate that keeps pace with demand, and Omaha is no exception. The city needs more affordable housing and additional housing units that are more deeply affordable to a broader segment of the population. Recently, The Greater Omaha Chamber identified goals in their Urban Core Strategic Plan: attract 30,000 new residents and add 30,000 new jobs within 20 years.

This important initiative is further strengthened by generous catalytic funding. The City of Omaha (the City) and Front Porch Investments, an Omaha-based non-profit, recently joined forces to bring $40 million to the market with the goal of kickstarting the "development and preservation of affordable housing in the city's rapidly evolving urban core." (See page 19). This catalytic funding brings new resources to the Urban Core and furthers the work of the Urban Core Housing and Mobility Redevelopment Plan.

Understanding the opportunities this catalyst funding could bring to Omaha, the City and Front Porch turned to the Urban Land Institute Nebraska District Council (ULI) for early insights and guidance. Specifically, ULI was asked to ***identify the barriers currently limiting affordable housing development, identify potential solutions to deliver more housing units***, and ***provide guidance on how to maximize use of the fund through implementation of the recommendations.***

ULI, using its trusted and objective technical assistance panel (TAP) program,

TAP Questions

The City of Omaha and Front Porch asked ULI to provide practical, implementation-ready recommendations that can help accelerate the production of affordable housing in the city's urban core.

1. **What are the most significant barriers to the development of new affordable housing and how do they vary by product type (project scale, for-sale vs. rental)?**
   a. How do these barriers impact project scale (small, medium, and large scale), typology and depth of affordability (<60%, 60–80%, workforce)?
   b. Which barriers are within local control versus outside it? What are the deal-killers, delay-drivers, etc.?
   c. Where do existing policies, incentives, or funding tools work at cross-purposes or create unintended friction?
2. **What innovative solutions—including policy changes and incentive/financing programs—most effectively unlock near-term affordable housing production?**
   a. Which existing tools or policies should be: simplified, better aligned, scaled?
   b. Where are there clear gaps not addressed by current policy or financing tools?
   c. What targeted interventions could: Reduce capital gaps? Reduce risk for developers and lenders? Improve predictability and speed?
   d. What solutions from peer cities are most transferable to Omaha's context?
3. **Which solutions should be recommended for implementation and what are the first steps?**
   a. Which strategies could be implemented within 6–12 months and 12–36 months?
   b. What level of political, administrative, or financial effort does each recommendation require?
   c. In whose court are each action, and who could be the champion for each?

Front Porch Investments is a nonprofit dedicated to advancing affordable and workforce housing solutions across the Omaha metro. Formed in 2021 in response to the housing crisis, Front Porch catalyzes housing investment through flexible capital, policy work, and cross-sector collaboration.

assembled a team of real estate and land use professionals to study the challenge presented by the City and Front Porch, interview community and industry stakeholders who could share their perspectives and insights, deliberate their findings, and ultimately deliver a set of recommendations the City and Front Porch can consider as they work to catalyze additional affordable housing production in the city's urban core.

At the start of its work, the ULI panel sought to create a shared understanding of the terms that would define its work and the goals for the study as identified by the City and Front Porch. This foundational level-setting enabled the panelists and partners to more accurately unpack the current housing context and identify more effective tools going forward.

Defining "Affordable"

The U.S. Department of Housing and Urban Development defines affordable housing as "housing on which the occupant is paying no more than 30 percent of gross income for housing costs, including utilities."

In the City's 2025 Affordable Housing Report, affordable housing is defined as "residential dwelling units affordable to households earning no more than 80 percent of the income limits as determined by the U.S. Department of Housing and Urban Development (HUD) Income Limits Documentation System that existed on January 1, 2020."

In addition to these public-sector definitions, there are a range of connotations associated with the term "affordable." For the community, affordable may mean housing that is affordable for an individual. Others may view affordability in the context of a larger family unit and what might be affordable with two incomes. For this study, the panel considered the affordability of options available in the urban core with a goal of ensuring that there are options for people at every stage of life, from young renters to first-time homebuyers, to those seeking to downsize their living arrangements and live in a walkable, vibrant neighborhood like those found in the core of the city.

When considering affordability in the context of area median income (AMI), the panel noted that much of the new housing in the urban core is generally affordable to residents earning between 80 and 120 percent of Omaha's AMI. With that understanding and recognizing that the area is still falling notably short of the number of affordable units available at deeper levels, the panel believes that existing home production at the 100 percent AMI level needs to be expanded, and affordability production needs to deepen

Area Median Income (AMI) in Omaha' Urban Core

Based on a median income of $54,940 for Omaha's urban core, the average household ***could*** afford to spend $1,374 per month on housing expenses. While current ***market*** rents in the urban core average $1,286 per month, a significant number of households remain housing cost burdened. (*TAP Briefing Materials*)

	Studio	1 Bedroom	2 Bedrooms	3 Bedrooms
Assumed Household Size	***1***	***1.5***	***3***	***4.5***
Affordable @ 100% Median Family Income (MFI)	$1,990	$2,132	$2,558	$2,985
Affordable @ 80% MFI	$1,593	$1,705	$2,048	$2,387
Affordable @ 60% MFI	$1,195	$1,279	$1,535	$1,790
Affordable @ 50% MFI	$995	$1,066	$1,280	$1,492
Affordable @ 30% MFI	$598	$639	$768	$895

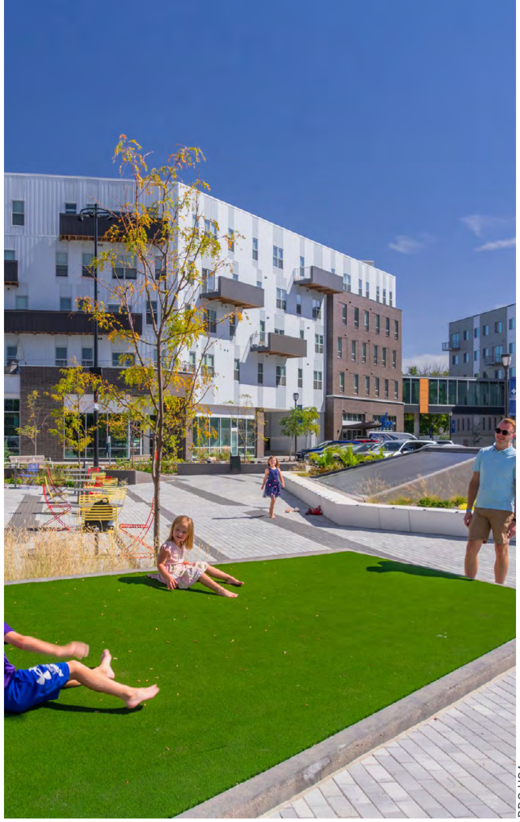
Based on 30% of HUD Metro FMR Area FY 2025 Income Limits Summary below the 80 percent level. More homes are needed, but, just as importantly, more deeply affordable homes are needed.

The panel also recognized that affordability is addressed differently in rental and homeownership situations, with slightly different rules and tools applying in each. While it did not divide its recommendations along these lines, the panel suggests that the City and Front Porch consider the differences as they develop actions to address future housing production.

Study Area, Urban Core Context

For the purposes of this study, the "urban core" is the area defined by the Urban Core Housing and Mobility Redevelopment Plan, bound by the Missouri River on the east, Cuming Street on the north, South 50th Ave. on the west, and generally Woolworth Avenue on the south. The following key statistics help define the area of study:

- Approximately 40,000 people, or eight percent of the city's population, call the urban core "home."
- The urban core represents approximately four percent of the city's total land area.
- The urban core is younger with a median age of 30 years, compared to the broader metropolitan statistical area (MSA) median age of 37 years.
- Households in the urban core have a lower average median income than households in the broader MSA, at $56,364 per year, versus $85,551 more broadly.
- There are more renters than homeowners in the urban core, with approximately 21 percent of households owning their homes, compared with 79 percent who rent. For comparison, the broader MSA is represented by 64 percent of owner households and 36 percent renting.
- The number of households in the urban core has grown by 34 percent over the past 15 years, while the MSA has seen lower household growth at 18 percent.


RDG USA

Placed-based development fosters neighborhoods where people choose to live.

Enhancing the Goals

Building on the successful work to date in the city, the panel believes there is an opportunity for development to build more than just homes. Successful place-based development efforts can help build and strengthen urban core neighborhoods. Beyond adding a single home, a neighborhood-scale approach considers a mix of building typologies, opportunities for homeownership and rental housing, and homes at a variety of price points. A successful urban core neighborhood is one where residents of any age, ability, or ethnicity feel at home, and the home itself is affordable, costing the household not more than 30 percent of its income. This effort should be more than just *building more homes*—it should be *building more homes in neighborhoods where people want to live.*

What the Panel Heard

To help inform its study, the panel interviewed a wide range of stakeholders. From elected officials to municipal staff, architects to developers, housing policy experts to attorneys, organizational leaders to residents, the stakeholders shared their insights into the city's housing challenge, the current barriers limiting development, and their hopes for future housing opportunities in the urban core. The following themes emerged from these interviews:

- Affordable housing is a **priority** for City administration, but the City is not reaching the current housing production **goals**.

- There is **not one particular barrier**. It is "a million smaller things," from building codes and insurance to work needed to prepare a site to financing needs, gaps, incentives, and more.
- The process of moving through the City's permitting approval pipeline is slow, and the time these efforts take costs developers real dollars in associated carrying costs that affect the eventual unit price.
- The City's staffing capacity and structure affects how quickly a project moves through the review process.
- Across municipal departments and partner entities, **competing priorities** with different deadlines often arise, which can impact a project and its feasibility.
- The city needs **more "missing middle" housing** to provide residents with greater opportunities to move between smaller units and larger homes. Missing middle homes typically include cottage courts, townhomes, duplexes, triplexes, and fourplexes, which can offer homeowners valuable stepping stones between renting housing and more impactful homeownership scenarios.
- The **infrastructure requirements** for rental versus for-sale housing can impede new development, as the latter often entails more onerous requirements.
- The **preservation of existing affordable housing** is important as it is often a cost-effective and environmentally sustainable approach to housing provision. It also helps the city maintain its historic building stock and rich character.
- The public sector has good tools to provide developers, but they need to be **more user-friendly**.
- Available **tax credit programs** are helpful but **very complex**—regularly requiring legal or consulting assistance—and difficult to apply to smaller (under $10 million) projects.
- The addition of more **by-right development** in the City's zoning code could help facilitate more development that meets the City's housing goals.
- There are meaningful **opportunities to engage philanthropy** at every step of the development process by employing systems-level thinking.
- Stakeholders suggested, "**Make it easy** to apply for funding." A streamlined application, fewer applications, or faster systems could assist.
- The City and partners could help facilitate more development by resolving cloudy title issues and assisting with site preparation to create a **shovel-ready site**.
- If there are opportunities to create **low or shared-risk scenarios**, developers could take on additional projects.
- Lower barriers to affordable housing development can lead to lower development costs, freeing up more capital for good building design and **inspiring less opposition** from existing residents who may be hesitant to accept "affordable" housing in their neighborhoods.

The panel interviewed a wide array of stakeholders and received a briefing from Jeff Lubell, a senior fellow at the ULI Terwilliger Center for Housing.

Existing Reports and Resources

A host of resources helped inform this panel's work. While some of these reports were published by the City, others can serve as additional points of exploration for the City, Front Porch, and their partners.

Omaha Housing Affordability Action Plan. This 2025 report, prepared by the City's Planning Department and RDG, identifies strategies to address Omaha's housing needs on a citywide basis.

Sustaining Nashville. In this 2024 TAP, ULI Nashville and the ULI Terwilliger Center for Housing tackled the challenge of affordable housing production in Nashville. This report, commissioned by the Metro Housing Division, outlines a path toward more sustainable, resilient, and affordable housing in Nashville and could provide insights for Omaha.

Nebraska's 2022 Strategic Housing Framework. Produced by the Nebraska Investment Finance Authority (NIFA), this document seeks to provide strategies to reduce the number of housing-cost-burdened households in the state and to facilitate the development or redevelopment of 35,000 affordable housing units by 2028.

Building the Future 2025. This ULI Terwilliger Center report highlights creative state and municipal responses to the housing crisis, explores strategies, spotlights emerging housing models, and features case studies from across the country.

The briefing materials for this panel included a host of existing housing reports and resources, both from the local market and from cities across the U.S.

Incremental Production Paths

The city and the urban core, specifically, offer ample opportunities for infill development. This incremental approach to development, where one house or a small number of homes are in progress, is often taken on by developers who are just getting started or have been in the industry for only a few years. These developers are often confronted by the scenarios listed below.

Barriers to Development

Planning to permitting. The incremental developer cohort faces many of the same challenges and barriers as larger developers, yet the following elements in particular impact this group during the planning and permitting process:

- **City process.** New and early-career developers may be navigating the City's permitting processes for the first time, and understanding the zoning and entitlement processes, as well as the applicable land use regulations and required improvements, can be daunting.
- **Development team.** New developers are still building their team. Finding the right partners and service providers and establishing good working relationships takes time, and hiccups along the way can slow the process and progress.
- **Proformas and timelines.** Timelines and deadlines abound, including those established by the City and those required by funders. Fitting all of these deadlines into the development timeline, meeting those deadlines, and ensuring that the proforma remains accurate along the way are critical management tasks.
- **Construction costs.** The most significant cost on any project is construction, and managing associated trades and subcontractors is a skill. Materials costs following the Covid-19 pandemic remain variable but are beginning to stabilize.
- **Occupancy and end users.** As a development nears completion, incremental developers are working with prospective tenants, preparing them for their financing applications, deadlines, and the eventual move into the new home.

Access to capital. Finding funding to support incremental development is challenging. Emerging developers often lack the same economies of scale as larger development teams, and they rarely have a deep portfolio of completed projects or collateral to support additional funding pursuits.

- **Scaling.** With scale comes efficiencies of purchasing, managing, and financing. Incremental or emerging developers do not have the broader operational scale that easily gains financing attention.
- **Equity.** Small projects deliver modest returns, which can limit the amount of equity a small developer can accrue over time. This strengthens the need for outside capital.
- **Underwriting.** Banks are generally risk-adverse and seek to underwrite projects that are highly likely to succeed. Without a proven track record, an emerging developer may have difficulty getting early projects underwritten. The underwriting requirements and required documents can also vary between banks, making it more challenging for developers to anticipate what each lending institution will require.
- **Building capital stacks.** The layers of financing often needed to bring a project to market can make the capital stack complex. Properly stacking and managing

REQUEST: Rezoning from R4(35) to R5, with approval of a PUR-Planned Unit Redevelopment Overlay District
LOCATION: 3757 North 37th Street

SUBJECT AREA IS SHADED - MARCH 2026

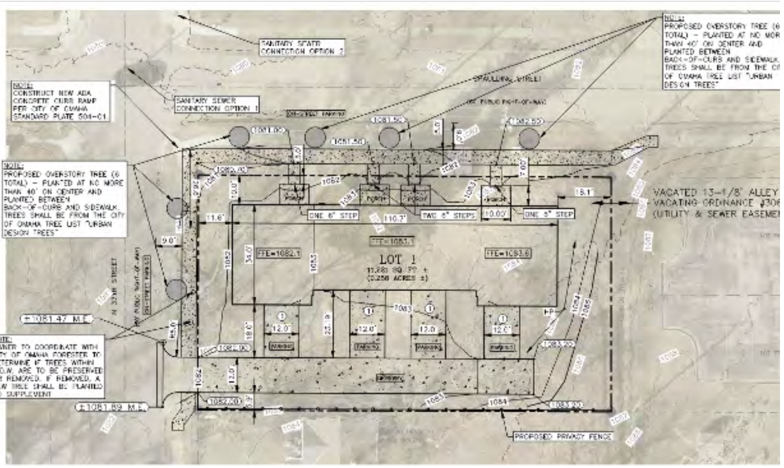
One of the developers on the panel shared a recent rezoning request and exhibit to illustrate the current small variations in the zoning map that require rezoning attention and can cause delays.

multiple capital sources is a skill that is honed over time and often particularly difficult for a new developer.

Potential Solutions

Planning to permitting. Throughout the development process, from planning to final permitting, developers could benefit from a number of systems improvements. For small projects, the panel considered the work of an emerging developer whose project moved through pre-application, site interview, review by the Planning Board, review by the City Council, re-platting, and then finally receiving a building permit—all of which can easily take up to five months, which means five months of carrying costs before dirt can even be turned on the site. Streamlining and simplifying the process are key.

- **Rezone to eliminate complexity and reduce zoning categories.** The zoning map for the urban core is represented by over 12 separate land use categories, most of which require adjustment before new development can take place. The City is encouraged to rezone large swaths of the urban core to allow greater flexibility and reduce the likelihood that parcels will require rezoning along the way.



An illustration of the early site complexities of even small projects.

- **Re-plat to facilitate infill development.** Re-platting entire city blocks to better facilitate infill housing can also reduce eventual pre-development work and help speed the development process.
- **Consider using planned unit redevelopment (PUR) on a broader scale.** The zoning complexity of the urban core often requires a PUR on nearly every parcel. Creating a block or neighborhood-scale PUR would remove this task from the pre-development list for individual parcels.
- **Address utility improvements at a broader scale.** Certain utility improvements could also be addressed at a broader scale, reducing the need for individual developers to address utilities on discrete parcels.
- **Provide navigation assistance in the permitting and review process.** Helping emerging developers understand the path to obtaining required permits and serving as a concierge or navigator along the way can speed a developer's first journey through the City's processes and build familiarity, making subsequent pursuits easier and faster for everyone involved.

Access to capital. To help emerging developers access capital for infill and missing middle development, the panel recommended two key solutions that blend public and private funding.

- **Create a "quick strike" fund.** A flexible "quick-strike" grant fund could cover essential early-stage costs that don't generate returns, enabling projects to advance. These include unanticipated pre-construction expenses, early construction costs (e.g., infrastructure and utilities), and site risks that typically cannot be financed or recovered. Open-cycle grants would speed progress beyond basic improvements without underwriting delays or added debt.
- **Form a bank coalition or lending consortium**. A lending consortium of aligned banks could pool resources, reduce risk, and offer simplified financing for affordable and diverse housing. By standardizing underwriting and documentation, it would streamline and speed the financing process.

In both scenarios, lenders play a key role in supporting and encouraging the city's emerging developers as they launch and scale their businesses, thereby strengthening the city's economic vitality while funding critically needed smaller projects and infill developments.

Large-Scale Developers' Housing Production

In addition to considering the needs of incremental developers, the panel evaluated how the market's larger developers are producing housing in the urban core and how barriers could be removed and processes smoothed to facilitate more housing production at deeper affordability levels.

A housing conversation should begin with an understanding of the range of housing needs that typically exist across a city the size of Omaha. In addition to the single-family homes and multi-story apartment buildings found across Omaha, residents would benefit from a broader array of housing types, configurations, and prices.

Between single-family homes and multi-story apartment or condominium buildings, there is often a "missing middle" of housing typologies. Duplexes, triplexes, four-plexes, townhomes, cottage courts, and accessory dwelling units (ADUs) can provide households with additional, often more affordable, housing options beyond a single-family home. These housing options can provide a welcome bridge between households who begin by renting and wish to move into homeownership. Purchasing a duplex or townhouse can help ease a homeowner into the process, allowing entry at a lower price point while still often facilitating wealth building and future purchasing power as the home appreciates.

To expand the capacity of larger developers to produce additional affordable housing units, the panel identified a number of solutions tied to existing City-level tools.

Leverage TIF Differently

Tax Increment Financing (TIF) is a development financing tool that has been in use for decades. Typically applied to large projects or districts in geographies that meet certain criteria (e.g., blighted areas), TIF allows developers to borrow against the future incremental property value realized in the TIF footprint following the development's completion. (See the City's Planning Department Community Development Division for a deeper discussion of TIF in Omaha.)

To assist with the production of affordable housing, the panel recommends that the City consider how the TIF process could be revised and potentially augmented by philanthropic partnerships to be better applied to smaller projects and missing middle housing, which will help deliver more ownership opportunities and additional affordable units at scale.

Align TIF with affordable housing. The TIF process, while used broadly across the urban core, remains relatively complex and, for emerging developers or those working on smaller projects, difficult to access or cost-prohibitive (in administrative fees). Additionally, by its nature of basis on land valuation, TIF can sometimes actually work against affordability. Easier said than done, revising local TIF processes could better fit affordable into the equation, open the door to increased use on smaller projects and help speed housing production. The potential for higher and better use warrants the effort to unlock the process.

Create a TIF-supported grant. One strategy for unlocking affordability through TIF could involve a partnership between the City and philanthropy to create a grant supported by TIF that could fund a number of affordable housing projects through the same broader pool of funds. For example, philanthropy

Opticos Design has created a good illustration of how missing middle housing can create welcome density gradations between single-family homes and mid-rise multifamily buildings. These lower-density homes also a good ladder for homeowners to move from renting into homeownership.

could provide upfront grant funding to a developer, to be repaid by the increment generated on the property. Funding could be tied to the developer's receipt of a Certificate of Occupancy for units in the urban core that meets the amended criteria (Neb. Rev. Stat § 18-2103). Detailed terms—ultimate size(s) of the grant(s), etc.--would be determined.

Incentivize Affordable Units. The City is also encouraged to incentivize alignment of a certain threshold of units with affordability levels to anchor accessibility for housing voucher tenants, while requiring the project to accept such vouchers. TIF tiers, for example, could be unlocked by provision of certain levels of affordability. In some communities, access to TIF requires provision (such as ten percent of all units) of affordable units. A delicate balance was noted, to facilitate affordability without making development cost-prohibitive.

Revise Financing Tools to Attract Market-Rate Developers

The challenge for most developers seeking to deliver affordable housing is creating a capital stack that reduces necessary financing without lowering the principal mortgage amount. Inevitably, in larger scale market-rate production, there is a funding gap not subsidized, reducing affordability. By seeking sources of financing that can be paid from available cash flow or the equity structure (rather than more debt), a developer can lower the eventual for-sale or rental rates for individual units and increase the supply of affordable units in the market.

The panel recommends exploring the following additional approaches to project financing:

Scale up loan amounts. By offering an increase on loan amounts or removing caps, a funding partner or group of partners, could help push equity into the 30 to 50 percent range of total project cost, to enable developers to drive down rents or rates that a household would pay for a unit.

Use interest-only products to increase equity. An interest-only balloon or long-term amortization (e.g., 10-year) with intermediary term durations could be used to increase equity rather than using supplemental debt on projects.

Use patient capital. Finding and using flexible, patient financing can prove instrumental. Tools such as a 17-year term with a minimum 40-year amortization, interest-only loans, or using interest payable from available cash flow can help move projects more readily into affordable categories and enable deeper affordability.

Leverage Other Project Supports

A variety of housing sizes, styles, and price points can help create living environments and neighborhoods where everyone can feel welcome and residents have a variety of options to suit their lifestyles, household sizes, and budgets.

Omaha's philanthropic partners could also play an important role in supporting additional affordable housing production by layering non-traditional funding with typical funding tools to provide value in other ways. The following recommendations can help make the case for philanthropy's participation in these development efforts:

Align rents with vouchers. Housing vouchers can be a powerful affordability tool, yet there are instances in which rents for affordable units exceed the voucher amount. It would be helpful to incentivize provision of a threshold of units at rent levels at the point where those using housing vouchers can qualify.

Provide alternate trade-offs to the developer. In exchange for providing additional affordable units, projects receiving these non-traditional funding supports could receive some other benefit through the development process. Priority access could be given to projects delivering a higher level of affordability, or deeper affordability by focusing on lower-income households.

Grow community benefits. In addition to the potential benefits for developers focused on individual residents' affordability, encouraged provision of other community benefits should be considered and included in funding efforts.

- Encourage mixed-income developments to build place-based, sustainable neighborhoods with differing typologies, rather than fully low-income projects.
- Identify location priorities for the funding, with an emphasis placed on projects in the urban core.

There are likely a host of other community benefits that could be realized through these non-traditional funding sources. Further engagement with the community, funding partners, organizational leaders, and philanthropic parties can help uncover the benefits with the greatest potential to support the community, sustain the long-term affordability of these housing units, and help financially-burdened residents build capacity for upward mobility.

GOOGLE STREET VIEW

Missing middle housing can blend nicely into and alongside streets of single-family homes and can ease the transition to mid-rise housing or even denser options closer to the city center.

The Importance of Mixed-income Neighborhoods

The panel's goal of promoting affordable housing as a component of a broader mixed-income neighborhood can help support the future economic mobility of the children living in the mixed-income housing.

A 2022 study by Harvard professor Raj Chetty found a deep connection between friendships and economic mobility.

"Drawing on a massive dataset of more than 72 million social media users, Chetty found that people tend to befriend others with similar incomes. Chetty also found that when low-income children grow up in communities with what he calls 'economic connectedness,' meaning they have connections with people from other socio-economic groups, they are much more likely to rise out of poverty." Harvard Graduate School of Education

A 2010 housing policy research brief from the MacArthur Foundation also identified benefits associated with mixed-income neighborhoods, notably:

- Public housing residents in mixed-income neighborhoods were happier with their neighborhood than their peers in traditional public housing and did not feel socially isolated.
- The expanded social networks were associated with reduced smoking and depression.
- After moving into mixed-income neighborhoods, public housing residents' social networks widened to include those with more education, income, and more racial diversity.

The Holistic Regulatory Environment

The panel found the overall development environment in Omaha and the urban core encouraging. The City, specifically the Planning Department and Public Works, is committed to supporting more affordable housing production. There is accessible professional staff in these City departments who understand the housing need and are eager to support development implementation. They also have valuable experience with and a positive reputation for large-scale, mixed-use, mixed-income public partnerships, including Choice Neighborhoods and recent riverfront development.

At the same time, the panel identified several pinch points in the development process that, when smoothed, can greatly accelerate the delivery of more housing and greater affordability across Omaha's urban core. The following recommendations can help address those pinch points, ease the process for both the private sector developers and public sector staff overseeing the process, and eventually lead to more housing units at deeper affordability levels.

Enhanced Public/Private Implementation

The city's housing needs require an all-hands-on-deck approach, with both the public and private sectors working closely together to accelerate implementation. Specifically, the panel sought to expedite housing development, right-size the associated risks for both the City and developers, and identify key areas where processes can be improved. The following recommendations can help the City reach its housing goals:

- **Allow for concurrent reviews.** As most approval processes flow from one department to another, time is regularly lost along the way. Aligning approvals for TIF, public improvements, and building permits, and moving projects through concurrent reviews can ultimately reduce the broader approval timeline by a month or more, saving developers time and resulting in lower development costs.
- **Create a portal for tracking projects.** An easily accessible online portal or project dashboard can provide welcome transparency into the project approval process and help all parties remain accountable to one another and the broader project implementation timeline. The City is encouraged to update the City of Omaha Developers Guide and incorporate detailed steps into an accessible dashboard, potentially building on the existing ONEBiz website.
- **Remove code barriers.** Building, electrical, and plumbing codes play an important role in ensuring safety in the built environment, yet inefficiencies in each review system create significant delays in the development process, leading to increased costs across the board. The recent conversations and considerations around the adoption of single-stair egress for certain multi-story buildings are a good example of the public and private sectors working together to identify practical and achievable code updates that can support more efficient, affordable housing production.
- **Improve digital connectivity.** The existing technology platforms at the Douglas County Assessor's Office and the City of Omaha Planning Department need to work better together. Streamlining these interfaces to allow a single project dashboard or pipeline would help speed project timelines and provide project partners with greater clarity, transparency, and connectivity in the process.

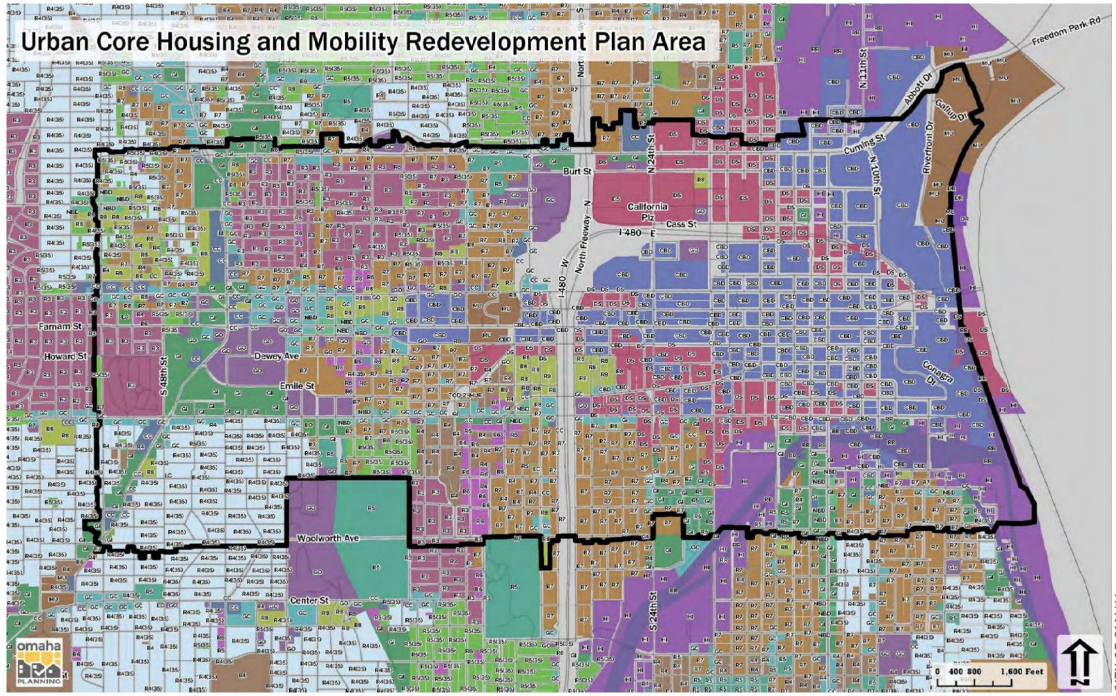
Incorporate Zoning Enhancements

As the panel noted, there is not just one improvement that will speed the delivery of more housing—it requires a series of improvements across the entire development and approval process, and zoning plays a key role. A more streamlined zoning process is needed for the urban core. At present, there are over 12 different zoning designations in this central area of the city. Navigating each of these designations and adjusting designations via rezoning, which is often required, takes time and slows development.

The following steps can streamline the zoning process and speed housing delivery:

- **Create new zoning districts for the urban core.** The panel recommends adding three new districts that align with the existing Housing and Mobility TIF districts and their associated influence areas. At the same time, other, more nuanced zoning designations should be eliminated. (The panel did not specify which zoning categories should be eliminated, leaving that instead to further evaluation by the Planning Department in conversation with partners and developers.)

- **Incorporate more by-right uses.** There is a wide range of diverse uses in the urban core, yet this diversity does not necessitate distinct zoning for each use. Instead, the panel recommends incorporating more by-right zoning and eliminating the need for the City's planned unit redevelopment (PUR) process for individual parcels, which comes with additional upfront costs and lengthens the development timeline. Not only would this improvement assist with greater housing production, but it could also specifically assist with the production of missing-middle housing units by allowing those housing typologies by right.



The variety of colors in the City's zoning map depict the variety of zoning designations.

The Urban Core Affordable Housing Initiative

Omaha's urban core affordable housing initiative is primarily driven by a $40 million bond to build and preserve affordable units within the Housing and Mobility Redevelopment Plan Area, focused geographically around the forthcoming downtown-midtown streetcar and public transit routes. The funds, backed by a streetcar-related bond, provide advanced access to housing development financing well ahead of when future tax increments could be available, and are managed and distributed by the local nonprofit Front Porch Investments.

Read more about the August 2025 Affordable Housing Announcement.

Synthesis and Roadmap

With a broad range of improvements needed to further catalyze affordable housing production, it can be difficult to identify where to begin. To assist the City and Front Porch Investments with the recommended process improvements, the panel outlined the following near-term actions that can begin to reshape the trajectory of housing development and demonstrate to the development community and broader public that the City and its partners are firmly committed to the efforts.

Next steps: All. Create a public-private implementation committee. The range of partners involved in affordable housing development in Omaha points to a need for a cross-sector, public-private team to guide process improvement work and advise partners along the way. An implementation committee can help all partners identify and agree on priorities, determine how to initiate or support needed change, and track and measure improvements along the way, while celebrating successes and continuing to hold all parties accountable to the effort.

Next steps: City of Omaha. The City has an important role to play in refining its processes to better facilitate the type of development the urban core needs. It is encouraged to begin with the following three steps:

- **Simplify development and regulatory codes.** The City can support future development by reducing regulations governing development and streamlining construction codes.
- **Optimize processes.** Address the pinch points, encourage cross-departmental communication and cooperation, and make a good process even better, helping developers shave a month or two off each project timeline.
- **Explore TIF variations.** Beyond project-by-project approvals, TIF should be used to support broader swaths of small-scale development and to facilitate needed infrastructure improvements. The City is encouraged to partner with philanthropy and related nonprofit organizations to expand the use of TIF, pushing its effectiveness beyond today's single-site, large-scale development applications.

Next steps: Front Porch Investments. As a committed partner in this effort and with its $40 million catalyst fund, Front Porch has an important role to play in this effort, particularly supporting early efforts.

- **Refine tools for greater flexibility.** Front Porch has great tools in place to support developers and their project needs. Expanding their use and being more flexible with those tools can facilitate further development, expand how projects are incentivized, and help push more projects forward.
- **Coordinate with philanthropic institutions.** Front Porch can serve as a convener of institutions interested in funding this work, leveraging its market position, neutrality across the development community, and deep commitment to seeing this work through. As a convener of the real estate community, ULI Nebraska can also lend muscle to the effort. With global resources and deep local member expertise, ULI's ability to pull developers together should be tapped to assist.

There is little about this work that is easy or fast. There are steps, such as those listed here, that partners can take tomorrow to open the door wider to additional affordable housing in Omaha's urban core. At the end of the day, however, real estate development is a marathon. City building is likewise a long-term, generational endeavor. This work does not happen overnight, but the City of Omaha, Front Porch Investments, the development community, and the philanthropic partners active in the community have all separately, and at times together, demonstrated their deep commitment to this city and its successes. Through these recommendations and the continued commitment of all partners, increasing numbers of Omaha's residents can have access to safe, affordable housing in neighborhoods of their choice, and particularly in the city's urban core.

About the Panel


ULI
Nebraska
Accelerating Affordable Housing in Omaha's Urban Core

Jamie Berglund

Program Director
Peter Kiewit Foundation

Jamie supports the foundation's grantmaking and initiatives, helps guide impact investments, and works closely with nonprofits, businesses, and public partners to advance community priorities. She loves collaborating with the people who live and lead in the neighborhoods PKF invests in and finds energy in helping them design and carry out solutions that reflect their own vision. Jamie holds a Bachelor of Arts in Sociology and a Master of Science in Urban Studies and brings more than twenty five years of community and economic development experience, including helping launch organizations that now anchor neighborhood efforts in Omaha. On weekends she is usually creating something in her workshop, tackling home projects, enjoying yard work and gardening, or fitting in a long ride on the Wabash. She also has a talent for organizing spaces to make them feel calmer and more useful. Her favorite reminder comes from Leo Rosten: "The purpose of life is not to be happy but to matter, to be productive, to be useful, to have it make some difference that you lived at all."

Eric Englund

Deputy Planning Director, Urban Planning
City of Omaha Planning Department

Eric Englund is a Deputy Planning Director for the City of Omaha Planning Department. Eric has worked for the City since 2007, serving as Deputy Director for the last seven years. Born and raised in Omaha, Eric received his Bachelor's and Master's degrees from the University of Nebraska at Omaha. Outside of work, Eric enjoys spending time with his three kids, who range in age from 9-15.

Eric's team oversees the City's Comprehensive Plan, development review and Capital Improvement Program (CIP). His staff also supports various boards, including the Planning Board, Zoning Board of Appeals, Urban Design Review Board and Landmarks Preservation Commission. Much of Eric's time is spent as part of a team working towards solutions for affordable housing identified in Omaha's Affordable Housing Action Plan (HAAP), discussing development proposals, and a major update to the Comprehensive Plan (We Make Omaha).

Amy Haase, AICP

Principal
RDG Planning & Design

Amy Haase is an urban planner and principal at RDG with more than two decades of experience. She has managed projects including transportation studies, comprehensive plans, housing market studies, downtown and corridor redevelopment, neighborhood revitalization and park master plans.

Amy is a trusted leader in developing plans and leading public engagement processes with a strategic yet approachable style. She helps communities identify and act on their unique opportunities whether that's reimagining neighborhood connections, enhancing mobility networks or strengthening housing strategies. Her planning work spans rural towns to mid-sized cities across the Midwest.

She holds a Master of Science in Urban Studies from the University of Nebraska Omaha and a Bachelor of Arts in Social Sciences from Wayne State College.

Jake Hoppe

CEO
Hoppe Development

Jake Hoppe is a leading affordable housing developer focused on innovating new ways to use housing finance tools to create transformative community investments. As CEO of Hoppe Development, he leads a vertically integrated team focused on real estate development, construction, and long-term property management. Hoppe Development delivers affordable housing solutions in partnership with communities and supportive service providers, and is an expert in utilizing financing programs to meet unique affordable housing needs.

Prior to 2019, Jake worked at the intersection of renewable energy, finance, and technology at venture-backed companies in San Francisco and Boston. He started his career in rural community economic development and investment banking. He has a bachelor's degree in Economics from Carleton College and an MBA from the Tuck School of Business at Dartmouth.

Jake lives in Omaha with his wife and two daughters. He serves on the board of commissioners for the Omaha Inland Port Authority, the board of Center for Immigrant and Refugee Advancement, and volunteers with a recently resettled refugee family to support their transition to the US.

Lara Huskey

Executive Vice President
Midwest Housing Development Fund

Lara Huskey is a proud, native Nebraskan. She is the Executive Vice President of Midwest Housing Development Fund (MHDF), a non-profit, U.S. Dept. of Treasury certified Community Development Financial Institution (CDFI) based in Omaha serving several states primarily in the Midwest. MHDF is a CDFI member of the FHLBank Topeka and specializes in customized loans to properties financed with Low-income Housing Tax Credits. Lara serves on the Board of Directors of NeighborWorks® Home Solutions, an affordable housing provider in the Omaha metro area, and Habitat Omaha Affordable Mortgage Solutions (HOAMS). Lara has a bachelor's degree in economics and sociology from the University of Nebraska – Lincoln and National Development Council Housing Development Finance Professional (HDFP) certification.

Todd Lieberman

President
Brinshore Development

Todd has worked for Brinshore since 2010. He currently heads the Kansas City office and manages work in Denver, Kansas City, Knoxville, Las Vegas, Oklahoma City, Omaha, and Norfolk, VA.

Has closed and developed 3000 residential units and 130,000 sf of commercial space in 30 developments and oversees six multi-phased Choice Neighborhoods Implementation efforts for Brinshore.

Todd was honored as one of the "Top35: Tomorrow's Newsmakers Under 35 Years Old" by Real Estate Forum in 2007.T odd was a Development Manager for City Interests, a Washington, DC based real estate development company focused on the revitalization of underutilized commercial and transit-oriented urban properties.

Todd is a founding president of Neighborhood Legal Support's board of directors and president of the New Reform Temple's board of directors.

A past Fellow at the Center for Urban Redevelopment Excellence at the University of Pennsylvania, Todd also received a Masters in City Planning from Massachusetts Institute of Technology and a BA in Urban Studies from the University of Pennsylvania.

Drew Lier

Owner and CEO
Lier Development Group

Drew brings over a decade of hands-on experience leading residential and community-scale development projects across the Omaha region. While he's known for his ability to see the full lifecycle of a development, from early planning and entitlement through construction and long-term stewardship, what truly sets him apart is the way he builds relationships. That experience has shaped how he views development: Not as a series of transactions, but as a responsibility; one that requires patience, collaboration, and an understanding of how decisions made early on ripple outward over time.

Phillip McClain

Founder
The Mensch Group

Phillip McClain is a seasoned entrepreneur with over 12 years of experience building and leading businesses across diverse industries, including sports, entertainment, real estate, restaurants, fashion, tech, and startups.

His expertise spans marketing, business management, capital funding, and business development, enabling him to consistently drive growth, forge strategic partnerships, and create meaningful opportunities. A father, visionary, and family man from Chicago, IL, Phillip is a dedicated real estate developer and a lifelong learner with an insatiable curiosity. Phillip has handled marketing, sponsorships and public relations for WBO Lightweight Champion Terence Crawford.

Phillip is also the the Director of Marketing and Sponsorship for the Fit4Life Corporate Challenge. He manages the marketing and Strategic Planning for It's My Play, an online company that helps athletes pursue professional careers. Phillip also assisted with the planning, consulting, and press information for the Ralston Arena. He has worked with UNO Athletics, NCAA College World Series, Omaha Fashion Week, 500 Campaign, David Sunflower Seeds, Harley Davidson, and numerous other companies, businesses, organizations, foundations and events.

Jennifer Taylor

Deputy City Attorney
City of Omaha

Jennifer Taylor represents the City of Omaha on matters related to real estate development, land use, zoning, public property and transportation, historic preservation and landmarks, code enforcement, tax increment and bond financing, land banks, drafting state legislation and local ordinances, representation of the Planning Board, Zoning Board of Appeals and other municipal boards, as well as civil and appellate litigation related to real estate, land use and construction matters.

Clay Vanderheiden

Partner, Head of Development

GreenSlate Development Partners

Clay Vanderheiden joined GreenSlate in 2017 and became a Partner in 2020. He leads the firm's underwriting, acquisitions, financing, and strategic planning — the disciplined, analytical work that makes ambitious development possible. His focus is complex urban infill in Omaha's urban core, and his approach combines rigorous financial analysis with a genuine belief that the city's most challenging sites are also its most important ones. Clay holds a degree in Financial Analysis and Business Intelligence from Creighton University and moved to Omaha in 2014, quickly rooting himself in the city's civic and professional life. He serves on the Board of Directors of the Omaha Public Library Foundation, is a member of NAIOP's Developing Leaders Forum and the Urban Land Institute, and is a graduate of Leadership Omaha Class 46.

Joseph P. Zadina, P.E.

Founder and Principal

Zadina Consulting

Joe Zadina is the founder and principal of Zadina Consulting and a registered civil engineer with more than 22 years of experience working on community, education, and development projects throughout Nebraska and the Midwest. Over the course of his career, he has committed to developing solutions for affordable housing in both new developments and existing urban areas, including infill and redevelopment sites. Joe has worked closely with clients, developers, property owners, community members, and local municipalities to understand zoning regulations and to identify practical pathways for projects to move forward. He is a strong proponent of encouraging thoughtful development through both design and education, helping individuals and communities navigate site, infrastructure, affordability, and regulatory requirements to deliver housing and development projects that are both feasible and impactful.