

Blueprint for a Prosperous Lincoln: A Poverty Elimination Action Plan

JUNE 2025



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Introduction

In May of 2024, the Nebraska state legislature adopted LB840, the Poverty Elimination Action Plan Act, with the goal of addressing poverty in large cities by focusing on creating comprehensive, sustainable strategies to reduce and ultimately eliminate poverty. The bill called for a collaborative approach between state and local governments, nonprofits, and community organizations, emphasizing long-term solutions to address the root causes of poverty in urban areas. By focusing on economic mobility, affordable housing, education, and healthcare, the bill provides a framework for large urban areas to reduce poverty, empower residents, and create a more equitable future for all Nebraskans.

The legislation requires that the City of Lincoln submit a comprehensive report to the Urban Affairs Committee by July 1, 2025. This report includes a needs assessments, findings from community engagement, data analysis, and strategies to enhance and expand key areas including education and job training, affordable housing, healthcare access, economic development, transportation and infrastructure, and social services. The report establishes clear metrics for tracking progress and evaluating impact, with updates required every two years, alongside a long-term plan to sustain improvements. The planning process was a collaborative effort involving government agencies, nonprofit organizations, and local residents.

Instead of focusing on poverty management, the goal of this Plan is to support programs and actions that break the cycle of poverty. Systemic changes include access to education, after school programming, quality childcare, preventative medical care, nutrition, quality affordable housing, and career advancement. By providing support to improve these elements, families can lift themselves out of poverty.

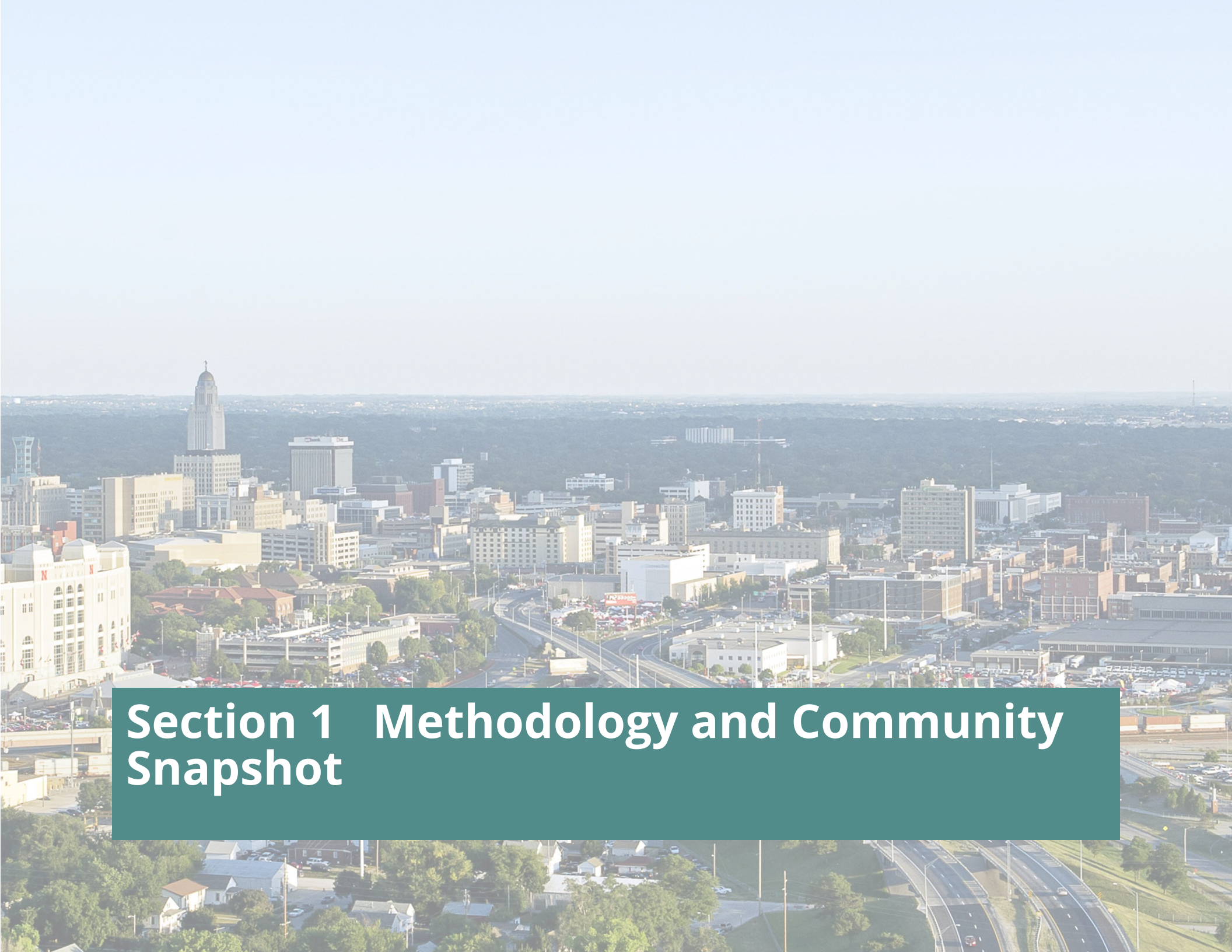
The plan horizon is 5 years, which is why many of the strategies included focus on existing programs and efforts underway that work towards poverty reduction in the six key focus areas. Nonprofits, businesses, and City departments are all working hard to eliminate poverty in Lincoln today with initiatives that align well with the plan goals. Continued collaboration with the various groups working on programming that improves household outcomes will be key. We aim to continuing building on this work, with more education and engagement of the community on these instrumental programs.

Some strategies include researching opportunities to advance new programs in the future, or work with other agencies or the State Legislature to advance legislation that would support poverty reduction in Lincoln. This sets up the building blocks to explore additional opportunities in future updates of this Plan.

Domain	Strategy	Measures	Funding Source	State Agenda
Affordable Housing	Develop additional funding for the Lincoln Prevention Assistance Commonfund (LPAC)	Reduction in homeless, evictions prevented	JBC; Grants	X
	Reduce Homelessness through Permanent Supportive Housing (PSH)	Number of new units annually	Grants	X
	Increase Home Ownership through LHAP, NIFA, and Affordable Housing Trust Funds	Enrollments, % percentage by income and race	Federal Funds	X
	Support 5,000 new, rehabilitated, or subsidized affordable housing units by 2030	Number of new units annually	LIHTC, Grants, Private Funds, City Funds	X
	Increase the supply of quality transitional housing by supporting nonprofit agencies	Utilization rates	Grants, Private Funds	X
	Implement the Lead Hazard Control and Healthy Homes Production grants	Number of homes enrolled	Grant	
	Analyze the impact of limiting apartment application fees and mandatory renters insurance on low income households	Legislation proposed, passed	NA	X
	Look for ways to expand the Residential Rental Rehabilitation Program outside SODO	Number of units improved	TIF	
Education, Job Training & Employment				
	Research the potential of an earned income disregard for housing and other benefit programs	Report of Findings Complete	NA	X
	Measure the gap in quality early childhood education programs and community need to expand capacity	Gaps Report, slot numbers, enrollment rates	Federal, State, Local	
	Continue the summer youth employment program	Program enrollment/retention	City Funds	
	Continue the Gap Year program	Program enrollment, retention, income gains	Grants	
	Create an interview clothing closet	Program creation, job applicants receiving clothes	Donations	
	Continue to support the American Job Center of Lancaster and Saunders County	Multiple (see AJC Report)	NA	

Health Care Access	Coordinate with the State Legislature and local organizations to enhance support for expansion of cost-effective Community Health Centers	Number of new community health centers	State Funds	X
	Expand operation of the medical grant and liaison program	Increase in patients assisted	Non-profits	X
	Explore development of additional low-income dental clinics and expanding existing dental providers	Report Completed	NA	
	Support a community health worker program	Enrollment rates	NA	
	Promote early and adequate prenatal care access and address language and health insurance access barriers for low-income families	# of presumptive eligibility providers, timeliness of prenatal care	NA	
	Continue the Community Health Service Program	Number Individuals Assisted	NA	
Economic Development	Use Tax Increment Financing to increase business creation and jobs	Jobs created, projects approved, new partnerships	NA	
	Provide assistance to small, minority, and local businesses to get certifications that make them more competitive for government contracts	% of new WMBE vendors and % overall	NA	
	Develop strategies to include affordable commercial tenant spaces for small businesses in new developments	New businesses	NA	
	Explore opportunity to improve small businesses support with regulatory processes and resources	Process Developed	NA	
	Promote public-private partnerships that build stronger food networks/promote urban agriculture	New food businesses, new gardens	NA	

Transportation and Infrastructure	State and Federal Funding Opportunities for StarTran Service	Increased ridership	Federal and State Funds, City Funds	X
	Continue implementation of the Lincoln Bike Plan network to provide safe and protected infrastructure for residents who cannot drive	Miles of bike lanes, paths added	Grants, City Funds	X
	Continue the sidewalk repair program	Miles repaired	Grants, City Funds	X
	Redevelop underutilized commercial centers into a mix of uses, including housing	New projects, zoning reforms	TIF	
	Work with public schools to support transit use by students in underserved populations	Transit card distribution	NA	
Social Services	Assist families in claiming the refundable child tax credit	Claiming rates	NA	
	Continue to recognize needs of low income households when setting program fees	Fee structures reviewed	NA	
	Support language access	Services provided	NA	
	Continue LCHR discrimination investigations	Increase in closed cases, outreach events held	NA	
	Continue the Joint Budget Committee Grant Program	Funding provided,	City Funds	
	Support service navigator programs	System established, user numbers	NA	

An aerial photograph of a city skyline. In the background, a large, light-colored building with a prominent dome, likely a state capitol, stands out against a clear blue sky. The city is densely packed with various buildings, including commercial structures and residential areas. A multi-lane highway with several lanes of traffic runs through the middle ground. The foreground shows a mix of greenery, trees, and some smaller buildings. The overall scene is a wide-angle shot of a major urban center.

Section 1 Methodology and Community Snapshot

Community Engagement

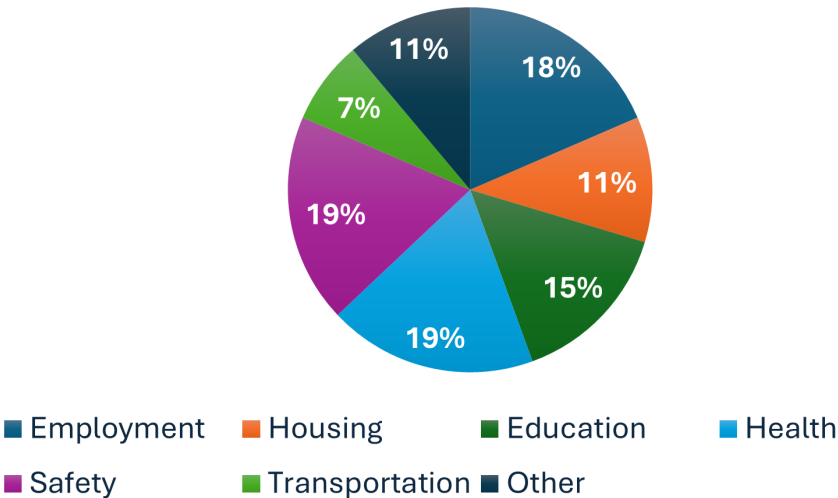
Community engagement is crucial for developing a Poverty Action Plan that is effective, sustainable, and responsive to the real needs of those experiencing poverty. Talking to government departments, local non-profits, advocates, and educational and workforce groups helped to build the plan, but talking to impacted residents also ensured that the solutions are relevant, culturally appropriate, and have broad support, leading to better outcomes and a stronger, more resilient community. By aligning interventions with the actual experiences of those most impacted by poverty, we increase the likelihood that strategies identified and developed will address the right issues and generate the desired outcomes towards eliminating poverty in Lincoln.

Government Departments

The goals of many City of Lincoln departments are already aligned with the efforts of the Lincoln Poverty Elimination Plan. Each city department was asked to complete a short survey of their ongoing efforts and data gathering as it related to poverty elimination in Lincoln and the following departments are working on various elements of poverty elimination efforts:

- » Lincoln Transportation and Utilities
- » Human Resources
- » Lancaster County Human Services
- » Lincoln-Lancaster County Health Department
- » Aging Partners
- » Lincoln Fire and Rescue
- » City Law-Lincoln Commission on Human Rights
- » Libraries
- » Lincoln Parks and Recreation

Topic Areas of Focus



A breakdown of City department efforts shows that the City of Lincoln is broadly involved in all of the Plan focus areas: health, safety, housing, education, and employment. Some departments have a primary focus on one area (employment for example) while others may cover several areas with their work.

Community Listening Sessions

During February, three separate listening sessions were held with small groups of residents (between 3 and 10) that had lived experiences related to poverty and homelessness. The locations were Matt Talbot Kitchen and Outreach, The Gathering Place, and Center for People in Need, all located within the targeted census tracts. Each listening session started with an overview of the project, then asked broadly about conditions in their neighborhoods that lead to higher poverty levels. From here, the facilitators followed the conversation flow, ensuring the topics of education and job training, housing, health care, business diversity, transportation, and social services were touched on. Common themes among all three groups was a need to improve the public transit system, provide a centralized hub of information for residents to access to connect them with services, and overcoming challenges with finding quality, affordable housing. The feedback from these conversations influenced many of the action items included in the Implementation Goals Matrix.

Stakeholder Survey

Finally, surveys were sent to nearly 30 key service providers in Lincoln. Respondents were asked about agency activities, data and insights, impact, mission alignment, community needs, and any additional insights that could feed into a poverty elimination plan. All agencies provided programs or services to positively impact individuals in at least one of the six topic areas, many of them covering multiple areas.

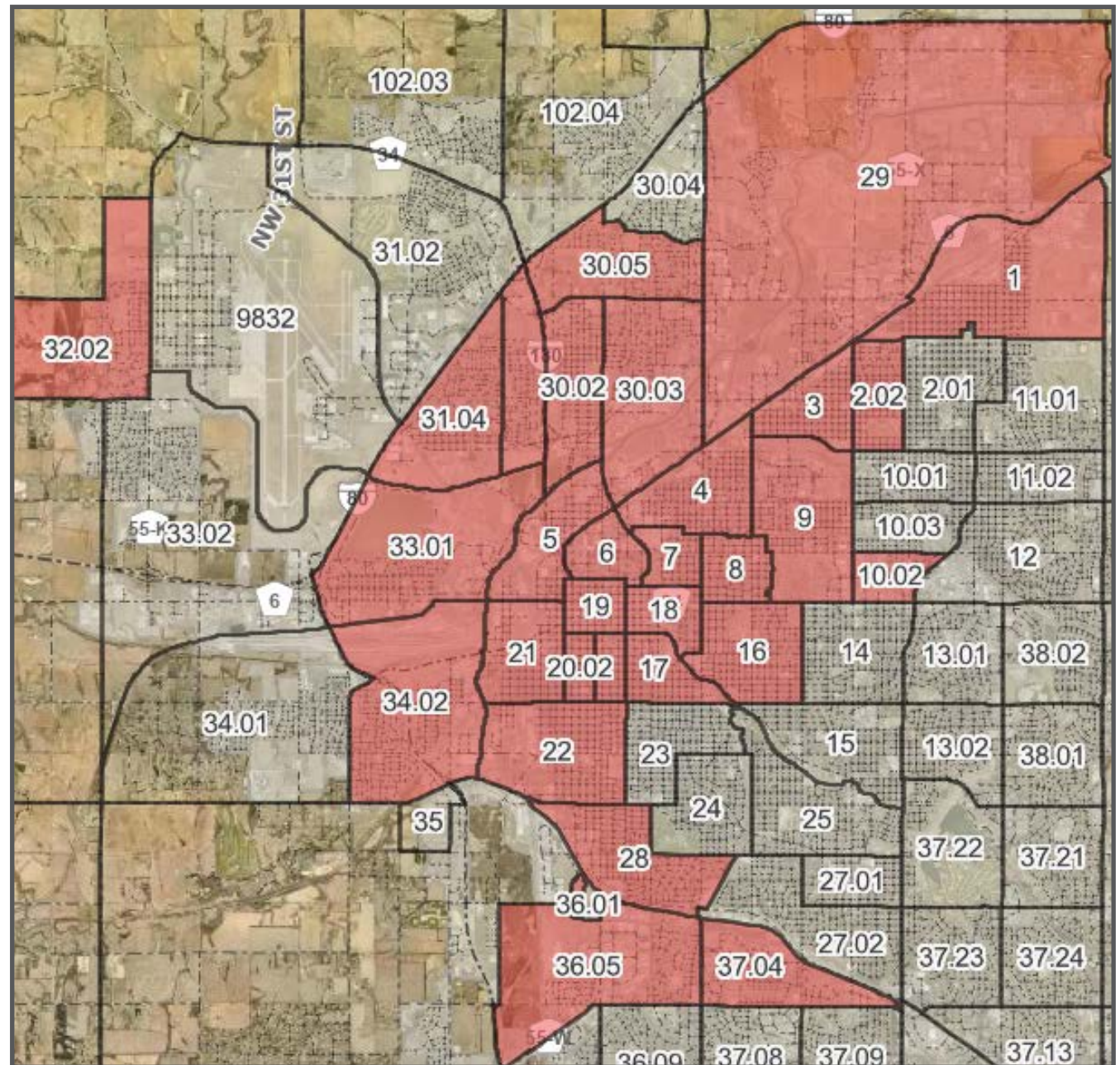
The team prioritized the most critical objectives and actions identified through surveys and listening sessions that also:

- » Align with legislative requirements
- » Support poverty prevention or reduction
- » Promote pathways to financial stability
- » Are feasible, impactful, and measurable
- » Fall within the City's control or influence

Geographic Analysis

The Poverty Elimination Action Plan Act directed large cities to focus efforts to eliminate poverty in qualified census tracts, high-poverty areas, and economic redevelopment areas. In Lincoln, this resulted in a target area of 31 census tracts primarily located in and around downtown.

Any programs that address the root causes of poverty and support long-term economic mobility in these communities would focus resources where they are most needed and have spillover effects that increase incomes in surrounding areas and necessarily make a tremendous impact in county-wide poverty rates.



Above: Map of census tracts that meet the LB840 criteria for the focus area

Qualified Census Tract

A qualified census tract is defined in accordance with federal tax law. These tracts are designated for their eligibility under federal programs such as the Low-Income Housing Tax Credit (LIHTC) and typically represent areas with significant concentrations of low-income households.

High-Poverty Area

A high-poverty area is identified as one or more contiguous census tracts where over 30% of residents live below the federal poverty line, according to the most recent federal census. This designation also includes all neighboring census tracts that are directly contiguous to those with high poverty rates, recognizing that poverty often affects broader geographic clusters beyond a single tract.

Economic Redevelopment Area

An economic redevelopment area is defined as a community where both economic and employment challenges are significantly more severe than the state average. Specifically, the average unemployment rate in these areas must be at least 150% of the state's average, based on the most recent federal decennial census or American Community Survey 5-Year Estimates. Additionally, these areas must have an average poverty rate of 20% or more within the relevant census tract.

Anti-poverty programs in Lincoln are already strategically targeted to areas with the highest levels of need, including neighborhoods with high poverty rates, unemployment, and limited access to essential services. These targeted efforts ensure that resources are directed where they can have the greatest impact, supporting individuals and families facing the most significant barriers to economic stability. Moving forward, Lincoln will continue to prioritize these high-need areas while also implementing strategies that serve the broader community, recognizing that poverty exists in many forms and in all parts of the city. This balanced approach allows for both deep investment in vulnerable neighborhoods and inclusive support for residents across Lincoln.

Poverty Snapshot

As of the most recent census data from 2023, roughly 12% of Lincoln's population lives below the federal poverty line compared to Nebraska's overall 10% statewide rate. In absolute terms, this represents about 34,000 Lincoln residents (out of ~290,000) living in poverty. In recent times, the poverty rate had peaked around 17% in 2009–2010 in the aftermath of the Great Recession. After falling to about 12% by 2019, poverty ticked up again – rising to 14% in 2021 and 2022 – likely due to job losses and economic disruptions from the COVID-19 pandemic. However, by 2023 the poverty rate fell back to 12%, essentially returning to the pre-pandemic level. The City of Lincoln and community partners have deployed, and continue to support poverty reduction strategies. Lincoln's poverty trend has improved overall in the past decade.

Demographic Data

Poverty in Lincoln varies significantly by age. Notably, child poverty has dropped to a low level in recent data, while senior poverty has risen:

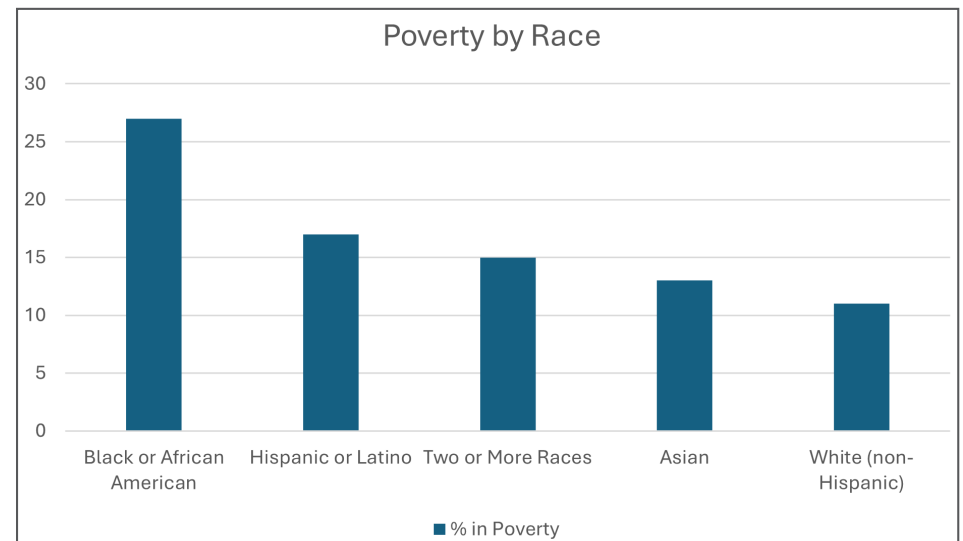
- » Children (under 18): About 9% of Lincoln's children were in poverty in 2023, a sharp decrease from 12% in 2019.
- » Working-age Adults (18–64): Around 13% of 18–64-year-olds were below the poverty line in 2023, roughly the same rate as in 2019. This indicates that poverty among the working-age population has held steady in recent years.
- » Seniors (65 and older): Approximately 13% of Lincoln's seniors were in poverty in 2023 – a significant increase from about 6% in 2019. In fact, the number of seniors in poverty more than doubled from roughly 2,350 in 2019 to over 6,000 in 2023. Historically, older adults in Lincoln had the lowest poverty rates of any age group, but recent increases (possibly due to fixed incomes not keeping up with costs) have brought senior poverty to parity with the working-age rate.

In Poverty

9% Children

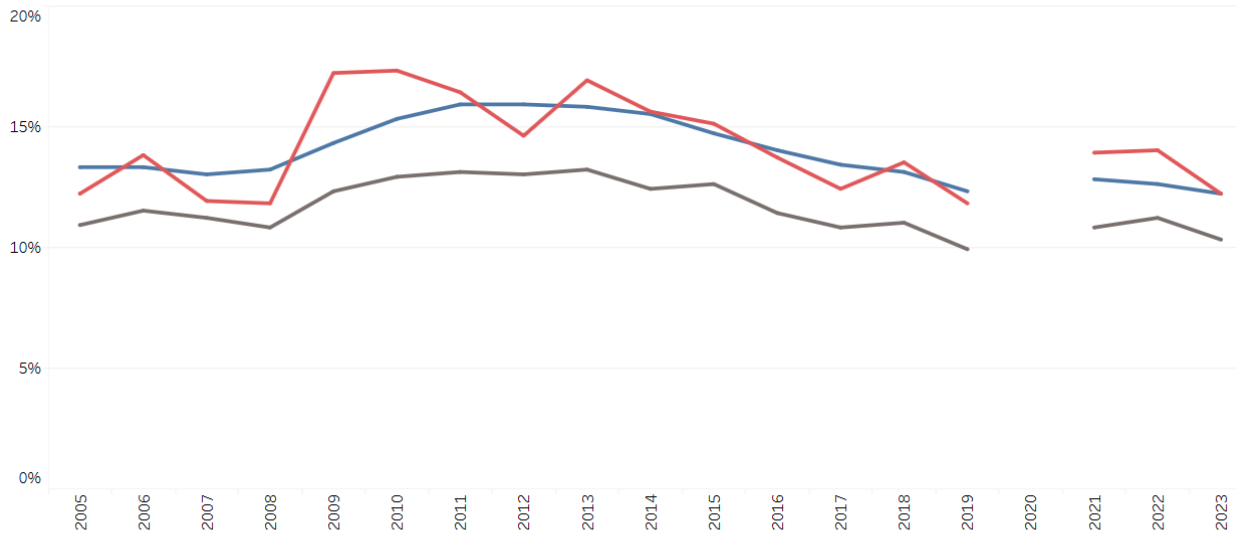
13% Adults

13% Seniors



Above: Poverty by Race (Source: American Community Survey 2023 5 Year Estimate)

Percent of Population Below Poverty Threshold

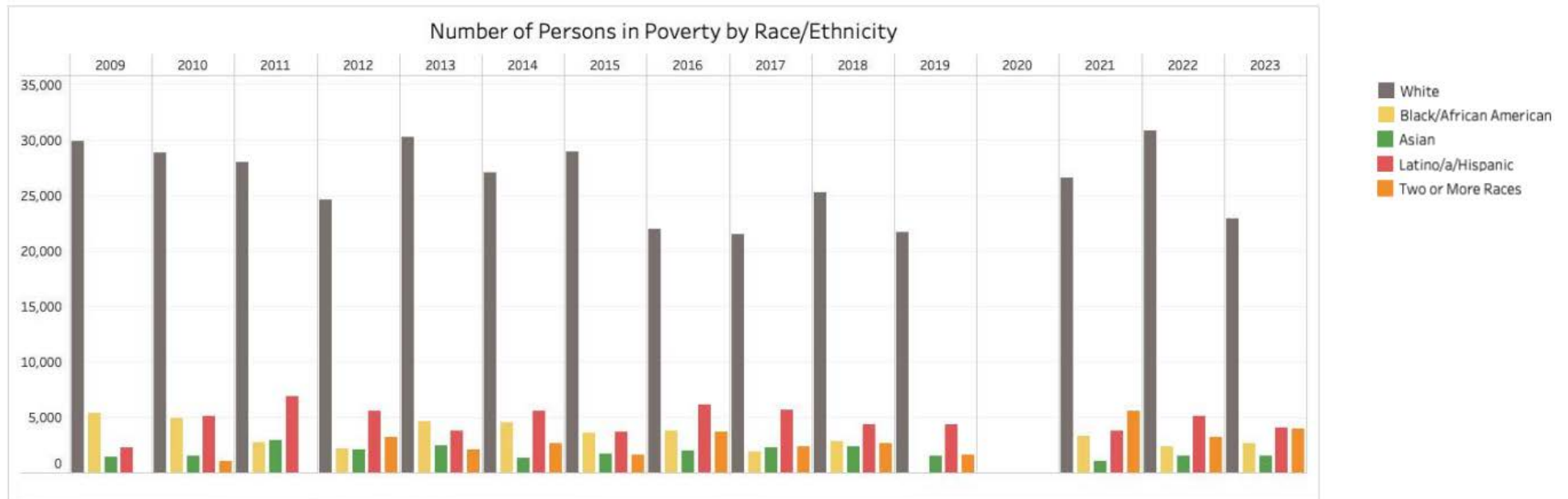


U.S. Census Bureau, American Community Survey, 1-year estimates, Table S1701.

Lincoln Nebraska U.S.

Above: Poverty in Lincoln 2005-2023 with gap during the COVID 19 Pandemic (Source: Lincoln Vital Signs)

Below: Poverty by Race 2009-2023 (Source: Lincoln Vital Signs)



Racial and ethnic disparities in poverty rates are pronounced in Lincoln. People of color experience poverty at higher rates than White residents in Lincoln:

- » Black or African American: 28%
- » Hispanic or Latino: 17%
- » Two or More Races: 15%
- » Asian: 13%
- » White (non-Hispanic): 11%

These figures show that minority communities, particularly Black residents, are disproportionately affected by poverty in Lincoln. The gap is a cause for concern as the city's population becomes more diverse. High poverty among racial minorities can be linked to systemic factors like employment opportunities, wage gaps, and access to resources.

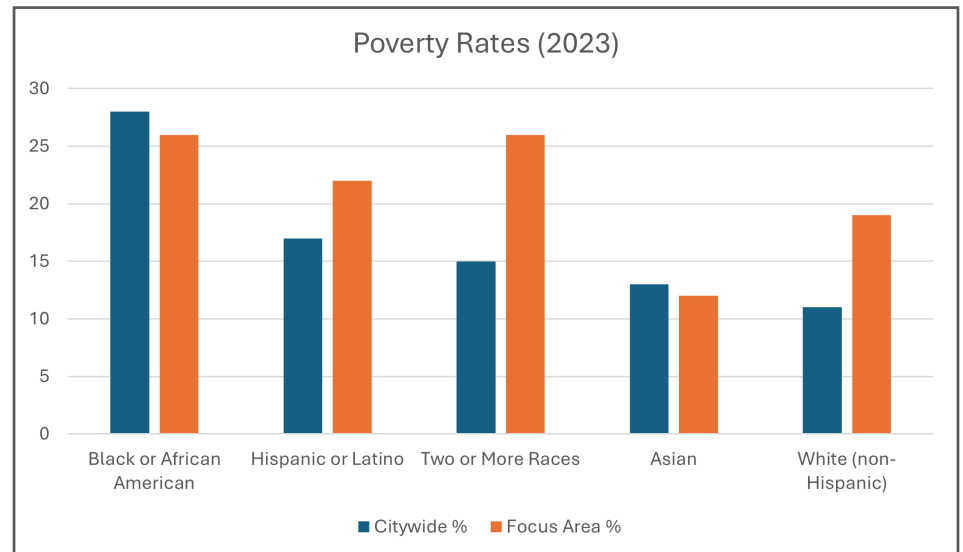
Women in Lincoln are slightly more likely than men to be in poverty, in part because women often head single-parent households. In particular, single mothers face very high poverty rates. In 2023, an estimated 24% of female-headed families with one or two children lived in poverty, compared to only about 7% of all married-couple families with 1–2 children. For larger families (three or four children), about 16% of single mother households were in poverty versus 6% of all families that size.

Poverty Rates

While the city-wide poverty rate is 12%, the rate for the combined focus census tract areas is 19%, nearly double the state-wide average. Broken down by race, most people of color again experience poverty at higher rates than White residents:

- » Black or African American: 26%
- » Hispanic or Latino: 22%
- » Two or More Races: 26%
- » Asian: 12%
- » White (non-Hispanic): 19%

This report will delve deeper into the focus area statistics within each upcoming service area section.



Contributing Causes

Economic and social factors underlying poverty in Lincoln are multi-faceted. Low unemployment in the city means that lack of jobs is not the sole issue – instead, many low-income people are working but earning too little or working part-time. In 2023, only 5% of adults in poverty were unemployed and actively looking for work, whereas the vast majority were either employed (39%) or not in the labor force (55%). In other words, most people in poverty are either working in low-wage or part-time jobs or are out of the workforce (such as retirees, students, caregivers, or those with disabilities), rather than being unemployed. This highlights the issue of underemployment and low wages – many jobs do not pay enough to lift workers out of poverty, or people can only find part-time work. This issue is compounded when part time workers risk losing benefits if they increase the amount of hours they work, but the additional pay doesn't cover the loss of their benefits.

Educational attainment and job skill training are a key determinant of poverty. Lincoln residents with less education have significantly higher poverty rates. For example, about 25% of adults without a high school diploma are in poverty, compared to only 5% of those with a bachelor's degree or higher. Having high school diploma yields a 14% poverty rate – nearly triple the rate for college graduates. Thus, limited education and job skills often lead to low-paying employment, making it hard to escape poverty.

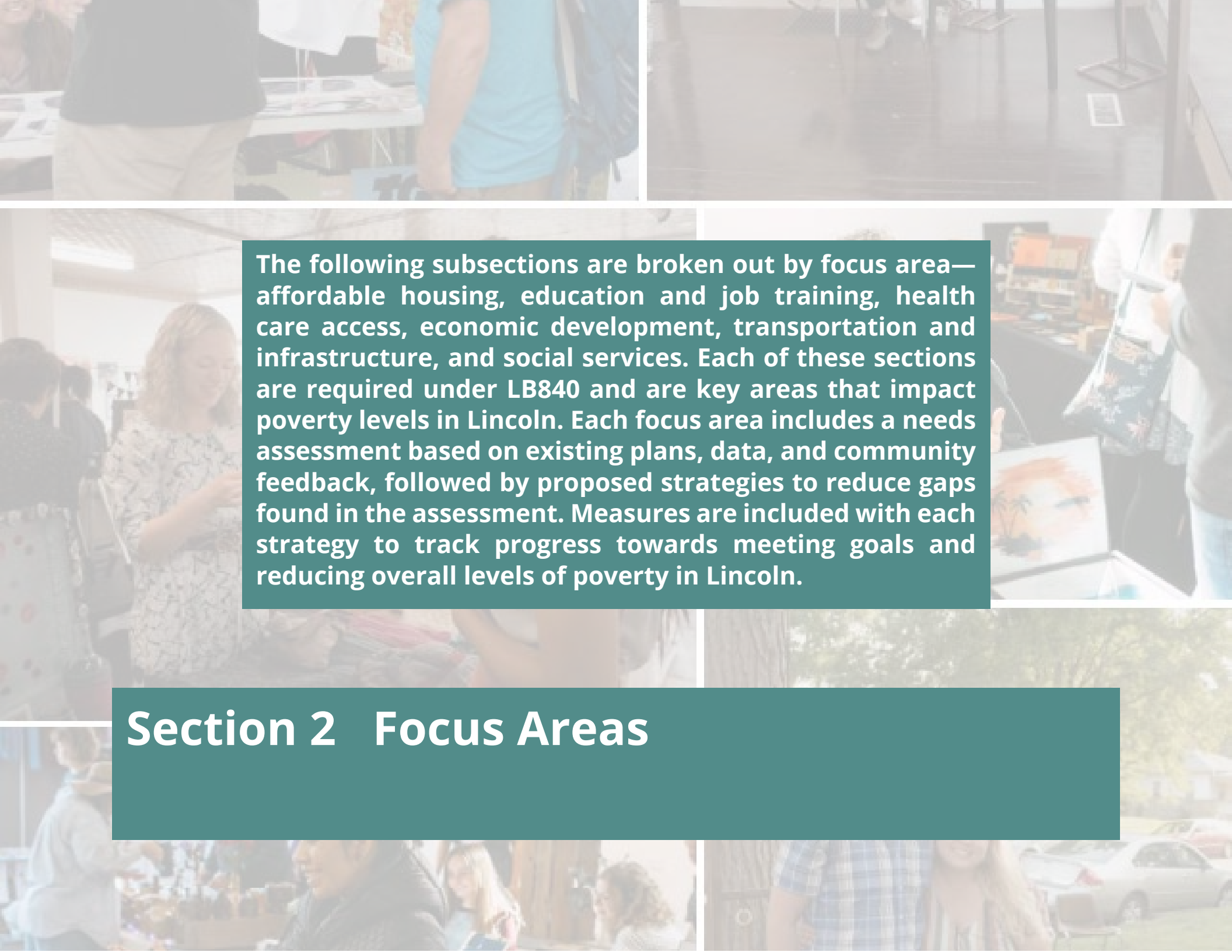
Family structure and childcare burdens also contribute to poverty. Single-parent households (especially single mothers) often have one income and higher childcare responsibilities, which constrains work opportunities. The lack of affordable childcare or sufficient child support can push these households into poverty. Additionally, health issues and disabilities can limit individuals' ability to work full-time, leading some to exit the labor force and live on fixed incomes or assistance. Furthermore, the recent rise in senior poverty suggests that rising costs of living (e.g. medical expenses, housing) can hurt those on fixed

retirement incomes, causing more older adults to fall into poverty despite Lincoln's generally low cost of living.

Overall, Lincoln approaches poverty reduction through a combination of direct aid and strategic initiatives. Emergency services (food, shelter, medical care) ensure that those in crisis have support, while long-term programs focus on education, employment, and community development to prevent and reduce poverty. With continued attention to these efforts, Lincoln aims to lower its poverty rate further and improve the quality of life for its most vulnerable populations.

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The following subsections are broken out by focus area—affordable housing, education and job training, health care access, economic development, transportation and infrastructure, and social services. Each of these sections are required under LB840 and are key areas that impact poverty levels in Lincoln. Each focus area includes a needs assessment based on existing plans, data, and community feedback, followed by proposed strategies to reduce gaps found in the assessment. Measures are included with each strategy to track progress towards meeting goals and reducing overall levels of poverty in Lincoln.

Section 2 Focus Areas

AFFORDABLE HOUSING

Lincoln's policymakers have a clear picture of the affordable housing need – with data on cost burdens, shortages, and waitlists – and a growing toolkit of initiatives to address it. The focus is to accelerate the production and preservation of affordable units while supporting households facing high housing cost burdens. By building on strategic plans like the Affordable Housing Coordinated Action Plan (adopted in 2020) and community partnerships already in place, Lincoln is working to ensure that safe, affordable housing is attainable for more of its residents.

Housing Costs

The City's The City's Affordable Housing Coordinated Action Plan (AHCAP) identified the need for 5,000 new, rehabilitated, or subsidized affordable housing units by 2030. As of September 2024, 2,670 affordable units were created, rehabilitated, or subsidized – putting Lincoln just over halfway towards its 2030 target. When narrowing in on households looking for rents less than \$1,000 to avoid housing cost burden, demand exceeds supply and thousands of households remain on waiting lists for public housing or housing vouchers.

In the focus area, nine census tracts show over half of all renters paying over 30% of their income for rent, and over 30% of those are actually carrying a 50% rent burden.

Census Tracts with Highest Affordability Needs		
Census Tract	Percentage of households paying over 30% of income to rent	Percentage of households paying over 50% of income to rent
CT 4	63%	29%
CT 5	52%	34%
CT 8	62%	32%
CT 9	53%	17%
CT 18	62%	32%
CT 19	60%	51%
CT 30.02	53%	23%
CT 31.03	62%	26%
CT 34.02	51%	31%

These cost burdens force difficult trade-offs for families (for example, between paying rent and other necessities) and increase the risk of housing instability or homelessness. They also signal a systemic imbalance: wages for many workers have

not kept up with rising rents, and affordable rentals are in short supply.

For a more in depth analysis of Lincoln’s housing market, review the Affordable Housing Coordinated Action Plan.

Homeless Services

The Continuum of Care (CoC), a Department of Housing and Urban Development (HUD) homeless services program, is designed to provide a community wide approach to assist families and individuals who are experiencing or at risk of becoming homeless. Lincoln’s CoC brings together nonprofit providers and State and local stakeholders to develop a homeless system that provides a “continuum” of programming, from street outreach, emergency shelter, and homeless prevention to transitional housing, rapid rehousing, and permanent supportive housing. Nonprofits in Lincoln receive over five million dollars in annual grant funding through HUD’s CoC program to address homelessness in the community.

Regarding the homeless system needs, in addition to affordable housing, the community is in need of survivor shelter beds, a low barrier and day shelter, and more permanent supportive housing units, including rapid rehousing. The City and County are partnering with a consultant to work on these priority areas as well as the public messaging of shelter needs. The Bridge Drop In Center opened this year with funding from the Joint Budget Committee providing housing-insecure adults in Lincoln a warm meal and place to rest. The primary goal is to provide a safe and welcoming space for those in need, and with a low barrier to entry – no I.D. is required for access.

Several recent projects target the needs of individuals and families transitioning out of homelessness including CenterPointe’s CenterPlace apartments, located on their Campus for Health and WellBeing and the Bridges to Hope Hope Village, in permitting now which will include 18 tiny homes for individuals and families impacted by incarceration.

Community Feedback

The participants in feedback sessions reported that securing housing can be difficult, even with a Section 8 voucher. Long wait times—often nine months or more—create extended periods of instability and uncertainty. Once a voucher is obtained, finding a landlord willing to accept it is another major challenge. Common barriers include:

- » Landlords unwilling to accept Section 8 vouchers
- » Poor credit history
- » Prior evictions
- » Lack of rental history
- » Recent felony convictions

Many participants shared that their only path to securing housing with a voucher, or a less-than-ideal rental history was through private landlords. Property management companies often have stricter screening policies and are more likely to deny applicants.

During the May 2025 election, an ordinance change was passed by voters prohibiting source of income discrimination which may address some of these issues noted by participants.

Feedback session participants said affordable rents were impacted by additional costs. Even when a unit is priced affordable, additional costs—such as mandatory tenant insurance (often required for a full year upfront with no option to choose a provider), high application fees, and added property management charges—pushed housing out of reach financially.

Two groups focused on the lack of support for residents transitioning out of incarceration. Often these individuals start with no funds but incur debt as soon as they are released having to make deposits and first month's rent. Additionally, it was varied whether individuals received help to find transitional housing and jobs or if they had to seek them out.

Another group without adequate assistance are individuals ready to change and start substance abuse treatment to get back into a stable living situation.

City departments and stakeholders also reported a need for rental units for people who are homeless, people in poverty who do not have a primary medical provider, housing for people reentering society from corrections, housing for youth aging out of the foster care system, and accessible housing for people with disabilities. They also cited a need for owner-occupied rehabilitation to keep people in their homes, medical services for people who are homeless who are the most vulnerable, a prevention common fund for renter households, and risk mitigation funds for landlords who work with high-risk tenants.

Regarding homeownership, they report that the path to homeownership has become steeper, leaving a gap between renting at market rate (which is a cost burden to many) and traditional entry-level homeownership.

Strategies & Measures

Develop Additional Funding for the Lincoln Prevention Assistance Commonfund (LPAC)

The Lincoln Prevention Assistance Common Fund (LPAC) is a collaborative initiative in Lincoln that provides emergency rental, and utility assistance to individuals and families at risk of losing their housing. Established in 2021 as a response to the COVID-19 pandemic and economic recovery, LPAC is a partnership involving the City of Lincoln Urban Development Department, the University of Nebraska-Lincoln's Center on Children, Families, and the Law (CCFL), and the Lincoln Community Foundation. LPAC operates under the "All Doors Lead Home" coordinated entry system, which streamlines access to housing services for those experiencing or at risk of homelessness. By centralizing the application process, LPAC ensures that assistance is distributed efficiently and equitably to those in need.

The program proved highly successful in helping residents maintain stable housing. Assistance is available for rent and utilities, including payments in arrears. Eligibility criteria include demonstrating financial hardship, a risk of homelessness or housing instability, and having a household income at or below 80% of the area median income. Additional funding sources would help the program continue to help individuals and families maintain housing stability.

Measures: households served, dollars granted, evictions/foreclosures prevented

Reduce Homelessness Through Permanent Supportive Housing (PSH)

In October 2024, the city broke ground on its first city-owned PSH facility, a two-story building with 24 single-room apartments and on-site support offices. The project is operated by local nonprofit CenterPointe and is funded by about \$5.2 million in federal and state funds. This downtown PSH building – designed with trauma-informed features like communal spaces and a secure, staffed environment – is expected to be completed by late 2025 and will house chronically homeless individuals selected through the "All Doors Lead Home" coordinated entry system. Another recent addition to Lincoln's PSH stock is the Victory Park Veterans Residence, a 70-unit supportive housing complex opened on the VA campus to serve very low-income and formerly homeless veterans. Victory Park provides affordable apartments with on-site services and is supported by HUD-VASH and Section 8 vouchers, offering long-term housing stability for veterans in need. These developments mark significant steps in Lincoln's approach to reducing homelessness by coupling affordable housing with wraparound services.

Looking ahead, local leaders are planning further expansions of PSH capacity to meet demand. Lincoln's Continuum of Care (CoC) has identified additional PSH beds as a top priority need, and the new 24-unit project is viewed as just the beginning of a broader effort. In 2024, Lincoln agencies participated in a statewide supportive housing initiative convened by the Nebraska Investment Finance Authority, which brought together teams from across the state to design proposals for new PSH developments. This initiative – part of a larger strategy to produce thousands of affordable and supportive units statewide by 2028 – is helping Lincoln stakeholders explore best practices and resources for future PSH expansion.

Going forward, the city intends to support current efforts by HUD Continuum of Care programs and private partnerships in increasing PSH units targeted to those with chronic homelessness, severe mental illness, and substance use disorders. Lincoln aims to bridge the gap in housing support and better serve these high-need populations, ultimately moving more individuals off the streets and into stable, service-enriched homes.

Measures: New units approved/permitted



Rendering of Lincoln's first city-owned permanent supportive housing project, set to open in late 2025.

Increase Home Ownership through LHAP, NIFA, and Affordable Housing Trust Funds

Lincoln has implemented a coordinated approach to expand homeownership, especially for low- and moderate-income residents. Three key strategies underpin this effort: the Lincoln Home Ownership Assistance Program (LHAP), Nebraska Investment Finance Authority (NIFA) homebuyer programs, and comprehensive homebuyer education. Each plays a distinct role in lowering barriers to home purchase, and together they make homeownership more accessible and sustainable.

The LHAP is Lincoln's local down payment assistance initiative, administered through NeighborWorks Lincoln (NWL) with HOME funding and oversight from the City's Urban Development Department. It operates as an interest-free, deferred second loan that helps first-time buyers cover the required down payment and closing costs. Key features of LHAP include: targeting borrowing to first-time homebuyers who will occupy the home as a primary residence and have income at or below 80% of the area median income; interest-free zero-payment loans covering 5% of the purchase price for the down payment and closing costs; and requirements that include the completion of a homebuyer education course, a contribution of at least \$1,000 towards the purchase, and being able to meet standard underwriting criteria due to credit and employment. The homebuyer education, a HUD-approved training by NWL, ensures new buyers are prepared for the responsibilities of owning a home. Topics range from budgeting, credit management, and mortgage financing to working with realtors, understanding closing documents, and home maintenance responsibilities.

LHAP has enabled dozens of families each year to purchase homes who might otherwise lack the upfront funds. By reducing down-payment hurdles and financing initial repairs, LHAP makes homeownership achievable and sustainable for buyers of modest means. Despite the success of this program, increased housing costs (insurance, utilities) and average home sale prices (see figure on next page), have outpaced incomes causing the

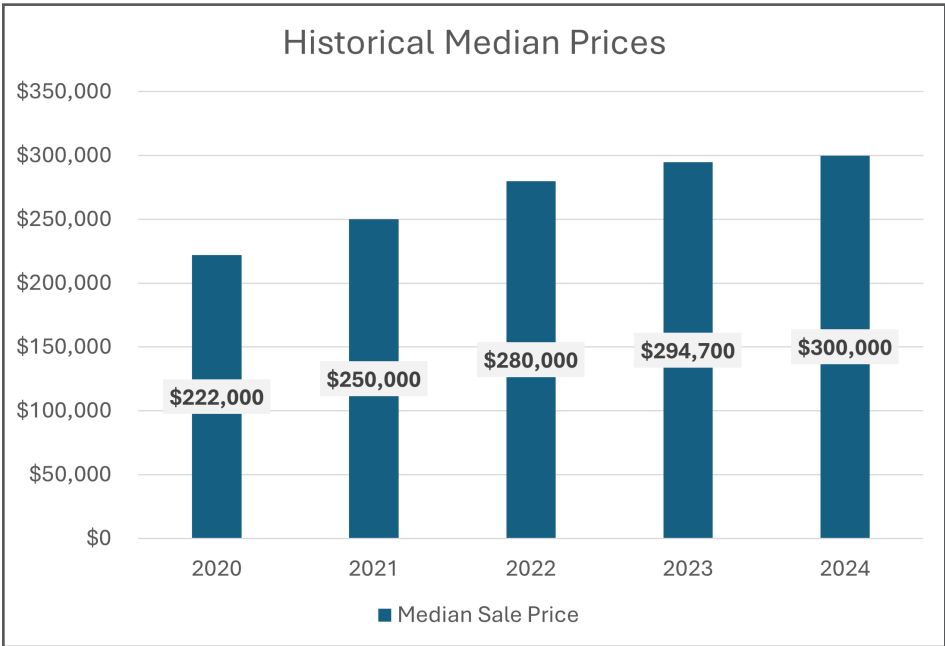
program to struggle to find eligible buyers. NeighborWorks Lincoln is down to approximately 35 homebuyers a year, from an average of 100 in past years. Preservation of HOME funding, along with CDBG which funds homebuyer training, is essential for the success these programs. The current federal budget cycle has a proposal to eliminate both programs, however several House representatives are working to reauthorize them.

NIFA, the state’s housing finance agency, complements Lincoln’s local efforts by offering affordable mortgage financing and down payment assistance statewide. NIFA’s programs are a critical resource for first-time buyers in Lincoln. They operate through participating lenders to provide lower-interest loans and second mortgages that reduce the cash and income needed to buy a home. NIFA’s homeownership programs have a broad reach across Nebraska and significantly benefit Lincoln buyers. The combination of LHAP and NIFA is powerful: many first-time buyers in Lincoln use a NIFA first mortgage alongside the city’s LHAP loan, dramatically reducing both the upfront and monthly costs of buying a home. NIFA’s requirement and support for homebuyer education also dovetail with local efforts, creating well-informed homeowners.

Last, the Nebraska Affordable Housing Trust Fund (NAHTF) was established by the Nebraska Affordable Housing Act in 1996. These funds are distributed to eligible applicants to support the provision of decent, affordable housing statewide, to encourage economic development and to promote the general prosperity of all Nebraskans. This funding has been instrumental in supporting homebuyer programs as well as constructing new affordable housing units. Current legislative proposals would change provisions to the documentary stamp tax, effectively removing allocations to the Affordable Housing Trust Fund along with the Homeless Shelter Assistance Fund, while other bills propose increasing funding for the NAHTF. It is essential that funding for this program at the state level be maintained.

By the numbers, dozens of new homeowners are assisted annually across these programs, assisting Lincoln towards its affordable homeownership goals as part of the broader 5,000 affordable units’ initiative by 2030. The LHAP, NIFA, and homebuyer education efforts reinforce one another: each LHAP dollar leverages several dollars in NIFA financing and private mortgage lending, and every educated buyer is more likely to successfully become (and remain) a homeowner. This coordinated strategy is a model of how local and state programs can work together to make homeownership attainable for low- and moderate-income families, building wealth and stability in the community.

Measures: Homes purchased, education and counseling completed.



Above: Median Home Sale Prices in Lincoln (2020-2024)

Support 5,000 new, rehabilitated, or subsidized affordable housing units by 2030.

The Lincoln Affordable Housing Coordinated Action Plan projects the range of future housing units needed in our community including affordable rental units for the lowest-income households by 2030. In response, Mayor Leirion Gaylor Baird announced a goal to support 5,000 new, subsidized, or rehabilitated affordable housing units by 2030.

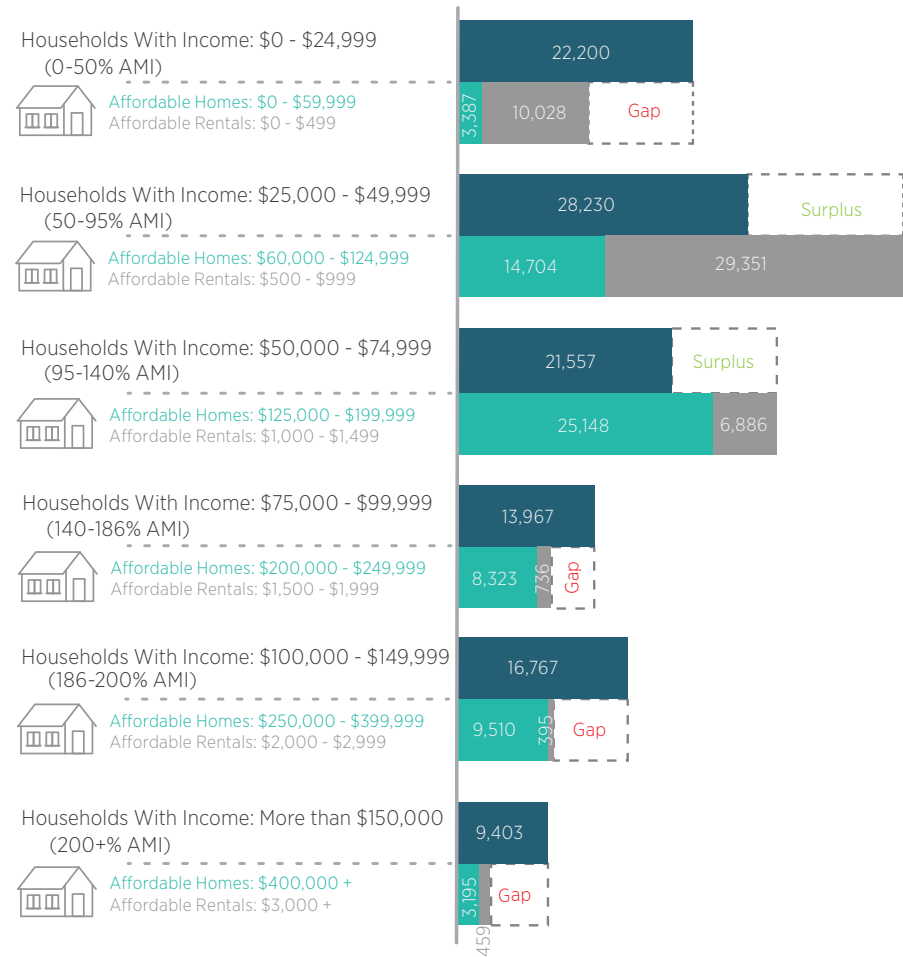
Increasing the number of affordable units that meet fair market rents (as determine by the Department of Housing and Urban Development) through both preservation and development will indirectly allow for more units to be used by service providers for transitional and rapid rehousing programs which are restricted by the HUD fair market rents.

Progress is well underway – as of 2023 Lincoln had 2,670 affordable units added or preserved (53% of the 5,000-unit goal), keeping the city ahead of schedule. Continued effort is required to meet the remaining unit needs for low-income renters.

To increase the supply of sub-60% AMI rentals, the City of Lincoln is employing a multifaceted strategy that combines financial incentives, regulatory reforms, and partnerships:

Leveraging Tax Credits and Housing Bonds: Lincoln works closely with affordable housing developers to utilize federal Low-Income Housing Tax Credits (LIHTC). The City’s Urban Development Department provides gap financing (e.g. HOME funds) to LIHTC projects and has even become the conduit bond issuer for 4% LIHTC deals, lowering financing costs and spurring more developments. The city also designates “Extremely Blighted” areas to help developers and homebuyers qualify for Nebraska state low-income housing tax credits, further boosting project viability.

Tax Increment Financing (TIF) Requirements: Tax Increment Financing – a key local tool – is being harnessed to incentivize affordable units. Lincoln now requires affordable rental units (≤60% AMI, with rent ≤30% of income) in any housing project receiving TIF support. If a developer cannot include affordable units on-site, they must pay an in-lieu fee per unit, which the City directs into a local affordable



Above: Housing Affordability and Availability of Existing Housing Stock (source: Affordable Housing Coordinated Action Plan)

housing fund for future projects. The City also reinvests a portion of TIF administrative fees into this housing fund (about \$150,000 annually) to finance affordable housing initiatives. Additionally, Lincoln's first TIF District was created in the South of Downtown neighborhood to finance a new rental rehabilitation program. Through this program, the City provides a \$15,000 per unit grants to landlords for fixing sub-standard rental units, on the condition that renovated units remain affordable for a set number of years. This preserves existing low-cost housing and improves its quality.

Zoning and Land Use Reforms: The City has updated zoning and building codes to reduce barriers and encourage high-density and infill affordable development. In 2021, a comprehensive zoning amendment package was adopted to relax parking requirements for multi-family housing, allow taller building heights in certain districts, permit by-right housing on small non-standard lots, and ease conversion of underused commercial spaces into residential units. These changes make it easier and more cost-effective to build affordable apartments. Lincoln also offers a modest density bonus (one extra unit for every four low-income units in a project) to developers who include affordable units. In addition, accessory dwelling units (ADUs) are now allowed in all residential zones (subject to lot size), expanding the potential for small-scale affordable rentals in existing neighborhoods. The City has further removed cost barriers by waiving or reducing impact fees for affordable housing: projects serving households ≤60% AMI receive a 100% impact fee exemption, and those up to 80% AMI receive a 50% reduction. These regulatory incentives help stretch limited budgets and make low-rent projects more feasible.

Direct Subsidies and Local Funding: Lincoln's budget in recent years has prioritized affordable housing investments. Since FY 2021-2022, the City of Lincoln budget allocates \$710,000 in annual funding to affordable housing strategies, used to support infill development like the 8 unit rowhome project under construction by Family Service Lincoln at 51st and Holdrege streets. Additionally, Lincoln contributes surplus city-owned land to non-profits for development of new affordable homes, lowering land acquisition costs. These public investments can provide the critical gap financing to make projects targeting <60% AMI renters financially viable.

Public-Private and Philanthropic Partnerships: Recognizing that government alone cannot meet the housing need, Lincoln has fostered broad community partnerships. The Affordable Housing Coordinated Action Plan itself was a collaborative effort among public agencies, private developers, lenders, and housing advocates. One outcome is the creation of an Affordable Housing Consortium led by Community Development Resources (a local CDFI), which pools private, non-profit, and public capital to finance affordable projects and rental rehab in Lincoln. Local philanthropy has also stepped up: the Lincoln Community Foundation launched an Affordable Housing Fund (with contributions from 11 local banks) to provide grants and low-interest loans for affordable housing development and preservation. Such public-private partnerships amplify resources through grants, private equity, and low-cost financing, and they have become a crucial strategy for delivering units affordable to 60% AMI and below.

Lincoln's efforts are guided by a clear policy framework: The Affordable Housing Coordinated Action Plan (2021) is the city's roadmap for tackling the affordability gap. AHCAP's analysis identified key challenges – from insufficient low-income units to aging housing stock – and set forth strategies and numeric goals that now steer City policy. The plan emphasizes preserving existing affordable rentals, accelerating new construction (through tools like LIHTC and risk-sharing finance), and aligning codes and incentives to support affordability. Progress under the plan is monitored publicly: the City's Affordable Housing Progress Report is updated annually to track units added and the mix of new construction vs. rehab vs. subsidized units.

Lincoln Housing Authority Vouchers: LHA provides rental assistance to 3,000 households monthly through the federally funded Housing Choice Voucher Program. In addition, they own and manages 1,537 affordable rental units in Lincoln. The units are in a variety of neighborhoods throughout the city and run the gamut of residential construction: single family, duplex, low-rise apartments, and senior high-rise apartment buildings. The additional affordable housing supported by City program and strategies that is being built across the city helps increase voucher utilization rates and allow tenants who qualify for assistance find more affordable apartments outside areas of concentrated poverty. These include support of voucher eligible LIHTC projects, requirements for affordability and voucher acceptance if TIF projects, and required voucher acceptance in rental rehab programs.

Integration of housing affordability into broader initiatives: Prosper Lincoln, a community-wide agenda led by the Lincoln Community Foundation, focuses on economic and quality-of-life improvements, explicitly prioritizes affordable housing, signaling political and civic commitment to the issue. The city is also exploring ways to boost local funding, including incremental funding increases, leveraging federal pandemic recovery funds, and collaborating with foundations. Lincoln's combination of targeted policy interventions and concrete projects on the ground is steadily expanding the supply of 60% AMI or below rental units. By continuing to implement the Affordable Housing Action Plan and invest in these strategies, the city is on track to make substantial progress toward closing its affordable housing gap by 2030.

Measures: Number of units financed

Increase The Supply of Quality Transitional Housing by Supporting Nonprofit Agencies

Lincoln has a network of transitional housing programs that serve various populations in need of temporary, service rich housing before moving to permanent homes. As of early 2024, the city's Continuum of Care (CoC) identified about 153 year-round transitional housing beds in Lincoln. These beds are operated by a range of nonprofit providers and target specific groups including homeless youth, domestic violence survivors, single women, and individuals in recovery or re-entry. The demand for transitional housing often exceeds the supply, leading to waitlists and unmet need.

Local authorities and nonprofits are actively working to expand the capacity and improve the effectiveness of transitional housing in Lincoln. Recognizing that it is a crucial component of the housing continuum, stakeholders have pursued new developments, funding opportunities, and policy changes to support transitional housing. Key efforts include:

- » Increasing Funding and Units: Lincoln's CoC agencies leverage federal grants to sustain and grow transitional housing. In the most recent HUD Continuum of Care funding round, Lincoln received funds for homelessness programs, supporting 25 projects across 10 local agencies. A portion of these funds is dedicated to transitional or joint transitional-rehousing programs. Additionally, Lancaster County contributed \$250,000 to the Friendship Home this year to work with People City Mission to transition women from the shelter into a private and safe location.
- » Development of New Facilities: While much of Lincoln's recent focus has been on permanent supportive housing for the chronically homeless, there are parallel initiatives addressing transitional needs.
- » Policy and System Improvements: The City of Lincoln has made regulatory changes to encourage appropriate expansion of transitional housing. In 2020, the City Council updated zoning ordinances to classify and regulate "transitional living

facilities” for justice-involved individuals. This reform, which renamed “alternative to imprisonment” programs under the transitional housing umbrella, established clearer standards and an improved approval process for new facilities. On the homeless services front, the CoC has focused on streamlining coordinated entry and real-time housing inventory tracking so that any new transitional beds that come online are immediately utilized by those most in need.

- » Collaboration and Community Initiatives: Expansion of transitional housing is not only about physical units, but also supportive services capacity. Lincoln has seen increased collaboration between stakeholders to bolster these supports. For example, the City’s Urban Development Department and local Continuum of Care work with housing providers to identify funding for case managers and peer mentors in transitional programs. Public-private partnerships have also emerged; the Lincoln Housing Authority provides Section 8 vouchers to some transitional housing graduates (through programs like the Homeless Voucher Program) to help them move on, effectively creating turnover for new clients. These efforts, while not adding raw unit count, improve the quality and sustainability of transitional housing, making it more effective.

In sum, transitional housing can be a vital tool to address specific gaps in the housing and homelessness system. The city needs to continue to reduce waitlists and move more people through transitional housing into permanent homes through the opening of new projects, creation of affordable housing meeting our 5,000 by 2030 goal, and the continued prioritization of transitional housing for targeted populations.

Measures: utilization rates

Youth Homeless Demonstration Program

The YHDP Joint TH-RRH program led by Family Service Lincoln meets the needs of young adults who are just starting out and helps secure a stable place to live in a highly competitive rental market.

- » Security deposit equivalent to two months’ rent.
- » Cleaning supplies for tenant(s) at lease up.
- » Assisting with utility arrears when emergencies happen.

By giving landlords extra incentives to rent to youth who have little or no rental or credit history, the program helps young people build a stable future. While in the program, they can focus on becoming independent, knowing they have support to guide them. These added supports acknowledge that young adults are just starting their journey toward self-sufficiency.

In Lincoln, the program has demonstrated success with:

- » Total number of persons served: 32
- » Number of Adults (18 and over): 21
- » Number of Children (under 18): 11
- » Number of parenting youth with children: 7

100% of program participants who were housed and completed their stay, exited to a permanent housing solution.

Implement the Lead Hazard Control and Healthy Homes Production Grants

HUD's Lead Hazard Control and Healthy Homes Production Grant Program adopts a comprehensive strategy to mitigate multiple housing-related health and safety hazards. Its primary aim is to protect vulnerable populations, particularly children, from diseases and injuries stemming from residential environmental dangers.

In late 2024 and early 2025, the City of Lincoln, Nebraska, was awarded a \$4 million Lead Hazard Control Grant and a \$1 million Healthy Homes Production Grant. This funding is designated to address lead hazards in 99 housing units and health and safety concerns in 43 housing units, thereby providing safer living environments for low- and very low-income families. The initiative involves collaboration with local social service providers to ensure comprehensive support for affected residents.

These grants underscore Lincoln's dedication to enhancing housing conditions and promoting the well-being of its residents by systematically identifying and rectifying environmental hazards within homes. Following the end of these grant programs, additional funding will be necessary, either through renewal of this grant funding or another source to maintain assistance for these improvements.

Measures: Units repaired

Analyze the impact of apartment application fees and mandatory renters insurance on low income households

Rental application fees, intended to cover the costs of background and credit checks, can vary widely, often ranging from \$25 to \$75 per applicant. In addition, it is now common practice to charge applicants an administrative fee, often three times the cost of the application fee. A 2025 survey of 75 Lincoln rentals revealed an average application fee of \$44 and an average administrative fee of \$152.

In competitive housing markets, prospective tenants may apply to multiple properties, leading to significant cumulative expenses that can pose financial barriers, particularly for low-income individuals. Recognizing these challenges, several states have implemented regulations to cap or restrict these fees. For instance, New York limits rental application fees to \$20, while Minnesota requires that any excess money beyond the actual screening cost be refunded to the applicant. These legislative efforts aim to promote transparency, prevent excessive charges, and ensure that application fees reflect the actual costs incurred by landlords, thereby fostering a more equitable rental market.

Additionally, Nebraska landlords have the legal authority to require tenants to obtain renters insurance as a condition of their lease agreements. Participants in listening sessions for this project report not being allowed to shop for their own renter's insurance and having to pay the annual amount upfront instead of a more affordable monthly rate.

An analysis of the impacts of application fees and mandatory renters insurance to low income households will aid in understanding the impact to securing housing. In the 2025 legislative season LB 17 that would require reasonable or capped rental application fees should also be reviewed.

Measures: Report compiled

Look For Ways to Expand the Residential Rental Rehabilitation Program Outside SODO

The South of Downtown Residential Rental Rehabilitation Program (SoDo Rental Rehab) offers financial assistance to owners of affordable rental properties within the area bordered by South 10th, South 17th, A, and J streets. The program provides up to \$15,000 per dwelling unit for rehabilitation projects aimed at enhancing the quality and extending the lifespan of existing affordable housing. Eligible improvements include energy-efficient windows and doors, additional insulation, roofing and foundation repairs, and other structural enhancements.

The program's goals are to ensure existing affordable housing remains to provide tenants access to decent, safe, and sanitary housing at affordable rents while increasing energy efficiency. Property owners participating in the program must agree to maintain affordability for a 20-year period, with rents not exceeding the current U.S. Department of Housing and Urban Development (HUD) Fair Market Rent (FMR). They must also accept Housing Choice Vouchers and comply with other program requirements.

Funding for the SoDo Rental Rehab Program primarily comes from Community Improvement Financing, commonly known as Tax Increment Financing (TIF), generated from growth in property valuations and private developments within the project area. The South of Downtown area was designated a TIF District in August 2021 for a 20-year period. The first round of applicants, selected in January 2023, led to the rehabilitation of 105 housing units, with a second round in June 2024 initiating work on an additional 118 units. The Urban Development Department aims to continue the program in the South of Downtown area for 10 years and hopes to expand into additional neighborhoods in the future.

Measure: Number of units improved



Above: before SODO rehab project; **Below:** after SODO rehab project



Education & Job Training

Lincoln places a strong emphasis on education and workforce development, supporting learners from early childhood through adulthood. A skilled talent pipeline is seen as vital for the city's economic future. This section provides a broad overview of Lincoln's education and job training initiatives across all age groups – from K-12 to higher education to adult workforce programs – and highlights major regional goals, current needs, and challenges. It draws on recent data to illustrate Lincoln's educational attainment, workforce demand, and skills gaps.

Needs Assessment

K-12 Education and Youth Programs

Strong Public School System: Lincoln's K-12 education is anchored by Lincoln Public Schools (LPS), a rapidly growing district. In the 2023-24 school year, nearly 39,771 students were enrolled in LPS (about 87% of all school-aged children in the city). Public school enrollment has risen ~9% over the past decade, reflecting population growth and confidence in local schools

Academic Performance and Challenges: Like many districts, LPS saw student achievement dip during the COVID-19 pandemic, but recent data shows improvement. Third grade reading and eighth-grade math scores have begun rebounding post-pandemic. The high school graduation rate has also climbed to its highest level in decades: 85% of LPS students graduated on time in 2023-24. This is a positive trend, though it remains slightly below the Nebraska state average (87%) and the U.S. average (~87% in 2021-22). Closing this gap is a priority. Additionally, disparities persist – students of color and those from low-income families have lower test scores and graduation rates, mirroring national patterns. Addressing these achievement gaps (through tutoring, mentorship, and equitable resources) is an ongoing focus for Lincoln's educators and policymakers.

Early Childhood Focus: Lincoln recognizes that learning begins before kindergarten. The city has invested in early childhood education quality through programs like Step Up to Quality, a state initiative to improve childcare and preschool standards. Lincoln Littles through Prosper Lincoln has been a significant partner to ensure families have quality childcare. Additionally, the City and County have invested nearly half a million last year alone to assist families in affording childcare. As of 2024, about 25% of local childcare providers (36 centers) had reached a quality benchmark (Step 3 or higher in the rating system), up from just 14 providers in 2017. Another critical program is Head Start, a federally funded program that provides comprehensive services to low-income children and families. Expanding access to affordable, high-quality preschool and childcare is seen as crucial both for children's development and to support working parents.

Higher Education and Postsecondary Opportunities

Colleges and Universities: Lincoln is home to several higher education institutions that serve as talent engines for the region. The flagship University of Nebraska-Lincoln (UNL) enrolls thousands of students and offers a full spectrum of undergraduate, graduate, and professional programs. UNL, along with private colleges like Nebraska Wesleyan University and Union College, produces graduates in fields ranging from engineering and business to education and agriculture. In addition, Southeast Community College (SCC) provides two-year degrees, technical training, and certificate programs aligned with local workforce needs (such as manufacturing technology, healthcare, and IT). These institutions not only educate Lincoln's youth but also attract students from across Nebraska and beyond, many of whom stay and join the local workforce.

Educational Attainment: As a result of a robust education system, Lincoln boasts an exceptionally high educational attainment rate. As of 2023, 94% of adults in Lincoln have at least a high school diploma, compared to 90% nationally, and 43% hold a bachelor's degree or higher (versus about 36% for the U.S.). These figures are even higher than Nebraska's state averages. Such a well-educated population is a strength for the city – it means a large share of residents are qualified for skilled jobs and can adapt to new industries. Local universities and colleges continue to work on improving college completion rates and expanding access (for example, through financial aid and transfer agreements), so that even more residents can earn credentials that have value in the job market.

Adult Learning and Job Training

Workforce Development Programs: Lincoln has a strong network of adult education and job training initiatives to help residents gain skills, switch careers, or advance in their current jobs. The American Job Center (AJC) in Lincoln offers career services and training referrals. For instance, a recent program funded by the City used federal relief dollars to help adults earn Commercial Driver's Licenses, covering tuition for truck driving school and providing support like childcare and transportation assistance. This fast-track training connects participants to high-wage, in-demand careers in the transportation sector. Similarly, partnerships with local healthcare providers have provided scholarships and training for nursing and medical technician careers, helping address healthcare worker shortages. Nonprofit organizations and educational institutions collaborate on programs such as Google Career Certificate courses in IT (offered with supportive services for low-income adults) and manufacturing boot camps that teach machining, welding, and other trade skills.

Adult Education and Literacy: Beyond technical training, Lincoln supports adult learners in foundational skills. Programs through the community college and nonprofits offer GED preparation, English language classes for immigrants and refugees, and basic literacy education. These services ensure that adults who did not finish high school or who are new English speakers can improve their skills and access better job opportunities. For example, the Literacy Council and other local agencies provide ESL classes and tutoring, while SCC's continuing education division offers courses for adults re-entering education. These efforts feed into the workforce pipeline by enlarging the pool of work-ready individuals.

Apprenticeships and On-the-Job Training: Lincoln's industries also invest in training the next generation of workers. Apprenticeship programs are available in the skilled trades (electricians, plumbing, HVAC, etc.), often in collaboration with unions and trade associations. A newly announced Future-Ready Workforce Initiative in 2025 is dedicating \$1.3 million to expand such apprenticeship and training opportunities for high-demand trades like electrical work, auto mechanics, and HVAC technicians. This initiative, led by the mayor's office in partnership with SCC and industry groups, provides scholarships for training and

removes barriers (covering costs of tools, transportation, childcare, etc.) to help underemployed residents move into these good-paying careers. The emphasis on apprenticeships and "earn while you learn" models is designed to build a pipeline of skilled workers for local employers while also offering adults without a college degree a pathway to family-sustaining jobs.

Lincoln Manufacturing Council

LMC exists to address the workforce needs of Lincoln manufacturers by increasing the number of employable individuals in Lincoln that have the interest, the skills, and the opportunities to work in the manufacturing industry. Continued support of their programming is an essential component to supporting adult learning and job training.

The LMC provides several certificate pathways to increase job skills and training including:

- » Manufacturing Basics Certificate which provides a unique opportunity for those with no prior manufacturing experience to receive training needed to step into new careers that offer excellent pay and benefits.
- » Manufacturing Skills Certificate intended for individuals with some manufacturing experience interested in growing their skills in order to find career growth and stability.
- » Manufacturing Upskilling Scholarship where LMC will fund diverse manufacturing upskilling opportunities for underemployed or unemployed individuals with previous experience with manufacturing and/or LMC.

Bridges to Careers Program

The Bridge to Careers Program offered by the American Job Center is designed to help individuals build long-term careers through temporary entry-level job placements, skills-based workshops, and personalized career coaching. This program provides a pathway to stable employment by combining paid positions with professional development and mentorship.

Participants start with a paid entry-level position within City of Lincoln departments, gaining hands-on experience while attending weekly workshops covering workplace communication, time management, resume building, and financial literacy. One-on-one career coaching and networking opportunities further support participants in achieving their long-term career goals.

As individuals grow within the program, they receive assistance in securing permanent positions, promotions, or transitioning into higher-paying roles.

Community Feedback

Agencies and partners highlighted Lincoln's many education and training programs, emphasizing the continued need for reskilling/upskilling training as well as apprenticeships, internships and other asymmetrical workforce development opportunities in high-demand sectors.

The listening sessions recognized the great resources available at programs like the American Job Center, CenterPointe, and Center for People, but raised the difficulty in obtaining professional clothes for interviews or in purchasing work uniforms or footwear following a job offer.

Child care was also mentioned as a need, as well as quality head start and pre-kindergarten programs. Lincoln has two census tracts with no child care at all, and 14 tracts that have three times more children than slots.

One focus group held at the Center for People included several individuals transitioning out of incarceration. Programs like Southeast Community College's UPWARD program, Ybor/Good Life Community Development's partnership with the Community Corrections Center of Lincoln, and RISE are all programs that have assisted with this transition.

Strategies and Measures

Research the Potential of an Earned Income Disregard for Housing and Other Benefit Programs

Earned Income Disregard (EID) programs are policies built into many public benefit systems to support individuals who are transitioning into the workforce. They work by excluding a portion of a person's earned income—wages from a job—when calculating their eligibility or benefit levels for programs like SNAP (food assistance), TANF (cash assistance), housing subsidies, Medicaid, and Supplemental Security Income (SSI). For example, if someone earns \$1,000 a month and the program applies a \$200 disregard, only \$800 of that income is counted when determining how much assistance they receive.

These disregards are used primarily to encourage employment. Without them, individuals who take on even modest work could quickly lose access to benefits they rely on, creating a disincentive to seek or accept a job. Earned Income Disregard policies help address this problem by making work financially worthwhile. They soften the so-called “benefits cliff,” where a small increase in income can lead to a large and abrupt loss of support. By allowing people to keep more of their benefits as they start earning, EIDs ensure that working always leaves someone better off than not working.

EIDs also support a smoother transition off public benefits by phasing out assistance more gradually. In many cases, disregards are time-limited—for instance, they may apply for the first 12 or 24 months after employment begins—when individuals are especially vulnerable to setbacks. By cushioning this period, EIDs provide time for people to stabilize in their jobs and adjust to new financial responsibilities. Some programs offer fixed disregards, while others calculate them as a percentage of earnings. For example, SNAP automatically disregards 20% of earned income, and SSI disregards the first \$65 of earned income plus half of the remainder.

Overall, Earned Income Disregard programs are an important policy tool that promotes work, reduces poverty traps, and encourages people to report income honestly without fear of immediately losing critical support. They reflect a broader commitment in public benefit systems to reward effort and support families as they build toward long-term financial independence. Lincoln can work with the State legislature to research the potential for new and expanded disregards that would increase income, increase benefit access, and reduce poverty.

Measures: Report of research completed

Measure The Gap in Quality Early Childhood Education Programs and Community Need to Expand Capacity

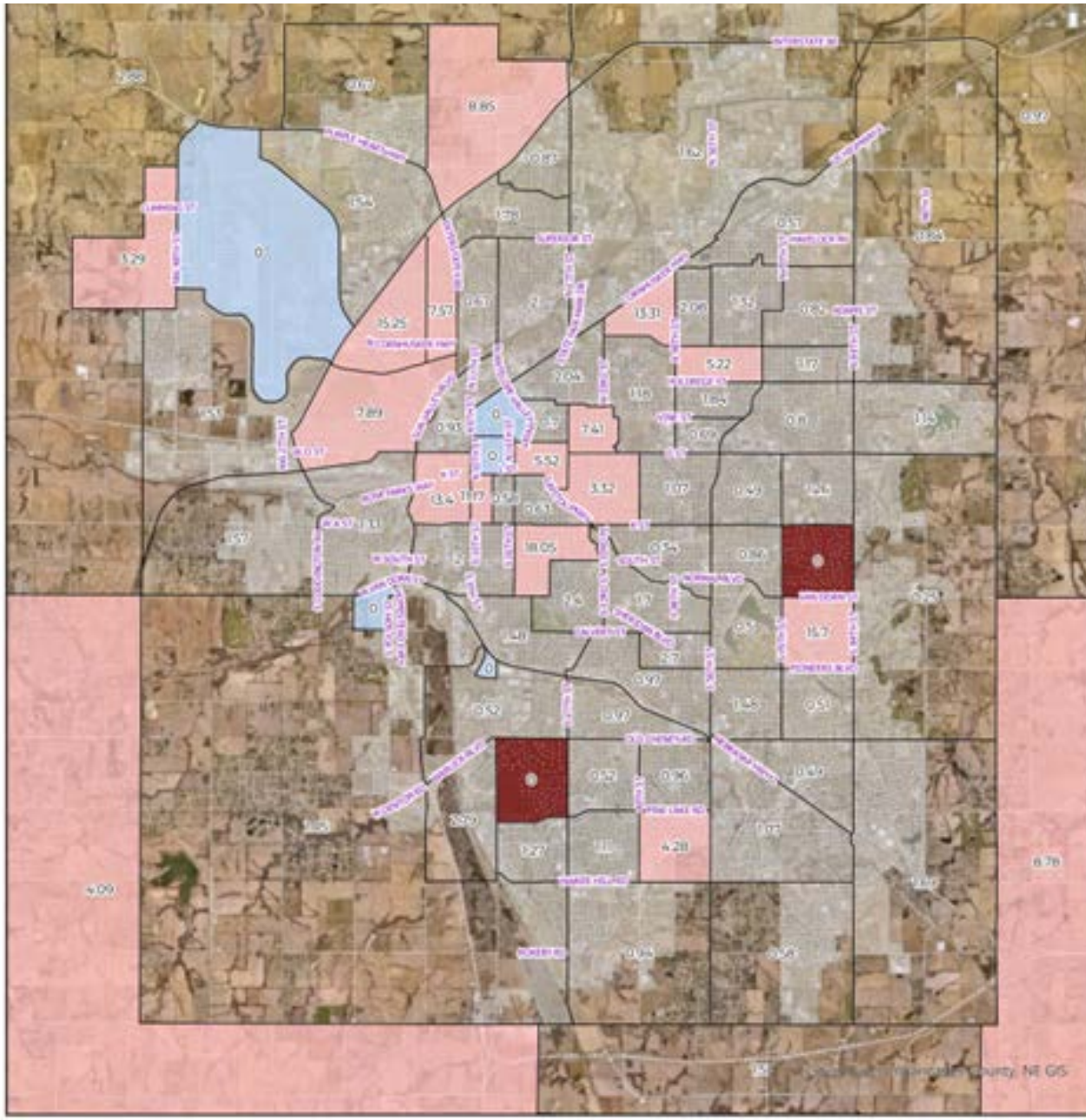
Measuring the gap in quality early childhood education programs in Lincoln is essential to ensuring that all children—particularly those from low-income households—have access to quality early childhood education. Head Start is a major program filling this need, however as a federal program, additional capacity can only be created if Congress appropriates additional funding. Identifying where demand exceeds supply helps local policymakers and community leaders allocate resources more effectively and develop targeted strategies for underserved populations. This approach promotes educational equity by revealing which neighborhoods or demographic groups are not adequately served by current programs. It also strengthens the case for additional funding and informs policy decisions aimed at improving outcomes for young children across the city.

Programs like Head Start are charged with placing services where they are most needed according to census tract and neighborhood level data. Head Start programs rely on receipt of non-federal funding to operate. To be precise, 20% of the cost to operate the Community Action Partnership (CAP) programs needs to come from local communities in the form of financial contributions, donated or discounted space and services, supply donations, and volunteer time, as some examples. In addition to expanding capacity for quality early childhood education, working with organization like CAP to strategize ways in which to support existing programs in meeting their non-federal share requirements and, ultimately, operating in the most cost-effective way possible is needed. Robust levels of local support is one of the factors that goes into making communities more competitive in being awarded Early Head Start and Head Start expansion funding.

In addition to quantitative analysis, local engagement is key. Community partners such as Lincoln Public Schools, nonprofit childcare providers, and public health organizations can offer on-the-ground insight into barriers families face—such as

transportation or language access—that aren't always evident in data alone. Combining quantitative mapping with qualitative community input gives a fuller picture of the gap and helps prioritize where new resources should be deployed.

Measures: Final report on gaps



Above: Map identifying areas in red where there is a need for childcare but no providers in the census tract and areas in pink where there is also a need but there is a deficit of available child care slots at existing providers.

Continue Summer Youth Employment Program

Lincoln offers two main summer employment programs aimed at helping young people gain work experience and explore potential career paths: the Mayor's Youth Employment Program (MYEP) and the Lancaster County Youth Employment Program (LCYEP). The MYEP is open to high school seniors, college students, and youth ages 17 to 24. Participants are paid \$15 per hour and receive a \$200 bonus upon completing the internship. Youth are placed in various City of Lincoln departments such as Parks and Recreation, Transportation and Utilities, Watershed Management, and City Communications.

The LCYEP serves youth ages 16 to 20 and provides similar compensation—\$15 per hour with a \$200 completion bonus. Participants in this program may be placed in Lancaster County offices such as the Clerk of the District Court, Emergency Management and Human Services. Both programs are designed to provide meaningful, paid work experience while encouraging civic engagement and personal growth.

The benefits of participation include developing job skills, gaining exposure to public service careers, and building professional networks. Additionally, the financial incentives help support youth and encourage program completion. Together, these programs play a key role in preparing Lincoln's youth for future employment while strengthening their connection to the community.

Measures: # of slots, # of summer programs completed

Create An Interview Clothing Closet

While the listening session attendees recognized the great resources available at the American Job Center, CenterPointe, and Center for People and ability to find work, some community members raised the difficulty in obtaining professional clothes for interviews or in purchasing work uniforms or footwear following a job offer. While some programs have existed in the past, there are not a lot of options currently to assist.

Programs that provide interview clothing for low-income individuals play a vital role in helping people prepare for the workforce with confidence and dignity. These programs typically offer professional attire—such as suits, dress shirts, blouses, shoes, and accessories—at no cost to job seekers. Other jobs require costly specialized boots or uniforms. The goal is to remove one of the many barriers to employment by ensuring that appearance and clothing do not stand in the way of someone making a strong first impression.

Many clothing programs are sustained through donations, which play a crucial role in helping low-income job seekers access professional attire and career support. These donations often come through clothing drives hosted by schools, churches, and workplaces, or through partnerships with retailers that provide overstock or discontinued items. Lincoln public, non-profit, and private sectors should assist in the creation of a clothing closet which could be housed at the American Job Center. If housed at the AJC, these contributions would allow the Center to provide appropriate interview and work clothing and also offer critical services like resume help, mock interviews, and job placement support—helping participants gain confidence and improve their chances of employment.

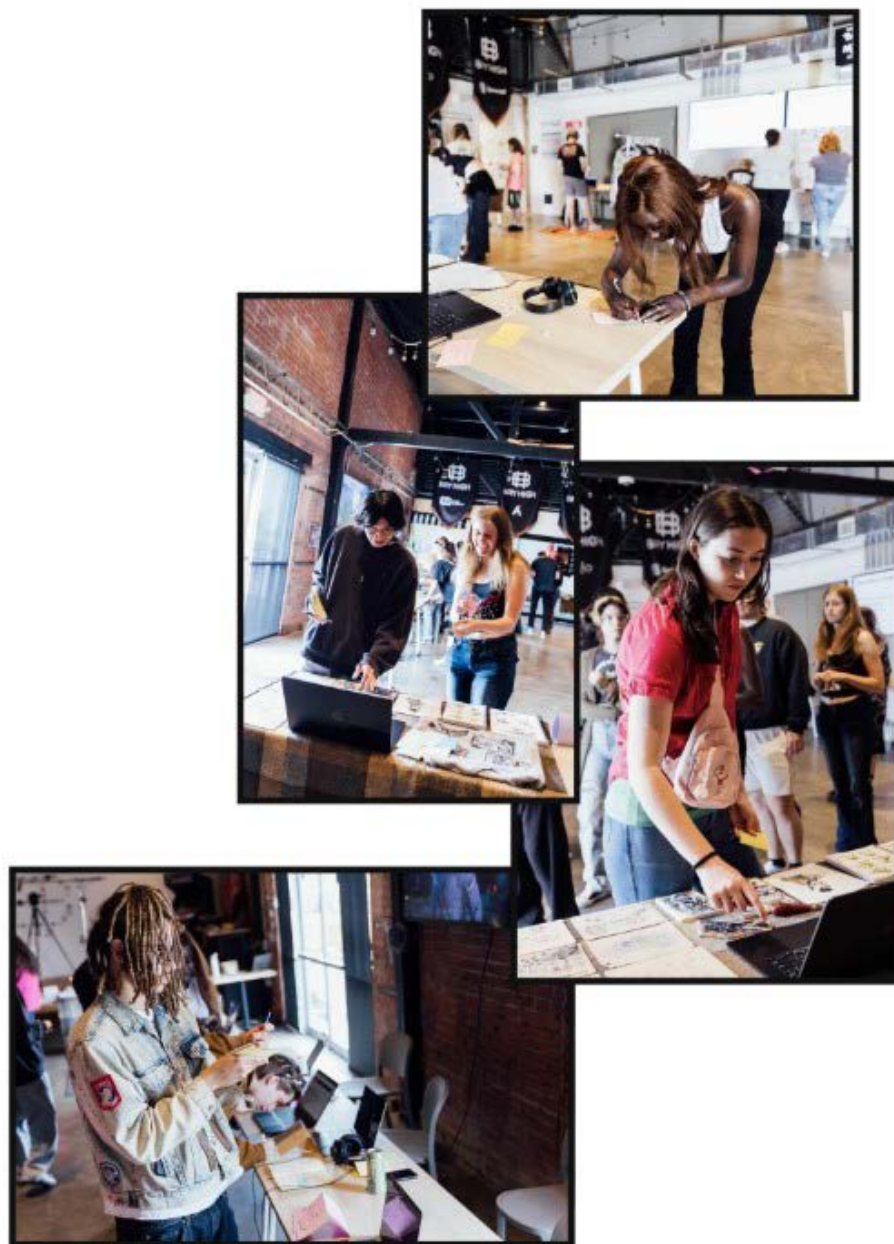
Measures: Donations, # of participants assisted Continue the

Gap Year Program

The Gap Year Program is an eight-month workforce and personal development initiative for young adults aged 18 to 24, hosted by The Bay, a youth-focused nonprofit. Designed for individuals who are not immediately entering college or full-time work, the program helps participants explore career options, build life and job skills, and connect with mentors and professionals in the community. It blends hands-on experiences such as internships and certifications with personal growth workshops focused on financial literacy, mental health, and communication. By offering supportive resources like stipends and guidance, the Gap creates a structured, empowering pathway for young adults to transition confidently into work, education, or further training.

To expand the program, similar models could be launched by other non-profits in Lincoln, or more staffing could be secured for an expansion at The Bay. Scaling up would involve securing sustainable funding sources—such as state workforce grants or philanthropic support—and tailoring program tracks to meet the specific needs of local industries and young adult populations. Additionally, incorporating hybrid or virtual elements could increase accessibility for participants facing transportation or schedule barriers. By broadening its reach and deepening community partnerships, the Gap model has the potential to support many more young Nebraskans in building stable, meaningful futures.

Measures: # of enrollment slots, # of youth graduating from the program



Above: Gap Year Program participants (Source: The Bay)

Continue to Support the American Job Center of Lancaster and Saunders Counties

The American Job Center of Lancaster and Saunders Counties, operated by the City of Lincoln, serves as a centralized hub for jobseekers—connecting individuals to employment opportunities, training programs, and supportive services. As part of this plan, the Center plays a critical role in the following areas:

Expanding Training in High-Demand Sectors

- » Support earn-and-learn models—including apprenticeships, on-the-job training, and pre-apprenticeships—by reimbursing employers for 50–75% of trainee wages for a set time.
- » Provide tuition assistance and wraparound supports such as childcare and transportation. This includes up to \$7,000 for tuition and \$2,000 for supportive services.
- » Promote career exploration for youth by offering paid internships with partners such as The Bay, Lincoln Manufacturing Council, Lincoln Littles, the City of Lincoln, and Lancaster County. Participants earn \$15/hour and receive a completion bonus.

Addressing the Benefits Cliff

- » The American Job Center employs certified work incentive benefits counselors who help jobseekers understand protections and financial incentives available when returning to work.

Supporting New American and Individuals with Disabilities

- » Partner with local employers to deliver incumbent worker training, including on-site English language learning for employees.
- » Provide language assistance to jobseekers with limited English proficiency to ensure access to job search, training, and career services.
- » Offer assistive technology support to individuals with disabilities to enhance access to training, employment, and communication tools.

Advancing Career Pathways in H3 Occupations

- » Support career pathways in high-wage, high-skill, high-demand (H3) occupations such as plumbing, nursing, commercial truck driving (CDL), software development, machining, electrical work, dental assisting, computer user support, carpentry, and HVAC.
- » Through the Bridges to Careers initiative, the Center helps individuals with barriers to employment connect to training, coaching, and job placement in city of Lincoln seasonal positions—building a clear path from entry-level to career advancement.

Health Care Access

Lincoln has implemented a range of initiatives to improve access to both physical and mental health care for low-income residents. Local public agencies, nonprofit clinics, health systems, and community partners are working together to reduce financial, logistical, and informational barriers to care.

The Lincoln-Lancaster County Health Department is an accredited local health department that is dedicated to meeting the highest standards, delivering vital services and effective programs, and improving the health and safety of Lincoln and Lancaster County residents. They provide a range of services and programs aimed to promote healthy behaviors, prevent disease and injuries, ensure access to safe food, water, and clean air, provide dental care and life-saving immunizations, protect pets, and prepare for and respond to public health emergencies and natural disasters.

In addition, they prepare a key plan guiding public health, the Community Health Improvement Plan (CHIP). Priority areas for the 2025-2027 CHIP are Access to Pre- and Postnatal Care, Suicide Prevention and Addressing Depression. This document is the result of a collaboration with Bryan Health and CHI Health St. Elizabeth along with more than 75 partnering organizations convening at a Community Health Summit. Held every three years, this event identifies and prioritizes the most concerning health challenges among residents. This plan aligns local partners and resources around a set of shared priorities.

Needs Assessment

Providers and Capacity

A shortage of health care providers – especially those willing to serve low-income patients – is a concern in Lancaster County. Primary care providers and dentists are in short supply relative to population growth, and many private practices limit how many Medicaid or uninsured patients they accept, with an increasing number unwilling to accept any. Often, providers who participate in Medicaid are not accepting new Medicaid patients, making it difficult for newly insured individuals to find a provider. Dental care is even harder to access. Only a few Lincoln dentists in addition to the Lincoln-Lancaster County Health Department will see uninsured patients or those on Medicaid, leading to months-long wait times for dental appointments. Low-income adults often delay oral health care until problems require emergency care often resulting in a visit to the emergency room when routine care and treatment are not available.

Mental Health and Substance Use Treatment

Lincoln has a growing continuum of services addressing behavioral health (mental health and substance abuse), and has recently added two of the five Certified Community Behavioral Health Clinics (CCBHC) initially funded in the state of Nebraska. The CCBHC model requires nine service types, working to address gaps in care in the community. In addition, St. Monica's has a nationally recognized program where children are allowed to remain with their mother while receiving treatment. St. Monica's along with Fresh Start help women transition into permanent housing. Lincoln's first voluntary crisis response center opened in late 2024 with 16 beds. The center also offers short term stays through the Mental Health Respite program.

As the 2021 Bryan Health Community Health Needs Assessment points out, there is additional need for treatment capacity for behavioral health services, which disproportionately affect underserved groups. Lincoln's long-term inpatient psychiatric

beds are consistently overwhelmed, serving well beyond Lancaster County. Intensive outpatient programs struggle to meet the community's needs (as well as those of many other communities in the state of Nebraska) – for example, hospital psychiatric units and crisis centers often hold patients longer than ideal because appropriate step-down facilities or rehab placements aren't immediately available. For substance use disorders, residential treatment slots and detox beds are limited; at one point, the detox center was recording over 400 admissions per month and still had to close its doors periodically when full. While new efforts such as peer support networks and medication-assisted treatment for opioid users are underway, providers report that more capacity is needed, especially for affordable long-term treatment and recovery housing. Community based detox services have decreased substantially since 2021 and the emergency system in our community has seen a large increase in patients under the influence of substances entering the emergency system.

Meeting the needs of youth continues to be a challenge and finding the right level of care in times of need can be difficult. Without enough treatment options, low-income individuals experiencing mental illness or addiction may cycle in and out of emergency rooms and jails, or their conditions simply remain untreated. The City and County provide financial assistance for behavioral health services in schools through HopeSpoke and Family Service Lincoln. The community is expanding its youth services to include a respite care program to open this fall (SquareOne) serving those youth and families experiencing a behavioral health crisis.

Language and Cultural Barriers

Lincoln continues to see a large influx of immigrant and refugee families, resulting in over 30 languages being spoken in the community. This diversity enriches Lincoln but also creates communication challenges in health care settings. Qualified medical interpreters are in short supply, and not all clinics have bilingual staff for languages such as Spanish, Arabic, Farsi, Dari, Vietnamese, Ukrainian, Karen, Russian, or Sudanese dialects. While phone-based interpreter lines exist, providers have expressed concern that these can be cumbersome to use (with time limits for each call). In practice, some patients resort to bringing a family member (even a child) to interpret, which is not ideal for accuracy or privacy. Cultural differences can also hinder care: for example, newcomers might be unfamiliar with the U.S. health system, preventive care, early entry into pre-natal care, or the concept of making appointments in advance.

Knowledge and Navigational Barriers

Health care can be daunting to navigate for anyone, but especially for individuals with limited education or past exposure to complex health systems. Low-income individuals may not be aware of the affordable options that do exist. For instance, some residents are unaware that free clinics are available, or that they qualify for programs like Medicaid or subsidized insurance. According to focus groups and surveys, many underserved Lincoln residents were often overwhelmed with complex systems and simply did not seek care until a crisis. A study of Lincoln's poorest neighborhoods revealed that a quarter of respondents used the emergency department as their primary source of medical care, largely because they weren't sure where else to go. This indicates a need for better outreach and system navigation assistance. The community has responded by deploying Community Health Workers (CHWs) and social workers to assist in meeting these needs. Simplifying enrollment processes—the new iServe Nebraska online benefits portal is one step in that direction—and providing one-on-one guidance can help reduce these obstacles.

Economic and Time Pressures

Families living in poverty face tough choices that can make health a secondary priority. The cost of care – not just in money but in time – is a major barrier. Low-wage workers often lack paid sick leave, so taking time off for a doctor's visit means lost income. Many juggle multiple jobs or childcare duties, and clinic hours may not align with their schedules. If appointments are only available 9–5, a parent working those hours might simply forego care because they cannot afford to miss work or arrange childcare. This is why some providers have implemented extended clinic hours or more walk-in availability. Addressing these barriers requires flexible solutions like income-based sliding fees, payment plans, after-hours clinics, and policies (at the employer level and policy level) that acknowledge the time and resource constraints of the working poor.

Lincoln has made notable strides in expanding access to health care for low-income residents through collaborative public health programs, expanded insurance coverage, and a robust network of community clinics and behavioral health services. These efforts have improved coverage rates, established medical and dental homes for many previously underserved individuals, and innovated new modes of care delivery, such as mobile clinics and integrated care models. However, the needs assessment underscores that critical gaps remain – provider shortages, long waits for mental health care, insufficient affordable dental and substance use services, and persistent socioeconomic and informational barriers that prevent people from obtaining timely care. Low-income individuals and families in Lincoln continue to face higher obstacles in achieving good health, from transportation and language hurdles to the basic challenge of making ends meet while addressing health issues.

Community Feedback

Generally, there was agreement among most participants that healthcare access was good in Lincoln. Nonprofits like Clinic with a Heart, Bluestem, or the clinic by the Mission were accessible. The main concern was with access to systems like Medicaid which required residents to choose between more hours at their job that lacked benefits or sacrificing to maintain their income levels to stay on Medicaid. The problem worsened for immigrants to Lincoln who were unable to navigate the complex system to even obtain Medicaid due to the language barriers as well as administrative hurdles. This led to large medical bills when paying out of pocket for emergency care.

One group noted a lack of access to dental care as most offices do not accept Medicaid.

One major concern cited by a recent immigrant to Lincoln was the need for accurate translation services with health care providers. They noted a lack of understanding between the languages spoken in Iran versus Iraq and that this created language barriers to proper treatment.

Strategies and Measures

It will be important to sustain programs like the free clinics, the Medical Assistance Program, support from CHWs and Medicaid expansion, which have become lifelines for the community's most vulnerable. By continuously aligning resources with the needs of underserved populations – and by listening to the voices of low-income residents about the obstacles they face – Lincoln can move closer to the goal of health care for all, ensuring that no one's health outcomes are determined by their income or zip code.

Coordinate With the State Legislature and Local Organizations to Enhance Support for Expansion of Cost-Effective Community Health Centers

Support for the expansion of cost-effective community health centers (CHCs) is growing due to their ability to provide affordable, accessible, and quality care to underserved populations, including those who are uninsured or under-insured. Recent bipartisan legislation, like the 2023 Consolidated Appropriations Act, has provided significant increases in funding for CHCs, ensuring their continued ability to provide care.

These programs would benefit from additional state and federal funding streams to expand their services and ability to accommodate additional patients. These funding sources can serve as gap funding to increase preventative care and chronic disease management that will prevent costly hospitalizations and emergency room visits.

Measures: *number of new community health centers*

Expand Operation of the Medical Grant and Liaison Program

A “Medical Grant and Liaison Program” to help low-income, uninsured citizens access care is a program where grants or financial assistance, combined with a liaison or support system, helps those who cannot afford medical care due to low income to receive necessary medical services. This could involve funding for medications, doctor's visits, or other medical expenses, with the liaison component providing guidance and support in navigating the system and finding available resources.

Lancaster County Medical Society currently provides this type of service through their Medical Referral Services, a comprehensive and collaborative program with many community partners along with individual and corporate sponsors designed to assist people in getting the medical care they need.

This program includes the following initiatives:

- » Medication Assistance Program
- » Specialty Care Access
- » Medical Home Access
- » Physician Referral

This program should be supported with additional promotion and funding from other non-profit agencies to ensure access for all residents who would benefit from this type of program.

Measures: *increase in patients assisted*

Explore development of additional low-income dental clinics and expanding existing dental providers

A challenge raised by several focus group participants was the ability to find dental care clinics that would accept Medicaid. Many individuals forgo dental care as a result, which creates health issues later on. Clinic With a Heart, Lincoln-Lancaster County Health Department, and BlueStem all provide dental care, however there is a lack of nonprofits to meet the need in the community. Additional low-income dental clinics are needed along with expansion of existing dental care providers willing to accept Medicaid.

Measures: *report of existing and potential dental providers*

Support a Community Health Worker Program

With uncertainty in how to navigate the health care system, many residents avoid seeking care until an emergency arises. Community Health Works (CHW) aid with navigating the complexities of the health care system. The Affordable Care Act created the Certified Application Counselors (CAC) position to help people enroll in coverage through the health insurance exchange and refer or assist with Medicaid enrollment. They are not licensed to make recommendations on plans but instead provide consumers with general information that can make it easier to understand what is available in terms of coverage and financial assistance.

CACs currently provide support in the Lincoln community and also assist individuals with meeting social determinants of health (SDoH) needs such as transportation, food assistance, housing assistance, etc. The local Community Health Worker Coalition supports workforce development needs and CHWs are spread across the community doing great work.

Measures: *enrollment rates*

Promote early and adequate prenatal care access and address language and health insurance access barriers for low-income families

In 2023, Family Connects—a home visitation program for families with newborn children in Lincoln and Lancaster County was launched. Families learn about Family Connects when they are visited by a Public Health Nurse prior to discharge from the hospital after they've had their baby, from their obstetric provider during pregnancy, through a Family Connects nurse in the hospital after delivery, or from pediatricians or family practice physicians during initial well baby checks. The Health Department's public health clinic, the Women, Infants and Children program, community and cultural centers, refugee resettlement agencies and other local organizations also share information about Family Connects.

Nonprofits like Partnership for a Healthy Lincoln, along with the Lincoln-Lancaster County Health Department, BlueStem Health, and Lincoln Medical Education Partnership work towards improving access to prenatal and postnatal care (with a focus on presumptive eligibility), especially to mothers within medically underserved communities. This work should be expanded to adequately address access including language and insurance barriers.

Measures: *# of presumptive eligibility providers, timeliness of prenatal care*



Continue the Community Health Services Program

Community Health Services, programs operated by the Lincoln-Lancaster County Health Department, are dedicated to an assurance public health role. Staff identify and address the health needs of the uninsured, under-insured, and vulnerable populations by providing the highest quality medical and nursing services. This is accomplished through collaborative relationships with clients and many community partners. The program provides both clinic appointments and walk-in services in addition to two different home visitation programs working with families. Community Health Services provides a telephone service offering information and referrals on health related topics and concerns. Individuals may call to speak with a nurse regarding health issues/concerns/services including referrals to medical homes. Calls are triaged by a Public Health Nurse and appropriate referrals are made to community resources. Programs within Community Health Services include:

- » Adult Health Services: This includes the provision of needed vaccines, laboratory tests, and nursing services to assist adults in college, trade school, or job entry. When necessary, staff will help find the appropriate medical resources.
- » Healthy Families Home Visitation Services: Home visiting is a service provided within the home by highly trained and qualified professionals. Home visiting programs provide parents with support to enhance the child-parent relationship. With these enhanced skills, parents can create environments that positively impact their child's social and emotional development.
- » Family Connects Home Visitation: Family Connects is a universal newborn home visiting program in Lincoln-Lancaster County that provides a home visit by a Registered Nurse following your hospital stay.
- » Presumptive Eligibility Medicaid for Pregnant Women: Presumptive Eligibility (PE) is for low-income pregnant women. It is a program designed to provide immediate, temporary coverage of ambulatory prenatal care services to pregnant

women while their eligibility for full Medicaid benefits is determined.

- » Refugee Health Clinic: The Refugee Health Clinic provides health assessments and/or immunizations to refugees who have resettled in Lincoln Nebraska. Refugees who seek services within the first 3 months of arrival receive health exams, laboratory screening, and immunizations. The eligibility period ends 13 months after entering the United States.
- » Vaccine Clinic: Children up to 18 years of age who are uninsured, under-insured, or covered by Medicaid are eligible. Additionally, American Indian and Alaskan Native children up to 18 years old are eligible. Low income, under-insured, and uninsured adults are eligible for adult flu vaccines.
- » Dental Health Services: This program, provided by Lincoln-Lancaster County Health Department, serves as a safety-net provider for dental services (both children and adults) for residents of Lincoln-Lancaster County. Eligibility for services are limited to individuals who are uninsured, under-insured or on Medicaid. Services are geared toward preventative, routine and emergency dental services. Individuals may also be placed on a sliding fee schedule based on income. In addition to direct dental services, dental staff also provide fluoride programs at Lincoln Public Schools for designated grades (4-6th) with screenings and fluoride varnish applications.
- » WIC: The Women, Infant, Children (WIC) is a public health nutrition program (supported by the Food and Drug Administration) which helps low to moderate income families eat well and stay healthy by providing nutritious foods, nutrition education, health and community resource information, and breastfeeding support. The assistance helps pregnant women, breastfeeding women, newly delivered mothers, infants, and children or foster children up to age 5.

Measures: # individuals assisted

Economic Development

Lincoln's economy has experienced steady growth and positive momentum in recent years. The Lincoln metropolitan area saw its strongest population increase since 2016, adding nearly 4,200 new residents last year. Unemployment remains very low (around 2.5% in late 2024), and labor force participation is high, reflecting an active and educated workforce – over half of Lincoln's adults have a post-secondary degree. These trends point to a robust labor market that continues to attract talent and businesses to the city.

Lincoln's strategic goals for economic development aim to harness this growth while ensuring it benefits the community broadly. Under the Lincoln Forward initiative, city leaders pursue a holistic approach focused on business expansion, retention, and attraction, alongside workforce development and lifelong learning opportunities. The idea is to cultivate "the good life" by enabling residents to secure rewarding, financially stable careers and helping local employers find the skilled talent they need. This vision emphasizes sustainable and inclusive growth, guided in part by the Mayor's Economic Recovery Task Force recommendations for a resilient, post-pandemic economy. Lincoln's current trajectory is one of low unemployment and modest population growth, and its strategic economic goals center on leveraging those trends into long-term prosperity through talent development, business growth, and broad-based economic inclusion.

Needs Assessment

Data reveals several key opportunities for Lincoln to sustain and broaden economic growth. The most pressing include:

Workforce

Labor availability and skills gaps are ongoing concerns. Near-full employment (Nebraska's unemployment was about 2.9% as of early 2025) means a tight labor market, making it difficult for employers to fill openings in certain industries. Lincoln's high rate of dual-income families – a large share of children have both parents in the workforce – also creates demand for supportive services like childcare. Rising childcare costs in recent years threaten to sideline some workers, as childcare can consume a significant portion of household income. To maintain its workforce participation advantage, Lincoln needs to continue investing in job training (upskilling workers for high-demand fields) and improve access to affordable childcare and housing for workers.

Business Climate

Maintaining a competitive business climate is an ongoing challenge as Lincoln strives to grow its economy. On one hand, the city offers a stable, low-cost environment – no local wage tax, moderate property costs, and state incentive programs that reward business investments. On the other hand, Lincoln's economic base has room to diversify. The city's per capita income remains below the U.S. metropolitan average, even after adjusting for Lincoln's lower cost of living. This indicates a need to attract more high-paying industries and jobs. Additionally, local businesses cite needs such as greater access to venture capital and skilled tech talent to scale up operations – areas where the region competes with larger metropolitan areas. Regulatory and infrastructure considerations are also part of the business climate: the city must continue to provide shovel-ready sites with adequate infrastructure for industry and streamline permitting processes. The City has taken a

step towards reducing regulatory hurdles by launching a pre-application review process through the Development Services Center that provides feedback from all relevant departments on a development project before submitting for applications or permitting. In short, while Lincoln is often ranked as business-friendly, it must continually adapt – investing in quality-of-life and innovation – to remain an attractive place for companies to start, expand, and relocate.

To capitalize on its strengths and tackle its challenges, Lincoln has embraced a collaborative, investment-oriented approach to economic development. The Lincoln Partnership for Economic Development (LPED) coordinates business retention and recruitment efforts with support from both the City and the private sector. Through LPED and the Chamber of Commerce, local leaders facilitate expansions of existing businesses.

Workforce development is another strategic focus, recognizing that human talent is the engine of economic growth. The City and local organizations have invested in numerous job training and education programs. In her 2024 State of the City address, Mayor Leirion Gaylor Baird reported that nearly 1,500 residents have gained new skills through city-supported job training initiatives in high-demand fields like manufacturing, information technology, and health care. These initiatives often leverage federal Workforce Innovation and Opportunity Act (WIOA) funds via the Greater Lincoln Workforce Development Board. Complementing skills training, Lincoln is addressing barriers to work – for example, partnering with early childhood educators to expand affordable childcare options, which helps parents stay in the workforce. The city's approach recognizes that a “vibrant economy's most solid foundation is a good job”, and thus prioritizes helping residents obtain meaningful, secure employment while helping employers find the talent they require.

Lincoln's economic development strategy is characterized by pragmatism and partnership. City officials, businesses, educational institutions, and civic organizations are working in

concert to address challenges – from workforce shortages to housing affordability – while also amplifying the city's strengths. By investing in people, places, and partnerships, Lincoln is positioning itself for continued growth. The goal is not growth for its own sake, but to ensure a thriving, inclusive economy where the benefits (good jobs, rising incomes, and an enhanced quality of life) are broadly shared among Lincoln's residents. This balanced approach is designed to make Lincoln not only a bigger city in the coming years, but a better one for all who call it home.

Community Feedback

Community feedback primarily focused on education and job training, more tangible concepts impacting daily lives and not specifically on economic development. The strategies following reflect the needs identified in the previous sections.



Source: LPED

Strategies and Measures

Education and Job Training goes hand in hand with Economic Development. While the following section includes several new programs targeting economic development strategies, many of the strategies from the education and job training section apply here as well, but are not repeated.

Use Tax Increment Financing to Increase Business Creation and Jobs

Tax Increment Financing (TIF) has been a key economic development tool in Lincoln enabling the city to spur private investment, create jobs, and revitalize underused properties. TIF works by capturing the increased property tax revenue generated by a new development and reinvesting it into project-related costs such as infrastructure, site preparation, or public improvements. In Lincoln, TIF is used strategically to attract development in targeted areas, especially in the urban core and older commercial corridors where redevelopment may not be financially viable without support. Over the past several years, Lincoln has successfully leveraged TIF to catalyze major projects that have brought new businesses and employment opportunities to the city. For example, between 2019 and 2023, the city approved over \$21 million in TIF funding that helped unlock more than \$183 million in private investment. Projects supported by TIF include new manufacturing facilities, such as Instinct Pet Food's expansion, which created dozens of skilled jobs, and the redevelopment of aging properties into mixed-use centers that house retail, office, and residential spaces. These projects not only generate construction employment but also create long-term positions in retail, hospitality, and industry.

Looking ahead, Lincoln can continue to use TIF to support business creation by targeting it toward projects that fill gaps in the local economy—such as new childcare centers, neighborhood grocery stores, or facilities for growing industries like bioscience and tech. TIF can also be paired with workforce development incentives, helping employers offset training

costs or build infrastructure that enables hiring. By prioritizing equitable development, the City can deploy TIF in a way that supports inclusive job creation in lower-income areas and encourages small business incubation. Importantly, Lincoln's use of TIF is guided by a transparent review process and a statutory requirement to demonstrate that projects would not happen "but for" the financing—ensuring accountability and alignment with community goals. When used thoughtfully, TIF remains one of Lincoln's most effective tools to drive job creation, attract new business, and strengthen the local economy.

Measures: jobs created, projects approved or completed, new partnerships with external organizations

Provide assistance to small, minority, and local businesses to get certifications that make them more competitive for government contracts

Lincoln can support small and local businesses—particularly those owned by minorities—by creating a centralized, user-friendly database that guides entrepreneurs through the process of obtaining minority-owned business certifications. These certifications, such as those offered by the Small Business Administration (SBA), the National Minority Supplier Development Council (NMSDC), or local government entities, can significantly improve a business's chances of securing government contracts. However, many small business owners are unaware of these opportunities or find the certification process confusing and time-consuming. Some work is being done through banks like Union Bank and Trust to assist Latino small businesses or the Nebraska Business Development Center who created Source Link Nebraska, a platform designed to support small businesses with resources, targeting minority businesses with language assistance. A dedicated resource hub with information specific to Lincoln would simplify access to information and walk business owners through eligibility, required documentation, benefits, and how to apply.

This centralized database could be hosted on the City of Lincoln's website or through a partnership with a local organization like the Lincoln Partnership for Economic Development (LPED). It should include step-by-step guides, FAQs, checklists, and links to application portals for local, state, and federal certification programs. To further support accessibility, the site could also feature translated materials for non-English-speaking entrepreneurs, and filter options tailored to different industries and business types. Integrating contact information for local experts or business advisors who can provide one-on-one support would strengthen the system and reduce barriers for first-time applicants.

Beyond just providing information, Lincoln can enhance this effort by offering workshops, webinars, and drop-in clinics to help business owners complete certification applications and understand how to leverage them. The City could also build relationships with procurement officers in local government agencies to ensure that certified minority-owned businesses are actively included in outreach efforts and bid notifications. By making the certification process more approachable and transparent, Lincoln would not only empower local minority-owned businesses to become more competitive but also promote a more inclusive and equitable local economy where public dollars better reflect the diversity of the community.

Measures: Creation of a new system, new businesses registered, new certifications

Develop Strategies to Include Affordable Commercial Tenant Spaces for Small Businesses in New Developments

Lincoln can support small businesses and entrepreneurs by developing strategies that require or incentivize the inclusion of affordable commercial tenant spaces in new developments. As the city grows and redevelops key areas, commercial rents often rise, pricing out the small and local businesses that contribute to neighborhood identity, economic diversity, and job creation. To address this, Lincoln could implement policies that encourage developers to set aside a percentage of commercial space specifically for small businesses, startups, or minority-owned enterprises at below-market or stabilized rents.

One strategy would be to incorporate affordable commercial space requirements into Tax Increment Financing (TIF) agreements or zoning incentives. In exchange for public support or density bonuses, developers could be asked to offer a portion of ground-floor retail or office space to small businesses at reduced rates for a defined period—similar to affordable housing models. This could be especially impactful in mixed-use developments and revitalization areas where displacement is a concern. Lincoln could also offer grants, tax abatements, or reduced permitting fees for developers who voluntarily include such spaces in their projects.

To ensure these spaces are actually usable for small businesses, Lincoln could provide technical assistance in areas like lease negotiation, build-out financing, and permitting. The City could also establish a pre-approved tenant pipeline by partnering with local business incubators, the Chambers of Commerce, or cultural organizations, so developers have a list of qualified tenants ready to fill these spaces. Pairing affordable space with wraparound support services helps ensure that small businesses not only move in—but thrive.

By adopting these strategies, Lincoln can promote economic inclusion and help ensure that local entrepreneurs continue to have a place in the city's growing and evolving commercial landscape. Prioritizing space for small businesses strengthens neighborhoods, creates local jobs, and builds a more resilient economy that reflects the city's diverse population.

Measures: # new commercial spaces occupied; square footage of new commercial spaces created

Explore opportunity to improve small businesses support with regulatory processes and resources

Lincoln fosters a business-friendly environment with a multi-agency staff team, the Development Services Center (DSC) dedicated to helping new developers and business owners navigate regulatory challenges and connect with available resources. In addition, the City of Lincoln has a dedicated Economic Business Specialist who is a key connector between local businesses and city departments. The ECHO Collective, a nonprofit that provides programming to help immigrant and refugee women create and grow their own small businesses. This has been a strong partnership with the County who provided ARPA funding to support this work.

Starting a business often requires dealing with a range of city and county departments—such as zoning, permitting, health inspections, and licensing—which can be overwhelming, especially for first-time entrepreneurs. The coordinated team approach embedded in the DSC is being examined to see if it could be broadened to include consistent guidance, reduced confusion, and accelerated process of business startup and compliance. For example, a prospective restaurant owner could simultaneously connect with staff from the planning department, fire marshal, health department, and licensing office to understand all requirements up front. This approach would prevent duplication of effort, minimize delays, and reduce the risk of miscommunication between departments. The team could also maintain a shared case management system to track inquiries and ensure business owners receive coordinated follow-ups and support throughout the startup process.

By partnering with external organizations—such the Chamber of Commerce, CDR, LPED, and nonprofit business support groups broader resources and support can be provided. For example, Community Development Resources, a local CDFI and key partner for the City, provides KIVA small business loans. Unlike loans from traditional lenders, other microlenders,

or other crowdfunding platforms, Kiva US offers loans from \$1,000 to \$15,000 that are 0% interest, fee-free, crowdfunded loans with applications that require no credit score, collateral, business plan, or financial statements.

Lincoln could further strengthen the initiative by collecting feedback from businesses served, using that input to improve city processes and identify opportunities to streamline local regulations or remove unnecessary barriers.

The City of Lincoln values entrepreneurship and is committed to fostering inclusive economic growth. This process will improve access and understanding, especially for small and minority-owned businesses, and promote a more welcoming, supportive environment for innovation and investment.

Measures: Process Developed

Promote Public-Private Partnerships that Build Stronger Food Networks/Promote Urban Agriculture

Lincoln's 2023 Local Food System Plan underscores the benefits of growing and sourcing more food locally. A thriving local food system means fresher, healthier options for consumers; stable markets and entrepreneurship for farmers; and reduced environmental impacts from long-distance food transport. These benefits address pressing needs in Lincoln. More than 50% of Lincoln's census tracts (over 160,000 people) have limited access to healthy, affordable food, contributing to a food insecurity rate of about 13% of residents in recent years. Strengthening local food networks can help ensure families in every neighborhood have access to fresh produce, while keeping "food dollars" circulating in our community.

Achieving an equitable local food system will require collaboration. Lincoln's plan recognizes that no single entity can do this alone – success depends on partnerships among government, businesses, nonprofits, and community members. Public-private collaboration leverages each sector's strengths. Lincoln can encourage several partnership-driven strategies to expand healthy food access:

- » Attract Grocery Retail to Underserved Areas
- » Expand Community Gardens and Urban Farms
- » Support Mobile Markets and Food Distribution Programs
- » Leverage Farmers Markets Year-Round
- » Business Incentives for Local Food Enterprises

By pursuing any of these strategies, Lincoln can forge strong public-private partnerships that make the local food system a driver of health and prosperity. City policy levers – from land use rules to targeted incentives – combined with the energy and innovation of private businesses, nonprofits, and residents will translate the vision of the Local Food System Plan into on-the-ground results. By investing in these partnerships today, the city can ensure that healthy local food is not just a trend but a permanent pillar of Lincoln's economy and quality of life.

Measures: # new farms, programs, annual purchase volume



Transportation & Infrastructure

Lincoln's transportation and infrastructure systems are at a pivotal point as the city grows and plans for the future. City planners and officials are working to modernize Lincoln's roads, public transit, sidewalks, and trails in line with community values. A major focus is ensuring that these investments benefit all residents – including low-income families who often face the greatest hurdles in getting around.

Lincoln remains a largely car-dependent city today. Over 81% of Lincoln and Lancaster County residents commute to work by driving alone, while only about 6% use public transportation. This reflects a historical emphasis on road infrastructure and personal vehicle travel. As Lincoln grows, we recognize the need to also support a multimodal vision for Lincoln's future. The city's PlanForward 2050 Comprehensive Plan envisions a community that is "Thriving, Livable, Equitable, Innovative, and Resilient," themes which guide long-range transportation planning. In practice, this means expanding transportation choices beyond just cars – improving transit, biking, and walking options – to create a more inclusive and sustainable network.

Lincoln's 2050 Long Range Transportation Plan (LRTP) guides transportation investments intended to support the needs of a wide range of users – including the needs of low-income individuals and families. Key goals include enhancing safety and security on the roads, using technology to improve efficiency, and maintaining infrastructure in a state of good repair. For example, Lincoln is investing in smart traffic management through initiatives like Green Light Lincoln, an intelligent traffic signal program, to reduce congestion and improve travel times. Planners also recognize that changing demographics, employment patterns, and technologies will present new challenges for transportation services, and the City aims to be proactive in adapting to these changes (e.g. preparing for an aging population's mobility needs, or the rise of electric and autonomous vehicles). Meanwhile, robust federal funding from recent infrastructure legislation has created opportunities to accelerate local projects are supporting local goals.

For nearly two decades, the city envisioned a modern hub to bring together buses, bikes, and pedestrians, and now that vision is moving forward. The current bus transfer area has only 6 bus bays and lacks basic amenities like indoor waiting space and restrooms, resulting in crowding. The new Multi-Modal Transportation Center (MMTC) in downtown Lincoln, expected to be completed by 2027, will feature 18 bus bays, covered waiting

areas, restrooms, and a climate-controlled indoor station. It will also integrate other modes – with bike racks, scooter parking, and accommodations for ride-share and future intercity buses. Importantly, the MMTC is being built in an "Area of Persistent Poverty," meaning the investment is deliberately sited where it can benefit disadvantaged communities. By providing a safer, more comfortable central transit hub, the city aligns its transit improvement with social equity goals, ensuring that those who rely on the bus (often low-income residents) will have a much-improved experience. The project has attracted significant federal funding, reflecting a strong partnership between local needs and national support. Once open, the new transit center is expected to reduce transfer wait times (all routes will converge for easy same-time transfers) and spur economic activity in the surrounding downtown and South Haymarket area.

Importantly, Mayor Leirion Gaylor Baird and other city leaders have emphasized transportation's role in equity and economic opportunity. "Public transportation plays a crucial role in ... supporting economic opportunity and well-being," the Mayor noted, by providing "affordable, accessible, and efficient options" that get people to work, school, the doctor, or the grocery store. This philosophy underpins Lincoln's transportation goals: improve access for all, so that whether one owns a car or not, they can reliably reach essential destinations. In summary, the trend in Lincoln's planning is toward a more balanced transportation system – one that still supports drivers, but places greater priority on transit riders, cyclists, and pedestrians, with equity and accessibility as guiding principles.

Needs Assessment

Several transportation opportunities exist to improve its operation, especially for low-income residents who may not have reliable personal vehicles. A needs assessment reveals gaps in access, mobility, and affordability that disproportionately affect people living in poverty today.

Transit Coverage

The city's public bus system, StarTran, is a lifeline for many low-income individuals. Surveys show that a large share of StarTran riders are low-income – about 39% of riders reported annual incomes below \$12,880 (near the federal poverty line). This indicates many riders depend on the bus out of necessity.

The system is a hub and spoke model with a downtown transfer hub, requiring riders to make connections there to cross town. Some outlying neighborhoods have infrequent or no bus service. Running buses to far-edge areas can stretch resources thin creating a trade-off between coverage and frequency: trying to cover the sprawling edges of Lincoln can dilute service in the central city, making the system less convenient. This can leave lower-income residents in some areas with long waits or long walks to a bus stop.

The 2021 Transit Development Plan identified opportunities to increase efficiency with route modifications and extended service hours, however with reductions in federal funding through the State, improvements are a challenge. The priority has been to maintain existing levels of service.

Off-Peak Service

Community feedback highlighted a key mobility issue is the lack of early morning, late-night, and Sunday bus service. StarTran's regular operations are 5:30am to 10pm on weeknights, 5:30am to 7pm on Saturdays. Of the 14 routes, only five have headways of one hour, the rest are 30 minutes or less, increasing the frequency for riders.

For residents working night shifts, service jobs, or multiple jobs (often the case for those earning lower wages), the transit schedule may not align with their work hours. Residents voiced that increased weekend and early or late-night service would greatly help low-paying service workers who don't work 9–5 jobs and may not have a reliable car. Without evening or Sunday buses, some workers have no choice but to pay for taxis/rideshares or forego job opportunities. Limited Handi-Van (paratransit) hours also constrain those with disabilities who travel at off-peak times. These service gaps in the transit system present a clear equity issue – those who can least afford alternatives face the greatest hurdles in mobility when transit isn't available around the clock.

Transportation Costs

The affordability of transportation is a challenge for low-income households in Lincoln. Owning and maintaining a car – fuel, insurance, repairs, registration – is expensive, often thousands of dollars per year. For a family living paycheck to paycheck, these costs can consume a large portion of their income. While Lincoln's average household owns two cars (reflecting the city's car-oriented nature), many low-income families cannot afford even one reliable vehicle. They must rely on cheaper modes like public transit, walking, or biking. However, each of those alternatives has its own constraints (as noted, transit may be limited; walking/biking requires safe infrastructure and reasonable distances). When neither a car nor convenient transit is available, people in poverty may struggle to access

jobs, healthy food, healthcare, and other essentials. Even the price of bus fare, while modest, can be a barrier for those with very limited income – especially if multiple family members need passes.

Infrastructure and Accessibility

Physical infrastructure like sidewalks, trails, and on-street biking help support the mobility needs of those not driving, including many low-income residents. Infrastructure investments in the combined focus census tract areas are essential to ensure residents with low incomes have the needed mobility options to access their jobs, school, and needed services. In the recently adopted City budget, Lincoln doubled the budget investment in sidewalk maintenance and repairs up to \$3 million annually. Lincoln has a strong trail network that continues to receive funding from both the City and private groups like the Great Plains Trails Network (GPTN). Street rehabilitation within the focus areas often includes new on-street bike markings.

Low-income persons are less likely to own personal vehicles, so continued investment will allow them to access continuous, well-maintained sidewalks, safe street crossings, bus stops within walking distance, and off-street bike facilities like trails to support their access to work, education, health services and more. These are capacity supports that help address the needs of low-income persons.

In summary, Lincoln's low-income residents have a range of specific mobility needs that Lincoln is working to address: convenient and reliable public transit, sidewalks, trails, and on-street facilities that access and mobility are not luxuries, but available to everyone regardless of income.

Community Feedback

In each of the community listening sessions, public transit rose to the top as a major issue, particularly for low-income residents. The main barrier of the existing transit system, which runs between approximately 5:30 am and 10 pm Monday through Friday and about 6:30 am to 7 pm on Saturdays, are the limited hours of operation. Many individuals expressed frustration with a lack of Sunday service and hours that started at 6 am when many available jobs had shifts starting at 5 am or routes that ended services before 8 pm. Others also focused on reliability, having experienced mechanical issues with buses that left riders waiting another hour for the next bus to arrive or missing buses altogether. With five routes on a one-hour headway, this makes it challenging to get to destinations on time for individuals using these routes. One participant noted they arrive to work an hour early to account for this type of system failure.

The main form of transportation during warmer months or for shorter trips for all participants was walking or bicycling. Given the transit system challenges, many users preferred these modes outside cold weather days or for trips within a distance conducive to walking or riding. Concerns over accessibility arose with longer trips walking from a bus stop to a final destination or sidewalks covered in snow in the winter.

Strategies and Measures

State and Federal Funding Opportunities for StarTran Service

The City of Lincoln operates the Star Tran transit system which runs from 5:30am to 10pm on weeknights, 5:30am to 7pm on Saturdays, and has no hours on Sunday. Recent changes to how the State allocates federal funding between metropolitan and rural areas has reduced the funding that Lincoln receives. This has created challenges to maintaining public transit hours and services that low-income residents depend on. Lincoln wants to continue discussions with State officials and staff on how funding can be continued or increased. Stakeholders such as employers, health care providers, schools, and nonprofit organizations represent coalitions of transit support for long-term operational funding. By leveraging partnerships with the state, Lincoln can better position StarTran to meet the evolving transportation needs of its residents, while promoting sustainability, accessibility, and regional economic growth.

In addition to seeking direct state appropriations, Lincoln and the State could pursue federal transportation grants administered at the state level. Increasing the availability of public transit would benefit regional economic activity, improve workforce access—particularly for second- and third-shift workers—and enhance equitable access to health care, education, and public services. Joint grant applications or cost-sharing agreements between the city and the state could be structured to show mutual benefit and shared responsibility.

Measures: increased ridership

Continue implementation of the Lincoln Bike Plan Network to Provide Safe and Protected Infrastructure for Residents Who Cannot Drive

Lincoln is continually exploring ways to broaden transportation options. The city's trail network is a major strength that continues to grow. With approximately 131 miles of hard-surface and crushed rock trails, Lincoln's extensive trail system connects many parts of the city. Impressively, 94% of Lincoln residents live within one mile of a trail access point, reflecting deliberate planning to weave trails throughout the community. This network – which sees an estimated 2 million uses per year – provides free opportunities for walking and bicycling, whether for recreation or for commuting. Trails offer a safe off-street way to travel for those who cannot afford a car or simply prefer to bike. The City, along with local bicycle advocacy groups, has continually expanded trails since the 1970s, earning the Lincoln trail system recognition as one of the American Planning Association's "Great Places in America" for public space. Building on this, Lincoln is working on improving on-street bike routes and connections to the trail system so that more destinations can be reached by bike. For low-income workers, a reliable bicycle and a connected bike route can be an extremely cost-effective way to get to jobs. The city's efforts to create bike lanes, sharrows, and secure bike parking (outlined in its Complete Streets plan) are strategies that enhance mobility for those who rely on biking.

Specifically, Lincoln can enhance transportation equity and safety by completing the Lincoln Bike Plan network, with a focus on building safe, protected, and accessible infrastructure for residents who cannot drive. This includes individuals who are too young to drive, older adults, people with disabilities, and those who cannot afford or choose not to own a vehicle. By expanding the bike network and prioritizing physically protected bike lanes, off-street trails, and neighborhood greenways, the city can create a reliable alternative to driving that connects residents to jobs, schools, health care, and community resources.

Investing in a complete bike network not only promotes public health and environmental sustainability but also expands mobility options for underserved populations. Lincoln can prioritize areas with limited access to public transit and higher rates of transportation insecurity, ensuring that bike infrastructure serves those who need it most. By integrating bike routes with bus stops and other mobility hubs, and maintaining them year-round, the city can make biking a practical and safe everyday option. The Lincoln Bike Plan is building a more inclusive and connected city where all residents—regardless of age, income, or ability—can move freely and safely.

Measures: miles of new bike infrastructure

Continue Sidewalk Repair Program

Lincoln's Sidewalk Repair Program, managed by the Lincoln Transportation and Utilities Department (LTU), aims to ensure safe and accessible sidewalks for all residents. The City is responsible for repairing sidewalks along public street systems, as determined by elections in 1990 and 1992. LTU surveys designated areas and contracts private construction firms to perform necessary repairs, focusing on sidewalk separations greater than half an inch and compliance with ADA slope criteria. Additionally, the city offers a limited reimbursement program for property owners who choose to hire a contractor for sidewalk repairs.

To expand the program's effectiveness, City Council approved a recent bond for additional funding to address more neighborhoods annually, prioritizing areas with high pedestrian traffic or those serving vulnerable populations. Furthermore, enhancing public awareness about the reimbursement program and simplifying the application process could encourage more property owners to participate, accelerating the overall improvement of the city's sidewalk infrastructure.

Measures: miles repaired



Redevelop Underutilized Commercial Centers into a Mix of Uses, Including Housing

Lincoln's PlanForward 2050 Comprehensive Plan strongly supports mixed-use revitalization of existing urban areas. The plan encourages focusing growth at key "nodes and corridors" – major intersections and transit corridors – by introducing a mix of land uses, especially new residential units, into older commercial areas. This approach helps create "complete neighborhoods" where people can live, shop, and work in the same area, enhancing walkability and reducing sprawl. Likewise, the city's Affordable Housing Coordinated Action Plan highlights the need for thousands of new housing units by 2030 and emphasizes infill development as part of the solution. Redeveloping shopping centers with housing supports these policy goals by expanding the housing supply (including potential affordable units) while reinvesting in established neighborhoods.

City officials can deploy several strategies to facilitate more mixed-use redevelopment of underutilized sites:

- » Zoning Updates: Modernize zoning codes to allow higher-density housing in commercial districts and along corridors. Lincoln is already moving in this direction by removing minimum parking requirements in line with PlanForward 2050, which makes it easier to repurpose large parking lots for new buildings.
- » Incentives and Financing: Continue using Tax Increment Financing (TIF) and other incentives to make projects financially viable. TIF directs future property tax gains to help pay for site preparation, infrastructure, or public amenities. For example, TIF funding is aiding the Bishop Heights project's site improvements. The City can also offer incentives such as the density bonus for affordable housing in place today when developments include affordable housing.

- » Public-Private Partnerships: Proactively partner with developers and community stakeholders. Successful projects like the Telegraph District were driven by collaboration between the city and local private investors under a redevelopment agreement. The city can help assemble land, streamline permitting, or coordinate infrastructure upgrades (such as streetscapes or trail connections) to support mixed-use proposals.

By using these tools and maintaining a clear policy vision, Lincoln can continue turning fading strip malls and shopping centers into thriving mixed-use destinations. Adding housing to these redevelopment projects not only addresses the city's housing shortage but also creates more dynamic, walkable communities for the benefit of both current and future residents.

Measures: new projects, zoning reforms

Work with Public Schools to Support Transit Use by Students in Underserved Populations

Reliable public transit to school is a lifeline for many low-income students who may not have other transportation. LPS provides yellow bus service in limited cases (younger students or those far beyond walking distance), so public transit often fills the gap for older students. By having convenient bus routes and passes, students in need can attend school consistently – mitigating absenteeism that might otherwise result from lack of a ride. The LPS–StarTran collaboration supports after-school transportation. With city buses, students can stay for tutoring, clubs, sports, or part-time jobs and still get home, which is crucial for extracurricular participation. This access connects underserved youth to enrichment opportunities that they might otherwise miss. It also relieves working parents who cannot always drive their children, ensuring mobility for students who lack a personal vehicle. Overall, the existing programs help level the playing field by giving low-income students more independence and safe, affordable travel to school and beyond.

Lincoln Public Schools (LPS) and StarTran (the city’s transit agency) work together to ensure students can reach school safely and affordably, especially those from low-income or underserved areas. StarTran maintains higher frequency on its regular routes serving schools – six key bus lines run 15-minute service during school commute hours. This provides transit access for over 250 students across multiple middle schools and high schools.

Today, nearly every secondary school in Lincoln has a city bus stop within seven blocks, and StarTran even added stops to fill service gaps for school neighborhoods. LPS and StarTran staff actively coordinate on transit planning; StarTran representatives attend school open houses to help families map out bus routes and LPS campuses sell bus passes on-site. StarTran also offers an extremely discounted \$8 monthly pass for income-qualified riders, which many low-income families can use. Building on current efforts, Lincoln can pursue several initiatives to further

improve transit equity for student riders:

- » Safe Infrastructure Near Schools: Improving the walking and waiting environment around schools will make transit more accessible. This includes installing shelters, lighting, and safe crosswalks at bus stops near schools, and continuing to invest in sidewalks or bike paths so students can get to those stops securely. Infrastructure upgrades in historically underserved neighborhoods (e.g. better sidewalks in low-income housing areas that feed into school bus routes) would increase safety and encourage more families to consider transit. These changes align with Lincoln’s “Safe Routes to School” approach and ensure that a lack of sidewalks or dangerous crossings don’t deter students from using the bus.
- » Continue Lincoln Public Schools (LPS)–StarTran Coordination: Strengthening the partnership between the school district and transit agency can yield more responsive service as already demonstrated with LPS funding of transit passes for students at a reduced rate from StarTran. StarTran is also upgrading fare boxes that will allow students to use their student ID’s as a transit pass instead of carrying a separate bus pass. Continued coordination could include exploring ways to work together to provide fare free ridership for students. Research suggests this can increase attendance and after-school participation for disadvantaged students.

By investing in these improvements, Lincoln can further bridge the mobility gap for its youth. A robust LPS–StarTran collaboration ensures that a student’s address or family income does not limit their access to education and opportunities. Ongoing coordination, equity-focused transit planning, and supportive policies (like fare reductions and extended hours) will allow more students in every neighborhood to reliably get to school, participate in activities, and thrive academically.

Measures: system improvements, ridership

Social Services

Lincoln demonstrates a strong commitment to assisting residents living in poverty through a mix of public services, funding partnerships, and community-based organizations. The city leverages local departments to deliver and coordinate services, while partnering with nonprofits and Lancaster County agencies. For example, Lincoln serves as the collaborative applicant for federal housing funds and works with a network of nonprofit providers to address homelessness. Broad community initiatives like Prosper Lincoln have set shared goals around early childhood, workforce development, affordable housing, and neighborhood revitalization. The City also directs state and federal resources to critical needs. This collaborative, multi-sector approach aims to ensure that public funding and policies support an array of safety net services for low-income families.

Needs Assessment

Food Security and Nutrition

Access to food assistance in Lincoln is bolstered by strong nonprofit and public partnerships. The Food Bank of Lincoln and numerous food pantries distribute groceries and hot meals to low-income households. The Lincoln-Lancaster County Health Department and Lincoln Public Schools collaborate on programs like summer meal sites and school backpack programs to ensure children from low-income families don't go hungry. Many residents benefit from federal nutrition programs: over 26,000 Lancaster County individuals use SNAP benefits and parents of young children access WIC for healthy foods. Unmet needs persist, however, approximately 12% of Lancaster County's population – including 15% of children – were food-insecure in recent years. Notably, a large share of food-insecure people do not qualify for federal aid due to income slightly above program limits; an estimated 42% of food-insecure residents (and 37% of food-insecure children) in the county are ineligible for SNAP and other federal nutrition programs. This means local charities must fill the gap for thousands of working families who still struggle to afford enough food. Ensuring affordable healthy food (e.g. through mobile pantries or community gardens) and reaching underserved neighborhoods remain priorities in Lincoln's anti-hunger strategy.

Refugee Assistance

NATF (New Americans Task Force) is a network of public and private organizations and community members, dedicated to supporting New Americans in Lincoln. NATF members strive to welcome all newcomers, assisting them in building the lives they seek through the removal of barriers and the provision of culturally competent support services. The NATF was selected as one of eight participating communities and states for World Education Services and its Global Talent Bridge program in 2019.

Language Access

Lincoln has a growing need for comprehensive language access services due to its increasingly diverse population. Designated as a "refugee-friendly" city since the 1970s and a 4 Star Certified Welcoming City in 2025, Lincoln has welcomed refugees from various regions, including Vietnam, Iraq, Burma, and Sudan. This diversity is reflected in the Lincoln Public Schools, where students speak over 125 different languages, with Arabic, Kurdish, Spanish, Vietnamese, and Karen among the most common. While efforts have been made to address language barriers, challenges remain. Many law enforcement agencies lack comprehensive language access policies, which can hinder effective communication with non-English-speaking residents. Additionally, the Nebraska Judicial Branch has recognized the need for expanded language services, noting that the demand for interpreters has grown alongside the state's linguistic diversity. To better serve its residents, Lincoln developed a centralized language access plan following the Welcoming Plan and 4 Star certification, that includes consistent interpretation services across all city departments, increased recruitment of bilingual staff, and partnerships with community organizations including the Karen Society, Asian Community and Cultural Center, Good Neighbor Center, The Malone Center, and El Centro to ensure that information and services are accessible to all, regardless of language proficiency.

Community Feedback

The community feedback groups consistently raised the lack of consistent access to food as an important gap in the social services network. While there seem to be just enough providers of prepared meals or food pantries to meet daily needs as service days are spaced out, there is a lack of redundancy that can be stressful or cause individuals to skip meals when a provider misses a day for weather or staffing issues. While the system is not strong, access to food pantries or kitchens was noted as available. This was not the case for personal items such as laundry soap or personal hygiene products. Organizations that provide these do so on a limited bases and often don't provide anti-allergen products. Finally, there was a lack of affordable groceries in neighborhoods within walking distance noted.

Another talking point with one focus group was the challenge in navigating state systems. There are limited support service agencies that aid with essentials like obtaining a state identification card or assisting with navigating systems like Nebraska Department of Health and Human Services for social security and other services.

Strategies & Measures

Assist Families in Claiming the Refundable Child Tax Credit

Lincoln has established initiatives to assist families in claiming the refundable Child Tax Credit, particularly targeting underserved populations. A notable effort is the Tax Credit Alliance of Nebraska (TCAN), which operates the Lincoln Volunteer Income Tax Assistance (VITA) program. This program offers free tax preparation services to low-to-moderate-income individuals, persons with disabilities, non-English speakers, and families with children who are non-filers. By providing these services, TCAN and Lincoln VITA help eligible families access tax credits, including the Child Tax Credit, thereby improving their financial stability.

To further enhance outreach, Lincoln could expand partnerships with local organizations, schools, and community centers to disseminate information about the Child Tax Credit and available assistance programs. Implementing multilingual educational campaigns and hosting workshops in diverse neighborhoods can increase awareness and participation. Additionally, collaborating with employers to inform their workforce about tax credit eligibility and application processes can broaden the reach. By strengthening these community-based efforts, Lincoln can ensure that more families benefit from the financial support offered by the Child Tax Credit.

Measures: Claims year over year

Continue to Recognize Needs of Low Income Households When Setting Program Fees

Municipal fines, fees, and penalties can create barriers for low income households. For a family living paycheck-to-paycheck, even small charges like program fees or parking fines can quickly add up. Waiving or forgiving such fees for residents in need can alleviate these burdens, helping people maintain essential services (like water, electricity, or transportation) and avoid the cascading consequences of unpaid debt. In short, reducing local fees is a poverty reduction strategy: it keeps vulnerable households stable and ensures that minor infractions don't lead to major setbacks or fees prohibit residents from participating in programming.

Lincoln already has some initiatives to assist low-income residents with local expenses:

- » Utility Bill Assistance: The City directs residents to programs that help with utility costs. For example, the Low-Income Household Water Assistance Program (LIHWAP) provides federal funds to help income-qualified households pay water and wastewater bills (including arrears, fees, and taxes) and prevent disconnection.
- » Library Fee Waivers: Lincoln City Libraries eliminated all overdue library fines in 2022 and forgave outstanding fines. Officials noted that late fees were a “barrier to access,” especially for lower-income families, and that removing fines would invite people back to use library resources. This local example shows the City's willingness to forgo small fee revenues (library fines were less than 1% of revenue) in order to improve equity and access.
- » Lincoln Parks and Recreation Scholarships and Reduced Fees: LPR offers scholarships for a majority of youth programs to ensure participation is accessible to all interested kids. They also provide free club after school and subsidy for licensed child care programs

By instituting smart, compassionate policies Lincoln can ensure that low-income residents can access programs and services that enrich lives. For city officials and community leaders concerned with poverty, these measures offer practical tools to help Lincoln's residents stay on their feet and participate fully in the economy.

Measures: Clients served

Support Language Access

Lincoln's city government has taken several steps to accommodate residents with limited English proficiency (LEP) across key services like public safety, health, civic engagement, utilities, and transportation. The City recently completed their Language Access Plan identifying steps to ensure the City provides timely and meaningful access to all City programs, services, and activities for individuals who communicate in languages other than English. The City has a goal to complete staff training within 2 years.

For example, Lincoln's StarTran public transit system provides free translation services on request and publishes its Rider's Guide in multiple languages. Many City documents (such as Title VI civil rights notices and transit information) are offered in these top languages, and the City's website features a translation tool to make online content accessible in other languages. Interpreter services are available in several departments: the Lincoln Police Department (LPD) uses telephone interpreter lines to assist 911 callers and officers in the field when a bilingual staffer isn't available.

Likewise, the Lincoln-Lancaster County Health Department provides forms in Spanish and asks clients if they need an interpreter for services, arranging interpreters as needed. Some City staff are bilingual and they help bridge communication gaps in person. Several community organizations partner with the City to support language access: local groups like LanguageLinc offer a pool of trained interpreters 24/7 for medical, legal, and law enforcement settings, and cultural centers assist with outreach and translation of public information. These existing policies and practices – from bilingual personnel and translated materials to interpreter services and community outreach – reflect Lincoln's commitment to inclusive services for its diverse population.

Measures: trainings held, clients served

Continue LCHR Discrimination Investigations

The goal of Lincoln Commission on Human Rights (LCHR) is to prevent, respond to, and eliminate all forms of illegal discrimination, and to assure and foster equal opportunity for all City of Lincoln community members. They investigate discrimination complaints related to employment, housing, and public accommodations in Lincoln. This includes unequal treatment of an individual based on race, color sex, religion, national origin or ancestry, age, disability, marital status, familial status, and retaliation. In 2022, 47 new cases were filed with LCHR. Of that total, 31 cases involved housing discrimination, 10 involved employment discrimination and 6 involved discrimination related to a public accommodation.

Equal opportunity for all residents of Lincoln is important to supporting stable housing and employment. Throughout the year, LCHR staff educate community groups, businesses, non-profit organizations, schools and governmental entities on legal rights and responsibilities. LCHR staff also contribute to and lead efforts to promote diversity, equity and inclusion throughout the City of Lincoln. The continued work of the LCHR will help further the goals of this plan.

Measures: Increase in closed cases, outreach events held

Continue the Joint Budget Committee Grant Program

The City of Lincoln and Lancaster County are key players in the important provision of human services for Lincoln and Lancaster County. During the Pandemic, the County provided \$15 million dollars in ARPA funding to 31 social service programs. Additionally, 5 percent of all Keno proceeds are put towards community-based organizations to support some of the most vulnerable and poverty-stricken communities. Lancaster County has invested fifty percent of their revenue to support human service infrastructure.

A more long term program is the City and County Joint Budget Committee (JBC), which oversees the distribution of City and County tax dollars for this purpose. Combined, the City and County contribute over \$3 million dollars through the JBC focusing on Healthy Communities (youth and adult behavioral health) and Safe & Stable Communities (basic needs and victim safety). From 2023 to 2024 the JBC funded 38 separate programs:

- » Essential Resources Program (ACCO)
- » Childcare Assistance Program & BCC Gym A/C Unit Installation (Belmont Community Center)
- » Family Advocacy (BraveBe)
- » Court Advocacy for At-Risk Youth (CASA)
- » Case Management Training Program (Cause Collective)
- » Pioneers Center Emergency Shelter (CEDARS Youth Services)
- » Food Distribution/People's Pantry (Center for People)
- » Community Support, Day Rehabilitation, Medication Management, and Outpatient Therapy (CenterPointe)
- » Basic and Emergency Needs Services and Childcare Assistance (CAPLS)
- » Crisis Assistance (El Centro)
- » Behavioral Health (Family Service Lincoln)
- » Transitional Program (Fresh Start)
- » Emergency Shelter and Services (Friendship Home)

- » Food Distribution Program and Basic & Emergency Needs (Good Neighbor Community Center)
- » Outpatient Services (HopeSpoke)
- » Halfway House Program (Houses of Hope)
- » Center for Independent Living (League of Human Dignity)
- » UPLIFT (Legal Aid of Nebraska)
- » Medication Management (Lutheran Family Services)
- » Yes2Health (Malone Center)
- » Hunger Relief, Transitional Housing (Matt Talbot)
- » Support Services (Nebraska AIDS Project)
- » Community Assistance Line (Nebraska Appleseed)
- » Early Learning Center (Northeast Family Center)
- » Family and Women's Shelter (People's City Mission)
- » Emergency Utilities and Rental Assistance (Salvation Army)
- » Peer Support (St. Monica's Home)
- » Community Impact Program (Visionary Youth)
- » Nonprofit Childcare Assistance and Domestic Violence and Sexual Assault Victim Advocacy (Voices of Hope)
- » Non-Profit Childcare Assistance (Willard Community Center)

Measures: funding provided, individuals assisted

Support Service Navigator Programs

While coordinated systems exist for housing support, a similar system to assist with a range of needs including financial assistance, health care, employment, and other support services is limited. One organization, First Plymouth Church, is piloting a navigator program in June 2025 called Hope House to serve the neighborhood surrounding their church. A group of volunteers will undergo training, with two staff available once a week for individuals to drop in and talk through their needs. The navigator will be able to provide information on the best programs to meet those needs as well as assist with calling various agencies to help them through the process.

This pilot will be a great opportunity to learn and tweak the program to support its growth over time into other neighborhoods as a coordinated system. This system would ensure that all residents—particularly those experiencing housing instability or poverty—receive equal access to critical services, no matter which agency they approach first. A well-functioning universal eligibility system acts as a centralized, standardized intake and referral process that connects individuals and families to housing, financial assistance, health care, employment, and other support services through a shared platform used by multiple service providers.

To support this, Lincoln could build on the work with the Lincoln Prevention Assistance Common Fund (LPAC) work with partner agencies to develop a centralized database and case management system that participating agencies—from nonprofits to city departments—can access and update in real time. Residents would complete a common assessment (in-person, online, or over the phone), which evaluates their level of need and identifies the services they qualify for. Regardless of whether someone first contacts a housing provider, food pantry, school counselor, or healthcare clinic, that initial agency would be able to input data and initiate referrals to other partners through the CES platform. This eliminates duplication

of effort, reduces gaps in service, and allows clients to avoid repeating their story multiple times.

The system should also be accompanied by robust training and data-sharing agreements, ensuring that front line staff across agencies understand the process and can provide trauma-informed, culturally responsive support. Lincoln can partner with organizations already using coordinated entry for homelessness services—such as the local Continuum of Care—and expand this model to include broader anti-poverty resources.

Measures: system creation, individuals assisted



HOPE HOUSE

at First-Plymouth Church

Love Your Neighbor
Become a Navigator at the Hope House



Section 3 Conclusion

The Lincoln Poverty Elimination Action Plan represents an intentional commitment to reducing poverty across the city. Through collaborative input, thoughtful research, and community engagement, this plan provides a comprehensive vision for ensuring that every resident— regardless of income, background, or neighborhood—has access to the resources and opportunities needed to thrive. Rooted in principles of fairness, inclusion, and sustainability, the plan outlines actionable strategies to address both the symptoms and root causes of poverty in Lincoln.

Central to this effort is the recognition that poverty is not simply an issue of individual hardship, but a systemic challenge that requires multi-sector solutions. The plan outlines investments in transportation equity, workforce readiness, affordable housing, small business support, and youth development—each critical to ensuring a stable foundation for individuals and families.

Lincoln has a demonstrated commitment from city leadership, nonprofits, educational institutions, businesses, and residents themselves to addressing issues surrounding poverty. The plan includes performance measures, regular community feedback, and flexible funding mechanisms that allow for innovation and adaptation. The plan recognizes that policies and programs must be responsive to the lived experiences of those most affected by poverty. The Lincoln Poverty Elimination Action Plan, is another step forward in the City of Lincoln's ongoing work toward ending poverty—not just by treating its symptoms, but by transforming the system.



Above: The four main elements of the Bridges Out of Poverty approach to eliminate poverty.



Section 4 ACKNOWLEDGMENTS

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American Job Center

Center for People

City of Lincoln Human Resources

Community Action Partnership of Lincoln & Saunders County

Lincoln Continuum of Care

Family Service Lincoln

Friendship Home of Lincoln

Food Bank of Lincoln

The HUB Central Access Point for Young Adults

Lincoln Housing Authority

Lincoln Transportation and Utilities

Lincoln Parks and Recreation

Lincoln-Lancaster County Human Services

Lincoln-Lancaster County Health Department

Lincoln Fire and Rescue

Lincoln Commission on Human Rights

Lincoln City Libraries

Lincoln Department on Aging

Matt Talbot Kitchen and Outreach

Nebraska Extension's Nutrition Education Program

Nebraska Investment Finance Authority (NIFA)

NeighborWorks Lincoln

Region V Systems

