# NEBRASKA CITY, NEBRASKA COMMUNITY HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING -2026.

#### **Prepared For:**



### NEBRASKA CITY AREA

Economic Development Corporation SERVING OTOE COUNTY

#### Prepared By:

HANNA: KEELAN ASSOCIATES, P.C. COMMUNITY PLANNING & RESEARCH

**MARCH, 2021** 

#### NEBRASKA CITY, NEBRASKA COMMUNITY HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING.

#### Nebraska City Area Economic Development Corporation (NCAEDC)

Dan Mauk, Executive Director Laurie Stukenholtz, Executive Assistant/Marketing Coordinator

#### **NCAEDC Board of Directors**

Amy Allgood	Erin barr
Brenda Baumann	Harry Larson
Brent Shanholtz	Jason Esser
Bryan bequette	Jeff Kohrs
Charles Wiiest	Kelly Bequette
Dan DeFreece	Kiel VanderVeen
Darren Box	Mark Fritch
David LeGrand	Marty Stovall
Rex Nelson	Todd Johnson
Rick Freshman	

#### Housing Steering Committee Members.

Brenda Baumann	Marty Stovall
Cindy McGinnis	Patricia Lant
Dan DeFreece	Peggy Amerine
Jim McCord	Rex Nelson
<b>Keith Morrison</b>	Tracy Wieckhorst

The Nebraska City, Nebraska Community Housing Study with Strategies for Affordable Housing was prepared for the Nebraska City Area Economic Development Corporation (NCAEDC), the economic development entity for the City and Otoe County, Nebraska. The Housing Study was completed by Hanna:Keelan Associates, P.C., with the guidance and direction of a local Housing Steering Committee. The Housing Study was funded by a grant from the Nebraska Investment Finance Authority, with matching funds from NCAEDC and local governmental and business entities.

# HANNA:KEELAN ASSOCIATES, P.C. COMMUNITY PLANNING & RESEARCH

COMPREHENSIVE PLANS & ZONING \* HOUSING STUDIES \*
DOWNTOWN, NEIGHBORHOOD & REDEVELOPMENT PLANNING \*
CONSULTANTS FOR AFFORDABLE HOUSING DEVELOPMENTS\*

\*Lincoln, Nebraska\* 402.464.5383 \*

\*Becky Hanna, Tim Keelan, Keith Carl\*

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# **SECTION 1:** RESEARCH APPROACH & PURPOSE OF STUDY.



# **SECTION 1:**

# RESEARCH APPROACH & PURPOSE OF STUDY.

#### INTRODUCTION.

This Community Housing Study provides statistical and narrative data identifying a housing profile and demand analysis for the City of Nebraska City, Nebraska. The Study describes the past, present and projected demographics, economic and housing conditions in the Community, as well as specific "Housing Development Programs" and a "Housing Action Plan," identifying recommended future housing projects and activities. This Housing Study recognizes housing development in the Community as both a "quality of life" issue and an important "economic development" event.

The Housing Study was conducted for the Nebraska City Area Economic Development Corporation (NCAEDC), by Hanna:Keelan Associates, P.C., a Nebraska based community planning and research consulting firm, with the assistance of a locally-based Housing Steering Committee. Funding for this Study was provided by a Housing Study Grant from the NEBRASKA INVESTMENT FINANCE AUTHORITY, with matching funds from NCAEDC, as well as governmental and business entities.

This Housing Study includes special research directed at workforce housing and housing replacement and repair needs as a result of the effects of the Covid-19 Pandemic on the Nebraska City housing market. The information provided could assist local leaders in effectively allocating local, State and Federal monies, such as the Covid-19 CARES Act funds.



#### National Housing Crisis.

A prolonged "housing crisis" has plagued the United States in both rural and urban counties and communities. A growing share of families across the U.S. cannot find affordable housing. Households that spend 30 percent or more of their income on housing costs such as rent, mortgage payments, utilities, insurance premiums and taxes are considered to be cost-burdened households. National issues with high demand, low supply and the availability of materials and employment opportunities due to the COVID-19 Pandemic have further strained the ability of communities and counties to provide affordable housing for new and prospective residents.

High numbers of cost-burdened households can, at least partially, be attributed to the homelessness and near-homelessness crisis, as well as the overall shortage of all housing types, especially in the State of Nebraska. During a one year period between 2017 and 2018, only California and the District of Columbia had tighter housing inventories than Nebraska, when just one in every 184 housing units were for sale in any given month. Available homes in Nebraska were about 1.7 times as scarce than in the United States as a whole.1

The American Planning Association has identified the realities of this crisis with the following statements.

1https://www.washingtonpost.com/news/wonk/wp/2018/06/06/we-try-to-solve-the-great-nebraska-mobile-homemystery/

# The U.S. 'Housing Crisis' "Many of our nation's cities have been dubbed 'high cost.'"

- "Metropolitan areas are struggling to maintain their workforce due to stagnant wages." 0
- "Production has not kept pace with demand,"
- "Preservation of existing affordable homes, whether through existing affordability restrictions or market forces is also critical."
- "Planners are well-positioned to address these issues due to their close proximity to development activities, permitting and policy-setting at all levels of government."

Source: American Planning Association.

#### PURPOSE OF STUDY.

"The purpose of this Nebraska City Community Housing Study is to continue the local 'housing vision' and provide a 'vehicle to implement' housing development programs with appropriate public and private funding sources for the Community. This will ensure that proper guidance is practiced in the development of various affordable housing types for persons and families of all income sectors."

The primary **Objectives** of the **Housing Study** include:

- (1) analyze the recent past and present housing situation in Nebraska City, with emphasis on determining the need for workforce, elderly and both rental and owner housing options;
- (2) provide a process for educating and energizing the leadership and organizing pertinent housing stakeholder partnerships in Nebraska City to take an active role in improving and creating modern and safe, both market rate and affordable, housing options;
- (3) identify the overall future housing target need and demand for Nebraska City;
- (4) design program-specific housing projects to address the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs;
- (5) identify **housing unit price points (products)** for both newly-constructed and rehabilitated owner and rental housing units that fit the demands of the local housing market;
- (6) **introduce new and innovative housing programs** that are a **"fit"** for Nebraska City, to address both **immediate** and **long-term housing needs.**
- (7) address and eliminate any impediments and/or barriers to fair housing opportunities for all citizens of Nebraska City;
- (8) recommend programs and initiatives to address **natural disaster preparation**, as it pertains to providing safe and affordable housing as a form of Community resiliency;
- (9) assist persons and families economically impacted by the Covid-19 Pandemic.

This **Housing Study** included both quantitative and qualitative research activities. The **Qualitative activities** included a comprehensive Community citizen participation program consisting of a "Housing Survey" for local residents. The purpose of these qualitative activities is to maximize opportunities for citizen participation.

**Quantitative research activities** included the collection of multiple sets of statistical and field data for Nebraska City. The collection and analysis of this data allowed for the projection of the local population and household base, income capacity and housing demand.

This **Community Housing Study** is prepared in a manner that thoroughly addresses all of the preceding **Objectives**. Public opinion, population and economic trends and projections and future housing needs are detailed in the following **Sections** of this **Housing Study**:

- ❖ Section 1: Research Approach & Purpose of Study.
- **Section 2:** Community Profile & Citizen Participation.
- ❖ Section 3: Housing Unit Needs Analysis & Target Demand.
- ❖ Section 4: Nebraska City Housing Development Initiatives.
- ❖ Section 5: Five-Year Housing Action Plan.
- ❖ Appendix I: Nebraska City Table Profile.
- ❖ Appendix II: Nebraska City Survey Results.
- ❖ Appendix III: Housing Funding Programs & Partners.

This **Community Housing Study** should be utilized by **NCAEDC** and other local important for-profit and nonprofit housing stakeholders in the Community. Additionally, local developers and contractors who commit funds for housing developments can utilize this **Study** for proposing appropriate housing programs in Nebraska City.

The creation of housing-specific and Community-Wide Housing Development Partnerships will be the "key" ingredient for successful implementation of prepared housing programs recommended in this Housing Study.

# SECTION 2: COMMUNITY PROFILE & CITIZEN PARTICIPATION.



# **SECTION 2:**

# COMMUNITY PROFILE & CITIZEN PARTICIPATION.

#### INTRODUCTION.

This Section of the Nebraska City, Nebraska Community Housing Study provides a Community Profile of Nebraska City, addressing the topics of population, income, economic and housing trends and projections. Presented are both trend data and projections. Emphasis is placed on a five-year projection of change. The information presented in this Section are critical in the determination of both housing demand and need in Nebraska City and will serve as the very basic foundation for preparing Nebraska City with a future housing stock capable of meeting the needs of its citizens.

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in the understanding of changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Nebraska City, included a five-year period, March, 2021, to March, 2026. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

This Section also discusses the comprehensive citizen participation program that was implemented to gather the opinions of the local citizenry regarding housing issues and needs. *Planning for the Area's future is most effective when it includes opinions from as many citizens as possible.* The methods used to gather information from the citizens of Nebraska City included a meeting with the Nebraska City Planning Commission and the implementation of a local "Housing Survey" for all Nebraska City residents.

All statistical Tables and Survey results are included as Appendix I and II, respectively, in this Community Housing Study.

#### POPULATION PROFILE.

#### Population Trends & Projections.

Population Trends and Projections for the City of Nebraska City, Nebraska, are identified in **Table 2.1**, **Page 2.3**. The population of the previous two Decennial Censuses (2000 and 2010) recorded an increase in population for Nebraska City. The City's population increased from 7,228 in 2000, to 7,289 in 2010, an increase of 61 persons, or 0.8 percent. The most recent U.S. Census Annual Population Estimate (2019) identifies a Nebraska City population of 7,292. **The current (2021) estimated population for Nebraska City is 7,316.** 

By 2026, the City of Nebraska City is projected to experience an increase in population. Various population growth scenarios are defined below:

- Low: minimal engagement from City leadership, housing stakeholders and major employers; ultimately, letting the "free market" dictate community growth and development.
- Medium: continued regular activity from City leadership, housing stakeholders and major employers, including standard annexation procedures, following typical job creation and in-migration trends. This projection closely represents the current trend of development and growth in Nebraska City and is utilized in the projections documented in this Community Housing Study.
- **High:** increased activity from City leadership and local/State housing stakeholders and developers, including standard annexation procedures. This also includes collaboration with local, State and Federal funding sources and existing major employers in implementing community, economic and housing development activities.
- **Economic Development (ED) Boost:** high activity from City leadership and local/State housing stakeholders and developers, including aggressive annexation procedures and the creation of 525 new Full-Time Employment (FTE) opportunities. This also includes collaboration with funding sources and major employers, as well as the establishment of new employers with a significant number of employment opportunities for residents of the community and surrounding area.

The Nebraska City population is expected to increase by 42, or 0.5 percent, to 7,358 persons by 2026, as a "Medium" population projection for the Community. The Community population has the potential to increase by an estimated 1.4 percent, or 103, to reach a "high" population projection of 7,419, via increased housing and economic development efforts and job creation. An Economic Development (ED) "Boost" scenario, consisting of 125 additional Full-Time Employment opportunities (FTEs) in Nebraska City, would result in a 2026 population of 7,488, an increase of 2.3 percent, or 172 people.

TABLE 2.1 POPULATION TRENDS AND PROJECTIONS NEBRASKA CITY, NEBRASKA 2000-2026								
Total								
	Year	<b>Population</b>	<u>Change</u>	Percent				
	2000	7,228						
	2010	7,289	+61	+0.8%				
	2021	7,316	+27	+0.3%				
Low	2026	7,335	+19	+0.2%				
Medium	2026	7,358	+42	+0.5%				
High	2026	7,419	+103	+1.4%				
ED Boost*	2026	7,488	+172	+2.3%				
Source: 2000, 2010 Census & Annual Census Estimates. Hanna:Keelan Associates, P.C., 2021.								

#### Age Cohorts/Distribution.

Population age distribution is highlighted in Table 2.2. The "55-64" age cohort experienced the largest increase in population from 2000 to 2010, increasing by 192 persons, or from 681 to 873. The "20-34" age cohort also experienced significant population growth, increasing by 111 persons from 2000 to 2010. These two age cohorts are projected to continue to increase by 2026. This increase would include a mix of workforce and senior populations.

The population age cohorts representing Nebraska City's elderly and frail elderly populations (65+) are projected to experience population increases by 2026. It will be critical for the City of Nebraska City to ensure the proper owner and rental housing developments/programs are in place for local residents needing various levels specific housing accommodations including maintenance-free and independent living housing, assisted living housing and/or expanded skilled nursing accommodations. Nebraska City could, likely, be the destination for retirees from many smaller surrounding Communities that do not provide specified housing programs for elderly populations.

The current median age in Nebraska City is an estimated 42.2 years, an increase from the 2010 median age of 40.9. The trend of an increasing median age is projected to continue through 2026, increasing to an estimated 43.1 years.

TABLE 2.2 POPULATION AGE DISTRIBUTION TRENDS AND PROJECTIONS NEBRASKA CITY, NEBRASKA 2000-2026								
						2021-2026		
Age Group	2000	<u>2010</u>	<b>Change</b>	2021	2026	<b>Change</b>		
19 and Under	2,050	1,921	-129	1,810	1,742	-68		
20-34	1,145	1,256	+111	1,316	1,368	+52		
35-54	1,978	1,806	-172	1,720	1,642	-78		
55-64	681	873	+192	990	1,035	+45		
65-74	573	623	+50	658	702	+44		
75-84	524	459	-65	414	430	+16		
<u>85+</u>	277	<u>351</u>	<u>+74</u>	<u>408</u>	$\underline{439}$	+31		
Totals	7,228	7,289	+61	7,316	7,358	+42		
Median Age	39.1	40.9	+1.8	42.2	43.1	+0.9		
	Source: 2000, 2010 Census & Census Estimates. Hanna:Keelan Associates, P.C., 2021.							

#### INCOME PROFILE.

#### Household Income.

Household incomes in Nebraska City have increased in recent years and are projected to continue this trend through 2026. From 2010 to 2018, median income in Nebraska City increased from \$43,069 to \$44,891, or 4.2 percent. Through 2026, the median income is projected to increase from the current estimated amount of \$50,538 to \$50,538. **The ED Boost scenario identifies an estimated 2026 median income of \$50,997.** The number of households in Nebraska City having an annual income at or above \$100,000, is expected to increase an estimated 13.5 percent during the next five years.

Median income for renter households have also increased in Nebraska City, by an estimated 45.6 percent from 2000 to 2018. Renter household median income is projected to continue increasing by 2026, or from \$36,002 to \$39,848. This represents an increase of 10.7 percent by 2026.

#### Per Capita Income.

As household incomes in Nebraska City continue to increase, so will per capita income. This trend in Nebraska City reflects that of Otoe County. Current per capita income in Otoe County is an estimated \$56,396. By 2026, per capita income in the County is projected to increase by an estimated 10.4 percent to \$62,261. The rate of per capita income growth is less than that of the State of Nebraska, which is projected to increase an estimated 11.5 percent by 2026.

#### Cost-Burdened Households.

A number of households in Nebraska City are considered to be "Cost Burdened" and/or have various "Housing Problems" as defined by HUD. A cost burdened household is any household paying 30 percent or more of their income on housing costs, which may include mortgage, rent, utilities, and property taxes. A household is considered to have housing problems if the housing unit is overcrowded (more than one person per room) and/or if the household lacks complete plumbing and/or kitchen facilities.

An estimated 496 owner households and 286 renter households in Nebraska City are currently cost burdened with housing problems. Owner Households experiencing cost burden and/or housing problems are projected to increase by 2026, to an estimated 520 households. Conversely, renter Households experiencing cost burden and/or housing problems are projected to decrease by 2026, to an estimated 250 households.

The 2014-2018 American Community Survey found no homes in Nebraska City lacking complete plumbing, but recorded **63 housing units lacking complete kitchen** facilities and **33 housing units that experienced overcrowded conditions.** 

#### ECONOMIC PROFILE.

Primary, important economic information is only available on the County level. The economic trends and projections identified for Otoe County are strongly represented in the City of Nebraska City.

Nebraska City enjoys many economic development benefits that are provided by the Nebraska City Area Economic Development Corporation and the Nebraska Department of Economic Development. The City of Nebraska City implements the provisions set forth in the Local Option Municipal Economic Development Act, also known as LB840, to utilize local tax dollars for economic development purposes. Nebraska City is also recognized as an "Economic Development Certified Community" which means, as per the Nebraska Department of Economic Development, have "demonstrated preparedness for business growth and are ready to meet the needs of companies seeking new business and industrial locations." The following provides a basic **Economic Profile** of Otoe County.

The unemployment rate in Otoe County ranged from 2.6 percent to 5 percent between 2010 and 2021. During this period, the number of employed persons decreased by 194 in Otoe County. An estimated 6,400 employees in Otoe County are involved with "non-farm employment". Local Government and Manufacturing are the largest, non-farm employers in the County. Nebraska City's largest employer, Cargill Value Added Meats, maintains an estimated 700 employees. Other major employers include, but are not limited to Honeywell (550), Arbor Day Farm/Lied Lodge (300) Walmart (180) and Nebraska City Public Schools (171).

The **Illustration** (right) highlights commuting patterns for persons living and/or working in Nebraska City. The U.S. Census Center for Economic Studies (CES) recorded 3,587 persons employed in the City of Nebraska City in 2017. Of the total 3,587 persons, an estimated 2,084 come from outside of the City.

Additionally, a total of 3,848 employed persons live in Nebraska City. An estimated 2,345, or 60.9 percent are employed outside the City, while the remaining 1,503 both live and work in the City.

Additional, local economic information regarding travel patterns of Nebraska City's employed population is included in Appendix I of this Community Housing Study.



#### HOUSING PROFILE.

#### Households & Group Quarters.

An increase in the number of households was recorded in Nebraska City, from 2000 to 2010. Households increased from 522 in 2000 to 534 in 2010; an increase of 12 households. Currently, Nebraska City consists of an estimated 3,007 households, including 1,920 owner and 1,087 renter households. Owner households decreased by 11, while renter households increased by 68, since the 2010 Census which recorded 1,931 owner and 1,029 renter households. An estimated 3,041 households in Nebraska City are projected to exist in Nebraska City by 2026. This will equal an estimated 1,922 owner and 1,119 renter households. The ED Boost scenario projects an estimated 3,108 households by 2026.

Currently (2021), an estimated 248 persons in Nebraska City reside in group quarters. By 2026, an estimated 240 persons will receive services in a group quarter facility. Group quarters consist of dormitories, correctional facilities and nursing/care centers and are not considered a household.

#### Housing Units.

An estimated 3,274 housing units currently exist in Nebraska City, consisting of 2,083 owner and 1,191 rental units. Of the 3,274 units, approximately 267 are vacant, resulting in an estimated overall housing vacancy rate of 12.8 percent. The 267 vacant housing units consist of an estimated 163 owner units and 104 rental units, equaling an overall owner housing vacancy rate of 7.8 percent and an overall rental housing vacancy rate of 8.7 percent.

An Adjusted Housing Vacancy Rate (AHVR) considers housing that is for sale or rent and meeting the requirements of local housing safety codes, is **2.1 percent** for the City of Nebraska City, comprised of an estimated 71 vacant housing units. This includes 40 owner and 31 rental housing units, which highlights an owner AHVR of 1.9 percent and a renter AHVR of 2.6 percent. This concludes that the City of Nebraska City has a deficiency of both owner and rental housing that is safe, suitable and meets local housing development codes.

TABLE 2.3 HOUSING STOCK OCCUPANCY VACANCY STATUS NEBRASKA CITY, NEBRASKA 2021	1
a) Housing Stock	3,274 (O=2,083; R=1,191)
<ul> <li>b) Housing Vacancy Rate Owner Vacancy Renter Vacancy</li> <li>c) Adjusted Vacancy Rate* Adjusted Owner Vacancy* Adjusted Renter Vacancy*</li> </ul>	12.8% 7.8% 8.7% 2.1% 1.9% 2.6%
* Includes <b>only</b> year-round units available for meeting current housing code and modern and include units either not for sale or rent, seaso meeting current housing code.  Source: 2000, 2010 Census; City of Nebraska Hanna: Keelan Associates, P.C., 2021	nenities. Does not nal units, or units not City, 2021.

#### Structural Conditions & Quality of Structure.

A **Housing Structural Condition Analysis** was implemented for Nebraska City, utilizing data from the Otoe County Assessor offices, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated.

A total of 1,036 housing structures in Nebraska City were reviewed. Of these structures, 50, or 5 percent were identified to be in a "Low/Poor" or "Low+/Poor+" condition. These 50 structures are generally in need of either substantial rehabilitation, including foundation repairs or issues with bowing/sagging walls and roofs, or are not cost effective for rehabilitation and should be demolished. An additional 297 housing units were considered to be in a "Fair" or "Fair/Average" condition, where moderate to substantial rehabilitation is a cost effective measure to preserve the unit.

A Housing Structural Quality Analysis was also implemented for Nebraska City, utilizing data from the Otoe County Assessor offices, to analyze materials used to construct a home. A total of seven homes were built with "Low/Poor" or "Low+/Poor+" quality of materials, those of which could be prone to mold or rot, or do not meet today's construction standards. An additional 412 structures were built with "Fair" or "Fair/Average" material quality.







#### Housing Values.

Housing values have steadily increased in Nebraska City since 2010. Currently, the estimated median value for **owner occupied homes** is \$119,600, an increase of 8.3 percent from the 2018 estimated median value of \$110,400 and a 34.8 percent increase from the 2010 estimated median value of \$88,700. By 2026, the median value of owner homes is projected to increase an estimated 15.7 percent to \$138,400.

**Gross rent** in Nebraska City has also increased steadily since 2010. The median rent increased by an estimated \$42, or 7 percent between 2010 and 2018. The current median rent in Nebraska City is an estimated \$654 and is projected to increase to \$671, or 2.6 percent by 2026.

#### Affordable Housing Stock.

With the population and number of housing units projected to increase through 2026, it is important appropriate, affordable housing stock of various types be available in Nebraska City for both new and existing families. Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families.

Existing residents should also take a proactive approach in maintaining their dwelling to meet City code and enhance the appearance of the home. Nebraska City should also prepare for an increase in the number of elderly populations and households. This should include the development of additional senior independent living housing units.

A total of 142 affordable housing units in four rental housing options exist in the City of Nebraska City. These programs consist of one-, two- and three-bedroom units. Currently, all four rental housing programs are experiencing occupancy rates at 90+ percent. The Programs are identified, below.



<u>Project Name</u>	Project Type	# of Units (Total)
Nebraska City Hsg. Authority	HUD Elderly	75
Arbor Ridge Apartments	HUD Family	24
Southside Estates	USDA-RD Elderly	15
Nebraska City Senior Patio Homes	LIHTC	28

StudioOne Townhomes will be the newest rental housing program in Nebraska City. This program, currently under construction, will include 36 one- and two-bedroom, market rate townhomes.

Ambassador Senior Homes and Prestige Care Center of Nebraska City are two facilities in Nebraska City that provide skilled nursing and assisted living facilities, as well as independent living housing options for seniors.

The overall lack of rental housing in Nebraska City forces persons and families of all ages to find housing in another Community. Necessary steps should be taken to address the needs and concerns of Nebraska City's residents. Demand for additional rental housing exists in the Community. New housing could assist in alleviating several existing housing issues and barriers for local workforce families, the elderly and special needs populations.

#### CITIZEN PARTICIPATION PROGRAM.

The Nebraska City, **Nebraska Community Housing Study** included both qualitative and quantitative research activities. Discussed below is the **citizen participation program** that was implemented to gather the opinions of the local citizenry regarding housing issues and opportunities.

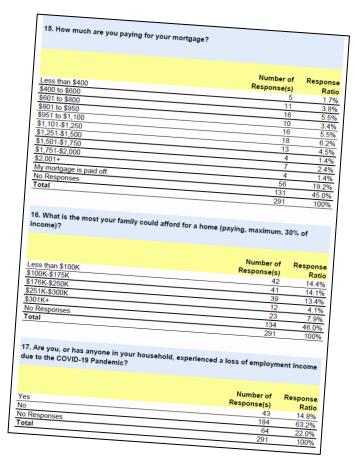
Planning for the Community's future is most effective when it includes opinions from as many citizens as possible. The methods used to gather information from the citizens of Nebraska City included Housing Steering Committee meetings and a Community "Housing Survey".

Nebraska City Housing Survey.

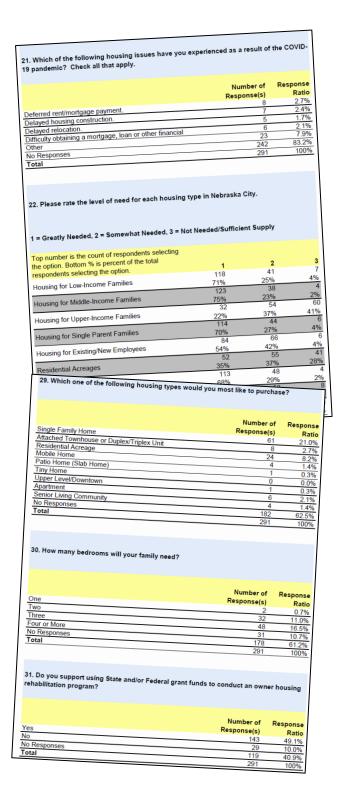
The Nebraska City "Housing Survey" was made available on various Community websites with hard copies strategically placed in key Community facilities. The Survey was also available in Spanish translation. Survey participants were asked to provide information regarding their current living situation, condition of their dwelling unit, and what they could afford for a monthly rent or a mortgage payment. A total of 291 Surveys were completed. The following summarizes the results of the Survey. The complete results of the Survey are included in Appendix II of this Community Housing Study

- > Survey participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing. The barriers identified when obtaining owner housing included the lack of sufficient homes for sale, excessively high purchase prices and the age and condition of existing housing. The identified barriers faced when obtaining rental housing included a lack of available, decent rental housing and the cost of rent.
- ➤ A total of 80 Survey participants were not satisfied with their current housing situation. Reasons included high property taxes, homes too small or in need of substantial updating and/or rehabilitation, including repair and rehabilitation costs exceeding the value of the home or rental unit, as well as a lack of new, affordable housing that could improve their current living situation.

- > Top housing needs in Nebraska City, as identified by Survey participants included housing for low- and middle-income families and low-income elderly populations, single family housing, housing for single parent families and housing choices for first-time homebuyers.
- ➤ Participants of the **Survey** identified a purchase price range for owner housing less than \$250,000 as being the most affordable for residents of Nebraska City.
- Monthly rent at less than \$800 was the monthly price range identified by **Survey** respondents as being most affordable in Nebraska City.
- A total of 85 **Survey** participants identified planning to change their current housing situation in the next five years. A majority of those participants identified needing either a larger or a more affordable housing unit. Additionally, 48 participants identified a desire to purchase or rent within the Nebraska City Corporate Limits.



- 77 percent of the Survey respondents supported the Community using State or Federal grant funds to conduct an owner housing rehabilitation program.
   92 percent of the Survey respondents supported Nebraska City using State or Federal grant funds to conduct a rental housing rehabilitation program.
- > 89 percent of the Survey respondents supported Nebraska City establishing a local program that would purchase and remove dilapidated houses, to provide lots available for a family or individual to build a house.
- > 88 percent of the Survey respondents supported the Community using grant dollars to purchase, rehabilitate and resell vacant housing.
- ➤ 89 percent of the Survey respondents supported Nebraska City using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- Elderly (55+ years) participants of the Survey identified single family homes and duplexes and townhomes for purchase as the specific housing types they would be most interested in moving to.



# SECTION 3: HOUSING UNIT NEEDS ANALYSIS & TARGET DEMAND.



# **SECTION 3:**

#### HOUSING UNIT NEEDS ANALYSIS & TARGET DEMAND.

#### INTRODUCTION.

This Section of the Nebraska City, Nebraska Community Housing Study provides a Housing Needs Analysis and Target Demand for Community, for prioritizing future housing development programs. This Section also identifies the projected housing unit rehabilitation and demolition demand for Nebraska City, during the next five years.

A complete set of Housing Unit Target Demand Tables are included in <u>Appendix I</u> of this Housing Study.

#### DETERMINATION OF HOUSING UNIT DEMAND.

To effectively determine housing unit demand for Nebraska City, SIX separate demand components were reviewed. These included;

- (1) housing demand based upon new population/ households, during the next five years,
- (2) need for affordable housing units for persons/families considered to be "cost burdened,"
- (3) replacement of occupied housing in substandard condition,
- (4) address the vacancy deficiency (demand) in Nebraska City,
- (5) determination of the local "pent-up" housing demand for existing residents, and
- (6) determination of local housing development capacity of Nebraska City, during the next five years.

#### <u>NEW HOUSEHOLDS, "COST BURDENED" HOUSEHOLDS & SUBSTANDARD</u> HOUSING CONDITIONS.

#### New Households.

Currently (2021), the **population for the City of Nebraska City** is an estimated **7,316.** The Community's **population** is projected to increase, by 2016, using any one of four separate population growth scenarios; "low", "medium", "high" and an "economic boost (ED Boost)". Each population scenario will require Nebraska City to create new and innovative housing programs, during the next five years, in an effort to ensure safe, decent and affordable housing for both current and new residents of the Community. Each of these population growth scenarios is addressed in **Section 2** of this **Community Housing Study**.

A "medium" population projection of 7,358 in Nebraska City would equal an estimated 3,041 households, by 2026. An ED Boost population projection of an estimated 7,488, by 2026, would need to be accompanied by an additional 125 FTE positions in the Community, during the next five years. With the ED Boost population, the City of Nebraska City would have an estimated 3,108 households.

#### "Cost Burdened" Households Experiencing Housing Problems.

Owner or renter households experiencing cost burden are paying more than 30 percent of their income on housing costs, including maintenance and mortgage payments. Currently, an estimated **26 percent, or 782 of the total 3,007 households in Nebraska City are cost burdened and/or experiencing housing problems.** This equals an estimated 496 owner and 286 renter households. By 2026, the number of cost burdened owner households is projected to increase, slightly, to 520, with cost-burdened renter households projected to decrease to an estimated 250.

#### Substandard Units/Overcrowded Conditions.

According to HUD standards, a housing unit is considered to have housing problems if it is overcrowded (more than one person per room) and/or lacks complete plumbing. A The 2000 and 2010 Censuses, the analysis of building and property conditions maintained by the Nebraska City Assessor's Office and field observations completed by Hanna:Keelan produced data identifying substandard housing units and housing units having overcrowded conditions.

- A total of 1,036 housing structures located in Nebraska City were reviewed. Of these structures, 50, or 4.8 percent were rated as being in a "Low/Poor" to "Low/Poor+" condition. An additional 287 structures were rated as being in "Fair" condition. An estimated 35 to 40 percent of the "Low/Poor" to "Fair" housing stock is currently occupied.
- An estimated, minimum, **60 housing units** in **Nebraska City** are currently experiencing *overcrowded conditions, with an estimated 30 to 40* units *lacking complete plumbing,* as per estimates from the 2014-2018 American Community Survey.

#### Housing Unit Vacancy Deficiency (Demand).

Housing vacancy deficiency component is defined as the number of vacant units lacking in a Community or County, whereby the total percentage of vacant, available, code acceptable housing units is less than six to seven percent. A vacancy rate of 7 percent is the minimum rate recommended for Nebraska City to have sufficient housing available for both new and existing residents.

An **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant year-round housing units that are available for rent or purchase, meeting current housing code and having modern amenities. The **AHVR** does not consider vacant units typically classified as 'other vacant'. Common reasons a unit may be classified as 'other vacant' include:

- ➤ Housing unit is neither for sale or rent.
- ➤ Housing unit is being used for storage.
- ➤ The owner/previous occupant of the housing unit is currently living in a nursing home/assisted living facility and the unit is being held until the individual can return to their home.
- ➤ Housing unit is being held for settlement of an estate.
- > Housing unit is in process of being repaired or renovated.

Currently, Nebraska City maintains an estimated, overall AHVR of 2.1 percent, which includes an estimated AHVR for owner housing of 1.9 percent and 2.6 percent for rental housing. This concludes that both an owner and rental "vacancy deficiency" exists in Nebraska City.

#### "Pent-Up" Housing Demand.

The "Pent-Up" housing demand component is defined as those current residents of Nebraska City needing and/or wanting to secure a different and/or affordable owner or rental housing type during the next five years. This would include persons from all household types and income sectors, including elderly, families, special populations, etc., very-low to upper-income. This includes persons and families needing a different type of housing due to either a decrease or increase in family size, as well as households having the income capacity to build new and better housing. Most often, pent-up demand is created by renter households wanting to become a homeowner, or vice versa.

"Pent-Up" housing demand for Nebraska City, by 2026, should include building for an estimated 2 to 2.5 percent of the existing household population.

#### Local Housing Development Capacity.

An estimated **local Housing Development Capacity** is applied to the total compilation of the previously discussed **Housing Demand Components** to determine the projected, estimated **Housing Unit Target Demand** for the **County and Communities**.

Housing Development Capacity is determined by reviewing pertinent housing implementation criteria, including a County's/Community's ability to organize for housing development, land availability, an existing comprehensive plan, zoning regulations and housing codes, accessibility to general contractors and other building trades and building supply/materials, as well, most importantly, recent housing development history.

The Housing Development Capacity range for Nebraska City and its Communities, as well as the Balance of County, was estimated at 35 to 65 percent of the total compilation of the previously discussed Housing Demand Components.

#### HOUSING UNIT TARGET DEMAND.

Table 3.1, Page 3.6, identifies the Estimated Housing Unit Target & (Potential) Demand for Nebraska City, by 2026. Community leadership and local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout Nebraska City. Housing Demand for Nebraska City considered a housing development capacity of both 35 (Target) and 65 (Potential) percent.

The total **Estimated Housing Unit Demand** in **Nebraska City**, by **2026**, is **144 housing units**, as per the "**medium**" **population projection** at 35 percent housing development capacity and **271 units** at 65 percent development capacity. The **Estimated Housing Unit Demand**, as per the "**ED Boost**" **population projection** would be **211 units** at 35 percent housing development capacity and **338 housing units** at 65 percent development capacity.

The estimated cost to complete the Housing Unit Target Demand in Nebraska City, by 2026, would range between \$34 and \$82 Million.

The estimated demand for workforce housing in Nebraska City, by 2026, would range between 55 and 80 housing units utilizing the "medium" population projection and 110 to 160 units utilizing the "ED Boost" population estimate.

The demand for additional housing in **Downtown Nebraska City** would range from **14 to 32 units**, as per the two population and development capacity estimates.

**Nebraska City housing leadership** will need to focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units, as well as building new housing units.

#### TABLE 3.1 ESTIMATED HOUSING UNIT "TARGET" & (POTENTIAL) DEMAND NEBRASKA CITY, NEBRASKA 2026

			Total	Est. Required
			<b>Housing Unit</b>	Target
	<u>Owner</u>	$\underline{\mathbf{Rental}}$	<u>Demand*</u>	<b>Budget (Millions)</b>
Medium (Pop. Projection):	76 (152)	68 (119)	144 (271)	\$34.4 (\$66.1)
ED Boost:	112 (188)	99 (150)	211 (338)	\$51.0 (\$81.7)

\*Based upon the general estimate of **new population/households**, providing affordable housing for **10% of cost burdened households**, **replacement of 5%** of **occupied housing stock** in "**Deteriorated**" to "**Dilapidated**" condition and for experiencing plumbing, overcrowded conditions (as per HUD Definition), absorb **housing vacancy deficiency** by creating a **7% vacancy rate** consisting of structurally sound, year-round housing units, build for **2.5%** (**existing households**) "**pent-up**" **demand**, based upon local capacity and availability of land and financial resources, with a **development capacity percentage of 35%** (**Target) 65%** (**Potential**). Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 30% of the **Total Housing Demand**).

Estimated Downtown Housing Unit Demand: 14 to 20 (Target); 24 to 32 (Potential).

Estimated Workforce Housing Unit Demand: 55 to 80 (Target); 110 to 160 (Potential).

\*Estimated Designated Residential Land Use Requirement (Acres): 60 to 80 (Target); 100 to 120 (Potential).

Source: Hanna: Keelan Associates, P.C., 2021.

#### HOUSING DEMAND BY INCOME SECTOR.

**Table 3.2** identifies the current **Area Median Income (AMI)**, per household size for **Otoe County**, **Nebraska**, including **Nebraska City**. AMI is determined by finding the "100 percent" median income of households in a given geographic area, ranging in household size from one- to eight persons.

The "median" amount of income is considered to be "100 percent" for a geographic area for each household size category. For example, in the **Table** below, a **four-person family** in **Nebraska City**, with an **annual household income of \$70,500** is considered to be making "100 percent of the local AMI". This information allows for the determination of "affordability" and associated **housing price points** (**products**) for various household sizes.

TABLE 3.2 HOUSEHOLD AREA MEDIAN INCOME (AMI) OTOE COUNTY, NEBRASKA 2020									
	<u>1PHH</u>	<u> 2PHH</u>	<u> 3PHH</u>	<u>4PHH</u>	<u> 5PHH</u>	<u>6PHH</u>	<u> 7PHH</u>	<u>8PHH</u>	
30% AMI	\$14,850	\$16,950	\$19,050	\$21,150	\$22,850	\$24,450	\$26,250	\$27,950	
<b>50% AMI</b>	\$24,700	\$28,200	\$31,750	\$35,250	\$38,100	\$40,900	\$43,750	\$46,550	
60% AMI	\$29,640	\$33,840	\$38,100	\$42,300	\$45,720	\$49,080	\$52,500	\$55,860	
80% AMI	\$39,500	\$45,150	\$50,800	\$56,400	\$60,950	\$65,450	\$69,950	\$74,450	
100%AMI	\$49,400	\$56,400	\$63,500	\$70,500	\$76,200	\$81,800	\$87,500	\$93,100	
125%AMI	\$61,750	\$70,500	\$79,375	\$88,125	\$95,250	\$102,250	\$109,375	\$116,375	
Source: U.S. D	epartment of	f Housing an	d Urban Dev	elopment 202	21.				

Tables 3.3 and 3.4, Page 3.8, identify the Estimated Year-Round Housing Demand for Nebraska City, by 2026, by Income Sector (both Target and Potential) for the "medium" population projection.

Community-Wide, approximately 144 to 271 additional units will be needed during the next five years, consisting of 76 to 152 owner and 68 to 119 rental units. Approximately 40 percent of the total demand should focuses on meeting the housing needs of persons and families of very-low to moderate income (0% to 80% AMI). Households within this income range comprise the majority of the individuals and families being cost burdened and/or unemployed or working at lower paying jobs. This also includes the majority of **Nebraska City** persons and families economically that could be economically disadvantaged due to the recent COVID-19 Pandemic.

The greatest demand for **new owner housing** in **Nebraska City** will be for **households** with incomes at or above **126 percent AMI**. For **renters**, the greatest demand is projected to be in the **31 to 125 percent AMI range**.

Most, if not all housing at or below 100 percent AMI will need to be involved in either a purchase-rehab-resale/re-rent or subsidized housing development program.

TABLE 3.3 ESTIMATED YEAR-ROUND HOUSING UNIT "TARGET" DEMAND BY INCOME SECTOR (MEDIUM POPULATION PROJECTION) NEBRASKA CITY, NEBRASKA 2026						
2020	Income Range					
	0-30% 31-60% 61-80% 81-125% 126%+					
	$\underline{\mathbf{AMI}}$	$\underline{\mathbf{AMI}}$	$\underline{\mathbf{AMI}}$	<u>AMI</u>	$\underline{\mathbf{AMI}}$	<u>Totals</u>
Owner:	0	6	12	20	38	<b>76</b>
Rental:	0	18	20	20	10	68
Source: Hanna:Keelan Ass	ociates, P.C.	, 2021.				

TABLE 3.4									
ESTIMATED YEAR-ROUND HOUSING UNIT "POTENTIAL" DEMAND BY									
INCOME SECTOR (MEDIUM POPULATION PROJECTION)									
NEBRASKA CITY, NEBRASKA									
2026									
	<u>Income Range</u>								
	0-30% 31-60% 61-80% 81-125% 126%+								
	<u>AMI</u>	$\underline{\mathbf{AMI}}$	$\underline{\mathbf{AMI}}$	<u>AMI</u>	$\underline{\mathbf{AMI}}$	<b>Totals</b>			
Owner:	4	10	<b>24</b>	44	70	152			
Rental:	6	32	33	34	14	119			
Source: Hanna:Keelan Associates, P.C., 2021.									

# HOUSING TARGET DEMAND FOR POPULATION SECTORS & PRICE POINTS (PRODUCTS).

The Housing Target Demand, by income sector, for Nebraska City, as per the "medium" population projection and 35 percent housing development capacity, is further specified by targeted Population Sectors, including elderly, family and special needs, and Price Point (Product), the estimated purchase price or rent cost. The housing types in Nebraska City include both owner and rental units of varied bedroom types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the appropriate population sector. A majority of the housing units should be built for family populations, including those in the local workforce.

Table 3.5, Page 3.10, identifies the Housing Unit Target Demand in Nebraska City, for Population Sectors, by 2026. An estimated 144 housing units will be needed in Nebraska City during the next five years, consisting of 76 owner and 68 rental units. The owner units should consist of approximately 26 elderly (55+ years) units and 50 units for families and special populations. Renter units should be built for an estimated 27 elderly households, up to 41 units for families and special populations. Special populations include persons or families with a person(s) a cognitive and/or physical disability(ies).

An estimated 79 housing units, consisting of 42 owner and 37 rental units should be targeted for the workforce population in the Community.

Table 3.6, Page 3.11, identifies proposed Housing Unit Target Demand by Housing Type and Price Point (Product) Range, by given AMI for Nebraska City. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 81+ percent AMI with an average affordable purchase price of \$210,900 to 331,250. Two or three-bedroom+ rental units, with an average affordable monthly rent between \$348 and \$1,180, present the greatest demand in the County.

Three-bedroom owner units at a purchase price of \$139,000+ and two+bedroom rental units with a monthly rent of \$660+ are the most needed housing types for the workforce population in Nebraska City, during the next five years.

TABLE 3.5
ESTIMATED HOUSING UNIT "TARGET" DEMAND – POPULATION SECTORS NEBRASKA CITY, NEBRASKA 2026

OWNER	<u>H(</u>	Workforce					
<u>UNITS</u>	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	$\underline{81\%\text{-}125\%}$	<u>126%+</u>	<b>Totals</b>	Sector
Elderly $(55+)$	0	0	2	8	16	<b>26</b>	4
Family	0	4	8	12	22	46	38
Special							
Populations <sup>1</sup>	<u>0</u>	<u>2</u> <b>6</b>	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	0	6	12	20	38	<b>76</b>	42
RENTAL							
<u>UNITS*</u>							
<b>Elderly (55+)</b>	0	6	8	8	5	27	2
Family	0	10	10	10	5	<b>35</b>	33
Special							
Populations <sup>1</sup>	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>6</u>	<u>2</u>
Subtotals	0	18	20	20	10	68	37
Totals	0	<b>24</b>	<b>32</b>	40	48	144	79

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

Source: Hanna: Keelan Associates, P.C., 2021.

<sup>\*</sup> Includes lease- or credit-to-own units.

<sup>&</sup>lt;sup>1</sup> Any person with a special housing need due to a cognitive and/or mobility disability.

#### **TABLE 3.6**

ESTIMATED HOUSING UNIT "TARGET" DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE

NEBRASKA CITY, NEBRASKA

2026

#### PRICE - PURCHASE COST RANGE (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81% - 125%)			
OWNER	<b>\$0</b> to	\$79,100 to	\$157,900 to	\$210,900 to	(126%+)		Workforce
<u>UNITS*</u>	<b>\$78,765</b>	<u>\$157,500</u>	<u>\$209,935</u>	<u>\$330,700</u>	<u>\$331,150+</u>	<b>Totals</b>	<b>\$139,000+</b>
2 Bedroom	0	2	4	6	12	24	0
<u>3+ Bedroom</u>	<u>0</u>	<u>4</u>	<u>8</u>	<u>14</u>	<u>26</u>	$\underline{52}$	$\underline{42}$
Totals	0	6	12	20	38	<b>76</b>	42

#### PRICE - RENT COST RANGE (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81% - 125%)			
RENTAL	<b>\$0 to</b>	\$348 to	\$685 to	\$898 to	(126%+)		Workforce
UNITS**	<u>\$335</u>	<u>\$667</u>	<u>\$880</u>	<b>\$1,180</b>	<b>\$1,255+</b>	<b>Totals</b>	<del>\$660+</del>
1 Bedroom	0	2	2	2	0	6	0
2 Bedroom	0	6	8	8	6	28	6
3+ Bedroom	<u>0</u>	<u>10</u>	<u>10</u>	<u>10</u>	<u>4</u>	<u>34</u>	31
Totals	0	18	20	20	10	68	<b>37</b>

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

Source: Hanna:Keelan Associates, P.C., 2021.

<sup>\*</sup>Average Affordable Purchase Price Range, 3.0 PPHH (30% Income/80% Debt Coverage).

<sup>\*\*</sup>Average Affordable Monthly Rent Range, 2.5 PPHH (25% Income).

#### HOUSING LAND USE PROJECTIONS.

It is imperative for any community to designate the appropriate amount of land to support new housing development projects, both within and adjacent, but outside a community's corporate limits. Residential development projects generally encompass three types: (1) infill development in older, existing residential neighborhoods, (2) acquisition and development of large tracts of vacant land inside a community's corporate limits for "large scale" development, and (3) acquisition and development of land as part of a designated future residential "growth area."

Infill housing development projects have the advantage of utilizing existing infrastructure and utilities, but may be challenged by the lot dimensions and setback requirements of local development code. Concepts including "narrow housing" and "stacked housing" may be the most appropriate housing type for infill development projects.

"Large scale" development projects involve the acquisition of tracts of undeveloped land and can be utilized for multiple residential related projects, including single family residential subdivisions, apartment complexes and senior housing "continuum of care" campuses. The appropriate zoning classification and future land use designation must be in place for these projects to occur. Additionally, these types of projects could have a more significant impact on a community's tax base and have a greater ability to encourage the development of both traditional and unique housing concepts and prototypes, potentially satisfying multiple community housing needs at once.

Residential "Growth Areas" identifies land outside, but adjacent a community's corporate limits, and being specifically designated for residential development. Land areas in this location may be the most affordable to purchase, but may not have appropriate utilities and infrastructure in place. Residential developments in growth areas typically include large lot subdivisions and acreages. "Build-through" subdivisions are encouraged, so as to be in conformance with local development code in the event of annexation.

Estimated Housing Land Use Projections for Nebraska City, by 2026, as per the Housing Unit Target Demand associated, with the "medium" population projection and 35 percent housing development capacity, is presented in Table 3.7. Estimated land use projections are identified per housing type and age sector.

The estimated **Housing Unit Target Demand** of **144 units** will require a minimum **38.7 acres** for both new construction and the rehabilitation of housing units for either resale or re-rent. An estimated **75.4 acres** will need to be designated in the City's Comprehensive Plan to allow for **ample land areas for new construction, only.** 

The most needed housing type in **Nebraska City**, during the next five years, will be **single family housing**, followed by **town homes and patio homes**, the later types to allow for a higher level of land use efficiency. Also needed are **duplex and triplex housing types** for both family and elderly renters and a **Credit-To-Own housing program of up to 18 units**.

TABLE 3.7
ESTIMATED HOUSING UNIT "TARGET" DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
NEBRASKA CITY, NEBRASKA
2026

		#Owner/	Est. Land Requirements
Age Sector	Type of Unit	#Rental	(Acres)^
18 to 54 Years**	Single Family Unit	21 / 18*	11.6
	Patio Home Unit	10 / 0	3.2
Town Home Unit		14 / 12	7.3
Duplex/Triplex Unit		0 / 17	3.4
	Apartment - 4+ Units***	5 / 5	0.6
Totals		50 / 41	26.1
55+ Years	Single Family Unit	7 / 0	2.8
	Patio Home Unit	6 / 0	2.0
	Town Home Unit	8/6	4.0
	Duplex/Triplex Unit	0 / 16	3.2
	Apartment - 4+ Units***	5 / 5	0.6
Totals		26 / 27	12.6
TOTAL UNITS / ACRES		76 / 68	38.7
TOTAL UNITS / ACRES FOR	NEW CONSTRUCTION, ONLY.	94	75.4^^

<sup>\*</sup>Includes Credit-To-Own Units.

Source: Hanna: Keelan Associates, P.C., 2021.

<sup>\*\*</sup>Includes housing for persons with a disability.

<sup>\*\*\*</sup>Includes housing in Downtown.

<sup>^</sup>Includes Public Right-of-Way.

<sup>^^</sup>Residential Land Use Plan Designation for New Construction, 3.0x total acres.

<sup>(50)</sup> Estimated Units-Purchase/Rehab/Resale or Re-Rent).

#### HOUSING REHABILITATION/DEMOLITION DEMAND.

Table 3.8 identifies the rehabilitation and demolition demand for Nebraska City Communities, by 2026. The data presented is based upon both field inspections and information obtained from the Otoe Assessor's Office. Approximately 192 housing units could be targeted for moderate or substantial rehabilitation in the Community, at an estimated cost of \$5.6 Million. Up to 40 additional housing units may be considered not cost effective for rehabilitation and could potentially be demolished and replaced. The estimated cost of demolition will range, depending on acquisition of the housing unit.

The critical priority for housing rehabilitation and replacement in Nebraska City should focus on addressing housing units occupied by persons and families of low- to moderate income.

Land being occupied by "bad and unsafe" housing located in Nebraska City could be secured in a newly established County-wide or Regional "Land Bank", to be reserved for future housing development.

Nebraska City, in its efforts to revitalize their housing stock, will want to consider tools of redevelopment, primarily the Community Development Block Grant and Tax Increment Financing (TIF) programs, to assist with such activities. Multiple "Redevelopment Areas" have been designated throughout the City of Nebraska City where TIF monies can be utilized for public improvements, including housing development.

The Nebraska City Area Economic Development Corporation, in partnership with the Southeast Nebraska Development District, Southeast Nebraska Affordable Housing Council and local public, private and non-profit housing groups, should take a proactive role in housing rehabilitation/demolition activities throughout the City of Nebraska City.

#### TABLE 3.8

ESTIMATED REHABILITATION / DEMOLITION / COSTS NEBRASKA CITY, NEBRASKA

- Moderate Rehabilitation

142 / \$3,700,000 50 / \$1,900,000\*

- Substantial Rehabilitation

- Demolition

20 / \$480,000\*\*

20 / \$1,300,000\*\*\*

Source: Hanna:Keelan Associates, P.C., 2021.

<sup>\*</sup>Pending Appraisal Qualification.

<sup>\*\*</sup>Estimated Cost without acquisition.

<sup>\*\*\*</sup>Estimated Cost with acquisition.

# SECTION 4: NEBRASKA CITY HOUSING DEVELOPMENT INITIATIVES.



## **SECTION 4:**

### NEBRASKA CITY HOUSING DEVELOPMENT INITIATIVES.

#### INTRODUCTION.

The following **Community-Wide Housing Development Initiatives** address the housing issues, opportunities and needs of **Nebraska City** and define the necessary housing activities for the successful implementation of selected housing programs or projects. These **Initiatives** are needed for the implementation of specific, both new housing development and existing housing preservation programs.

The following **Housing Development Initiatives** are the product of both **qualitative and quantitative research activities** performed on the local **Nebraska City level**, in preparation of the **Community Housing Study**.



A <u>qualitative research</u> process included meetings with a local **Housing Steering** Committee, comprised of local leadership and pertinent, local housing stakeholders, both public and private, and the implementation of a Community-Wide "Housing Survey". The Survey provided important information for the formation of **Housing** Development Initiatives.

<u>Quantitative research activities</u> included the discovery, analysis and projection of pertinent population, economic and housing data, all in an effort to understand the recent past, present and future **Housing Unit Target Demand** for the individuals and families of **Nebraska City**.

In essence, Housing Development Initiatives address the important components of housing program implementation. The following identifies Three Primary Categories of Housing Development Initiatives to address the estimated Housing Unit Demand in Nebraska City by 2026.

- 1. Housing Development Partnerships & Housing Education.
  - o Housing Partnerships.
  - o Housing Education.
- 2. Housing Development, Rehabilitation & Preservation.
  - Housing Unit Target Demand.
  - Housing Development Budget.
  - o Demand for Housing Types, Households & Income Sectors.
  - o Residential Land Requirements.
  - o Housing Rehabilitation & Preservation.
  - o Workforce Housing Demand.
  - o Downtown Housing.
  - o Special Needs Housing, including Homeless & Near-Homeless Needs.
  - o Housing & Alternative Energy.
  - o Impediments to Fair Housing Choice.
- 3. Housing Study Implementation & Review.
  - o Financing Activities for Housing Development in Nebraska City.
  - o Housing Study Maintenance.

Since the completion of the current Nebraska City Housing Study, in 2014, Nebraska City leadership, housing stakeholders and local Governmental entities have built an estimated 70+ housing units in the Community. Much of this new housing was driven by new and expanded economic development activities in the Community and the overall lack of appropriate, affordable housing. The current "adjusted" housing vacancy rate in Nebraska City is only an estimated 2 percent.



#### HOUSING DEVELOPMENT INITIATIVES.

#### 1. HOUSING DEVELOPMENT PARTNERSHIPS & HOUSING EDUCATION.

Housing Development Partnerships.

The creation of **Housing Development Partnerships (HDPS)** is key to the successful production and improvement of the local housing stock. Since the completion of the **current Housing Study (2014)**, the **City** and **Nebraska City Area Economic Development Corporation (NCAEDC)** have initiated a **HDPS** capable of creating housing in the Community. This process should be continued and refined to produce additional **HDPS** to maximize the potential for both building new housing and preserving the existing housing stock in **Nebraska City**.

Under the leadership and guidance of the **NCAEDC**, the organizing of **HDPS** should be conducted for selected housing programs, both profit and not-for-profit housing development endeavors. This being the case, **HDPS** should include the participation of both local public and private sector entities, having an interest and/or stake in meeting the housing needs and demands of all income and family sector types needed in **Nebraska City**.

Creating "housing project or program specific" HDPS will maximize the opportunity to produce safe, decent and affordable, both owner and rental housing, of all price points, for persons and households of all income level. HDPS should take a lead role in both the identifying and securing financing for housing development and preservation programs in the Community of Nebraska City.

Associated with the creation of HDPS would be a process or program to monitor and evaluate "housing outcomes" in Nebraska City, during the next five years. This could be accomplished with the creation of a Housing Inventory Index, comprised of both housing and housing-related indices, such as education, health and parks & recreation.

The following are important Steps in producing an effective HDPS program and process in Nebraska City.

- **Step 1:** Define potential **HDPS** with a "mission statement" that meets the selected housing cause or purpose, as it relates to the identified housing of needs and demands of **Nebraska City.**
- Step 2: Recruit local persons and organizations that meet or match the defined "mission statement" of each HDPS.

HDPS should, first and foremost, be comprised of existing Nebraska City area organizations, including, but not limited to (the guidance and direction of) NCAEDC and selected private and public sector entities. These entities should include, but are not limited to the local governmental entities, including local the Community Redevelopment Authority, Nebraska City Housing Authority and Chamber of Commerce, Southeast Nebraska Development District, Southeast Nebraska Affordable Housing Council (SENAHC), Southeast Nebraska Community Action (SENCA) and Blue Rivers Area Agency on Aging (BRAAA), as well as the City of Nebraska City and local realtors, major employers, homebuilders and home remodelers, realtors, local banks, insurance companies hospital/health facilities, the local Public School District and both local and State-wide Foundations.

Two Community Housing Development Organizations (CHDOs) serve Nebraska City; SENAHC and SENCA.

- Step 3: Based upon selected HDPS and associated "mission statements", each HDPS will select and prioritize housing programs for both new construction and housing preservation (rehabilitation), with an accompanying timeline for implementation, and identify "most appropriate" funding tools for the completion of each selected housing.
- **Step 4:** Train local "**housing advocates**" to assist selected **HDPS** with meeting the local housing needs and, specially, serve as caseworkers for individuals and families unable to have the either the income and/or knowledge to help themselves in securing safe, affordable housing.

#### Housing Education.

Elevating the "housing intelligence" of Nebraska City HDPS will be beneficial to the success of any housing program. Housing intelligence will be supplemented by providing the appropriate learning systems for educating HDPS and their members on the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs in the Community. The following Steps for providing "housing intelligence" are recommended.

• Step 1: Create a local "Housing Development Education Program" for HDPS, complete with certification of pertinent housing development topics, including, but limited to housing need recognition, housing advocacy, housing financial planning and housing development.

- **Step 2:** Train **HDPS** to monitor and understand Local, State and Federal housing legislative proposals and policies that could impact both existing and future housing programs in **Nebraska City.**
- Step 3: HDPS will need to fully understand the working connection between the Nebraska City Community Housing Study and other, current, local planning initiatives that will, in some capacity, have an impact on the future development, rehabilitation and preservation of both the current and future housing stock in Nebraska City. These other planning initiatives typically include the Comprehensive Plans and Zoning Regulations, Capital Improvement Plans, Public Facility/Utility Plans, Downtown Revitalization Studies, Hazard Mitigation Plans, etc. associated with Nebraska City and/or Otoe County.

#### 2. HOUSING DEVELOPMENT, REHABILITATION & PRESERVATION.

Future housing development in Nebraska City will need to be directed at meeting the housing needs and wants of all household and income sectors, including families, the elderly or retiree, the local workforce, veterans, minority groups and populations with special needs, from the very-low to the upper income family. Such an effort will require housing programs to be planned and implemented for new construction, housing rehabilitation and the preservation and/or replacement of housing for families residing in substandard/dilapidated housing or the COVID-19 Pandemic.



Future housing development efforts should serve to address health, safety and social issues, as well as provide economic development opportunities. It should be the right of all persons and families in Nebraska City to live in safe, decent and affordable housing. The results of new housing developments and the moderate- to substantial rehabilitation of existing housing will elevate the quality of life in Nebraska City.

#### Housing Unit Target Demand.

- > The findings for the Housing Study identify an estimated Nebraska City Housing Unit "Target" Demand for 144 units, consisting of an estimated 76 owner units and 68 rental housing units, with an estimated Housing Unit "Potential" Demand for 271 unit; 152 owner and 119 rental units.
- ➤ With the possibility of adding 125 new full-time employment opportunities in the next five years, via an **ED Boost**, the City of Nebraska City could support an estimated **Housing Unit Demand** for **211 to 338 units**, by 2026.



An estimated 65 percent of the Housing Demand for the Nebraska City should be new construction, with the remaining housing need accomplished via a planned purchase-rehab-resale/re-rent of existing housing program.

#### Housing Development Budget.

➤ The total budget to develop the projected 144 Housing Unit "Target" Demand in Nebraska City would be an estimated \$34.4 Million. The "Potential" Demand would have a cost of an estimated \$66.1 Million.

#### Demand for Housing Types, Households & Income Sectors.

An estimated **40 percent of all additional housing units** proposed for **Nebraska City**, by 2026, will need to be available for persons or families of the lowest- to moderate **Area Median Incomes (AMI)**. The remaining **60 percent** should be developed for households at the moderate- to higher **AMI categories**.

- Future housing programs in **Nebraska City** will be needed for persons and families of **all household type and income sector**. An estimated **65 percent** of additional housing should be constructed or rehabilitated to meet the housing needs of **persons/families and persons with special needs**. The remaining **35 percent** will be required to meet the current and future housing needs of **elderly** (**55+ years**) households.
- > The estimated average cost for the majority of additional owner units needed in Nebraska City, during the next five years, should range between \$210,900 and \$331,250.
- Future rental housing in Nebraska City should be targeted at the elderly, families and special needs populations. The monthly cost for the majority of future rental housing in Nebraska City should range between \$348 and \$1,180.



A Community-Wide Continuum of (Housing) Residential Care Program, directed at persons and families 55+ years of age will need to be implemented in Nebraska City to address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Partnerships should be created with the local senior/retirement Community including nursing homes, assisted living and senior independent living facilities and NCAEDC, Chamber of Commerce, the City's Community Redevelopment Authority and Housing Authority and SENDD, SENAHC, SENCA and BRAAA, as well as local homebuilders and home remodelers, realtors and financial institutions.

Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.

> The Community of Nebraska City should explore the possibility of constructing both immediate and/or transitional housing for special needs populations, homeless and near-homeless families, considering infill housing and accessory housing including in-law suites, granny flats, conversion housing, single room occupancy housing and tiny homes.

#### Workforce Housing Demand.

- ➤ Nebraska City will have a workforce housing demand for a minimum 79 units by 2026, to provide housing opportunities for both existing and new employees during the next five years. This would include an estimated 42 owner units and 37 rental housing units.
- ➤ The successful implementation of workforce housing will depend on the creation of specific **Housing Development Partnerships (HDPS)** to address specific work sectors. The involvement of major employees as a participant in HDPS will be crucial in the successful implementation of various workforce housing programs.

#### Residential Land Requirements.

➤ Nebraska City will have a need to both identify and designate (Comprehensive Plans) an estimated 75 acres of land for the construction of targeted new housing units, by 2026, including both owner and rental units. This land use demand will require each the City to revisit, review and, if necessary, modify their Comprehensive Plan and Zoning Regulations to identify future residential land use needs. Include exploring the need to modify Regulations to address the "missing middle" housing issue in Community, the development practice of providing density bonuses.



#### Housing Rehabilitation & Preservation.

- An estimated **192 existing housing units** in **Nebraska City** would qualify for **moderate- to substantial rehabilitation**, by **2026**. An additional, estimated **40 housing units** are of a physical condition that would not economically warrant any level of rehabilitation and should be considered for **demolition**.
- Housing units purchased and, then, demolished would provide land availability to build a new housing unit(s). Such land could be placed in an established County-Wide or Regional Land Bank Program to be repurposed for housing.



- > The Community of Nebraska City Community should strive to preserve the existing housing stock, with emphasis on 1) housing that is currently occupied and 2) housing units of historic significance.
- ➤ Nebraska City should employ the benefits of the Nebraska Community Development Law, specifically Tax Increment Financing, mixed with other pertinent State housing funding sources, to evaluate, plan and implement housing redevelopment projects.

#### Downtown Housing.

- ➤ Nebraska City has extensive experience in the renovation/repurposing of buildings in the Downtown for mixed uses, including housing. The potential is there to **create additional Downtown housing, primarily units above the first floor of existing commercial buildings.** The majority of these units would be rental, developed as a result of a building conversion, re-use/repurpose program.
- ➤ A **Downtown Housing Initiative**, with a detailed schedule of design and implementation is needed to ensure housing opportunities in the Downtown.

The "City of Nebraska City should prepare a new Downtown Revitalization Plan," to highlight programs of redevelopment implementation, including strategies for building structural rehabilitation and beautification, with additional recommendations for Downtown housing development, infrastructure improvements and business recruitment and retention initiatives.





Special Needs Housing, including Homeless & Near-Homeless Needs.

- ➤ Housing for persons and families with special needs should be addressed by the Nebraska City Community, to provide safe and affordable housing. By 2026, County-wide, the need exists for up to 10 to 16 units of housing for special populations, including persons with mobility, cognitive, hearing or visual challenges. These units should consist of both owner and rental units.
- > The majority of housing needed for the **special needs populations** in **Nebraska City** should be developed for **persons and households of very-low to low-income.** To accomplish this, grants and low- or forgivable loans will be needed to buy down the cost of housing. In addition, to advocate, plan and develop such housing, selected service providers, coupled with private sector developers will need to be organized as a **Housing Development Partnership**.

➤ Housing assistance for persons and families impacted by both the **Homeless** and **Near-Homelessness** is needed in **Nebraska City**. In addition to households having a chronic housing cost burdened issue, the recent occurrence of the **COVID-19 Pandemic** has impacted the number of households having economic housing issues (ie. paying rent or house payments, utilities, etc.).

Local household, housing and income data would suggest that, to date, an estimated 120 to 200 families in Nebraska City are currently experiencing a state of Near-Homelessness. These persons/families would include a high percentage of current "cost burdened", both renter and owner households at or below 60 percent AMI and, some, but to a lesser percentage, "cost burdened" households at 61+ percent AMI. In addition, the status and estimated total of Near-Homeless households would include a high percentage of persons/families with no or negative deposable income at month's end, currently in jeopardy of losing their home via eviction, foreclosure, unemployment, underemployment and, recently, economically impacted by the effects of the COVID-19 Pandemic.

The economic impact of the **COVID-19 pandemic** in **Nebraska City** is, at this point, a most pressing uncertainty and one that will need to be **monitored by Community leadership.** What is certain, however, is the population to experience the most severe economic impact of the pandemic will be low- to moderate income households, due to loss of employment and necessary income, which will directly affect their housing situation, in addition to other essentials of life, including food, clothing and health care.

#### Housing & Alternative Energy.

- Encourage housing developers in **Nebraska City** to take advantage of "**tools of alternative energy implementation,**" such as personal wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.
- ➤ Promote the use of **modern energy conservation methods** to reduce the consumption of energy in residential sectors.
- ➤ Utilize local Zoning Regulations and building codes to control the placement and operation of alternative energy systems. Local Zoning Regulations should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.
  - Require compliance with a "Conditional Use Permit" process so that documented conditions are met by the applicant.
- ➤ Promote the development of vocational **education opportunities** at both **Public and Private School Systems** to educate the future workforce in alternative energy design, fabrication of equipment and maintenance.
- > Promote the **expanded use of solar and geothermal exchange energy systems** for applications throughout the Nebraska City respective Planning Jurisdiction.
- Consider implementing a "**pilot**" alternative energy program at a developing residential subdivision in **Nebraska City**. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- > Promote the **rehabilitation of residential buildings** in **Nebraska City** utilizing weatherization methods and energy efficient or "**green building**" **materials** in conformance to the "**LEED**" **Certified Building techniques**.
- > Expand awareness of available incentives that could assist in replacing old lighting fixtures, or heating and cooling systems in housing units with new energy efficient systems that reduce consumption and energy costs.

#### Impediments to Fair Housing Choice.

- ➤ Nebraska City should establish a plan to eliminate all barriers and impediments to fair housing choice. Both public and private sectors of the Community should play a role in this process, including local government, schools, churches and the private sector.
- ➤ Create and support the efforts of a **Community-Wide** "**Fair Housing Advisory Group**" through the provision of adequate resources for the delivery of fair housing activities. The Nebraska City Housing Authority should take the lead role in this important housing activity. **Activities of the Advisory Group could include the following:** 
  - Create an "Action Plan" to identify strategies to further affordable housing opportunities.
  - Host a "Housing Fair" for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
  - Promote "Equal Housing Opportunities" on flyers, brochures and local newspapers.
- Address the **primary impediments to fair housing choice** in **Nebraska City.** Respondents to **Housing Survey** identified impediments to fair housing for **homeowners** as housing prices, excessive down payment/closing costs and a lack of sufficient homes for sale. For **renter households**, impediments included the high cost of monthly rent, attitudes of immediate neighbors and a lack of decent rental units at an affordable price range.
- The City of Nebraska City, in partnership with the Nebraska City Housing Authority, should adopt (by ordinance) and implement a Fair Housing Policy and Property Maintenance Codes to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.

- ➤ The Community of Nebraska City should address the housing needs of persons with a disability(ies), by planning and implementing fully accessible housing, both for rent and for sale. Include supportive services where necessary. It is recommended that, at a minimum, 10 percent of new housing added to the housing stock should be fully accessible for persons with a physical and/or sensory disability.
- ➤ The Community of Nebraska City should support bilingual and impoverished families in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- As a form of **Fair Housing Enforcement, Nebraska City** should establish an administrative process/program of routinely inspecting rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement.**

#### 3: HOUSING STUDY IMPLEMENTATION & REVIEW.

This **Community Housing Study** contains a variety of qualitative and quantitative information from local, State and Federal data sources, Survey implementation and a series of meetings with a local Housing Steering Committee. Documented statistics and citizen input provide a clear and concise understanding of local housing needs that will assist local governments and organizations (public, private and non-profit) in creating and maintain resilient, sustainable Community.

#### Financing Activities for Housing Development in Nebraska City.

- ➤ Housing developers doing business in Nebraska City should consider both public and private funding sources when constructing new or improving the local housing stock and, thus, be encouraged to pursue securing any and all available tools of financing assistance to do so. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, USDA Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs.
- > First and foremost, all **Nebraska City is** encouraged to **establish or expand existing local Foundations** for the purpose of providing gap financing for housing development activities.

- ➤ Nebraska City should could continue utilizing Tax Increment Financing (TIF) to assist developers in financing new housing developments, specifically for land purchase, preparation and public facility/utility requirements.
- ➤ In 2017, the "Rural Workforce Housing Investment Act" (Legislative Bill 518) was adopted to allow non-profit housing developers to allocate funds from the NAHTF into a Rural Workforce Housing Fund (RWHF). This allows the non-profit developer to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations. Projects must be within municipalities in Counties with populations less than 100,000. An amount of up to \$1 Million can be applied for by rural Community throughout Nebraska. Grants must show a "one-to-one" match fund.

#### Housing Study Maintenance.

- ➤ The Nebraska City Community Housing Study should be reviewed annually by local housing providers and partnerships, including NCAEDC, the Nebraska City Housing Authority, local business leadership and School systems, both Community and County-wide Foundations and other important for-profit and non-profit groups and organizations and local housing stakeholders.
- ➤ Engaging local organizations and housing stakeholders in the planning and implementation of new housing programs will make the use of housing funds more effective and encourage investors to make better informed decisions that target Nebraska City's needs and desires for new and improved housing types. All of this will result in stability and growth for each Community.
- ➤ Nebraska City needs to maintain a current and modern Comprehensive Plan, as well as Zoning and Subdivision Regulation documents, in an effort to continue efficient, sustainable housing development. These documents are critical to the City as it strives to maintain a strong quality of life and enhance local community sustainability and resiliency. A proactive City Council and Planning Commission will have the ability to effectively govern and direct housing development/redevelopment activities with current documents.
- ➤ Nebraska City should establish an annual review process of their Comprehensive Plan and associated Zoning and Subdivision Regulations. The Planning Commission, elected officials and local governmental volunteers and community and economic development groups should all be involved in this review. This will ensure a consistent vision for community and economic growth and development throughout Nebraska City.

# SECTION 5: FIVE YEAR HOUSING ACTION PLAN.



## SECTION 5:

## FIVE-YEAR HOUSING ACTION PLAN.

#### INTRODUCTION.

The greatest challenge for the City of Nebraska City, during the next five years, will be to develop housing units for workforce persons and families, elderly households and special populations. Overall, Nebraska City should, at a minimum, develop up to 144 new housing units; 76 owner and 68 rental units, by 2026. Based upon the ED Boost population projection, the City of Nebraska City has the potential to develop an estimated 338 housing units; 188 owner and 150 rental housing units. The demand for workforce housing in the City, by 2026, ranges from 42 to 98 owner and 37 to 86 rental units for a total of 79 to 184 housing units.

The successful implementation of the following "Nebraska City, Nebraska Five-Year Housing Action Plan" will begin with preparation of reasonable, feasible housing projects, with preference geared towards workforce housing related projects. This Action Plan addresses all aspects of housing, including new construction, housing rehabilitation, the removal of substantially deteriorated or dilapidated housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement.

Important to the cause for future housing activities in Nebraska City will be the leadership of the **Nebraska City Area Economic Development Corporation**, along with City government, funding/lending institutions, developers/contractors and other both for-profit and non-profit organizations to prioritize housing as a significant economic development activity for Nebraska City.

#### PLACE-BASED DEVELOPMENT COMPONENTS.

Each housing program identified in the **Housing Action Plan** should incorporate "**Place-Based**" development components, whereby development supports the Community's quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements. The four general concepts of place-based development include the following:

#### **ACCESS AND LINKAGES:**

- Does the housing program have adequate accessibility and walkability to other neighborhoods and centers in the Community?
- What is the program's proximity to local services and amenities?
- Can people utilize a variety of transportation modes, such as sidewalks, streets, automobiles, bicycles and public transit, to travel to and from the housing program?
- Is the housing program visible from other neighborhoods or parts of the City?
- Is public parking available for visitors to the housing program?

#### **COMFORT AND IMAGE:**

- Is the proposed housing program located in a safe neighborhood?
- Are there historic attributes to consider for the proposed housing program?
- Is the neighborhood of the proposed housing program clean and safe for all residents?
- Are there any environmental impacts that could hinder the development of a housing program?

#### **USES AND ACTIVITIES:**

- How will the proposed housing program be used? By young families and local workforce? By elderly or special needs populations?
- Are there amenities proposed, or existing and nearby to the housing program that will keep local residents active, including parks and recreation opportunities?
- Does the housing program include a central gathering space for program residents, as well as Community residents?

#### **SOCIABILITY:**

- Will the housing program be developed in a way that will allow residents to socialize and interact with one another?
- Will people take pride in living at the proposed housing program?
- Are diverse populations encouraged to reside at the housing program?
- Does the housing program present a welcoming environment for both current and prospective residents?

#### HOUSING DEVELOPMENT PROGRAMS.

The **Housing Action Plan** presents a list of **Housing Programs** proposed for the City of Nebraska City during the next five years. These **Programs** include activities associated with the organizational or operational requirements to ensure housing development exists as an ongoing community and economic process, providing housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the local housing stock. Each **Program** defines a purpose and estimated cost and, where relevant, the estimated cost subsidy.

The creation of Housing Development Partnerships (HDPS) will be key to the successful implementation of the Housing Action Plan and the following Housing Development Programs. The Community of Nebraska City has a strong track record of organizing HDPS capable of creating housing in the City. This process should be continued and refined to produce additional HDPS to maximize the potential for both building new and preserving existing housing stock in Nebraska City. "The bigger the circle of Partners, the better the delivery of housing and provided financial assistance."

Creating "housing project or program specific" HDPS will maximize the opportunity to produce safe, decent and affordable, both owner and rental housing, of all required price points, for persons and households of all income levels. HDPS should take a lead role in both identifying and securing financing for housing development and preservation programs in the Community of Nebraska City.

HDPS should, first and foremost, be comprised of existing Nebraska City area organizations, including, but not limited to (the guidance and direction of) the Nebraska City Area Economic Development Corporation, Nebraska City Community Development Agency and selected private and public sector entities. These entities should include, but are not limited to the Nebraska City Housing Authority, Southeast Nebraska Development District, Southeast Nebraska Affordable Housing Council, Southeast Nebraska Community Action Partnership and Blue Rivers Area Agency on Aging, as well as the City of Nebraska City and local realtors, major employers, homebuilders and home remodelers, realtors, local banks, insurance companies hospital/health facilities, the local Public School District and both local and State-wide Foundations.

#### ORGANIZATIONAL/OPERATIONAL PROGRAMS.

#### 1. Establish Housing Development Partnerships (HDPS) Program.

#### **Purpose:**

The Nebraska City Area Economic Development Corporation (NCAEDC) and City leadership will need to continue to assemble and organize all active and potential, project-specific Housing Development Partnerships (HDPS) and guides and implements affordable housing development programs, pertaining to both funding and construction. Maintain the input and involvement of existing local, regional, State and Federal housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services. Additional staff may be necessary to oversee the coordination of partnership organization, grant administration and housing development oversight.

Included in the creation of **HDPS**, would be the establishment of an associated **Housing Inventory Index** to evaluate and monitor housing outcomes in Nebraska City. Such an Index could include local housing indices and others associated with housing, including, but not limited to health, education and recreation.

Estimated Cost (annual operational): \$85,000.

#### 2. Land Bank Program.

#### Purpose:

**NCAEDC** should create a locally-based, or obtain membership in a County or Regional land bank program and secure land for both future housing development and redevelopment activities throughout Nebraska City.

Estimated Cost (annual operational): \$300,000.

#### 3. Maintain Local Housing Investment Funding Program.

#### **Purpose:**

Via the efforts of **NCAEDC** and appropriate **HDPS**, continue to organize and maintain local funding events and contributions to create a "pool" or "bank" of funds to invest in needed gap financing for local housing developments. Continue to encourage the involvement of **major employers** with assisting employees in obtaining affordable housing through first-time homebuyer and down payment assistance programs. Financial support to local developers constructing workforce housing is a needed option.

Estimated Cost (annual operational): \$375,000.

## 4. Expand and Organize a Continuum of (Housing) Residential Care Program for residents 65+ years of age.

#### **Purpose:**

Via the creation of an appropriate **HDPS**, address all facets of elderly housing needs and associated support services in Nebraska City, including advocating and financially assisting with the development of senior, elderly and frail-elderly housing, with emphasis on both appropriately designed new construction and home rehabilitation and modification initiatives. In addition, include resources for assisting seniors in locating legal aid resources, referrals, educational resources, etc.

#### Estimated Cost (annual operational): \$155,000.

#### 5. Plan and implement an annual "Nebraska City Housing Summit" Program.

#### **Purpose:**

NCAEDC, with the assistance of City leadership and appropriate HDPS, local funders and governments, should conduct an annual presentation of housing accomplishments, opportunities and proposed housing development/redevelopment and rehabilitation programs in Nebraska City. Encourage participation from local, State and National housing developers, grantors and funders to participate and share new, innovative programs and grant opportunities to supplement housing development activities in the Community.

#### Estimated Cost (annual operational): \$7,500.

#### 6. Maintain local Workforce Employer Housing Assistance Programs.

#### **Purpose:**

NCAEDC and City Leadership, with the assistance of an appropriate HDPS and local major employers, maintain existing Workforce Employer Housing Assistance Programs, as a component of a local "Workforce Housing Development Initiative," encouraging major employers to become directly involved with assisting their employees in obtaining affordable housing, including funding assistance for down payment and/or first month rent and/or deposit.

#### Estimated Cost (annual): \$400,000.

#### 7. Continue and maintain Comprehensive and Redevelopment Planning Activities.

#### **Purpose:**

NCAEDC and City Leadership should continue to advocate participation in the completion of the Nebraska City Comprehensive Plan and local Zoning and Subdivision Regulations. Important components of the Plan would be the Land Use Plan and the implementation of Zoning Regulations that are a "fit" for the Community's needs for land for housing, including the need for "missing middle" housing.

**Estimated Cost:** \$24,000 to \$32,000.

#### HOUSING REHABILITATION/PRESERVATION PROGRAMS.

#### 8. Establish a Nebraska City Housing Disaster/Pandemic Recovery Program.

#### **Purpose:**

**NCAEDC** with the assistance of **City Leadership** and appropriate **HDPS**, should create a locally-funded program designed to assist persons and families living in housing affected by natural disaster and/or COVID-19. In combination with State and Federal disaster grant programs, funding for this Program should include funding via local foundations, financial lending institutions and private donations.

Estimated Cost (annual): \$185,000.

#### 9. Create and implement a Housing Code Inspection Licensing Program.

#### Purpose:

The City of Nebraska City should provide a pre-occupancy, on-going housing inspection enforcement and licensing program, to support a safe owner and rental housing stock and avoid unsanitary, lifethreatening conditions.

Estimated Cost (annual operational): \$75,000 to \$150,000.

#### 10. Owner/Rental Housing Rehabilitation/Preservation Program.

#### **Purpose:**

NCAEDC with the assistance of City Leadership and an appropriate HDPS, as well as personal investment among housing property owners/developers, should set a 2031 goal of 40 to 60 housing units receiving moderate- to substantial rehabilitation. Identify block areas with excessive deterioration and dilapidation of housing units. Implementing a purchase/rehab/re-sale or rerent program, providing housing for low- to moderate-income family households (0% to 80% AMI).

Estimate Property Purchase: \$55,000-\$70,000 per property.
Estimated Moderate Rehabilitation Cost: \$24,000 to \$30,000 per unit.
Estimated Substantial Rehabilitation Cost: \$28,000 to \$45,000 per unit.
Estimated Cost Subsidy: 60% to 80% per unit.

#### 11. Owner/Rental Housing Demolition/Replacement Program.

#### Purpose:

**NCAEDC** with the assistance of **City Leadership** and an appropriate **HDPS** and personal investment among housing property owners/developers, should set a 2031 goal of **25 housing units** to be purchased/donated, demolished and replaced with new, innovative housing types, for families/elderly.

Estimated Purchase/Demolition/Construction Cost: \$235,000-\$265,000 per unit.

Estimated Cost Subsidy: 35% to 50% per unit.

#### HOUSING FOR ELDERLY/SENIOR POPULATIONS.

#### 12. Affordable Elderly (55+ Years) Rental Housing Program.

#### **Purpose:**

**NCAEDC**, with the assistance of an appropriate **HDPS**, develop one- or two-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities, to meet the rental housing needs of elderly households (30% to 80% AMI). Program should include **20 to 36 units**.

Total Estimated Cost: \$6,700,000. Estimated Cost Subsidy: 60% or \$4,000,000.

#### 13. Moderate- to Upper Income Elderly (55+ Years) Rental Housing Program.

#### Purpose:

NCAEDC, with the assistance of an appropriate HDPS, develop one- or two-bedroom independent living senior duplex/triplex, townhome or single family housing units, standard amenities, to meet the rental housing needs of elderly households (81%+ AMI). Program should include 16 to 30 units.

Total Estimated Cost: \$4,950,000. Estimated Cost Subsidy: 30% or \$1,485,000.

#### 14. Moderate-Income Elderly (55+ Years) Owner Housing Initiative.

#### Purpose:

**NCAEDC**, with the assistance of an appropriate **HDPS**, develop scattered site, two+-bedroom single family units, standard amenities, to meet the needs of low-income elderly households (81%+ AMI). Program should include **24 to 30 units**.

Total Estimated Cost: \$7,950,000. Estimated Cost Subsidy: 35% or \$1,987,500.

#### HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

#### 15. Moderate- to Upper-Income Homeownership Initiative.

#### **Purpose:**

Scattered Site, single family units, 2+ bedroom units, via new construction with standard amenities, to meet the affordable housing needs of moderate- to upper income family households (81%+ AMI). Ownership program should include **46 to 56 units**. Program should be combined with a **Workforce Employer Housing Assistance Program, utilizing Tax Increment Financing**.

Estimated Cost: \$16,800,000. Estimated Cost Subsidy: 20% or \$3,360,000.

#### 16. Affordable Workforce Rental Housing Program.

#### **Purpose:**

NCAEDC, with the assistance of an appropriate HDPS, develop two- or three-bedroom duplex/triplex, townhome or general rental apartment units, standard amenities, to meet the workforce rental housing needs. Program should include up to 35 to 60 units. Program should be combined with a Workforce Employer Housing Assistance Program, utilizing Tax Increment Financing.

**Estimated Cost:** \$9,900,000. **Estimated Cost Subsidy:** 65% or \$6,435,000.

#### 17. Special Needs Population Affordable Housing Program.

#### **Purpose:**

**NCAEDC,** with appropriate **HDPS** and professional service providers, plan and implement a Program of **10 to 16 units** of owner and rental housing for Nebraska City residents with special needs.

Estimated Cost: \$2,784,000. Estimated Cost Subsidy: 70% or \$1,948,800.

#### 18. Downtown Housing Program.

#### Purpose:

NCAEDC, with the assistance of local business/property owners and an appropriate HDPS, design and implement a Downtown Housing Initiative in Nebraska City, using a process of rehabilitating/repurposing vacant upper story building spaces. The Initiative should include 14 to 24 owner/rental housing units.

Estimated Cost: \$3,500,000. Estimated Cost Subsidy: 60% or \$2,100,000.

# **APPENDIX I: NEBRASKA CITY** TABLE PROFILE.

TABLE 1 POPULATION TRENDS & PROJECTIONS NEBRASKA CITY, NEBRASKA 2000-2026

			$\underline{\mathbf{Total}}$		Anı	<u>nual</u>
	<b>Year</b>	<b>Population</b>	<u>Change</u>	<b>Percent</b>	<b>Change</b>	<b>Percent</b>
	2000	$7,\!228$				
	2010	7,289	+61	+0.8%	+6.1	+0.08%
	2021	7,316	+27	+0.3%	+2.4	+0.02%
$\mathbf{Low}$	2026	7,335	+19	+0.2%	+3.8	+0.04%
Medium	2026	7,358	+42	+0.5%	+8.4	+0.1%
High	2026	7,419	+103	+1.4%	+20.6	+0.3%
ED Boost*	2026	7,488	+172	+2.3%	+34.4	+0.5%

Note 1: 2014-2018 American Community Survey 5-Year Population Estimate: 7,263.

Note 2: 2019 U.S. Census Annual Population Estimate: 7,292.

Source: 2000, 2010 Census; 2011-2019 Census Estimates.

Hanna: Keelan Associates, P.C., 2021.

TABLE 2
POPULATION ESTIMATES
STATE OF NEBRASKA / CITY OF NEBRASKA CITY, NEBRASKA 2010-2019

		% Change		% Change
	<u>Nebraska</u>	Since 2010	Nebraska City	Since 2010
2010 Census	1,826,341		7,289	
July 2011 Est.	1,840,538	+0.8%	7,290	+0.01%
July 2012 Est.	1,853,323	+1.5%	$7,\!252$	-0.5%
July 2013 Est.	1,865,414	+2.1%	$7,\!222$	-0.4%
July 2014 Est.	1,879,522	+2.9%	7,251	+0.4%
July 2015 Est.	1,891,507	+3.6%	7,263	+0.2%
July 2016 Est.	1,905,924	+4.4%	7,279	+0.2%
July 2017 Est.	1,917,575	+5.0%	7,283	+0.05%
July 2018 Est.	1,929,268	+5.6%	7,277	-0.08%
July 2019 Est.	1,934,408	+0.3%	$7,\!292$	+0.2%

Source: 2010 Census, 2011-2019 Census Population Estimates.

Hanna: Keelan Associates, P.C., 2021.

<sup>\*</sup>Population estimated due to an *Economic Development (ED) Boost* via increased job creation and housing development. "High 2026 = 75 Additional Full Time Employment (FTE) Positions in the next five years. "ED Boost" 2026 = 125 Additional FTE positions in the next five years.

TABLE 3
POPULATION AGE DISTRIBUTION - TRENDS & PROJECTIONS
NEBRASKA CITY, NEBRASKA
2000-2026

			2000-2010			2021-2026
Age Group	2000	2010	<u>Change</u>	$\underline{2021}$	2026	<b>Change</b>
19 and Under	2,050	1,921	-129	1,810	1,742	-68
20-34	1,145	$1,\!256$	+111	1,316	1,368	+52
35-54	1,978	1,806	-172	1,720	1,642	-78
55-64	681	873	+192	990	1,035	+45
65-74	573	623	+50	658	<b>702</b>	+44
75-84	524	459	-65	414	<b>430</b>	+16
<u>85+</u>	$\underline{277}$	351	<u>+74</u>	$\underline{408}$	$\underline{439}$	<u>+31</u>
Totals	7,228	7,289	+61	7,316	7,358	+42
Median Age	39.1	40.9	+1.8	+42.2	+43.1	+0.9

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2021.

TABLE 4
SPECIFIC HOUSEHOLD CHARACTERISTICS
NEBRASKA CITY, NEBRASKA
2000-2026

		Group	Persons in		Persons Per
<u>Year</u>	<b>Population</b>	<b>Quarters</b>	<b>Households</b>	<b>Households</b>	<b>Household</b>
2000	7,228	275	6,953	2,898	2.40
2010	7,289	260	7,029	2,960	2.37
$\boldsymbol{2021}$	7,316	248	7,068	3,007	$\boldsymbol{2.35}$
2026	7,358	<b>240</b>	7,118	3,041	2.34
2026*	7,488	246	7,242	3,108	2.33

\*ED Boost.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2021.

TABLE 5 TENURE BY HOUSEHOLD NEBRASKA CITY, NEBRASKA									
2000-202	6			ъ					
	m 4 1	Own	<u>ier</u>	<u>Ker</u>	<u>iter</u>				
<b>37</b>	Total	NT 1	D .	NT 1	<b>D</b> (				
<u>Year</u>	<u>Households</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	$\underline{\mathbf{Percent}}$				
2000	2,898	1,962	67.7%	936	32.3%				
2010	2,960	1,931	65.2%	1,029	34.8%				
2021	3,007	1,920	$\boldsymbol{63.8\%}$	1,087	$\boldsymbol{36.2\%}$				
2026	3,041	1,922	$\boldsymbol{63.2\%}$	1,119	<b>36.8</b> %				
2026*	3,108	1,958	$\boldsymbol{63.0\%}$	1,150	<b>37.0</b> %				
*ED Boost.	*ED Boost.								
Source: 20	00, 2010 Census.								
H	anna:Keelan Associa	ates, P.C., 2021.							

TABLE 6
RACE AND HISPANIC ORIGIN
NEBRASKA CITY, NEBRASKA
2000-2018

	$\underline{2000}$		$\underline{2010}$		2018 Est.*	
		% of		% of		% of
Race	<u>Number</u>	<u>Total</u>	<u>Number</u>	<u>Total</u>	<u>Number</u>	<b>Total</b>
White	6,939	96.0%	6,669	91.5%	6,591	90.7%
Black or African American	27	0.4%	28	0.4%	57	0.8%
Am. Indian and Alaska Native	22	0.3%	20	0.3%	85	1.2%
Asian	27	0.4%	51	0.7%	42	0.6%
Native Hawaiian/Pacific Islander	5	0.1%	18	0.2%	0	0.0%
Other Race/Two or More Races	<u>208</u>	2.8%	503	6.9%	<u>488</u>	6.7%
Totals	7,228	100.0%	7,289	100.0%	7,263	100.0%
Hispanic Origin	318	4.4%	795	10.9%	1,122	15.4%

<sup>\*</sup>Subject to Margin of Error.

Source: 2000, 2010 Census. 2014-2018 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2021.

TABLE 7 HOUSEHOLD INCOME TRENDS & PROJECTIONS NEBRASKA CITY, NEBRASKA 2000-2026

					2026*	% Change
<u>Income Group</u>	<u>2010*</u>	2018 Est.*	$\underline{2021}$	2026	ED Boost	2021 - 2026
All Households						
Less than \$10,000	204	153	140	118	118	-15.7%
\$10,000-\$19,999	507	232	196	134	134	-31.6%
\$20,000-\$34,999	579	724	<b>735</b>	<b>743</b>	743	+1.1%
\$35,000-\$49,999	373	526	<b>549</b>	580	<b>592</b>	+5.6%
\$50,000-\$74,999	638	649	653	664	683	+1.7%
\$75,000-\$99,999	347	296	<b>298</b>	<b>307</b>	328	+3.0%
\$100,000 or More	$\underline{285}$	402	$\underline{436}$	$\underline{495}$	<u>510</u>	<u>+13.5%</u>
Totals	2,933	2,982	3,007	3,041	3,108	+1.1%
Median Income	\$43,069	\$44,891	\$46,678	\$50,538	\$50,997	+8.3%
Renter Households						
Less than \$10,000	101	78	<b>7</b> 1	49	49	-31.0%
\$10,000-\$19,999	294	149	126	92	92	-27.0%
\$20,000-\$34,999	207	226	230	237	247	+3.0%
\$35,000-\$49,999	100	129	136	151	163	+11.0%
\$50,000-\$74,999	104	154	168	197	206	+17.3%
\$75,000-\$99,999	34	86	102	131	123	+28.4%
\$100,000 or More	<u>55</u>	$\underline{74}$	<u>80</u>	<u>99</u>	<u>99</u>	<u>+23.8%</u>
Totals	895	896	1,087	1,119	1,150	+2.9%
Median Income	\$23,804	\$34,667	\$36,002	\$39,848	\$40,326	+10.7%

 $<sup>^{\</sup>star}$  Specified Data Used. 2010 and 2018 Estimate subject to Margin of Error. Source: 2006-2010 & 2014-2018 American Community Survey.

Hanna:Keelan Associates, P.C., 2021.

TABLE 8
PER CAPITA PERSONAL INCOME
TRENDS & PROJECTIONS
OTOE COUNTY / STATE OF NEBRASKA
2010-2026

	Otoe County		State of Nebraska	
<u>Year</u>	<u>Income</u>	% Change	<u>Income</u>	% Change
2010	\$38,265		\$40,920	
2011	\$43,941	+14.8%	\$45,429	+11.0%
2012	\$45,451	+3.4%	\$46,562	+2.5%
2013	\$46,046	+1.3%	\$46,592	+0.1%
2014	\$45,250	-1.7%	\$48,948	+5.1%
2015	\$47,177	+4.2%	\$50,588	+3.4%
2016	\$49,001	+3.9%	\$49,703	-1.8%
2017	\$51,478	+5.0%	\$50,663	+1.9%
2018	\$53,850	+4.6%	\$53,263	+5.1%
2021	\$56,396	+4.7%	\$54,450	+2.2%
2010-2021	\$38,265-\$56,396	+47.4%	\$40,920-\$54,450	+33.1%
2021-2026	\$56,396-\$62,261	+10.4%	\$54,450-\$60,712	+11.5%

Source: U.S. Bureau of Economic Analysis, 2021. Hanna: Keelan Associates, P.C., 2021. 81%+ AMI

**Totals** 

1,258 / 105

1,920 / 496

1,257 / 128

1,922 / 520

# TABLE 9 ESTIMATED <u>OWNER HOUSEHOLDS</u> BY INCOME COST BURDENED WITH HOUSING PROBLEMS NEBRASKA CITY, NEBRASKA 2000-2026

	2010*	2017*	$\boldsymbol{2021}$	<b>2026</b>
Income Range	#/#CB-HP	#/#CB-HP	#/#CB-HP	#/#CB-HP
0%-30% AMI	140 / 120	70 / 70	41 / 41	25 / 25
31%-50% AMI	230 / 85	280 / 160	295 / 170	306 / 178
51%-80% AMI	365 / 130	315 / 165	326 / 180	334 / 189

1,310 / 85

1,975 / 480

1,220 / 90

1,955 / 425

# = Total Households. #CB-HP = Households with Cost Burden – Housing Problems.

Source: Huduser.org CHAS Data Query Tool. Hanna:Keelan Associates, P.C., 2021.

# TABLE 10 ESTIMATED RENTER HOUSEHOLDS BY INCOME COST BURDENED WITH HOUSING PROBLEMS NEBRASKA CITY, NEBRASKA 2000-2026

	2010*	<b>2017*</b>	$\boldsymbol{2021}$	2026
Income Range	#/#CB-HP	#/#CB-HP	#/#CB-HP	#/#CB-HP
0%-30% AMI	270 / $245$	210 / 130	201 / 117	154 / 95
31%-50% AMI	180 / 100	200 / 130	212 / 124	233 / 102
51%-80% AMI	220  /  15	355 / 30	398 / 35	444 / 45
81%+ AMI	<u>310 / 30</u>	<u>270 / 10</u>	<u>276 / 10</u>	<u>288 / 8</u>
Totals	980 / 390	1,035 / 300	1,087 / 286	1,119 / 250

<sup>\*</sup>Specified Data Used; 2010 & 2017 estimate subject to margin of error.

Source: Huduser.org CHAS Data Query Tool. Hanna:Keelan Associates, P.C., 2021.

<sup>\*</sup>Specified Data Used; 2010 & 2017 estimate subject to margin of error.

<sup># =</sup> Total Households. #CB-HP = Households with Cost Burden – Housing Problems.

TABLE 11 LABOR FORCE STATISTICS OTOE COUNTY, NEBRASKA 2010-2020

				<u>Unemployment</u>
Year	<b>Labor Force</b>	<b>Employment</b>	<b>Unemployment</b>	<b>Rate (%)</b>
2010	8,476	8,048	428	5.0
2011	$8,\!555$	8,121	434	5.1
2012	8,512	8,128	384	4.5
2013	8,438	8,078	360	4.3
2014	8,233	7,928	305	3.7
2015	8,194	7,923	271	3.3
2016	8,251	7,971	280	3.4
2017	8,142	7,872	270	3.3
2018	8,159	7,918	241	3.0
2019	8,429	8,159	270	3.2
2020*	8,282	8,069	213	2.6
*Information	as of September 2020	<u> </u>		

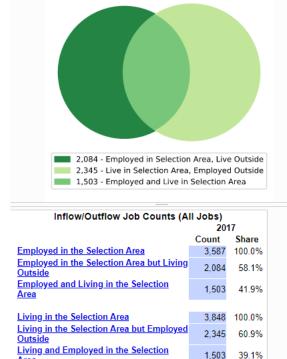
\*Information as of September, 2020.

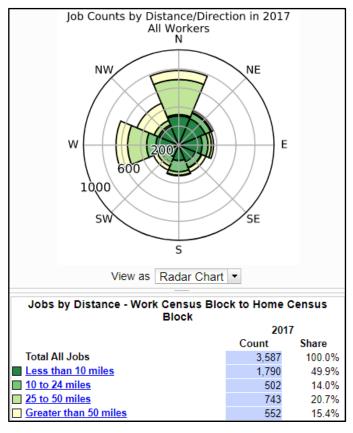
Source: Nebraska Department of Labor, Labor Market Information, 2021.

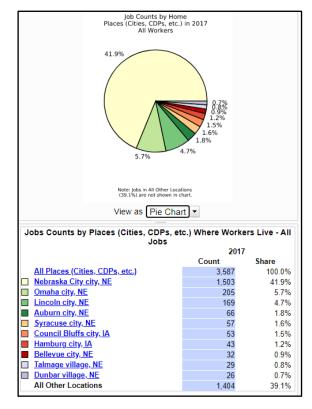
Hanna: Keelan Associates, P.C., 2021.

#### JOB COUNT INFLOW/OUTFLOW: NEBRASKA CITY, NEBRASKA - 2017.









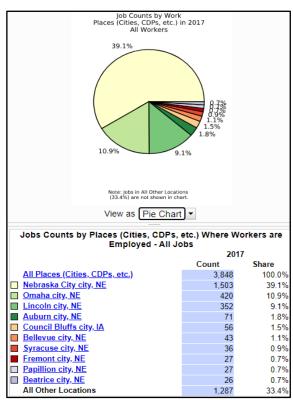


TABLE 12	
WORKFORCE EMPLOYMENT BY TYPE	
OTOE COUNTY, NEBRASKA	
SEPTEMBER, 2020	
Workforce	
Non-Farm Employment	
(Wage and Salary)	6,400
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	0
Construction.	322
Manufacturing.	1,393
Wholesale Trade.	179
Retail Trade.	748
Transportation & Warehousing.	155
Information.	48
Finance & Insurance.	221
Real Estate & Rental/Leasing.	29
Professional, Scientific & Technical Services.	72
Management of Companies & Enterprises.	*
Administrative/Support/Waste.	94
Educational Services.	99
Health Care & Social Assistance.	617
Arts, Entertainment & Recreation.	144
Accommodation & Food Service.	640
Other Services (except Public Administration).	246
Federal Government.	54
State Government.	79
Local Government.	1,244
*Data not available because of disclosure suppression.	
Source: Nebraska Department of Labor, Labor Market In	nformation, 2021.

TABLE 13 HOUSING STOCK PROFILE DEFINING SUBSTANDARD HOUSING – HUD NEBRASKA CITY, NEBRASKA 2000-2017

		Lack of C Plum	-	Lack of Co Kitch	-	Units with Persons per	
	<u>Total</u>	<u>Number</u>	% of Total	<u>Number</u>	% of <u>Total</u>	<u>Number</u>	% of <u>Total</u>
2010 Est.* 2018 Est.*	2,933 $2,982$	0 0	0.0% 0.0%	16 63	$0.5\% \\ 2.1\%$	43 33	1.5% 1.1%

<sup>\*</sup>Subject to margin of error.

Source: 2000 Census.

2006-2010 & 2014-2018 American Community Survey Estimates.

TABLE 14
ESTIMATED YEAR HOUSING UNITS BUILT*
NEBRASKA CITY, NEBRASKA
2021

2021	
<u>Year</u>	<b>Housing Units</b>
2014 to Present	71
2010 to 2013	12
2000 to 2009	264
1990 to 1999	381
1980 to 1989	96
1970 to 1979	401
1960 to 1969	362
1950 to 1959	347
1940 to 1949	209
<u>1939 or Before</u>	<u>1,153</u>
Subtotal	3,296
Units Lost (2014 to Present)	<u>(22)</u>
Total Est. Units – 2021	3,274
% 1939 or Before	35.2%
% 1959 or Before	52.1%
*Specified Data Used; subject to marg	gin of error.

Source: 2014-2018 American Community Survey. Hanna: Keelan Associates, P.C., 2021.

TABLE 15 HOUSING STOCK OCCUPANCY / VACANCY STATUS NEBRASKA CITY, NEBRASKA 2000-2021

$\underline{2000}$	$\underline{2010}$	$\underline{2021}$
3,154	3,265	3,274
	, , , , , , , , , , , , , , , , , , , ,	(O=2,083; R=1,191)
<b>256</b>	$\boldsymbol{305}$	267
2,898	2,960	3,007
1,962	1,931	1,920
936	1,029	1,087
8.1% (256)	9.3% (305)	12.8% (267)
5.7% (123)	7.7% (164)	7.8% (163)
13.0% (133)	12.4% (141)	8.7% (104)
2.5% (79)	3.4% (112)	2.1% (71)
1.5% (32)	3.1% (66)	1.9% (40)
3.6% (37)	4.0% (46)	2.6% (31)
	3,154 (O=2,135; R=1,019) 256 2,898 1,962 936 8.1% (256) 5.7% (123) 13.0% (133) 2.5% (79) 1.5% (32)	3,1543,265(0=2,135; R=1,019)(0=2,129; R=1,136)2563052,8982,9601,9621,9319361,0298.1% (256)9.3% (305)5.7% (123)7.7% (164)13.0% (133)12.4% (141)2.5% (79)3.4% (112)1.5% (32)3.1% (66)

<sup>\*</sup> Includes year-round housing units available for rent or purchase, or vacant/not for sale but meeting current housing code and modern amenities. Does not include units either not for sale or rent, seasonal housing units, temporary housing units or units not meeting current housing code.

Source: 2000, 2010 Census; City of Nebraska City, 2021.

Hanna:Keelan Associates, P.C., 2021.

TABLE 16
SURVEY OF RENTAL PROPERTIES
NEBRASKA CITY, NEBRASKA
2012-2019

	Completed		Vacancy	Absorption
$\underline{\mathbf{Year}}$	$\underline{\mathbf{Surveys}}$	<b>Total Units</b>	<b>Rate (%)</b>	Rate (Days)
2012	14	271	9.6	25.8
2013	16	287	6.6	60.0
2014	12	240	5.8	0.0
2015	9	229	3.1	52.5
2016	16	252	5.6	30.0
2017	12	193	6.7	19.5
2018	10	236	0.4	21.9
2019	8	145	2.1	30.0

Source: Nebraska Investment Finance Authority, 2021.

TABLE 17
VACANCY RATES BY UNIT TYPE
NEBRASKA CITY, NEBRASKA
2019

Type of Units	<b>Units Managed</b>	<b>Available Units</b>	Vacancy Rate
Single Family Units	18	1	5.6%
Apartments	52	1	3.6%
Mobile Homes	0	0	0.0%
Not Sure of Type/Other	$\overline{75}$	<u>1</u>	<u>1.3%</u>
Total	145	3	2.1%
Source: Nebraska Investment	Finance Authority, 202	21.	

TABLE 18
OWNER OCCUPIED HOUSING VALUE
NEBRASKA CITY, NEBRASKA
2000-2026

	Less than <u>\$50,000</u>	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Totals
2010 Est*	265	828	542	175	144	1,954
2018 Est*	204	592	475	330	302	1,903
Median Value 2010 Est* 2018 Est* 2021	\$88,700 \$110,400 \$119,600					

<sup>\*</sup>Specified Data Used.

2026

Source: 2006-2010 & 2014-2018 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2021.

\$138,400

2000-2026	T 41	<b>6500</b> +-	Ф <b>7</b> 00 4 -	<b>6000</b> 4 -	¢1 050	
	Less than	\$500 to	\$700 to	\$900 to	\$1,250 or	
	<u>\$500^</u>	<u>\$699</u>	<u>\$899</u>	<u>\$1,249</u>	More	Totals
2010 Est*	361	314	164	113	27	979
2018 Est*	269	372	310	86	42	1,079
<b>Median Rent</b>						
2010 Est*	<b>\$601</b>					
2018 Est*	<b>\$643</b>					
2021	<b>\$654</b>					
2026	<b>\$671</b>					

<sup>\*</sup>Specified Data Used.

Source: 2006-2010 & 2014-2018 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2021.

<sup>^</sup>Includes "No Cash Rent."

### TABLE 20 ESTIMATED HOUSING UNIT "TARGET" & (POTENTIAL) DEMAND NEBRASKA CITY, NEBRASKA 2026

			Total	Est. Required
			<b>Housing Unit</b>	Target
	$\underline{\mathbf{Owner}}$	Rental	<u>Demand*</u>	<b>Budget (Millions)</b>
Medium (Pop. Projection):	76 (152)	68 (119)	144 (271)	\$34.4 (\$66.1)
ED Boost:	112 (188)	99 (150)	211 (338)	<b>\$51.0 (\$81.7)</b>

\*Based upon the general estimate of **new population/households**, providing affordable housing for **10% of cost burdened households**, **replacement of 5%** of **occupied housing stock** in "**Deteriorated**" to "**Dilapidated**" condition and for experiencing plumbing, overcrowded conditions (as per HUD Definition), absorb **housing vacancy deficiency** by creating a **7% vacancy rate** consisting of structurally sound, year-round housing units, build for **2.5%** (**existing households**) "**pent-up**" **demand**, based upon local capacity and availability of land and financial resources, with a **development capacity percentage of 35%** (**Target) 65%** (**Potential**). Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 30% of the Total Housing Demand).

Estimated Downtown Housing Unit Demand: 14 to 20 (Target); 24 to 32 (Potential).

Estimated Workforce Housing Unit Demand: 55 to 80 (Target); 110 to 160 (Potential).

#Estimated Designated Residential Land Use Requirement (Acres): 60 to 80 (Target); 100 to 120 (Potential).

Source: Hanna: Keelan Associates, P.C., 2021.

Rental:

Source: Hanna: Keelan Associates, P.C., 2021.

TABLE 21 HOUSEHOLD AREA MEDIAN INCOME (AMI) OTOE COUNTY, NEBRASKA 2019								
	<u>1PHH</u>	<u> 2PHH</u>	<u> 3PHH</u>	<u> 4PHH</u>	<u> 5PHH</u>	<u>6PHH</u>	<u> 7PHH</u>	<u>8PHH</u>
30% AMI	\$14,850	\$16,950	\$19,050	\$21,150	\$22,850	\$24,450	\$26,250	\$27,950
50% AMI	\$24,700	\$28,200	\$31,750	\$35,250	\$38,100	\$40,900	\$43,750	\$46,550
60% AMI	\$29,640	\$33,840	\$38,100	\$42,300	\$45,720	\$49,080	\$52,500	\$55,860
80% AMI	\$39,500	\$45,150	\$50,800	\$56,400	\$60,950	\$65,450	\$69,950	\$74,450
100%AMI	\$49,400	\$56,400	\$63,500	\$70,500	\$76,200	\$81,800	\$87,500	\$93,100
125%AMI	\$61,750	\$70,500	\$79,375	\$88,125	\$95,250	\$102,250	\$109,375	\$116,375
Source: U.S. D	epartment of	Housing an	d Urban Dev	elopment 202	21.			

TABLE 22							
ESTIMATED YEAR-ROUND HOUSING UNIT "TARGET" DEMAND BY							
INCOME SECTOR (MEDIUM POPULATION PROJECTION)							
NEBRASKA CITY	, NEBRASK	A			•		
2026	•						
			<u>Incom</u>	<u>e Range</u>			
	0-30%	31-60%	61-80%	81-125%	126%+		
	$\underline{\mathbf{AMI}}$	<b>AMI</b>	<b>AMI</b>	$\underline{\mathbf{AMI}}$	<b>AMI</b>	<b>Totals</b>	
Owner:	0	6	12	<b>20</b>	38	<b>76</b>	

18

**20** 

20

10

**68** 

TABLE 23									
ESTIMATED YEAR-ROUND HOUSING UNIT "POTENTIAL" DEMAND BY									
INCOME SECTOR (MEDIUM POPULATION PROJECTION)									
NEBRASKA CITY,	<b>NEBRASK</b>	$\mathbf{A}$							
2026									
	Income Range								
	0-30%	31-60%	61-80%	<b>81</b> - <b>125</b> %	126%+				
	$\underline{\mathbf{AMI}}$	$\underline{\mathbf{AMI}}$	$\underline{\mathbf{AMI}}$	$\underline{\mathbf{AMI}}$	$\underline{\mathbf{AMI}}$	<b>Totals</b>			
Owner:	4	10	<b>24</b>	44	70	152			
Rental:	6	$\bf 32$	33	34	14	119			
Source: Hanna:Keelan A	ssociates, P.C.	, 2021.							

TABLE 24
ESTIMATED HOUSING UNIT "TARGET" DEMAND – POPULATION SECTORS
NEBRASKA CITY, NEBRASKA
2026

OWNER	<u>H0</u>	OUSEHOL	D AREA M	EDIAN INC	OME (AN	<u>(II)</u>	Workforce
<u>UNITS</u>	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	$\underline{81\%\text{-}125\%}$	<u>126%+</u>	<b>Totals</b>	Sector
Elderly $(55+)$	0	0	2	8	16	<b>26</b>	4
Family	0	4	8	12	22	46	38
Special							
Populations <sup>1</sup>	<u>O</u>	$\frac{2}{6}$	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	0	6	12	20	<b>38</b>	<b>76</b>	42
RENTAL							
<u>UNITS*</u>							
<b>Elderly (55+)</b>	0	6	8	8	5	$\bf 27$	<b>2</b>
Family	0	10	10	10	5	<b>35</b>	33
Special							
Populations <sup>1</sup>	<u>O</u>	<u>2</u>	<u>2</u>	$\underline{2}$	<u>0</u>	<u>6</u>	<u>2</u>
Subtotals	0	18	20	20	10	68	37
Totals	0	<b>24</b>	$\bf 32$	40	48	144	<b>79</b>

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

Source: Hanna: Keelan Associates, P.C., 2021.

<sup>\*</sup> Includes lease- or credit-to-own units.

<sup>&</sup>lt;sup>1</sup> Any person with a special housing need due to a cognitive and/or mobility disability.

ESTIMATED HOUSING UNIT "TARGET" DEMAND –
SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE
NEBRASKA CITY, NEBRASKA
2026

#### PRICE - PURCHASE COST RANGE (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)			
OWNER	<b>\$0 to</b>	\$79,100 to	\$157,900 to	\$210,900 to	(126%+)		Workforce
<u>UNITS*</u>	<u>\$78,765</u>	<u>\$157,500</u>	<u>\$209,935</u>	<u>\$330,700</u>	\$331,150+	<b>Totals</b>	<b>\$139,000+</b>
2 Bedroom	0	2	4	6	12	<b>24</b>	0
<u>3+ Bedroom</u>	<u>O</u>	<u>4</u>	<u>8</u>	<u>14</u>	<u>26</u>	$\underline{52}$	$\underline{42}$
Totals	0	6	12	20	38	<b>76</b>	<b>42</b>

#### PRICE - RENT COST RANGE (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)			
RENTAL	<b>\$0 to</b>	\$348 to	\$685 to	\$898 to	(126%+)		Workforce
UNITS**	<u>\$335</u>	<u>\$667</u>	<u>\$880</u>	<b>\$1,180</b>	<b>\$1,255+</b>	<b>Totals</b>	<u>\$660+</u>
1 Bedroom	0	2	2	2	0	6	0
2 Bedroom	0	6	8	8	6	28	6
3+ Bedroom	<u>0</u>	<u>10</u>	<u>10</u>	<u>10</u>	<u>4</u>	<u>34</u>	<u>31</u>
Totals	0	18	20	20	10	68	<b>37</b>

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

Source: Hanna: Keelan Associates, P.C., 2021.

<sup>\*</sup>Average Affordable Purchase Price Range, 3.0 PPHH (30% Income/80% Debt Coverage).

<sup>\*\*</sup>Average Affordable Monthly Rent Range, 2.5 PPHH (25% Income).

HOUSING UNIT "TARGET" DEMAND – HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR NEBRASKA CITY, NEBRASKA

2026

		#Owner/	Est. Land Requirements
Age Sector	Type of Unit	#Rental	(Acres)^
18 to 54 Years**	Single Family Unit	21 / 18*	11.6
	Patio Home Unit	10 / 0	3.2
	Town Home Unit	14 / 12	7.3
	Duplex/Triplex Unit	0 / 17	3.4
	Apartment - 4+ Units***	5 / 5	0.6
Totals		50 / 41	26.1
55+ Years	Single Family Unit	7 / 0	2.8
	Patio Home Unit	6 / 0	2.0
	Town Home Unit	8/6	4.0
	Duplex/Triplex Unit	0 / 16	3.2
	Apartment - 4+ Units***	5 / 5	0.6
Totals		26 / 27	12.6
_		·	
TOTAL UNITS / ACRES		76 / 68	38.7
TOTAL UNITS / ACRES FOR	NEW CONSTRUCTION, ONLY.	94	75.4^^

<sup>\*</sup>Includes Credit-To-Own Units.

Source: Hanna:Keelan Associates, P.C., 2021.

<sup>\*\*</sup>Includes housing for persons with a disability.

<sup>\*\*\*</sup>Includes housing in Downtown.

<sup>^</sup>Includes Public Right-of-Way.

<sup>^^</sup>Residential Land Use Plan Designation for New Construction, 3.0x total acres.

 $<sup>(50)\</sup> Estimated\ Units-Purchase/Rehab/Resale\ or\ Re-Rent).$ 

TABLE 27	
HOUSING CONDITION & QUALITY	SURVEY
NEBRASKA CITY, NEBRASKA	
2021	
CONDITION	
Excellent	1
Very Good+	0
Very Good	0
Good+	0
Good	33
Average+	32
Average	623
Fair/Average	110
Fair	187
Low+/Poor+	27
Low/Poor	<u>23</u>
Total	1,036
QUALITY	
Excellent	0
Excellent Very Good+	0 0
Excellent	, ,
Excellent Very Good+	0
Excellent Very Good+ Very Good	0
Excellent Very Good+ Very Good Good+	0 0 0
Excellent Very Good+ Very Good Good+ Good	0 0 0 0 47
Excellent Very Good+ Very Good Good+ Good Average+	0 0 0 47 4
Excellent Very Good+ Very Good Good+ Good Average+ Average	0 0 0 47 4 565
Excellent Very Good+ Very Good Good+ Good Average+ Average Fair/Average	0 0 0 47 4 565 9 403 2
Excellent Very Good+ Very Good Good+ Good Average+ Average Fair/Average Fair	0 0 0 47 4 565 9 403
Excellent Very Good+ Very Good Good+ Good Average+ Average Fair/Average Fair Low+/Poor+	0 0 0 47 4 565 9 403 2

ESTIMATED REHABILITATION / DEMOLITION / COSTS NEBRASKA CITY, NEBRASKA 2026

Moderate Rehabilitation
 Substantial Rehabilitation
 Demolition
 \$142 / \$3,700,000
 \$50 / \$1,900,000\*
 \$20 / \$480,000\*\*
 \$20 / \$1,300,000\*\*\*

Source: Hanna:Keelan Associates, P.C., 2021.

<sup>\*</sup>Pending Appraisal Qualification.

<sup>\*\*</sup>Estimated Cost without acquisition.

<sup>\*\*\*</sup>Estimated Cost with acquisition.

# **APPENDIX II:**

NEBRASKA CITY SURVEY RESULTS.

### **Constant Contact Survey Results**

**Survey Name:** Nebraska City Housing Survey **Filter:** None

### 1. Where do you reside?

	Number of	Response
	Response(s)	Ratio
Inside the City of Nebraska City Corporate Limits	212	72.9%
Less than one mile from Nebraska City	12	4.1%
1-5 Miles from Nebraska City	18	6.2%
Rural/Unincorporated Otoe County	17	5.8%
Other	22	7.6%
No Responses	10	3.4%
Total	291	100%

#### 2. Gender

	Number of	Response
	Response(s)	Ratio
Male	76	26.1%
Female	205	70.4%
No Responses	10	3.4%
Total	291	100%

#### 3. Age

	Number of	Response
	Response(s)	Ratio
18-24	5	1.7%
25-34	52	17.9%
35-44	68	23.4%
45-54	47	16.2%
55-64	52	17.9%
65-74	46	15.8%
75-84	10	3.4%
85+	0	0.0%
No Responses	11	3.8%
Total	291	100%

### 4. Number of persons in your household?

	Number of	Response
	Response(s)	Ratio
1	35	12.0%
2	94	32.3%
3	50	17.2%
4	45	15.5%
5+	57	19.6%
No Responses	10	3.4%
Total	291	100%

### 5. Please indicate your household income for 2019.

	Number of	Response
	Response(s)	Ratio
Less than \$50,000	75	25.8%
\$50,000-\$74,999	64	22.0%
\$75,000-\$99,999	47	16.2%
\$100,000-\$149,999	51	17.5%
\$150,000-\$199,999	19	6.5%
\$200,000-\$249,999	8	2.7%
\$250,000-\$299,999	6	2.1%
\$300,000+	6	2.1%
No Responses	15	5.2%
Total	291	100%

### 6. If you do not live in Nebraska City, are you interested in moving to the Community?

	Number of Response(s)	Response Ratio
Yes	39	13.4%
No	62	21.3%
No Responses	190	65.3%
Total	291	100%

### 7. Did you and/or your family move to Nebraska City from another Community, County or State?If Yes, please indicate year of relocation and reason for relocation.

	Number of	Response
	Response(s)	Ratio
Yes	126	43.3%
No	122	41.9%
No Responses	43	14.8%
Total	291	100%
33 Comment(s)		

### 8. In which of the following sectors are you employed?

	Number of	Response
	Response(s)	Ratio
Government	26	8.9%
Non-Profit Organization	20	6.9%
Retail & Wholesale Trade	14	4.8%
Real Estate	5	1.7%
Information	1	0.3%
Education	22	7.6%
Leisure & Hospitality	6	2.1%
Transportation	5	1.7%
Accommodation & Food	7	2.4%
Finance	17	5.8%
Manufacturing	20	6.9%
Agricultural/Forestry Natural Resources	7	2.4%
Administrative	6	2.1%
Health Care/ Social Work	26	8.9%
Utilities/ Construction	12	4.1%
Professional/ Technical	5	1.7%
Mining	1	0.3%
Arts/Entertainment	2	0.7%
Retired	41	14.1%
Other	36	12.4%
No Responses	12	4.1%
Total	291	100%

### 9. Which type of housing do you currently live in?

	Number of	Response
	Response(s)	Ratio
Single Family House (own)	196	67.4%
Single Family House (rent)	42	14.4%
Duplex/Triplex (own)	0	0.0%
Duplex/Triplex (rent)	6	2.1%
Townhome (own)	0	0.0%
Townhome (rent)	0	0.0%
Manufactured/Mobile Home (own)	0	0.0%
Manufactured/Mobile Home (rent)	3	1.0%
Rental Apartment	17	5.8%
Condominium	0	0.0%
Acreage	10	3.4%
Other	6	2.1%
No Responses	11	3.8%
Total	291	100%
4 Comment(s)		

### 10. Are you satisfied with your current housing situation? If no, please explain.

	Number of	Response
	Response(s)	Ratio
Yes No	198	68.0%
No	80	27.5%
No Responses	13	4.5%
Total	291	100%
26 Comment(s)		

## 11. What are the top issues or barriers with obtaining affordable, suitable housing for your household? Please check all that apply.

	Number of	Response
	Response(s)	Ratio
Lack of handicap accessible housing	3	4.1%
Lack of adequate public transportation	9	12.2%
Lack of knowledge of fair housing rights	5	6.8%
Cost of rent	47	63.5%
Restrictive zoning/building codes	1	1.4%
Job status	13	17.6%
Attitudes of landlords and neighbors	14	18.9%
Lack of availability of decent rental units in your price range	37	50.0%
Use of background checks	6	8.1%
Excessive application fees and/or rental deposits	12	16.2%
Cost of utilities	22	29.7%
Lack of educational resources about tenant responsibilities	2	2.7%
Age of existing rental housing	21	28.4%
Condition of existing rental housing	29	39.2%
Other	9	12.2%
Total	74	100%

### 12. How much are you paying for your monthly rent?

		_
	Number of	Response
	Response(s)	Ratio
Less than \$400	7	2.4%
\$400 to \$600	28	9.6%
\$601 to \$800	21	7.2%
\$801 to \$950	4	1.4%
\$951 to \$1,100	6	2.1%
\$1,101+	4	1.4%
I am living rent free.	23	7.9%
No Responses	198	68.0%
Total	291	100%

## 13. What is the most your family could afford for monthly rent (paying, maximum, 30% of income)?

	Neverlean of	D
	Number of	Response
	Response(s)	Ratio
Less than \$400	20	6.9%
\$400 to \$600	29	10.0%
\$601 to \$800	18	6.2%
\$801 to \$950	8	2.7%
\$951 to \$1,100	6	2.1%
\$1,101+	9	3.1%
No Responses	201	69.1%
Total	291	100%

## 14. what are the top issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

	Number of Response(s)	Response Ratio
Lack of handicap accessible housing	7	4.7%
Lack of adequate public transportation	6	4.1%
Lack of knowledge of fair housing rights	4	2.7%
Housing purchase prices/cost to own	75	50.7%
Restrictive zoning/building codes	12	8.1%
Job status	11	7.4%
Attitudes of immediate neighbors	11	7.4%
Mortgage lending application requirements	21	14.2%
Excessive down payment/closing costs	30	20.3%
Cost of utilities	25	16.9%
Lack of educational resources about homeowner responsibilities	4	2.7%
Cost of homeowners insurance	19	12.8%
Lack of sufficient homes for sale	55	37.2%
Age of existing housing	43	29.1%
Condition of existing housing	45	30.4%
Inability to get a loan	14	9.5%
Other	28	18.9%
Total	148	100%

### 15. How much are you paying for your mortgage?

	Number of	Response
	Response(s)	Ratio
Less than \$400	5	1.7%
\$400 to \$600	11	3.8%
\$601 to \$800	16	5.5%
\$801 to \$950	10	3.4%
\$951 to \$1,100	16	5.5%
\$1,101-\$1,250	18	6.2%
\$1,251-\$1,500	13	4.5%
\$1,501-\$1,750	4	1.4%
\$1,751-\$2,000	7	2.4%
\$2,001+	4	1.4%
My mortgage is paid off.	56	19.2%
No Responses	131	45.0%
Total	291	100%

### 16. What is the most your family could afford for a home (paying, maximum, 30% of income)?

	Number of Response(s)	Response Ratio
Less than \$100K	42	14.4%
\$100K-\$175K	41	14.1%
\$176K-\$250K	39	13.4%
\$251K-\$300K	12	4.1%
\$301K+	23	7.9%
No Responses	134	46.0%
Total	291	100%

### 17. Are you, or has anyone in your household, experienced a loss of employment income due to the COVID-19 Pandemic?

	Number of Response(s)	Response Ratio
Yes	43	14.8%
No	184	63.2%
No Responses	64	22.0%
Total	291	100%

#### 18. If "YES" to Question #17, are you receiving pay for the time you are not working?

	Number of Response(s)	Response Ratio
Yes, I use paid leave.	5	1.7%
Yes, I receive full pay but do not have to take leave.	1	0.3%
Yes, I receive partial pay.	8	2.7%
No, I receive no pay.	37	12.7%
No Responses	240	82.5%
Total	291	100%

#### 19. Over the past three months, have you paid your monthly rent or mortgage on time?

	Number of Response(s)	Response Ratio
Yes No	164	56.4%
No	15	5.2%
Payment was deferred	6	2.1%
No Responses	106	36.4%
Total	291	100%

# 20. How confident are you that your household will be able to pay your next rent or mortgage payment on time?

	Number of	Response
	Response(s)	Ratio
No confidence.	10	3.4%
Slight confidence.	10	3.4%
Moderate confidence.	27	9.3%
High confidence.	136	46.7%
Payment is/will be deferred.	2	0.7%
No Responses	106	36.4%
Total	291	100%

# 21. Which of the following housing issues have you experienced as a result of the COVID-19 pandemic? Check all that apply.

	Number of Response(s)	Response Ratio
Deferred rent/mortgage payment.	8	2.7%
Delayed housing construction.	7	2.4%
Delayed relocation.	5	1.7%
Difficulty obtaining a mortgage, loan or other financial	6	2.1%
Other	23	7.9%
No Responses	242	83.2%
Total	291	100%

#### 22. Please rate the level of need for each housing type in Nebraska City.

#### 1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed/Sufficient Supply

Top number is the count of respondents selecting the option. Bottom % is percent of the total			
respondents selecting the option.	1	2	3
Housing for Low-Income Families	118	41	7
	71%	25%	4%
Housing for Middle-Income Families	123	38	4
Tiousing for Middle moonie Families	75%	23%	2%
Housing for Upper-Income Families	32	54	60
	22%	37%	41%
Housing for Single Parent Families	114	44	6
	70%	27%	4%
Housing for Existing/New Employees	84	66	6
	54%	42%	4%
Residential Acreages	52	55	41
- Trosladitiai / torcages	35%	37%	28%
Single Family Housing	113	48	4
	68%	29%	2%
General Rental Housing	92	58	8
	58%	37%	5%
Manufactured Homes	40	63	46
	27%	42%	31%

### 23. CONTINUED: Please rate the level of need for each housing type for Nebraska City.

#### 1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed/Sufficient Supply

Top number is the count of respondents selecting the option. Bottom % is percent of the total			
respondents selecting the option.	1	2	3
Mobile Homes	20	48	81
	13%	32%	54%
Condominiums/ Townhomes	65	73	15
Condominants, Townhomes	42%	48%	10%
Duplex Housing	56	82	8
	38%	56%	5%
Apartment Complexes (4 to 12 Units per Complex)	59	66	22
Apartment Complexes (4 to 12 offits per Complex)	40%	45%	15%
Rehabilitation of Owner-Occupied Housing	73	58	16
Trenabilitation of Owner-Occupied Hodsing	50%	39%	11%
Rehabilitation of Renter-Occupied Housing	70	59	15
Renabilitation of Renter-Occupied Flousing	49%	41%	10%
Housing choices for first-time homebuyers	108	40	4
Tiousing choices for hist-time nomebuyers	71%	26%	3%
Single Family Rent-To-Own: Short Term (3-5	79	59	12
Years)	53%	39%	8%
Single Family Rent-To-Own: Long Term (6-15	74	58	13
Years)	51%	40%	9%

## 24. CONTINUED: Please rate the level of need for each housing type for Nebraska City.

#### 1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed/Sufficient Supply

Top number is the count of respondents selecting the option. Bottom % is percent of the total			
respondents selecting the option.	1	2	3
Duplex/Townhouse Rent-To-Own: Short Term (3-5	55	75	18
Years)	37%	51%	12%
Duplex/Townhouse Rent-To-Own: Long Term (6-15	49	77	19
Years)	34%	53%	13%
One-Bedroom Apartment or House	51	66	30
——————————————————————————————————————	35%	45%	20%
Two-Bedroom Apartment or House	78	60	12
Two Bodroom Aparamont of Floudo	52%	40%	8%
Three+-Bedroom Apartment or House	110	40	4
<u> </u>	71%	26%	3%
Independent Living Housing for Persons with a	63	62	19
Mental/Physical Disability	44%	43%	13%
Group Home Housing for Persons with a	49	69	25
Mental/Physical Disability	34%	48%	17%
Housing in Downtown	36	70	38
Troubing in Downtown	25%	49%	26%
Retirement Housing (Rental)	64	74	11
Trettrement Flousing (trental)	43%	50%	7%
Retirement Housing (Owner/Purchase)	63	70	12
Treatment riodsing (Owner/r dichase)	43%	48%	8%

#### 25. CONTINUED: Please rate the level of need for each housing type for Nebraska City.

#### 1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed/Sufficient Supply

Top number is the count of respondents selecting			
the option. Bottom % is percent of the total			
respondents selecting the option.	1	2	3
Retirement Housing for Lower-Income Elderly	100	49	8
Persons	64%	31%	5%
Retirement Housing for Middle-Income Elderly	80	64	6
Persons	53%	43%	4%
Retirement Housing for Upper-Income Elderly	41	61	37
Persons	29%	44%	27%
Licensed Assisted Living w/ Specialized Services	51	66	23
(health care, food prep, recreation, etc.)	36%	47%	16%
Single Room Occupancy Housing (Boarding	30	57	51
Homes)	36%	31%	33%
Short-Term Emergency Shelters (30 Days or Less)	66	64	16
Chort Term Emergency endicies (50 Days of Less)	45%	44%	11%
Long-Term Shelters (90 Days or Less)	53	60	28
Long Tollin Chalcis (50 Days of 2005)	38%	43%	20%
Transitional/ Temporary Housing	52	63	27
. , , ,	37%	44%	19%
Housing for Persons with Chronic Illness, including	47	61	34
Alcohol/Substance Abuse	33%	43%	24%
Other (Please Comment)	7	9	9
Cirior (Floude Comment)	28%	36%	36%
5 Comment(s)			

### 26. Area you planning to change your current housing situation in the next five years?

	Number of Response(s)	Response Ratio
Yes	85	29.2%
No	75	25.8%
No Responses	131	45.0%
Total	291	100%

## 27. Why are you planning to change your current housing situation?

	Number of Response(s)	Response Ratio
Need local affordable housing.	21	23.1%
Need larger housing.	39	42.9%
Present home in poor state of repair.	16	17.6%
Need senior/elderly housing.	6	6.6%
Need specially adapted home.	1	1.1%
Need to be closer to relatives who are in the area.	6	6.6%
Need independent housing.	7	7.7%
Need to "downsize".	13	14.3%
Need to be closer to employment.	6	6.6%
Death, divorce or other change in family structure requiring a	6	6.6%
Other	19	20.9%
Total	91	100%

# 28. Where would you like to purchase or rent a home?

	Number of	Response
	Response(s)	Ratio
Inside the City of Nebraska City Corporate Limits	48	16.5%
Less than one mile from Nebraska City	13	4.5%
1-5 Miles from Nebraska City	16	5.5%
Rural/Unincorporated Otoe County	12	4.1%
Other	15	5.2%
No Responses	187	64.3%
Total	291	100%

#### 29. Which one of the following housing types would you most like to purchase?

	Number of	Response
	Response(s)	Ratio
Single Family Home	61	21.0%
Attached Townhouse or Duplex/Triplex Unit	8	2.7%
Residential Acreage	24	8.2%
Mobile Home	4	1.4%
Patio Home (Slab Home)	1	0.3%
Tiny Home	0	0.0%
Upper Level/Downtown	1	0.3%
Apartment	6	2.1%
Senior Living Community	4	1.4%
No Responses	182	62.5%
Total	291	100%

### 30. How many bedrooms will your family need?

	Number of Response(s)	Response Ratio
One	2	0.7%
Two	32	11.0%
Three	48	16.5%
Four or More	31	10.7%
No Responses	178	61.2%
Total	291	100%

# 31. Do you support using State and/or Federal grant funds to conduct an owner housing rehabilitation program?

	Number of Response(s)	Response Ratio
Yes	143	49.1%
No	29	10.0%
No Responses	119	40.9%
Total	291	100%

# 32. Do you support using State and/or Federal grant funds to conduct a renter housing rehabilitation program?

	Number of Response(s)	Response Ratio
Yes	128	44.0%
No	39	13.4%
No Responses	124	42.6%
Total	291	100%

# 33. Are you in favor of your Community establishing a local program that would purchase and remove dilapidated houses, making lots available for a family or individual to build owner or rental housing?

	Number of Response(s)	Response Ratio
Yes	159	54.6%
No	13	4.5%
No Responses	119	40.9%
Total	291	100%

# 34. Are you in favor of your Community securing State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

	Number of Response(s)	Response Ratio
Yes	154	52.9%
No	18	6.2%
No Responses	119	40.9%
Total	291	100%

# 35. Are you in favor of your Community securing State and/or Federal grant dollars to provide down payment assistance to first-time home buyers?

	Number of Response(s)	Response Ratio
Yes	149	51.2%
No	20	6.9%
No Responses	122	41.9%
Total	291	100%

## 36. Please rate the quality of the following Support Services for Seniors in Nebraska City.

#### 1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent

Top number is the count of respondents selecting the option. Bottom % is percent of the total				
respondents selecting the option.	1	2	3	4
Case Management/Legal Aid	22 28%	35 44%	19 24%	3 4%
Cultural/II an aurana Anaistanaa	26	35	13	4
Cultural/Language Assistance	33%	45%	17%	5%
Continuing Education Opportunities	13	23	29	15
Continuing Education Opportunities	16%	29%	36%	19%
Employment Opportunities/ Training	16	39	21	5
Employment Opportunities/ Training	20%	48%	26%	6%
Adult Care Services	18	37	19	4
Adult Care Services	23%	47%	24%	5%
Alcohol/Drug Abuse Services	16	38	23	2
Alcohol/Drug Abuse Services	20%	48%	29%	3%
Food/Meals-On-Wheels	13	27	31	12
1 00d/Meals-Off-Wffeels	16%	33%	37%	14%
Home Health & Memory Care	16	36	24	5
Tiome riealth & Memory Care	20%	44%	30%	6%
Counseling Services	19	33	25	3
	24%	41%	31%	4%
Disability Aid	21	37	19	1
Disability Aid	27%	47%	24%	1%

# 37. CONTINUED: Please rate the quality of the following Support Services for Seniors in Nebraska City.

#### 1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent

Top number is the count of respondents selecting				
the option. Bottom % is percent of the total				
respondents selecting the option.	1	2	3	4
Home Repair/Rehabilitation Services	30	32	19	3
Tionic Repail/Renabilitation Convices	36%	38%	23%	4%
Transportation/Auto Repair	22	28	29	5
Transportation/Auto Repair	26%	33%	35%	6%
Finance Assistance/Management	19	28	28	3
	24%	36%	36%	4%
Health Services (Mental, Physical, etc.)	13	26	36	9
Treatiff Services (interital, Friysical, etc.)	15%	31%	43%	11%
Law Enforcement	8	15	41	22
Law Efficient	9%	17%	48%	26%
Senior Social & Recreational Activities	26	36	17	3
Serior Social & Necreational Activities	32%	44%	21%	4%
Housing (Permanent, Transitional, etc)	26	36	19	3
riousing (Ferniahent, Transitional, etc)	31%	43%	23%	4%
Emergency Transportation	20	24	29	10
Emergency Transportation	24%	29%	35%	12%
Voluntaar Opportunities	17	19	32	17
Volunteer Opportunities	20%	22%	38%	20%
Specialized Housing Services (Veterans,	46	25	11	2
Homeless, etc.)	55%	30%	13%	2%
3 Comment(s)				

# 38. If you plan to change housing within the next five years, which of the following types would you be most interested in moving to? Check three (3).

	Number of	Response
	Response(s)	Ratio
Single Family Home	47	64.4%
Duplex - Rent	8	11.0%
Duplex - Purchase	21	28.8%
Townhome - Rent	10	13.7%
Townhome - Purchase	25	34.2%
Nursing Home/Long-Term Care	0	0.0%
Assisted Living Housing	4	5.5%
One-Bedroom Apartment - Rent	4	5.5%
Two-Bedroom Apartment - Rent	12	16.4%
Tiny Home	12	16.4%
Upper Level/Downtown Housing	5	6.8%
Other	6	8.2%
Total	73	100%

# **APPENDIX III:**

HOUSING FUNDING PROGRAMS & PARTNERS.

# HOUSING FUNDING PROGRAMS & PARTNERS.

To produce new and upgrade existing renter and owner occupied housing in a Nebraska County, a public/private partnership must often occur to access affordable housing programs, which will reduce the cost of development and/or long-term operations. The following information identifies various funding sources, programs and strategies available to assist in financing future housing activities in a County and the Communities. The (strategic) combination of two or more sources can assist in reducing development and/or operational costs of proposed affordable housing projects.

#### LOCAL FUNDING OPTIONS.

Local funding for use in housing development and improvement programs are limited to two primary sources (1) local tax base and (2) dollars secured via state and federal grant and loan programs, which are typically only available to local units of government (Village, City or County).

#### Local Tax Base.

Tax Increment Financing (TIF) can use added property tax revenues, created by growth and development in a specific area, to Finance improvements within the boundaries of a designated Redevelopment Area. Utilizing the Nebraska Community Development Law, each community in Nebraska has the authority to create a Community Redevelopment Authority (CRA) or Community Development Agency (CDA). Nebraska City has designated "Redevelopment Areas" for the utilization of TIF and maintains a CDA.

A City or Village with a CRA or CDA has the authority to use TIF for commercial, industrial and residential redevelopment activities. The CRA/CDA can utilize TIF for public improvements and gain the revenue associated with these improvements. The tax increment is the difference between the taxes generated on an existing piece of property and the taxes generated after the redevelopment occurs. One hundred percent (100%) of the increment can be captured for up to 15 years, by the CRA, and used for public improvements in a designated Redevelopment Area. Every Community in Nebraska is eligible to utilize TIF after a CRA or CDA has been established and a Blight and Substandard Determination Study has been completed by the Community. TIF may be used for infrastructure improvements, public façade improvements in the Downtown, to purchase land for commercial or industrial development and for the development of workforce housing. The recent passing of "Nebraska Legislative Bill 496" allows for TIF funds to assist in funding the development of workforce housing.

Communities can also take advantage of designating existing Redevelopment Areas as "Extremely Blighted." As per Nebraska Revised Statute 18-2101.02 of the Nebraska Community Development Law, This designation requires that an existing Redevelopment Area meet the criteria of a 20 percent poverty rate and an unemployment rate twice that of the State of Nebraska. Persons and families who purchase an existing home in an extremely blighted area could potentially qualify for a \$5,000 state income tax credit. Developers who construct housing in an extremely blighted area could qualify for grants and loans from the Nebraska Affordable Housing Trust Fund.

#### Other Local Options.

**Local Housing Authority/Agency** – Public Housing Authorities or Agencies can sponsor affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in the Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects.

The City of Nebraska City maintains an active Public Housing Authority. The Housing Authority manages a total of 75 elderly units at Riverview Terrace Apartments, which consists of one- and two-bedroom units.

**Local Major Employers and/or Community Foundation Assistance** – This is a common occurrence today within many cities and counties nationwide, in an effort to provide housing opportunities to low- and moderate-income persons and families. Major local employers and community foundations are becoming directly involved in housing developments and improvements. These Foundations and/or major Employers could provide the following:

- a) Direct grants;
- b) Low interest loans;
- c) Letter of Credit, for all or a percentage of loans;
- d) GAP Financing provides financing to cover the unfunded portion of development costs, as a deferred or less than market rate loan to the development:
- e) Mortgage Interest Rate Subsidy provides buy down of a conventional loan;
- f) Purchase Bonds/Tax Credits make a commitment to purchase either/both taxable/tax exempt bonds and/or low-income tax credits utilized to Finance housing development.

Local and regional lending institutions serving a particular Community or County should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing of local housing programs. The previously described local funding options could be used separately or "pooled" together and utilized in equal proportions for the implementation of County-wide housing programs.

#### STATE PROGRAMS.

State programs available to assist in funding a community housing initiative include resources available from the **Department of Economic Development (NDED)**, **Nebraska Investment Finance Authority (NIFA)**, **Nebraska Department of Environment and Energy (NDEE) and Nebraska Department of Health and Human Services (NDHHS)**. The following describes the primary housing funding programs provided by these State agencies.

#### Nebraska Department of Economic Development (NDED).

The **2020** Annual Action Plan, prepared and administered by NDED, has the following, approximate allocations of State and Federal funds available for housing activities. Each of the following programs are described below.

\$24.5 Million – Community Development Block Grant \$7.4 Million – HOME Investment Partnership Fund \$608,401 – Housing Opportunities for Persons with AIDS \$1.0 Million – Emergency Solutions Grant Program \$8.1 Million – Federal Housing Trust Fund \$10.3 Million – Nebraska Affordable Housing Trust Fund \$1.1 Million – Nebraska Homeless Shelter Assistance Trust Funds

NDED administers the non-entitlement Community Development Block Grant (CDBG) program, available to Nebraska Community and County municipalities for financing housing, planning and public works projects. All Nebraska Counties and Communities are an eligible applicant for CDBG funds. Lincoln, Omaha, Bellevue and Grand Island receive an annual allocation of CDBG funds from the Department of Housing and Urban Development as entitlement communities. The remaining Nebraska Communities are classified as non-entitlement Communities and compete annually for CDBG funds for various community and economic development programs, including housing. Nebraska Communities, with a population of 5,000+ are eligible for multi-year CDBG funding from the Comprehensive Revitalization Category of funding.

**NDED** also administrates **HOME** Program funds. HOME funds are available to authorized, local or regional based **Community Housing Development Organizations (CHDOs)** for affordable housing repair and/or new construction, both rental and owner. An annual allocation of HOME funds is established for CHDOs based on individual housing programs. HOME funds are also available to private developers, via a local non-profit as gap financing on affordable housing projects.

**NDED** is allocating **CDBG Disaster Recovery (CDBG-DR)** funds to support Nebraska's disaster relief, long-term recovery and restoration efforts as a result of the 2019 flooding disaster. HUD has allocated \$108.9 million to the fund, which Nebraska local government will be able to apply for. NDED's CDBG-DR webpage will be continually updated to serve as an informational resource in the coming months for potential grantees.

**NDED** also administers the **HOME** funds. HOME funds are available to authorized, local or regional based Community Housing Development Organizations (CHDOs) for affordable housing repair and/or new construction, both rental and owner. An annual allocation of HOME funds is established for CHDOs based on individual housing programs. HOME funds are also available to private developers, via a local non-profit as gap financing on affordable housing projects.

The primary goals of the **Housing Opportunities for Persons with AIDS (HOPWA) Program** is to help provide activities that serve persons with HIV/AIDS throughout the State of Nebraska. Activities of **HOPWA** include short-term rent/mortgage assistance, permanent housing replacement and supportive services.

The **Emergency Solutions Grant Program (ESG)** resources are allocated to non-profit agencies throughout Nebraska to provide ESG-eligible homeless and at-risk of homelessness services for the Nebraska Balance of State Continuum of Care (CoC) system.

**Federal Housing Trust Fund (HTF)** resources are primarily used for rental development and acquisition, rental rehabilitation and operating assistance and operating reserves for extremely low income persons at or below 30% AMI. As identified within the *AP-30*: *Methods of Distribution and the HTF Allocation Plan*, funds are distributed to projects through the following set-asides: LIHTC 9%, Targeted Needs and Permanent Housing.

The Nebraska Affordable Housing Trust Fund (NAHTF) is available to assist in funding affordable housing programs. The Trust Fund is administered by NDED and is used to match with Low-Income Housing Tax Credit allocations for new affordable rental housing, funding of non-profit operating assistance, financing distressed rental properties and the acquisition/rehabilitation of existing rental programs. A total of \$3 Million is currently being made available from NAHTF for "Disaster Recovery Housing" projects.

Primary uses of the Nebraska Homeless Shelter Assistance Trust Fund (HSATF) include overnight shelter, permanent housing in facilities, permanent housing placement, rapid re-housing, rental assistance services, short term or transitional housing facilities, supportive services and transitional housing services. HSATF resources may be utilized to supplement ESG activities and provide matching funds.

Otoe County is a member of the Southeast Nebraska Development District (SENDD) and the Southeast Nebraska Affordable Housing Council (SENAHC), which provides local planning coordination and development activities. SENDD provides assistance to members on a variety of issues of regional significance, including transportation planning, strategic planning and needs assessments, grant assistance for economic development and planning efforts for environmental issues.

#### Opportunity Zones.

The **Tax Cuts and Jobs Act of 2017** allowed for all state Governors to designate Census Tracts as "**Opportunity Zones**" to promote investment and economic development activities in areas deemed "low income and/or economically disadvantaged." Opportunity Zones, based on qualifying population, income and overall economic data, are declared such by the Governor, to drive economic growth in low-income and/or economically disadvantaged communities. The Act encourages private sector to investment in certain types of community and economic development projects, such as business and housing, in exchange for various, preferential tax treatments, including, but not limited to those associated with capital gains and /or tax deferral.

As per the Nebraska Department of Economic Development website, a Census Tract qualifies as an opportunity zone if it meets the following criteria:

- a) The tract poverty rate was at least 20%, or:
- b) If located in a metropolitan area, the tract's median family income did not exceed 80% of the greater of (i) the median family income in the metropolitan area or (ii) the statewide median family income, or;
- c) If located in a non-metropolitan area, the median family income for such tract did not exceed 80% of the statewide median family income.

#### Rural Workforce Housing Fund (RWHF).

In 2017, the "Rural Workforce Housing Investment Act" (Legislative Bill 518) was adopted to allow non-profit housing developers to allocate funds from the NAHTF into a Rural Workforce Housing Investment Fund (RWHF). This Fund is also administered by NDED. The Fund allows the non-profit developer to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations. Projects must be within municipalities in Counties with populations less than 100,000. An amount of up to \$1 Million can be applied for by rural Communities throughout Nebraska. Grants must document a "one-to-one" match fund.

#### Nebraska Historic Tax Credit (NHTC).

On April 16, 2014, Legislative Bill 191 was signed into law, which created the Nebraska Historic Tax Credit. This new historic tax credit will serve as a valuable incentive to allow Nebraska real property owners to offset Nebraska income, deposit or premium tax amounts equal to twenty percent of "eligible expenditures" on "improvements" made to "historically significant real property." Nebraska is now the 36th State to provide a historic tax credit at the State level, which is a tax credit that is separate and distinct from the federal historic tax credit.

The NHTC establishes a \$15,000,000 tax credit pool, and the Nebraska State Historical Society (SHPO) will handle the annual allocation of the credits for the 2015, 2016, 2017 and 2018 tax years.

#### The program encourages the preservation of the State's historic buildings for the following important outcomes:

- Incentives for redevelopment of historic properties and districts across the State.
- Private investment in historic buildings, downtowns, and neighborhoods.
- New uses for underutilized and substandard buildings.
- Jobs and economic development in Nebraska communities, both rural and urban.
- Creation of housing units.
- Revitalized communities through preservation of historically significant buildings and districts.
- More heritage tourism in communities.

#### Basic provisions of the NHTC:

- Twenty percent (20%) Nebraska tax credit for eligible expenditures made to rehabilitate, restore or preserve historic buildings.
- Maximum of \$1 million in credits for a project, a dollar-for-dollar reduction in state tax liability.
- Tax credits can be transferred with limitations.
- Rehabilitation work must meet generally accepted preservation standards.
- Detached, single-family residences do not qualify.

#### To qualify, a historic property must be:

- Listed individually in the National Register of Historic Places or
- Located within a district listed in the National Register of Historic Places or
- Listed individually under a certified local preservation ordinance or
- Located within a historic district designated under a certified local preservation ordinance.

#### The minimum project investment must equal or exceed:

- The greater of \$25,000 or 25% of the property's assessed value (for properties in Omaha and Lincoln).
- \$25,000 (for properties located elsewhere).

#### Nebraska Investment Finance Authority (NIFA).

**NIFA** is a major provider of funding for affordable housing development in Nebraska. The primary program is the **Section 42 Low Income Housing Tax Credits (LIHTC)** utilized to help finance both new construction and rehabilitation of existing rental projects.

**LB 884-Affordable Housing Tax Credit (AHTC)** is another source of funding for affordable housing administered by NIFA in a process similar to that of the LIHTC program.

A popular LIHTC Program is CROWN (Credit-to-Own). CROWN is a lease-to-own housing program developed to bring home ownership within reach of very low-income households while assisting local governments in revitalizing their neighborhoods. CROWN utilizes the LIHTC program as one financing tool. Other sources of financing may be HOME funds, NAHTF, Federal Home Loan Bank funding, local government grants and loans and traditional development financing sources.

The objectives of the program are to:

- 1. Construct housing that is decent, safe and affordable for low-income residents;
- 2. Develop strong public/private partnerships to solve housing problems;
- 3. Offer renters a real plan to own a home; and
- 4. Restore unused, vacant in-fill lots to become a neighborhood asset.

**CRANE** (Collaborative Resources Alliance for Nebraska) is a LIHTC set-a-side program for targeted resources, for community development and housing programs.

**NIFA** also provides the Single Family Mortgage Program – This program provides a less than current market interest rate for First-time Homebuyers in Nebraska. Local lender participation is encouraged in this Program.

NIFA is also a funding participant in the Rural Workforce Housing Investment Act.

**NIFA** provides funding for the **Housing Study Grant Program** to assist in financing community, county and regional housing studies and related planning projects.

On its website, **NIFA** provides a list of LIHTC properties providing emergency housing to displaced individuals due to severe winter storms, straight-line winds and flooding disasters.

# Community Housing Development Corporation (CHDO)/Community Action Partnership/Economic Development District.

The Community Action Partnership serving a particular Community or County can provide housing and weatherization programs in a specified service area. A Community Action Partnership (CAP) also provides community social services, emergency services, family development and nutrition programs. Nebraska Communities and Counties should work with their CAP to provide safe, accessible, affordable housing to its residents.

Two CHDOs serve Otoe County: Southeast Nebraska Community Action Partnership (SENCA) and Southeast Nebraska Affordable Housing Council (SENAHC)

The Nebraska Housing Developers Association is a State-wide organization providing important housing capacity building and support for local housing development corporations.

Community, Economic and Housing Development Grant administration is provided by SENDD, SENAHC and SENCA.

#### Blueprint Nebraska.

Blueprint Nebraska, a collaboration of State-wide business, industry and civic leaders, released a **2019 'Blueprint' report** to propel sustained economic prosperity for all Nebraskans. The Blueprint includes the creation of a **Nebraska Housing Partnership**, with five "Concurrent Tracks to Build Nebraska." These five tracks include:

- 1. **Developing Model Codes/Practices** for building and zoning administration, taxation, infrastructure development, etc.;
- 2. Reviewing and Revising State-Administered Programs;
- **3.** Establishing a **Housing Health Index**, to measure the housing stock in each community, for example;
- 4. Reviewing/Revising Regional and Local Programs; and
- 5. Formalizing curriculum for community leaders to elevate the **Housing** Intelligence of a community.

#### Nebraska Department of Environment & Energy.

**Low-Income Weatherization Assistance Program** – This Federally funded program assists people with low-incomes by making energy improvements to their homes. The program is a State-wide effort carried out primarily by Nebraska Community Action Partnerships.

The weatherization program concentrates on energy improvements which have the greatest impact on making recipient's homes more energy efficient, thereby lowering their energy consumption. Eligible weatherization measures include caulking, weather stripping, ceiling, wall and floor insulation and furnace repair.

## Nebraska Department of Health & Human Services.

NDHHS administers the Nebraska Homeless Shelter Assistance Trust Fund and Emergency Shelter Grant to assist local or regional based groups in the provision of housing improvements for homeless and "at risk of homeless" persons and families.

#### Nebraska Realtors Association's Homebuyer's Assistance Foundation.

The **Home Buyer's Assistance Foundation** is a nonprofit organization dedicated to supporting first-time homebuyers in Nebraska, with an emphasis on low and moderate income individuals and communities. The Foundation also works to offer housing relief in times of natural disaster. Following the 2019 flooding disaster, the Foundation, in partnership with the National Association of Realtors, assisted families and individuals with mortgage payments and rental costs due to home displacement in Nebraska up to \$1,000.

#### Nebraska Disaster Behavioral Health Project.

The goal of the **Disaster Behavioral Health Project** is to develop human infrastructure in Nebraska to effectively mitigate or respond to the psycho-social consequences of terrorism and disaster. The project aims to enhance state-level capacity for a coordinated response to mental health and substance abuse service needs in the event of an emergency or disaster. Behavioral health training and educational opportunities are available to local emergency managers, volunteers and community leaders via conferences, webinars and online training materials.

### Nebraska Department of Veterans' Affairs – Nebraska Veterans Aid (NVA).

**Nebraska Veterans Aid (NVA)** was established in 1921 to assist veterans and their dependents who experience a financial hardship, including those related to natural disasters. Following the 2019 flooding disaster, qualifying individuals were eligible to receive assistance with food, clothing, emergency housing and other eligible flood-related expenses.

## Housing.ne.gov - Housing Listing and Locator Service Partnership.

Housing.NE.gov is a service created via collaboration and partnership between Assistive Technology Partnership (ATP), NDED, NIFA, NDHHS, Nebraska Rentwise, Region V Systems, HUD, USDA-RD, the Nebraska Chapter of the National Association of Housing and Redevelopment Officials (NAHRO), Omaha and Lincoln Housing Authorities and the Hotline for Disability Services, which allows Nebraskans to locate available housing that best fits their needs either through the website or via a toll-free number. Individuals can easily search for housing utilizing different criteria and access helpful websites. Tools for renters include an affordability calculator, a rental checklist and renter rights and responsibilities information.

Property owners and managers, including Housing Authorities, can use this service to manage their property listing free of charge. The organizing agencies involved in this partnership are encouraging all owners and onsite managers of rental housing to register and begin listing their properties on www.Housing.NE.Gov.

#### REGIONAL PROGRAMS.

#### Federal Home Loan Bank.

Affordable Housing Program – This program makes low-interest loans to Finance home ownership for families with incomes at or below 80 percent of the median income for the area. The program can also Finance the purchase, construction or rehabilitation of rental housing in which 20 percent of the units are occupied by and affordable to very low-income households. These funds are available through the Federal Home Loan Bank member institutions in Nebraska and are loaned on a competitive basis, with semi-annual application dates. This program can be combined with other programs (i.e., State CDBG, Low-Income Housing Tax Credit, etc.) to absorb the development subsidy requirements for both rental and owner occupied housing projects.

### Midwest Housing Equity Group (MHEG).

MHEG was created in 1993 to secure equity capital to invest into affordable rental housing throughout Nebraska, Kansas, Iowa and Oklahoma. MHEG is a privately-owned non-profit corporation with a nine-member board of Directors and receives no federal or state dollars. MHEG's income is derived from its ability to obtain equity capital and investing into affordable housing properties.

MHEG also provides equity financing for the federal low income housing tax credit program, as defined in Section 42 of the Internal Revenue Code. In addition to tax credit syndication, MHEG staff provides technical assistance to developers, owners and management companies on the development and management of tax credit properties.

#### Midwest Housing Development Fund (MHDF).

Founded in 2000, **MHDF** is a non-profit community development financial institution whose main goal is to provide "nontraditional financing needs" for affordable rental housing development, redevelopment and rehabilitation. As per the **MHDF** website, "The primary financing product of **MHDF** is predevelopment loans that are provided to borrowers prior to them having access to traditional construction and permanent financing." Types of loans available through MHDF include predevelopment, construction, gap financing, land/infrastructure and permanent (post construction) loans.

#### FEDERAL PROGRAMS.

A primary provider of Federal funding to Nebraska Communities and Counties for housing development, both new construction and rehabilitation, is the **Department of Housing and Urban Development (HUD).** Housing programs provided by HUD are available for both profit and non-profit developers. Funds from these programs are commonly mixed or pooled with other public funding sources, as well as conventional financing.

#### U.S. Department of Housing & Urban Development

- Section 8 Moderate Rehabilitation SRO's Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **Mortgage Insurance** The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.
- **HUD 203(b)** provides mortgage insurance for a person to purchase or refinance a principal residence. The mortgage loan is funded by a lending institution, such as a mortgage company, bank or savings and loan association and the mortgage is insured by HUD.

- Section 203(k) Rehab Mortgage Insurance enables homebuyers and homeowners to finance both the purchase or refinancing of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.
- Section 811 Supportive Housing for Persons with Disabilities Program Through the Section 811 program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.
- Section 202 Multifamily Health Care Program Helps expand the supply of affordable housing with supportive services for the elderly. It provides very lowincome elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.
- Single Family Homeownership/Housing Counseling Agencies HUD provides free assistance through local housing counseling agencies where consumers can access information and counseling in regards to buying a home, refinancing a mortgage, saving a home from foreclosure and more.

# USDA Rural Development (USDA-RD)

- a) Section 515 Program Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. A Section 538 mortgage insurance program is also available
- b) Section 502 Program Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. Section 504 Program Provides for the rehabilitation of homes.
- c) Community Facilities Program Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for "special populations."

- d) Preservation Program Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification income eligible to low/moderate-income persons and families.
- e) Business & Industry Program The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

#### Federal Emergency Management Agency (FEMA).

The State of Nebraska is part of FEMA's "Region VII" coverage area, which also includes the States of Iowa, Kansas and Missouri. FEMA Region VII works with local, State and Tribal emergency management officials and private sector entities to respond to natural disasters and project human life and property from any and all natural disasters and hazards. After a federal disaster declaration is made, information is delivered via website to those in the affected area. Region VII consists of five divisions:

- a) Response Established at a regional "watch center," awareness and analysis and the coordination and implementation of federal responses to major disaster areas is key. Preparation of an Incident Management Assistance Team to plan necessary operations and logistics to a disaster area ensures prompt response to help those in need.
- **b) Recovery** Provides federal assistance to individuals, households and public facilities located within a declared disaster area.
- c) Mitigation Reduces property loss due to flooding via outreach provision, including affordable flood insurance and other programs that encourage safe community development and reduction of loss of life and property due to natural disaster.
- **d)** National Preparedness Coordinates and develops tools necessary to prepare for hazards and natural disasters among all levels of government, as well as private nongovernmental agencies and Communities.
- e) Mission Support Ensures functional efficiency among critical business operations, including functions with key partners and customer service to persons and families affected by natural disaster.
- **f) Grants** Oversees that disaster and non-disaster grants are in compliance with public law.

#### Federal Covid-19 Supplemental Appropriations-CARES Act.

The State of Nebraska received approximately \$10.8 Billion of assistance for combatting economic distressed caused by the Coronavirus Pandemic. In June, 2020, a plan for the expenditure of these funds was announced, including the following:

- Community CARES program administered through the Department of Health and Human Services to provide food security, housing, and behavioral health care: \$85 million.
- Reimbursements to state and local government for coronavirus-related expenses: \$180 million.
- Agriculture & businesses: \$392 million.
- Small business stabilization: \$230 million.
- Livestock producers stabilization: \$100 million.
- Rural broadband remote access grant program: \$40 million.
- Workforce retraining initiative: \$16 million.
- Admin support to all business programs: \$5 million.
- Gallup business stabilization and growth training: \$1 million.
- Unemployment Trust Fund and potential General Fund Budget Flexibility: \$427 million.

In February, 2021, the State of Nebraska approved \$200 Million to support the State's "Emergency Rental Assistance Program." Eligible renter households of specified incomes will be those that are unable to pay past due or future rent and utilities as a result of the COVID-19 Pandemic. Funds will be paid to landlords on behalf of the tenants. Current funding will be available in August, 2021.

### Other Federal Funding.

Other funding products that may serve to be useful in the development of affordable housing include the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the (Historic) Rehabilitation Tax Credit, available via the Historic Preservation Act.