

*Nebraska Investment Finance Authority –
Housing Study Grant Program.*

**Dawson County Area, Nebraska
Housing Study with Strategies for
Affordable Housing.**

“Workforce Housing Specific Analysis” – 2023.



**Prepared For:
Dawson Area Development.**

Prepared By:

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

APRIL, 2018

***DAWSON COUNTY AREA, NEBRASKA
HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING
“WORKFORCE HOUSING SPECIFIC ANALYSIS” - 2023.***

DAWSON AREA DEVELOPMENT

Andrea McClintic, Executive Director

BOARD OF DIRECTORS

Robyn Geiser, Chairman

Dean Kugler, Vice Chairman

Joyce Hudson, Past Chairman

David Stenberg, Secretary/Treasurer

Joe Pepplichtsch

Mike Bacon

John Fagot

Karen Widick

Susan Kloepping

Laura Robbins

The County-Wide Housing Study was funded by the Nebraska Investment Finance Authority Housing Study Grant Program, with matching funds from Dawson Area Development (DAD). The Housing Study was completed with the guidance and direction of the Dawson Area Development Board of Directors.

**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, Lonnie Dickson, AICP, Keith Carl

TABLE OF CONTENTS:

Table of Contents.....	i
List of Tables.....	iii
 SECTION 1 – OVERVIEW OF RESEARCH APPROACH & PURPOSE OF STUDY.	
Introduction.....	1.1
Research Approach.....	1.2
Purpose of Study.....	1.3
 SECTION 2 – COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.	
Introduction.....	2.1
County-Wide Citizen Survey.....	2.1
Workforce Housing Needs Survey.....	2.4
 SECTION 3 – DAWSON COUNTY AREA PROFILE.	
Introduction.....	3.1
Housing Market Area.....	3.2
Population Profile.....	3.3
Income Profile.....	3.5
Economic Profile.....	3.7
Housing Profile.....	3.9
 SECTION 4 – AREA-WIDE HOUSING TARGET DEMAND & LAND USE NEEDS ANALYSIS.	
Introduction.....	4.1
Housing Demand Situation.....	4.1
Housing Demand Potential.....	4.2
Housing Target Demand.....	4.5
Housing Demand by Income Sector.....	4.8
Housing Demand Potential for Target Populations & Price Points/Housing Types.....	4.11
Housing Rehabilitation/Demolition Demand.....	4.14
Site Analysis Process & Housing Land Use Needs.....	4.15
Housing Development & Rehabilitation Areas.....	4.22

TABLE OF CONTENTS (Continued):

SECTION 5 –HOUSING GOALS & ACTION STEPS.

Introduction.....	5.1
Housing Goals & Action Steps.....	5.2

SECTION 6 – DAWSON COUNTY AREA FIVE-YEAR HOUSING ACTION PLAN.

Introduction.....	6.1
Potential Housing/Funding Partners (Funding & Implementation).....	6.2
Place-Based Development Components.....	6.3
Housing Projects.....	6.4

SECTION 7 – AFFORDABLE HOUSING CONCEPTS, IMPLEMENTATION & FUNDING SOURCES/PARTNERSHIPS.

Introduction.....	7.1
Affordable Housing Concepts.....	7.1
Housing Development Implementation.....	7.6
Funding Sources & Partnerships.....	7.7

APPENDIX I – DAWSON COUNTY AREA SURVEY RESULTS.

APPENDIX II – DAWSON COUNTY AREA TABLE PROFILE.

LIST OF TABLES:

<u>Table</u>	<u>Page</u>
3.1 Population Trends & Projections Dawson County Area, Nebraska Communities 1990-2023.....	3.4
3.2 Survey of Rental Properties Dawson County / Lexington, Nebraska 2002-2016.....	3.11
3.3A Vacancy Rates By Unit Type Dawson County, Nebraska 2016.....	3.12
3.3B Vacancy Rates By Unit Type Lexington, Nebraska 2016.....	3.12
3.4 Average Sales Price of Single Family Homes Dawson County, Nebraska 1999-2016.....	3.13
4.1 Estimated Housing Target Demand Dawson County Area, Nebraska Communities 2023.....	4.6
4.2 Estimated Housing Target Demand – ED Boost Dawson County Area, Nebraska Communities 2023.....	4.7
4.3 Area Household Income (AMI) Dawson County, Nebraska 2018.....	4.8

LIST OF TABLES (Continued):

<u>Table</u>		<u>Page</u>
4.4	Estimated Year-Round Housing Demand By Income Sector Dawson County Area, Nebraska Communities 2023.....	4.9
4.5	Housing Demand Potential – Target Populations Dawson County Area, Nebraska Communities 2023.....	4.12
4.6	Housing Demand – Specific Types By Price Product (Points) Dawson County Area, Nebraska Communities 2023.....	4.13
4.7	Estimated Target Housing Rehabilitation/Demolition Demand Dawson County Area, Nebraska Communities 2023.....	4.14
4.8	Housing Land Use Projections/Per Housing Type/Age Sector Cozad, Nebraska 2023.....	4.19
4.9	Housing Land Use Projections/Per Housing Type/Age Sector Gothenburg, Nebraska 2023.....	4.20
4.10	Housing Land Use Projections/Per Housing Type/Age Sector Lexington, Nebraska 2023.....	4.21

SECTION 1

**OVERVIEW OF
REASEARCH APPROACH &
PURPOSE OF STUDY.**

SECTION 1 | OVERVIEW OF RESEARCH APPROACH & PURPOSE OF STUDY.

INTRODUCTION.

This **Housing Study** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for the **Dawson County Area, Nebraska**, including all Communities in Dawson County and the Communities of **Elwood (Gosper County)** and **Eustis (Frontier County)**. The **Study** describes the past, present and projected demographics, economic and housing conditions in the Area, with a specific emphasis and analysis of “**Workforce Housing needs**” and a “**Five-Year Housing Action Plan,**” identifying recommended future housing projects and activities. The **Study** recognizes housing development in the Dawson County Area as both a “quality of life” issue and an important “economic development” event.

The **Housing Study** was conducted for **Dawson Area Development (DAD)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. The **DAD Board of Directors**, as well as local elected officials and the general citizenry, provided invaluable information throughout the development of this **Housing Study**. Funding for the **Area-Wide Housing Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from **DAD**. This **Study** serves as an update to the previous **Area-Wide Housing Study**, completed in 2014.





RESEARCH APPROACH.

The **Dawson Area-Wide Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2012-2016 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources.

To facilitate effective planning and implementation activities, housing demand projections were developed for a five-year period. The implementation period for this Housing Study will be April, 2018, to April, 2023.

This **Housing Study** included both quantitative and qualitative research activities. The **qualitative activities** included a **comprehensive citizen participation program** consisting of two important opinion **Surveys** and meetings with the DAD Board of Directors, all in an effort to understand the housing issues and needs of the Dawson County Area. **Quantitative research activities** included the gathering of multiple sets of statistical and field data for each Community. The collection and analysis of this data allowed for the projection of the Area population and household base, income capacity and housing profile and demand.

PURPOSE OF STUDY.

“The purpose of this Housing Study is to establish a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for the Dawson County Area . This will ensure that proper guidance is observed in the development of various affordable housing types for persons and families of all income sectors.”

The **Objectives** of this **Housing Study** include:

- (1) **analyze the recent past and present housing situation** in the Dawson County Area, with emphasis on determining the need for **workforce, family, elderly** and both **rental** and **owner housing options**;
- (2) **provide a process for educating and energizing the leadership** of the Dawson County Area to take an active role in improving and creating modern and safe, both market rate and affordable, housing options, including the creation of important **Area-Wide Housing Partnerships**;
- (3) **identify the future target demand** for the Dawson County Area for both **new** and **rehabilitated housing** with an associated **Five-Year Housing Action Plan**;
- (4) design program-specific housing projects to address **the needs of the local workforce and young professionals, the elderly and retirees, families of all sizes and income levels and persons with special needs**;
- (5) encourage **Downtown Housing & Redevelopment Initiatives** for the Communities of Cozad, Gothenburg and Lexington;
- (6) **introduce new and innovative housing programs** that are both an economic and social “fit” for the Dawson County Area, to address both **immediate** and **long-term housing needs, with Place-Based Development Components**; and
- (7) **address and eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of the Dawson County Area.

This **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**:

- ♦ **Comprehensive Citizen Participation Program.**
- ♦ **Dawson County Area Profile.**
- ♦ **Area-Wide Housing Target Demand & Land Use Needs Analysis.**
- ♦ **Housing Goals & Action Steps.**
- ♦ **Dawson County Area Five-Year Housing Action Plan.**
- ♦ **Affordable Housing Concepts, Implementation & Funding Sources/Partnerships.**



This **Area-Wide Housing Study** should not only be utilized by **DAD**, but also representatives of local Chambers of Commerce, economic and housing development corporations, public school districts and other important for-profit and non-profit groups and organizations in the Dawson County Area. Local developers and contractors have recently expressed interest in committing funds for housing development and could also utilize this **Study** for proposing appropriate housing programs for the Area Communities.

This **Study** will also make the use of housing funds more accessible and effective and encourage investors to make better informed decisions that target the Area's needs and desires for new housing types. All of this will result in stability and growth for the Communities of the Dawson County Area.

SECTION 2

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

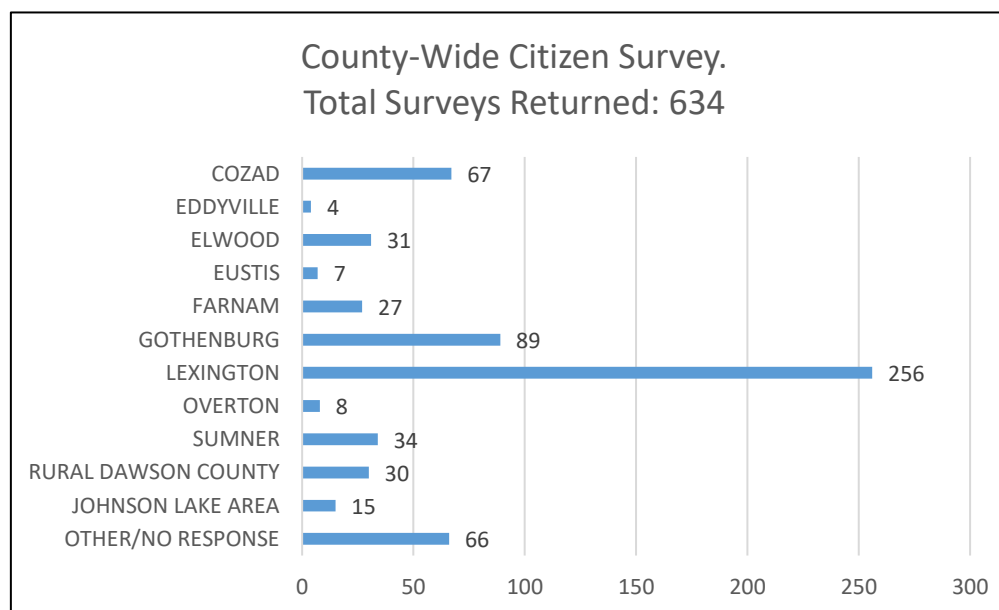
SECTION 2 | COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

INTRODUCTION.

The Dawson County Area, Nebraska, Housing Study includes both **qualitative** and **quantitative research activities**. A **comprehensive citizen participation program** was implemented to gather the opinions of the Dawson County citizenry regarding housing issues and needs. *Planning for the County and each 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 Dawson County and each Community included two important Surveys; a “County-Wide Citizen Survey,” and a “Workforce Housing Needs Survey”.

COUNTY-WIDE CITIZEN SURVEY.

The “County-Wide Citizen Housing Survey” was made available to households in the Dawson County Area at select locations and on local websites. A total of **634 Surveys** were completed and returned, providing valuable public information. **Survey** participants were asked to give their opinion about barriers to obtaining affordable owner or rental housing, specific housing types greatly needed throughout the Area. The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix I of this County-Wide Citizen 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 affordable **owner housing** included housing prices, a lack of sufficient homes for sale and excessive down payment/closing costs. The identified barriers faced when obtaining affordable **rental housing** included the cost of rent, a lack of available, decent rental housing and the cost of utilities.
- **A total of 97 participants were not satisfied with their current housing situation.** Reasons included homes too small and an overall lack of new housing options to improve their housing situation.
- Top housing needs in the Dawson County Area, identified by **Survey** participants, included, but not limited to housing for low- to middle-income families and elderly persons, housing for existing/new employees, single family housing, general rental housing, housing choices for first-time homebuyers, rehabilitation of owner- and renter-occupied housing and two- and three-bedroom apartments or homes.
- Participants of the **Survey** identified the top price ranges as being most affordable in purchasing a home, which included 1) \$50,000-\$100,000 and 2) \$100K-\$120K.

COUNTY-WIDE CITIZEN SURVEY FOR DAWSON COUNTY, NEBRASKA

Dawson Area Development (DAD) is preparing a County-Wide Housing Study to determine both present and future housing needs in Dawson County, during the next five years. The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from DAD. An important activity of the Housing Study is to ask you, a local resident, about the housing needs of your Community and the County. Please complete the following Survey, by FRIDAY, JANUARY 26TH.

634 Total Surveys

1. Where do you reside?

<input type="checkbox"/> Cozad (67)	<input type="checkbox"/> Eddyville (4)	<input type="checkbox"/> Elwood (31)	<input type="checkbox"/> Eustis (7)	<input type="checkbox"/> Farnam (27)
<input type="checkbox"/> Gothenburg (89)	<input type="checkbox"/> Lexington (256)	<input type="checkbox"/> Overton (8)	<input type="checkbox"/> Sumner (34)	<input type="checkbox"/> Rural Dawson County (30)
<input type="checkbox"/> Johnson Lake Area (15)				
<input type="checkbox"/> Other/No Response (Identify) (66) Callaway, Kearney, Holdrege, North Platte, Alma, Bertrand, Brady, Broken Bow, Elm Creek, Oconto, Omaha, Rural Gosper County				

2. If you do not live in Dawson County, are you interested in moving to the County? Yes 31 No 99

3. Which of the following sectors are you employed?

<input type="checkbox"/> Government (43)	<input type="checkbox"/> Finance (31)
<input type="checkbox"/> Non-Profit Organization (11)	<input type="checkbox"/> Manufacturing (14)
<input type="checkbox"/> Retail & Wholesale Trade (17)	<input type="checkbox"/> Agricultural/Forestry/Natural Resources (45)
<input type="checkbox"/> Real Estate (10)	<input type="checkbox"/> Administrative (17)
<input type="checkbox"/> Information (3)	<input type="checkbox"/> Health Care/Social (50)
<input type="checkbox"/> Education (247)	<input type="checkbox"/> Utilities/Construction (10)
<input type="checkbox"/> Leisure & Hospitality (1)	<input type="checkbox"/> Professional/Technical (18)
<input type="checkbox"/> Transportation (7)	<input type="checkbox"/> Mining (0)
<input type="checkbox"/> Accommodation & Food (1)	<input type="checkbox"/> Arts/Entertainment (2)
<input type="checkbox"/> Retired (24)	<input type="checkbox"/> Other (41) <u>Security Services</u> <u>Self-employed</u>

4. Gender? Male 173 Female 394

5. What is your current age? 18-24 23 25-34 157 35-44 151 45-54 100 55-64 121 65-74 35 75-84 10 85+ 1

6. Which type of housing do you currently live in?

<input type="checkbox"/> Single Family House (own) (470)	<input type="checkbox"/> Manufactured/Mobile Home (own) (8)
<input type="checkbox"/> Single Family House (rent) (64)	<input type="checkbox"/> Manufactured/Mobile Home (rent) (2)
<input type="checkbox"/> Duplex/Triplex (own) (2)	<input type="checkbox"/> Rental Apartment (28)
<input type="checkbox"/> Duplex/Triplex (rent) (10)	<input type="checkbox"/> Condominium (4)
<input type="checkbox"/> Townhome (own) (4)	<input type="checkbox"/> Other (9) <u>Work housing provided</u> <u>Live with family</u>
<input type="checkbox"/> Townhome (rent) (0)	

7. Number of persons in your household? 1 (62) 2 (207) 3 (96) 4 (120) 5+ (114)

8. Please indicate your household income range, for 2017. <\$25K (31), \$25K-40K (70), \$40K-60K (103), \$60K-80K (115), \$80K-100K (98), \$100K-125K (77), \$125K-150K (31), \$150K-175K (28), \$175K-200K (8), \$200K+ (14)

SECTION 2

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

12. Which of the following housing types are needed in your Community? Please Check (✓).

	Greatly Needed	Somewhat Needed	Not Needed
▪ Housing For:			
1. Lower-Income Families	241	133	34
2. Middle-Income Families	325	98	4
3. Upper-Income Families	80	169	128
4. Single Parent Families	220	153	8
5. Existing / New Employees	245	133	10
▪ Single Family Housing	271	126	7
▪ Rental Housing (General)	275	118	13
▪ Manufactured Homes	80	170	111
▪ Mobile Homes	25	131	221
▪ Condominiums/Townhomes	104	205	77
▪ Duplex Housing	121	221	38
▪ Apartment Complexes (3 to 12 Units per Complex)	170	157	55
▪ Rehabilitation of Owner-occupied Housing	166	179	35
▪ Rehabilitation of Renter-occupied Housing	172	166	36
▪ 14 Housing Choices for First-Time Homebuyers	283	99	14
▪ Single Family Rent-To-Own			
1. Short-Term 3 to 5 Years	185	182	38
2. Long-Term 6 to 15 Years	189	185	37
▪ Duplex/Townhouse Rent-to-Own			
1. Short-Term 3 to 5 Years	112	182	68
2. Long-Term 6 to 15 Years	116	185	65
▪ One Bedroom (Apartment or House)	122	177	70
▪ Two Bedroom (Apartment or House)	189	157	27
▪ Three+ Bedroom (Apartment or House)	263	101	13
▪ Independent Living Housing for Persons with a Mental/Physical Disability	108	209	48
▪ Group Home Housing for Persons with a Mental/Physical Disability	91	197	73
▪ Housing in Downtown	49	137	176
▪ Retirement Housing – Rental	119	202	45
▪ Retirement Housing – Purchase (Owner occupant)	118	202	47
▪ Retirement Housing For:			
1. Low-income Elderly Persons	195	161	28
2. Middle-income Elderly Persons	187	170	25
3. Upper-income Elderly Persons	82	192	95
▪ Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	111	203	54
▪ Single-Room-Occupancy Housing (Boarding Homes)	56	171	136
▪ Short-Term Emergency Shelters – 30 Days or Less	126	175	74
▪ Long-Term Shelters – 90 Days or Less	88	170	112
▪ Transitional Housing (3-12 month temporary housing)	106	179	77
▪ Housing for Persons with Chronic Mental Illness	74	187	102
▪ Other (specify):			

- Monthly rent between \$500 and \$600, as well as rent between \$600 and \$700 were the top two price ranges identified by **Survey** respondents as being most affordable.
- 55.1 percent of the **Survey** respondents supported the Dawson County Area using State or Federal grant funds to conduct an owner housing rehabilitation program. 50.7 percent of the **Survey** respondents supported using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 64.6 percent of the **Survey** respondents supported the Dawson County Area establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.
- 60.9 percent of the **Survey** respondents supported the Area using grant dollars to purchase, rehab and resell vacant housing.
- 57.7 percent of the **Survey** respondents supported Dawson County 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, duplexes for rent and assisted living housing as the specific housing types they would be most interested in moving to.

WORKFORCE HOUSING NEEDS SURVEY.

Dawson Area Development, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the Area's workforce. A total of **218 Surveys** were returned. **Survey** participants were asked to provide information on subjects such as issues and barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or a renter. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in **Appendix I** of this **Housing Study**.

- **Survey** participants consisted of **173 homeowners** and **34 renters**. **A total of 39 participants were not satisfied with their current housing situation**. Reasons included their home being too small for the price, preference of a different housing type and no attached garage.
- Participants of the **Survey** identified the top price ranges as being most affordable in purchasing a home, which included 1) \$225,000+ and 2) \$50K to \$100K. Participants also identified the ability to afford monthly rent between \$600 and \$700, or above \$1,100.
- **The City of Gothenburg was favored by Survey participants as the Community they would like to purchase or rent a home.**
- A total of **79 participants** identified a desire to purchase a single family home.
- The most common **barriers** identified to obtaining affordable **owner housing** included housing prices, a lack of sufficient homes for sale and the cost of real estate taxes.
- **Barriers** faced when obtaining affordable **rental housing** included the high cost of rent, a lack of decent rental units at an affordable price range and the cost of utilities.

9. As a renter or homeowner, what is the #1 issue or barrier you experience with obtaining affordable, suitable housing for your household?

For Renters		For Owners	
0	Lack of handicap accessible housing	3	Lack of handicap accessible housing
1	Lack of adequate public transportation	2	Lack of adequate public transportation
2	Lack of knowledge of fair housing rights	6	Lack of knowledge of fair housing rights
16	Cost of rent	77	Housing prices
1	Restrictive zoning/building codes	16	Restrictive zoning/building codes
2	Job status	14	Job status
9	Attitudes of landlords & neighbors	13	Attitudes of immediate neighbors
19	Lack of availability of decent rental units in your price range	14	Mortgage lending application requirements
0	Use of background checks	28	Excessive down payment/closing costs
7	Excessive application fees and/or rental deposits	19	Cost of utilities
12	Cost of utilities	10	Lack of educational resources about homeowner responsibilities
0	Lack of educational resources about tenant responsibilities	17	Cost of homeowner's insurance
		72	Lack of Sufficient Homes for Sale
		46	Cost of Real Estate Taxes
8	Other: <u>Cost of maintenance, Lack of rentals that allow pets, Lack of rentals in the country, Lexington is not a safe area to live in</u>	1	Other: Lack of affordable land for sale to build on

SECTION 3

DAWSON COUNTY AREA PROFILE.

SECTION 3 | DAWSON COUNTY AREA PROFILE.

INTRODUCTION.

This **Section** of the **Dawson County Area, Nebraska, Housing Study with Strategies for Affordable Housing** provides a population, income, economic and housing profile of the Area. Presented are both trend and projection analysis. Emphasis is placed on a five-year projection of change.

Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout the Dawson County Area. The statistical data, projections and associated assumptions presented in this **Profile** will serve as the very basic foundation for preparing the Area with a future housing stock capable of meeting the needs of its citizens.

The analysis and projection of demographic variables are the foundation of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in the Dawson County Area, included a five-year period, **April, 2018, to April, 2023**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

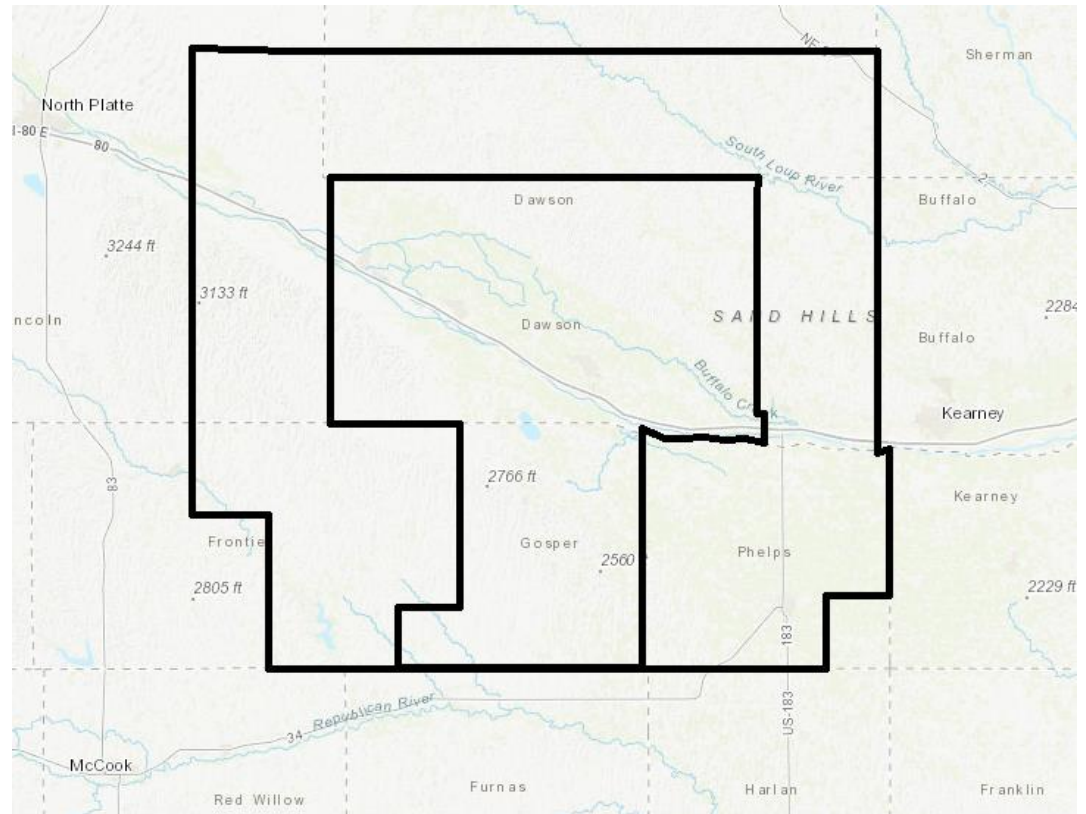
The following narrative provides population, income, economic and housing trends and projections for the Dawson County Area. **All statistical Tables are included in Appendix II.**



HOUSING MARKET AREA.

The estimated **Housing Market Area** for the DAD Communities is divided into two segments, a Primary and a Secondary Housing Market Area. The **Primary Housing Market Area** includes all of Dawson and Gosper Counties and each Community as part of the **Lexington Micropolitan Statistical Area**. The **Secondary Housing Market Area** includes portions of Lincoln, Frontier, Gosper, Phelps, Buffalo and Custer Counties. Examples of Communities included in the Secondary Housing Market Area are Brady in Lincoln County, Moorefield and Eustis in Frontier County; Bertrand and Holdrege in Phelps County and Elm Creek and Miller in Buffalo County.

This Secondary Housing Market Area could provide added stability to the population of the Dawson County Area. In order for the Dawson County Area to attract residents from the Secondary Area, **the County and DAD Communities need to provide a variety of housing types, owner and renter, at various price ranges, for all income levels and age groups.**



POPULATION PROFILE.

Population Trends and Projections.

Table 3.1, Page 3.4, identifies population trends and projections for the Dawson County Area Communities, from 2000 to 2023. The population of the previous two Decennial Censuses (2000 and 2010) recorded an increase in population for the Area Communities. The Dawson County population increased from 19,940, in 2000, to 24,365, in 2010, an increase of 4,425, or 22.2 percent. **Currently (2018), the estimated population for the County is 24,322 and is projected to decline, slightly, but remain stable at 24,291, by 2023.**

The Community of Lexington, the County-Seat and largest Community in Dawson County, and the Community of Gothenburg are projected to increase in population during the next five years. This is due, in part, to recent housing development activities, expanding employment opportunities in and nearby Communities, and the Cities' locations near primary transportation corridors. The remaining Communities are projected to experience slightly declining, but stable population bases. **A stable population base contributes to the need for new and improved housing for persons of all incomes in the County.**

An Economic Development (ED) "Boost" in the Dawson County Area by 2023, utilizing a scenario of 700 additional Full-Time Employment (FTE) opportunities being created, results in the Area having the potential to increase in population by 2.5 percent, or 614 persons for a 2023 population of 24,936. Each Community and the Balance of Dawson County would experience either a stable or increasing population due to an ED Boost.

POPULATION NOTES.

- Dawson County is projected to remain stable in population, declining, slightly, by an estimated 0.01 percent, or by 31 persons, by 2023.
- An ED "Boost" in Dawson County will increase the County population to an estimated 24,936 by 2023.
- The Communities of Lexington and Gothenburg will experience a population increase during the next five years.
- The Dawson County 55+ population is projected to increase by 2023.
- Average Dawson County Area 2018 estimated ratio of persons per household = 2.47.
- Dawson County 2017 Group Quarters Population = 327.

TABLE 3.1
POPULATION TRENDS AND PROJECTIONS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
1990-2023

<u>Community</u>	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2018</u>	<u>2023</u>	<u>% Change 2018-2023</u>	<u>2023 ED Boost*</u>
Dawson County	19,940	24,365	24,326	24,322	24,291	-0.01%	24,936
Cozad	3,823	4,163	3,977	3,878	3,744	-0.1%	3,803
Eddyville	102	96	97	93	88	-5.4%	88
Farnam	188	223	171	163	156	-4.3%	156
Gothenburg	3,232	3,619	3,574	3,519	3,543	+0.06%	3,622
Lexington	6,601	10,011	10,230	10,447	10,603	+1.5%	11,040
Overton	547	646	594	575	562	-2.3%	564
Sumner	210	237	236	228	218	-4.4%	218
Balance of County	5,237	5,370	5,447	5,419	5,377	-0.08%	5,445
Elwood	679	761	707	691	677	-2.0%	683
Eustis	452	464	401	389	373	-4.1%	380

*The “Economic Development (ED) Boost” relates to a scenario of creating 700 full-time employment opportunities in the Dawson County Area, by 2023, would create an estimated population increase of 614, including an estimated additional 280 households in the Area.

Source: 1990, 2000, 2010 Census; 2011 & 2016 Census Estimates.
Hanna:Keelan Associates, P.C., 2018.

INCOME PROFILE.

Information presented in the **Income Profile** of this **Housing Study** aids in determining the number of households within the Dawson County Area having the financial capacity to afford new or upgraded housing. In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in the Area, in the future. Low cost and government subsidized housing are subject to Federal regulations, such as size and type, whereas upper income housing has few limitations.

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. Currently (2018), Dawson County per capita income is an estimated \$41,318. This is projected to increase an estimated 11.1 percent, to \$45,911, by 2023.

The highest per capita income is in the Community of Gothenburg, at \$32,046, while the lowest is in Lexington, at \$18,296. **By 2023, these trends of highest and lowest per capita income are projected to remain the same.**

Median Household Income.

The highest median household income is in the Community of Gothenburg, at \$60,622, while the lowest is in Cozad, at \$41,672. **By 2023, these trends of highest and lowest per capita income are projected to remain the same.**

INCOME NOTES.

- Dawson County 2018 per capita income = 41,318 (compared to the State of Nebraska per capita income of \$51,436).
- In 2017, an estimated 5,926 owner households and an estimated 2,865 renter households, in Dawson County, are cost burdened or have housing problems.
- In 2016, 4,315 persons received social security income. A total of 3,360, or 77.8 percent were persons aged 65 and older.
- An estimated 307 persons in Dawson County also received supplemental security income, in 2016.

Cost Burden/Housing Problems.

Households throughout the Dawson County Area are considered to be **“Cost Burdened”** and/or have various **“Housing Problems”**, as defined by the Department of Housing and Urban Development. A cost burdened household is one 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.

In 2018, an estimated 1,329 owner households in Dawson County, or 22.4 percent of all owner households, are cost burdened or have housing problems. Additionally, an estimated 1,086 renter households in Dawson County, or 37.9 percent of all renter households, are cost burdened or have housing problems.

The number of cost burdened households is related to the low supply and high demand for housing in Dawson County with affordable prices. Adding to the issue of cost burden are two key factors: **1) most of the new rental housing being developed, today, does not meet the affordability needs of persons and families with the greatest housing need, and 2) housing that is available for purchase or rent is either severely deteriorating or dilapidated and in extreme cases, experiencing health and safety issues such as mold, inadequate utilities, and deferred maintenance.**

It will be important that all Dawson County Area Communities, through 2023, take an aggressive approach to developing housing for persons and families of low- to moderate-income, especially with the projected influx of employment opportunities. **The Area’s housing partners will need to plan and implement a comprehensive workforce housing initiative.**

ECONOMIC PROFILE.

The Dawson County Area enjoys many economic development benefits that are provided by Dawson Area Development and the Nebraska Department of Economic Development. The Cities of Cozad, Gothenburg and Lexington implement 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. These three Communities, along with the City of Elwood, are recognized as “Economic Development Certified Communities” 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 is a review of relevant labor force data, annual employment trends and the identification of major employers are included.

Employment Trends.

Between 2005 and 2018, the unemployment rate in Dawson County ranged from a high of 5.2 percent to a low of 2.7 percent. During this period, the total number of employed persons increased by 351. By 2023, an estimated 12,589 employed persons will be employed in Dawson County, with an unemployment rate of 2.6 percent.

Employment By Type.

Data obtained from the Nebraska Department of Labor highlights Dawson County’s largest employers in 2018. An estimated 11,340 persons work in a non-farm place of employment. The largest concentration of workers are employed in the Local Government, Retail Trade, Wholesale Trade, Health Care & Social Services and Accommodation & Food Service sectors.

ECONOMIC NOTES.

- Dawson County 2017 unemployment rate = 2.4%.
- Employment in Dawson County has increased by an estimated 399 employees, or 3.2 percent since 2010.
- By 2023, total employment in Dawson County is projected to increase an estimated 2.9 percent.
- Four companies in Dawson County employ over 500 employees each. An additional six companies employ between 250-500 persons.
- The U.S. Census Bureau Center for Economic Studies (CES) estimates, of the 11,755 total jobs in Dawson County, nearly 26 percent travel more than 25 minutes to work. The CES also estimates 27 percent of all Dawson County residents travel 25+ minutes to work

In addition to agriculturally-based employment business activity, major employers in the Dawson County area include, but are not limited to Tyson Fresh Meats, VVS Canteen, Nebraska Plastics and Paulsen Inc. Each of these companies employs over 300 employees, with Tyson employing over 2,700. An additional six companies in the Area employ between 250 and 500 people. **A significant boost in employment opportunities is possible with the addition of 700 new jobs in the Dawson County Area. These and other employers could form a partnership to create various owner and rental housing types, including single room occupancy/transitional housing for their employees.**

Several programs and organizations of economic and Community development are available to Dawson County Area residents. Dawson Area Development provides the technical assistance needed to attract, grow and retain employment and economic opportunities for Area Cities and Villages, by providing grant and resource development and project implementation. **West Central Nebraska Development District; Lexington, Cozad and Gothenburg Housing Authorities/Agencies** and other local, both public and private/non-profit organizations and foundations also provide economic, community and housing development opportunities in the Dawson County Area.



HOUSING PROFILE.

The development of housing of any size, shape and capacity should be viewed as a primary economic development activity for all the Dawson County Area Communities. Community leadership must have a competitive mindset and be engaged when it comes to attracting developers, funders and contractors to propose housing initiatives for their cities and villages. This must also be the case in regards to alleviating various housing issues such as overcrowding, vacancy deficiency and deferred maintenance of existing housing units.

The following highlights housing trends and projections for the Dawson County Area.

Households.

Currently, an estimated 7,356 households reside in the Dawson County Area Communities, consisting of an estimated 4,840 owner and 2,516 renter households. By 2023, owner households will account for an estimated 4,851, or 65.3 percent of the total 7,422 households projected for the Area Communities. **The Communities of Gothenburg and Lexington are projected to experience increasing numbers of total households, through 2023.**

Group quarters include such housing structures as college dormitories, nursing care centers, correctional facilities, etc. The Communities of Cozad, Elwood, Gothenburg and Lexington have segments of population residing in group quarters. **The total group quarters population in the Area Communities is projected to decrease from 327 in 2018, to 315 in 2023.** The most important group quarters in Dawson County include skilled nursing and long-term care facilities.

HOUSING NOTES.

- Dawson County 2017 total housing units = 8,172 (5,186 owner, 2,986 rental).
- Dawson County 2017 total households = 7,356 (4,840 owner, 2,516 renter).
- As per the 2012-2016 American Community Survey, an estimated 33 housing units in Dawson County lacked complete plumbing, while an estimated 275 were considered “overcrowded”.
- Dawson County Area Communities 2018 housing vacancy rate (all units) = 9.9%.
- Dawson County 2017 adjusted housing vacancy rate = 4.0%.
- The Communities of Cozad, Gothenburg, Lexington and Sumner have adjusted housing vacancy rates less than 6 percent.
- Dawson County 2016 average single family sales price = \$110,556.

Housing Units/Vacancy & Occupancy.

In 2018, the Dawson County Area Communities, total, contain an estimated 8,172 housing units, consisting of approximately 5,186 owner and 2,986 rental units. Of these 8,172 units, approximately 816 are vacant, resulting in an overall, estimated housing vacancy rate of 9.9 percent. The 816 vacant housing units consist of an estimated 346 owner and 470 rental units, equaling an owner housing vacancy rate of 6.6 percent and a rental housing vacancy rate of 15.7 percent. Excluding the Village of Farnam has the highest housing vacancy rate, 33 percent, while the City of Gothenburg has the lowest at 6.6 percent.

The **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are available for year-round rent or purchase, meeting current housing code standards and having modern, marketable amenities. A minimum AHVR of 7 percent would be ideal for the Dawson County Area Communities, to ensure sufficient housing available for both new and existing residents. **The overall, estimated AHVR for Dawson County is 4 percent**, which includes an estimated AHVR for owner housing of 3 percent and 5.7 percent for rental housing. **This concludes that, overall, the Dawson County Area has both an owner and rental housing vacancy deficiency. Additionally, the Communities of Cozad, Gothenburg, Lexington and Sumner have an overall AHVR below the 7 percent threshold.**

Table 3.2, Page 3.11, identifies a **Survey of Rental Properties**, conducted by the **Nebraska Investment Finance Authority**, for Dawson County (2002-2016) and the City of Lexington (2006-2016). In Dawson County, a total of 31 rental housing programs participated in the 2016 Survey, totaling 989 rental units. Results identified a 5.2 percent rental housing vacancy rate in the County. The absorption rate, or average number of days a vacant rental unit becomes occupied, was 42.2 days for Dawson County.

In Lexington, six rental housing programs, comprising 415 units participated in the 2016 Survey. A 6.5 percent rental housing vacancy rate was recorded for Lexington, with an absorption rate of 63 days.



TABLE 3.2
SURVEY OF RENTAL PROPERTIES
DAWSON COUNTY / LEXINGTON, NEBRASKA
2002-2013

	<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
<u>Dawson County</u>	2002	7	602	4.5	8.1
	2003	6	447	6.3	82.4
	2004	11	555	7.0	47.3
	2005	18	792	12.1	46.0
	2006	19	742	10.8	55.4
	2007	23	836	9.2	78.1
	2008	26	872	7.7	31.2
	2009	30	895	7.3	28.7
	2010	37	975	7.8	38.0
	2011	42	936	7.2	48.0
	2012	42	976	4.0	24.1
	2013	36	920	4.8	20.3
	2014	40	759	6.2	34.7
	2015	29	899	3.7	29
	2016	31	989	5.2	42.2
<u>Lexington</u>	2006	6	309	12.0	40.0
	2007	9	317	6.9	129.4
	2008	7	468	6.0	19.2
	2009	8	352	4.0	35.0
	2010	10	336	10.1	34.0
	2011	8	381	5.0	49.9
	2012	14	459	3.3	25.5
	2013	10	510	3.3	22.1
	2014	10	374	6.4	22.0
	2015	6	374	3.7	33.3
	2016	6	415	6.5	63.0

Source: Nebraska Investment Finance Authority, 2018.

Tables 3.3A and 3.3B identify the vacancy rate by unit type for Dawson County and the City of Lexington in 2016. Dawson County recorded only 52 of the 989 reviewed rental housing units as vacant. In Lexington, only 27 of the 415 reviewed units were vacant.

Dawson County Area Communities should take an active role in increasing their housing stock during the next five years. This can be accomplished by both building new homes and rehabilitating (economically feasible) existing housing units. Housing units that are severely deteriorated or dilapidated should be targeted for substantial rehabilitation or, in extreme cases, demolition and replacement.

Additional rental housing units are desired and needed in the Dawson County Area Communities, as reflected by the Housing and Workforce Surveys and pertinent statistical data. **Rental housing for persons and families of all incomes should be developed throughout the Area by 2023 with emphasis on workforce housing.**

**TABLE 3.3A
VACANCY RATES BY UNIT TYPE
DAWSON COUNTY, NEBRASKA
2016**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	170	4	1.6%
Apartments	179	48	6.8%
Mobile Homes	10	0	0.6%
<u>Not Sure of Type</u>	<u>30</u>	<u>0</u>	<u>5.6%</u>
Total Units	989	52	4.8%

Source: Nebraska Investment Finance Authority, 2018.

**TABLE 3.3B
VACANCY RATES BY UNIT TYPE
LEXINGTON, NEBRASKA
2016**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	56	0	0.0%
Apartments	347	27	7.8%
Mobile Homes	0	0	0.0%
<u>Not Sure of Type</u>	<u>12</u>	<u>0</u>	<u>0.0%</u>
Total Units	415	27	6.5%

Source: Nebraska Investment Finance Authority, 2018.

Table 3.4 highlights the **average sales price of single family homes** in Dawson County, from 2000 to 2016. In 2016, an average sales price of \$110,556 was recorded, representing an increase of \$50,922, or 85.4 percent from the 2000 price of \$59,634. 2013 represents the peak average sale price of homes in the County since 2000, at \$116,994.

TABLE 3.4
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
DAWSON COUNTY, NEBRASKA
1999-2016

<u>Fiscal Year</u>	<u>Average Sale Price</u>
1999	\$59,634
2000	\$55,864
2001	\$62,719
2002	\$66,499
2003	\$71,103
2004	\$76,529
2005	\$74,526
2006	\$85,962
2007	\$90,471
2008	\$83,360
2009	\$88,845
2010	\$94,832
2011	\$106,170
2012	\$105,669
2013	\$116,994
2014	\$108,744
2015	\$109,841
<u>2016</u>	<u>\$110,556</u>
Change (1999-2016)	+\$50,932 (+85.4%)

Source: Nebraska Investment Finance Authority, 2017.

Housing Values & Gross Rent.

The cost of housing in any county or community is influenced by many factors, primarily the cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of any county or community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. The Dawson County Area Communities are challenged to organize necessary resources to meet the needs of their residents, including both financial and organizational resources. A continued effort to upgrade wages, at both existing and new employment settings, should be a top priority.



Currently, the Village of Sumner has the highest median rent of all Dawson County Communities, an estimated \$725, followed by the Village of Overton at \$718. Sumner is projected to experience a median rent of \$761, by 2023, followed by Elwood at \$757. The lowest median rent, for 2018, is in the Village of Farnam, at an estimated \$388. Farnam is projected to continue to experience the lowest median rent by 2023, at an estimated \$420

In 2018, the Communities of Lexington and Elwood have the highest median value for owner housing, at \$109,300 and 104,000, respectively. By 2023, these two Communities will continue to experience the highest owner housing median value in the Dawson County Area, at \$124,500 and \$118,600, respectively.

Affordable Housing Stock.

With the population stability and the number of housing units projected to increase, by 2023, it is important that appropriate, affordable housing stock of various types be available in all Communities of the Dawson County Area, including housing for new and existing retirees and the elderly. Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families, as well as an active role in housing rehabilitation for homes that are cost effective for such activity.

A total of **23 affordable rental housing programs were reviewed in Dawson County**, comprising a total of **627 units**. These programs are financially supported by any one or more funding sources, including the Nebraska Investment Finance Authority's LIHTC and CROWN Credit-To-Own Housing Programs, USDA-Rural Development and the Department of Housing and Urban Development. A total of **17 rental housing programs** identified, at least, 90 percent occupancy, with waiting lists. **Of these 17 programs, 12 have a current occupancy of 100 percent.**



SECTION 4

**AREA-WIDE HOUSING
TARGET DEMAND &
LAND USE NEEDS ANALYSIS.**

SECTION 4 | AREA-WIDE HOUSING TARGET DEMAND & LAND USE NEEDS ANALYSIS.

INTRODUCTION.

This Section of the Dawson County Area, Nebraska, Housing Study with Strategies for Affordable Housing provides a **Housing Target Demand and Land Use Needs Analysis**. The analysis includes the identification of housing “target” demand for both new housing development and housing rehabilitation activities.

HOUSING DEMAND SITUATION.

Some of the housing needs expressed by participants of the **Housing Surveys** included **additional rental housing units for low- to middle-income families, rehabilitation of owner and renter-occupied housing and housing choices for first-time homebuyers, consisting of two or three bedrooms**. Participants of the Dawson County-Wide Citizen Survey and the Workforce Housing Needs Survey stressed that the lack of safe, decent and affordable housing options for all populations and incomes is an issue, as well as the need to rehabilitate or demolish distressed housing structures in the Area Communities.

The rehabilitation of homes in each Community could help to meet the needs of households/families wanting to purchase a home within a moderate price range. **Both a purchase-rehabilitate-resale/re-rent program and a “Land Bank” Program is recommended, Area-Wide.**



Workforce housing is a critical need in Dawson County. Workforce housing, as defined by the recently approved LB 518 Rural Workforce Housing Investment Act consists of “*Owner-occupied housing units that cost at least one hundred fifty thousand dollars but not more than two hundred seventy-five thousand dollars to construct or rental housing units that cost at least one hundred thousand dollars but not more than two hundred thousand dollars per unit to construct.*” There is an increasing need for starter homes, throughout Dawson County, consisting of three+-bedrooms, especially in the \$150,000 to \$225,000 price range for the local workforce, including first-time homebuyers and moderate-income households. The development of housing in this price range could be accomplished through local public and private partnerships. **It will be important for these partnerships to provide sound, decent both owner and rental housing to support major economic/employment opportunities projected to locate to Dawson County.**

Elderly housing in the Dawson County Area is needed to support an increase in the 55+ year populations of the County. A home repair/modification program would be appropriate to assist elderly persons to stay in their home. Future housing options for elderly persons in the Area could also include low- to medium density housing, such as duplexes, triplexes and townhomes.

HOUSING DEMAND POTENTIAL.

To effectively determine housing demand potential, three separate components were reviewed. These included **(1) housing demand based upon new households, the replacement of substandard housing units and the need for affordable housing units for cost burdened households/families, (2) vacancy deficiency (demand), and (3) local “pent-up” housing demand.** The following describes each of these components.

(1) HOUSING DEMAND-NEW HOUSEHOLDS, REPLACEMENT & AFFORDABLE DEMAND.

New Households.

New households, the replacement of substandard housing and the assistance that can be provided to maintain affordable housing, for both its present and future households, are important considerations in the determination of a housing demand potential for any particular community.

All Communities in the Dawson County Area are projected to remain either stable or increase in population by 2023. The Communities of Gothenburg and Lexington are projected to experience population increases during the next five years. The stable and increasing populations of the Dawson County Area Communities are projected to lead to stability, or an increase in the number of households by 2023. The Communities of Gothenburg and Lexington are projected to experience an increase in the number of households by 2023.

Cost Burdened Households.

According to HUD standards, a housing unit is considered to have problems if overcrowded (more than one person per room) and/or if the household lacks complete plumbing.

In 2018, an estimated 1,329 owner households in Dawson County, or 22.4 percent of all owner households, are cost burdened or have housing problems. Additionally, an estimated 1,086 renter households in Dawson County, or 37.9 percent of all renter households, are cost burdened or have housing problems.

Substandard Units/Overcrowded Conditions.

A substandard unit, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room, including bedrooms, within a housing unit. The 2000 and 2010 Census; Dawson, Gosper and Frontier County Assessor offices and the field observations completed by Hanna:Keelan for the Dawson County Area Communities produced data identifying substandard housing units and housing units having overcrowded conditions.

Housing structural conditions, provided by the Dawson, Gosper and Frontier County Assessors identified **1,074 housing units in “Fair” condition and an additional 195 units in “Poor” or “Badly Worn” condition.** During the next five years, these housing structures should be targeted for moderate to substantial rehabilitation or demolition/replacement. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.

As per the 2012-2016 American Community Survey, 275 housing units in the Dawson County Area were experiencing overcrowded conditions and 33 units lacked complete plumbing.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

Housing vacancy deficiency is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, year-round, and code acceptable housing units is less than 6 to 7 percent. A vacancy rate of 7 percent is the minimum rate recommended for the Dawson County Area, to have sufficient housing available for new and existing residents.

The overall, estimated AHVR for the Dawson County Area Communities is 4 percent, which includes an estimated AHVR for owner housing of 3 percent and 5.7 percent for rental housing. **This concludes that, overall, the Dawson County Area Communities have both an owner and rental housing vacancy deficiency.**

(3) “PENT-UP” HOUSING DEMAND.

The **“Pent-Up” housing demand** is defined as those current residents of the Dawson County Area needing and/or wanting to secure a different and/or affordable housing type during the next five years. This would include persons from all household types and income sectors of the County and each Community, 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 housing demand is created by renter households wanting to become a homeowner, or vice-a-versa.

HOUSING TARGET DEMAND.

Table 4.1, Page 4.6, identifies the **estimated housing target demand** for the **Dawson County Area Communities** by **2023**. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout the Dawson County Area.

The total estimated **housing target demand** in the **Dawson County Area Communities**, by **2023**, is **542 housing units, including 281 owner and 261 rental units**, at an estimated development cost of **\$115 Million**. The smaller Communities of the Area should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units.

The **Community of Lexington** has the greatest demand for new construction and housing rehabilitation activities in the Dawson County Area. An estimated **306 total units, including 138 owner and 168 rental units** should be built in Lexington, at an estimated target budget of **\$63 Million**. Of the 306 new housing units, an estimated **14 units** should be targeted for **Downtown Lexington**, consisting of **four owner and 10 rental** housing units. Additionally, an estimated **57 owner and 31 rental housing units** should be developed in the **City of Cozad**, while **66 owner and 36 rental housing units** should be targeted for the **City of Gothenburg**.



TABLE 4.1
ESTIMATED HOUSING TARGET DEMAND
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2023

<u>Community</u>	<u>Target Demand*</u>		<u>Total Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
	<u>Owner</u>	<u>Rental</u>		
Cozad	57	31	88	\$19.60
Eddyville	0	2	2	\$0.33
Farnam	2	4	6	\$1.17
Gothenburg	66	36	102	\$22.7
Lexington	138	168	306	\$63.4
Overton	4	4	8	\$1.68
Sumner	2	4	6	\$1.17
Elwood	6	6	12	\$2.52
<u>Eustis</u>	<u>6</u>	<u>6</u>	<u>12</u>	<u>\$2.52</u>
Totals	281	261	542	\$115.09

*Based upon the general estimate of **new population/households**, providing affordable housing for **cost burdened households**, replacement of housing stock in “Deteriorated” to “Dilapidated” condition and **housing experiencing plumbing, overcrowded conditions (as per HUD Definition)**, absorb **housing vacancy deficiency** by a **vacancy rate** consisting of structurally sound, year-round housing units and build for a **(existing households) “pent-up” demand**, based upon local capacity and availability of land and financial resources. **Includes both new construction and Purchase-Rehab-Resale or Re-Rent.**

NOTE: A percentage (15%-34%) of new housing in each Community should focus on purchase-rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2018.

Table 4.2 identifies the **estimated housing target demand** for **Dawson County** and each **Community**, utilizing the **ED “Boost” scenario**. The **scenario** utilizes the creation of **700 FTE opportunities** and a total, Area-Wide population growth of 658 during the next five years. With this scenario, the total estimated **housing target demand** in **Dawson County** will be **822 housing units, including 390 owner and 432 rental units**, at an estimated development cost of **\$170.72 Million**. The **Communities of Cozad, Gothenburg, Lexington, Elwood and Eustis** would experience an increase in their respective total housing target demand and estimated budget.

TABLE 4.2
ESTIMATED HOUSING TARGET DEMAND – ED BOOST
(+658 POPULATION/700 FTEs)
EST. 280 ADDITIONAL HOUSEHOLDS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2023

<u>Community</u>	<u>Target Demand*</u>		<u>Total Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
	<u>Owner</u>	<u>Rental</u>		
Cozad	69	61	130	\$27.66
Eddyville	0	2	2	\$0.33
Farnam	2	4	6	\$1.17
Gothenburg	89	57	146	\$32.09
Lexington	212	284	496	\$100.92
Overton	4	4	8	\$1.68
Sumner	2	4	6	\$1.17
Elwood	6	8	14	\$2.85
<u>Eustis</u>	<u>6</u>	<u>8</u>	<u>14</u>	<u>\$2.85</u>
Totals	390	432	822	\$170.72

*Based upon the general estimate of **new population/households**, providing affordable housing for **cost burdened households**, replacement of housing stock in “**Deteriorated**” to “**Dilapidated**” condition and **housing experiencing plumbing, overcrowded conditions (as per HUD Definition)**, absorb **housing vacancy deficiency** by a **vacancy rate** consisting of structurally sound, year-round housing units and build for a **(existing households) “pent-up” demand**, based upon local capacity and availability of land and financial resources. **Includes both new construction and Purchase-Rehab-Resale or Re-Rent.**

NOTE: A percentage (19%-38%) of new housing in each Community should focus on purchase-rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2018.

HOUSING DEMAND BY INCOME SECTOR.

Table 4.3 identifies **household area median income (AMI)**, for Dawson County, while **Table 4.4, Page 4.9 and 4.10**, identifies the **estimated housing target demand by income sector** for the Dawson County Area Communities by 2023. Approximately **542 new units** should be targeted, consisting of **281 owner units** and **261 rental units**.

Dawson County Area Communities should focus on addressing the owner housing needs and demands of individuals and families who have an AMI of 31 percent or higher. For rental housing, programs assisting income sectors of all income sectors will need to be examined. The same procedure holds true for the development of low, middle- and upper-income housing in the Cities of Cozad, Gothenburg and Lexington. **A majority of housing development throughout the Dawson County Area should be directed at persons and families between 81 and 125 percent AMI.**

TABLE 4.3

HOUSEHOLD AREA MEDIAN INCOME (AMI)

DAWSON COUNTY, NEBRASKA

2018

	<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	\$13,200	\$15,050	\$16,950	\$18,800	\$20,350	\$21,800	\$23,350	\$24,850
50% AMI	\$21,950	\$25,050	\$28,200	\$31,300	\$33,850	\$36,350	\$38,850	\$41,350
60% AMI	\$26,340	\$30,060	\$33,840	\$37,560	\$40,620	\$43,620	\$46,620	\$49,620
80% AMI	\$35,100	\$40,100	\$45,100	\$50,100	\$54,150	\$58,150	\$62,150	\$66,150
100%AMI	\$43,900	\$50,100	\$56,400	\$62,600	\$67,700	\$72,700	\$77,700	\$82,700
125%AMI	\$54,875	\$62,625	\$70,500	\$78,250	\$84,625	\$90,875	\$97,125	\$103,375

Source: U.S. Department of Housing and Urban Development.

Hanna:Keelan Associates, P.C., 2018.

TABLE 4.4						
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR						
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES						
2023						
	<u>Income Range</u>					
<u>Community</u>	<u>0-30%</u> <u>AMI</u>	<u>31-60%</u> <u>AMI</u>	<u>61-80%</u> <u>AMI</u>	<u>81-125%</u> <u>AMI</u>	<u>126%+</u> <u>AMI</u>	<u>Totals</u>
<u>Cozad</u>						
Owner	0	0	8	31	18	57
Rental	4	10	5	12	0	31
<u>Eddyville</u>						
Owner	0	0	0	0	0	0
Rental	0	2	0	0	0	2
<u>Farnam</u>						
Owner	0	0	0	2	0	2
Rental	0	2	2	0	0	4
<u>Gothenburg</u>						
Owner	0	0	8	38	20	66
Rental	4	10	8	14	0	36
<u>Lexington</u>						
Owner	0	8	22	42	66	138
Rental	10	42	28	72	16	168
CONTINUED:						

TABLE 4.4 (CONTINUED)**ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2023**

<u>Community</u>	<u>Income Range</u>					<u>Totals</u>
	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81-125% AMI</u>	<u>126%+ AMI</u>	
<u>Overton</u>						
Owner	0	0	2	2	0	4
Rental	0	2	2	0	0	4
<u>Sumner</u>						
Owner	0	0	0	2	0	2
Rental	0	2	2	0	0	4
<u>Elwood</u>						
Owner	0	0	2	4		6
Rental	0	2	4	0	0	6
<u>Eustis</u>						
Owner	0	0	2	4	0	6
Rental	0	2	4	0	0	6
<u>Totals</u>						
Owner	0	8	44	125	104	281
Rental	18	74	55	98	16	261

Source: Hanna:Keelan Associates, P.C., 2018.

HOUSING DEMAND POTENTIAL FOR TARGET POPULATIONS & PRICE POINTS/HOUSING TYPES.

Target populations include elderly, family and special needs populations, per **Area Median Income (AMI)**. The housing types in the Dawson County Area include both owner and rental units of varied bedroom sizes. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the right population sector. The majority of new housing options in the Dawson County Area should be directed towards family populations, especially the local workforce.

Table 4.5, Page 4.12, identifies **housing target demand** in the Dawson County Area, **for specific population groups** by 2023. In the Area, overall, a minimum of **542 housing units** should be targeted by 2023, consisting of **281 owner** and **261 rental units**. This includes an estimated 178 total units for elderly (55+) populations, 336 total units for families and 28 total units for special populations, or those families with a member with a cognitive or physical disability(ies).

An estimated 342 housing units, consisting of 174 owner and 168 rental units should be targeted for the workforce population in the Area, by 2023. The workforce housing demand includes an estimated 55 units in Cozad (35 owner, 20 rental), 64 units in Gothenburg (40 owner, 24 rental) and 193 units in Lexington (85 owner, 108 rental).

Table 4.6, Page 4.13, identifies **proposed housing types by target price points** with the given **AMI** for the Dawson County Area, by 2023. The owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households between 81 and 125 percent AMI with an average affordable purchase price of \$259,500. Two- and three-bedroom rental units, with an average affordable monthly rent of \$835, present the greatest demand in the Area.

Three+-bedroom units at an average purchase price of \$221,000 and an estimated average monthly rent cost of \$790 are the most needed housing types for the workforce population in the Dawson County Area.

TABLE 4.5

HOUSING DEMAND POTENTIAL – TARGET POPULATIONS

DAWSON COUNTY AREA, NEBRASKA COMMUNITIES

2023

HOUSEHOLD - AREA MEDIAN INCOME (AMI)							Workforce Sector
<u>OWNER</u> <u>UNITS</u>	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>TOTALS</u>	
Elderly (55+)	0	0	10	28	64	102	24
Family	0	2	30	95	40	167	148
Special							
<u>Populations¹</u>	<u>0</u>	<u>6</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>12</u>	<u>2</u>
Subtotals	0	8	44	125	104	281	174
<u>RENTAL</u> <u>UNITS*</u>	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>TOTALS</u>	Workforce Sector
Elderly (55+)	4	20	14	28	10	76	12
Family	8	48	37	70	6	169	154
Special							
<u>Populations¹</u>	<u>6</u>	<u>6</u>	<u>4</u>	<u>0</u>	<u>0</u>	<u>16</u>	<u>2</u>
Subtotals	18	74	55	98	16	261	168
Totals	18	82	99	223	120	542	342

* Includes Credit- or Lease-to-Own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.**NOTE 1: Housing demand includes both new construction and purchase-rehab-resale or re-rent.****NOTE 2: Workforce Housing Target Demand:**

Cozad: Owner – 35 Units; Rental – 20 Units.

Gothenburg: Owner – 40 Units; Rental – 24 Units.

Lexington: Owner – 85 Units; Rental – 108 Units.

Source: Hanna:Keelan Associates, P.C., 2018.

TABLE 4.6

HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINTS)
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2023

PRICE – PURCHASE COST (Area Median Income)

OWNER	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
UNITS*	\$110,500	\$155,500	\$201,500	\$259,500	\$326,500*+	Totals	Sector
2 Bedroom	0	2	10	16	21	49	11
3+ Bedroom	0	6	34	109	83	232	163
Totals	0	8	44	125	104	281	174

PRICE – PURCHASE COST (Area Median Income)

RENTAL	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
UNITS**	\$565	\$610	\$680	\$835	\$910+	Totals	Sector
1 Bedroom	4	8	6	8	0	26	0
2 Bedroom	8	26	19	38	10	101	72
3+ Bedroom	6	40	30	52	6	134	96
Totals	18	74	55	98	16	261	168

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2018.

HOUSING REHABILITATION/DEMOLITION DEMAND.

Table 4.7 identifies the **estimated rehabilitation and demolition target demand** for the **Dawson County Area Communities**, by **2023**. Up to **266 units** could be targeted for rehabilitation in the Area at an estimated cost of **\$9.04 Million**. An additional **170 housing units** are considered not cost effective for rehabilitation and should be demolished. The estimated cost of demolition will range, depending on acquisition of the housing unit.

Land being occupied by “bad and unsafe” housing located in the Communities should be secured in a single, Area-Wide “Land Bank,” reserved for future housing development. Dawson Area Development, in partnership with local public, private and non-profit housing groups, will need to take a proactive role in housing development and rehabilitation activities in the Area. Communities seeking to revitalize their respective housing stock will want to consider tools of redevelopment, such as Community Development Block Grants and Tax Increment Financing to assist with such activities.

**TABLE 4.7
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND*
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2023**

	# Rehabilitated / Est. Cost \$ (Million)	Demolition
Cozad:	62 / \$2.10	35
Eddyville:	10 / \$0.34	8
Farnam:	14 / \$0.47	10
Gothenburg:	47 / \$1.60	25
Lexington:	76 / \$2.60	54
Overton:	23 / \$0.78	15
Sumner:	16 / \$0.54	13
Elwood:	10 / \$0.34	6
<u>Eustis:</u>	<u>8 / \$0.27</u>	<u>4</u>
Totals	266 / \$9.04	170

*Based upon County Assessor Records & Field Assessment.
Source: Hanna:Keelan Associates, P.C., 2018.

SITE ANALYSIS PROCESS & HOUSING LAND USE NEEDS.

The location of a proposed housing project to pertinent facilities and services crucially influences the benefits that a person can derive from society. These facilities/services are comprised of many things, including schools, shopping, recreation and medical, to name a few.

Physical capabilities, age and household structure establish the priority for particular amenities. The services/amenities of households for the elderly and physically or mentally disabled differ from those needed by young and middle-aged families. Facilities are prioritized into categories: Primary and Secondary Services.

In an attempt to rate a subject property in terms of proximity of Primary and Secondary amenities, a point scale was derived based upon distance. The criteria presented on the following page provides a basis from which to analyze a proposed housing site. If, for example, the medical facility was located one mile from a proposed housing site, one (1) point would be awarded to elderly/disabled housing and three (3) points would be allocated for family housing. For each housing type, a minimum total of 14 to 16.5 points are required for recommended development. However, in smaller, rural communities the total number of points will vary based upon the types of services and amenities available in the Dawson County Area.



Residential Site Analysis Criteria

Housing for the Elderly and Disabled

<u>Primary</u>	<u>Points</u> 3	<u>Points</u> 2	<u>Points</u> 1
A. Grocery	Wkg.	½ M	1 M
B. Drug	Wkg.	½ M	1 M
C. Medical	Wkg.	½ M	1 M
D. Shopping	½ M	¾ M	1 M
E. Religious	½ M	¾ M	1 M
<u>Secondary</u>			
F. Educational	1 M	2 M	3 M
G. Recreational	1 M	2 M	3 M

Family Housing

<u>Primary</u>			
A. Educational	Wkg.	½ M	1 M
B. Recreational	Wkg.	½ M	1 M
C. Shopping	½ M	¾ M	1 M
D. Religious	½ M	¾ M	1 M
E. Grocery	1 M	2 M	3 M
F. Drug	1 M	2 M	3 M
<u>Secondary</u>			
G. Medical	2 M	3 M	4 M

Notes: Wkg = Within Walking Distance
M = Miles

The following provides a list of environmental criteria that should be avoided in selecting a site for housing development.

- Floodplain/wetland locations, which require lengthy public review process and consideration of alternative sites in the area.
- Sites in or adjacent to historic districts, buildings or archeological sites, which may result in expensive building modifications to conform to historic preservation requirements and a longer review process.
- Sites near airports, railroads or high volume traffic arteries, which may subject residents to high noise levels, air pollution and risks from possible accidents.
- Sites near tanks that store chemicals or petrochemicals of an explosive or flammable nature.
- Sites near toxic dumps or storage areas.
- Sites with steep slopes or other undesirable access conditions which may make them undesirable for use.

In addition to the previously mentioned criteria, the U.S. Department of Housing and Urban Development (HUD) provides guidelines for analyzing proposed housing sites. In Chapter 1 and Chapter 4 of the HUD 4571.1 Rev.-2, HUD addresses the importance and requirements of proposed site locations:

“Site location is of the utmost importance in the success of any housing development. Remote or isolated locations are to be avoided. Projects which, by their location or architectural design, discourage continuing relationships with others in the community will not be approved (are not acceptable). A primary concern is that the project not be dominated by an institutional environment.”

Tables 4.8, 4.9 and 4.10 identify the estimated **land use projections and housing types per age sector** for the **Communities of Cozad, Gothenburg and Lexington**, respectively, by 2023. Housing unit types include single family homes (units), patio homes, town homes, duplexes/triplexes and apartment units.

Housing for the local workforce and young professionals is a great need in these the Communities. Each Community will need to designate the appropriate acres to allow for new housing development. Land Use Plans, found in each Community's Comprehensive Plan, should designate an estimated **2.5 times** the total required acres identified for future residential development. **Rental units should be geared towards providing housing for persons involved in the local workforce, at 45+ percent AMI, needing decent, affordable rental housing.** Rental housing development could include the Area's continued use of Nebraska Investment Finance Authority's **CROWN Credit-To-Own** Housing Program.

In **Cozad**, an estimated **30.5 acres of land** will be required to complete the needed housing developments. This includes an estimated 34 units developed for the 55+ age group. This would require an estimated 10.7 acres. An estimated 54 units will need to be developed for non-elderly families, including the local workforce and special populations, requiring an estimated 19.8 acres.

An estimated **27 acres of land** will be required for housing developments in the **City of Gothenburg**. This includes an estimated 36 units will need to be developed for the 55+ age group, requiring an estimated 11.2 acres. An estimated 66 units will need to be developed for non-elderly families, requiring an estimated 24.2 acres.

For the **City of Lexington**, an estimated **103.9 acres of land** will be required to complete necessary housing developments. An estimated 92 units will need to be developed for the 55+ age group, requiring an estimated acres. An estimated 214 units will need to be developed for non-elderly families, requiring an estimated 75.4 acres.

TABLE 4.8
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE & AGE SECTOR
COZAD, NEBRASKA
2023

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	25 / 5*	13.8
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	10 / 0	3.4
	Duplex/Triplex Unit	0 / 10	2.3
	Apartment - 4+ Units***	0 / 4	0.3
Totals		35 / 19	19.8
55+ Years	Single Family Unit	8 / 0	3.7
	Patio Home Unit	4 / 0	1.6
	Town Home Unit	8 / 0	2.8
	Duplex/Triplex Unit	0 / 10	2.3
	Apartment - 4+ Units***	2 / 2	0.3
Totals		22 / 12	10.7
Total Units / Acres		57 / 31	30.5^^

*Includes Credit-To-Own Units.

**Includes housing for persons with a disability

^Includes Public Right-of-Way.

^^Community Land Use (Residential) Plan should designate 2.5x total acres needed.

Source: Hanna:Keelan Associates, P.C., 2018.

TABLE 4.9
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE & AGE SECTOR
GOTHENBURG, NEBRASKA
2023

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	30 / 8*	17.5
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	12 / 0	4.0
	Duplex/Triplex Unit	0 / 10	2.3
	Apartment - 4+ Units***	2 / 4	0.4
Totals		44 / 22	24.2
55+ Years	Single Family Unit	8 / 0	3.7
	Patio Home Unit	4 / 0	1.6
	Town Home Unit	8 / 0	2.8
	Duplex/Triplex Unit	0 / 12	2.8
	Apartment - 4+ Units***	2 / 2	0.3
Totals		22 / 14	11.2
Total Units / Acres		66 / 36	35.4^^
*Includes Credit-To-Own Units. **Includes housing for persons with a disability ^Includes Public Right-of-Way. ^^Community Land Use (Residential) Plan should designate 2.5x total acres needed. Source: Hanna:Keelan Associates, P.C., 2018.			

TABLE 4.10
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE & AGE SECTOR
LEXINGTON, NEBRASKA
2023

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	64 / 24*	40.5
	Patio Home Unit	8 / 0	3.1
	Town Home Unit	16 / 30	15.9
	Duplex/Triplex Unit	0 / 68	15.6
	Apartment - 4+ Units***	0 / 4	0.3
Totals		88 / 126	75.4
55+ Years	Single Family Unit	20 / 0	9.2
	Patio Home Unit	10 / 0	3.9
	Town Home Unit	16 / 8	8.3
	Duplex/Triplex Unit	0 / 28	6.4
	Apartment - 4+ Units***	4 / 6	0.7
Totals		50 / 42	28.5
Total Units / Acres		138 / 168	103.9^^
*Includes Credit-To-Own Units. **Includes housing for persons with a disability ^Includes Public Right-of-Way. ^^Community Land Use (Residential) Plan should designate 2.5x total acres needed. Source: Hanna:Keelan Associates, P.C., 2018.			

HOUSING DEVELOPMENT & REHABILITATION AREAS.

Housing rehabilitation or preservation activities are important for each Dawson County Area Community. The field analysis completed as an activity of this **Housing Study** included an assessment of the condition of the existing housing stock, which also utilized information from the Dawson, Gosper and Frontier County Assessor Offices. Overall, the housing stock throughout the Area is in “Average” condition, suggesting that a large number of homes are in need of one or more forms of moderate rehabilitation including, but not limited to: siding, window and door replacement, paint, plumbing repairs, porch repairs and landscaping.

“Pockets” of areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, exists in each Community in the Dawson County Area. Generally, these pockets are located near the Downtown “core” and/or the oldest neighborhoods of each Community. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development. **Other community development activities should complement housing redevelopment and rehabilitation activities. This includes street paving, street lighting and sidewalk installation, implementing nuisance abatement and community cleanup activities and other local incentives that enhance vehicular and pedestrian safety.**

All Communities in the Dawson County Area should address and identify vacant land suitable for new housing development. These areas should generally be free from of natural and man-made constraints to growth, such as floodplains and steep topography, but located in close proximity to current developments and Community amenities. The Dawson County Area Communities should also continue the designation of “**Redevelopment Areas**” where Tax Increment Financing (TIF) could be used as a tool of “**Community Enhancement**” for blighted and substandard properties. TIF can be used for public infrastructure and utility improvements associated with both new residential development and housing preservation/rehabilitation activities. **Currently, the Communities of Cozad, Gothenburg, Lexington and Eustis have designated “Redevelopment Areas” where TIF can be implemented.**

Efforts in the Nebraska State Legislature are being implemented to enact “Legislative Bill 496,” which would allow the use of TIF to assist in financing the development of workforce housing.

SECTION 5

HOUSING GOALS & ACTION STEPS.

SECTION 5 | HOUSING GOALS & ACTION STEPS.

INTRODUCTION.

The following **“Housing Goals & Action Steps”** reflect the results of the housing planning research and citizen input via public opinion Surveys and meetings with the Dawson Area Development Board of Directors. These assisted in identifying and prioritizing housing **Goals** and **Action Steps** for the **Dawson County Area, with an emphasis on the provision of housing for the local workforce.**

Goals are broad statements, identifying the state or condition the citizenry wishes the primary components of the planning area to be or evolve into within a given length of time. **“Goals”** are long-term in nature and, in the case of those identified for this **Housing Study**, will be active during the next five years.

“Action Steps” help to further define the meaning of goals and represent **very specific activities** to accomplish a particular Goal. In many cases, specific time lines are attached to **Action Steps** and are the most measurable component of this **Housing Study**. Both qualitative and quantitative research activities aided in the identification and prioritization of housing needs in the Dawson County Area. The following **Goals** are discussed in this Section.

- Goal 1: Area-Wide Housing Development Initiative.
- Goal 2: New Housing Developments.
- Goal 3: Rehabilitation/Preservation of Existing Owner and Rental Housing Stock.
- Goal 4: Financing Activities for Housing Development in Dawson County.
- Goal 5: Alternative Energy Initiatives.
- Goal 6: Impediments to Fair Housing Choice.
- Goal 7: Housing Study Review and Implementation.



HOUSING GOALS & ACTION STEPS.

Goal 1: Area-Wide Housing Development Initiative.

Implement a **housing development initiative** for the **Dawson County Area**, an estimated **542 housing units** by **2023**, as a primary economic development activity, **with an emphasis on the development of workforce housing for local employees and young professionals**. A core activity of this Housing Development Initiative should be the official establishment of a **Dawson County Area Housing Partnership (DCAHP)** to monitor and encourage housing development throughout the Dawson County Area.

The **DCAHP** should be created and maintained by **Dawson Area Development (DAD)** and work directly with both local and State housing stakeholders and housing funding sources. This Partnership will encourage the development of specific housing programs that meet the needs of the County's current and future residents, with emphasis on housing constructed for the local workforce, young families, the elderly, veterans, minorities and populations with special needs.


- **Action Step 1: DCAHP**, with the guidance and direction of DAD, would include the services of important Community and County leadership, as well as selected private and public sector entities. These entities should include, but are not limited to the Cozad, Gothenburg and Lexington Housing Authorities; Cozad, Gothenburg, Lexington and Elwood Chambers of Commerce, West Central Nebraska Development District (WCNDD), Community Action Partnership of Mid-Nebraska (CAPMN), West Central Nebraska Agency on Aging (WCNAAA), local foundations, realtors, major employers and financial institutions.
- **Action Step 2: The DCAHP** should continue the planning and facilitation of both local and County-wide **Workforce Housing Assistance Programs** to encourage and directly involve major employers with assisting their employees in obtaining affordable housing. Assistance could include, but not be limited to, locating and negotiating the purchase of a home, to providing funding assistance for the purchase and/or rehabilitation of a house. Funding assistance could be, for example, grant monies and/or low-interest loan to persons and families for closing costs, down payment, etc.

An estimated 342 housing units, consisting of 174 owner and 168 rental units should be targeted for the workforce population in the Dawson County Area, by 2023. The workforce housing demand includes an estimated 55 units in Cozad (35 owner, 20 rental), 64 units in Gothenburg (40 owner, 24 rental) and 193 units in Lexington (85 owner, 108 rental). The DCAHP, along with DAD, should be responsible for preparing and implementing grant administration and funding associated with the Rural Workforce Housing Investment Fund (LB 518) for workforce housing development activities in the Dawson County Area.

- **Action Step 3: DCAHP** should implement a **Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age. **Program** activities would 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 Cozad, Gothenburg and Lexington Housing Authorities, WCNAHA, Lexington Regional Health Center, Cozad Community Hospital and local senior/retirement communities including nursing homes, assisted living and senior independent living facilities to assist with Continuum of Care Programs.

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.

Several independent elderly and special needs housing options are available throughout Dawson County (highlighted in **Appendix II**). These include independent living, assisted living and skilled nursing/long term care facilities. Future facilities could consider funding assistance from the Nebraska Investment Finance Authority, United States Department of Agriculture-Rural Development and United States Department of Housing and Urban Development.

- **Action Step 4: Create a Downtown Housing & Redevelopment Initiative**, directed at increasing the availability of housing opportunities in the Central Business Districts of the Cities of **Cozad, Gothenburg and Lexington**. An estimated **14 units** should be targeted for **Downtown Lexington**, consisting of **four owner** and **10 rental** housing units. Additionally, an estimated **two owner** and **six rental housing units** should be developed in **Downtown Cozad**, while **four owner** and **six rental housing units** should be targeted for **Downtown Gothenburg**. The rehabilitation of second story units in commercial buildings should be planned and implemented.
- 
- **Action Step 5: Establish a Dawson County Area Land Bank Program**, to ensure the availability of both land and housing for future developments and to enhance Community residential development efforts.

Goal 2: New Housing Developments.

Address the needs of both owner and renter households of all age and income sectors throughout the Area by producing varied, affordable price points (products).

- **Action Step 1:** Build new owner and rental housing units that are affordable for low- to middle income workforce families and households to alleviate housing issues including cost burden, overcrowding, units with incomplete plumbing and other essential components, units in deteriorating or dilapidated condition and housing vacancy deficiency.



The **Housing Initiative** should target the development of up to **542 new housing units in the Dawson County Area, by 2023**, including an estimated **281 owner housing units and 261 new rental units**. The development of these new housing units would add an estimated \$115 Million to the local residential property tax base. **An Economic Development “Boost” scenario, including the creation of up to 700 additional full-time employment opportunities would increase the total housing target demand in the Area to an estimated 822 housing units, including 390 owner and 432 rental units**. The ED “Boost” would create an additional estimated \$170 Million to local tax bases.

“Greatly Needed” housing types/activities, as per the Dawson County Citizen Survey, included single family housing for low to middle-income families, housing for first-time homebuyers, rehabilitation of owner- and renter-occupied housing units and retirement housing for low and middle-income elderly persons.

Currently, an estimated 1,329 owner and 1,086 renter households are considered cost burdened in Dawson County, or spending, at least, 30 percent of their monthly income on housing costs (mortgage, rent, maintenance, etc.). Additionally the Dawson County Area Communities, combined, have a current **adjusted housing vacancy rate (AHVR)** of 4 percent. Specifically, the Area Communities have a combined **owner AHVR of 3 percent** and a **renter AHVR of 5.7 percent**, highlighting an owner and rental housing **“Vacancy Deficiency”** for the Dawson County Area Communities.

- **Action Step 2:** Implement a “**Housing Action Plan**” that includes the identification of vacant lots within each Community’s respective Corporate Limits, as well as suitable land adjacent, outside the Community for the development of rural residential subdivisions designed in a “**build through**” **planning and zoning/subdivision model**, so as to eventually be annexed into the Community. The Action Plan will also need to include a **purchase/rehab/resell or re-rent program** for existing vacant housing.
- **Action Step 3:** Owner housing units should be constructed in the Dawson County Area, with emphasis on single family homes. **The price product in highest demand in the Dawson County Area Communities are homes with an average affordable purchase price of \$259,500. In an effort to create housing for low- to moderate-income households, the average affordable purchase price of a home in the Dawson County Area should be priced at or above \$120,500. Additionally, an average affordable purchase price of \$221,000 would be the most suitable for the local workforce.** Owner housing should generally consist of three+-bedrooms, with the exception of housing for retirees, which would typically be two-bedroom units.
- **Action Step 4: New and modern, affordable rental units** should be constructed in Dawson County Area Communities, with emphasis on townhome, duplex and apartment units for the elderly and local workforce households. **Rental housing price products for the County Area workforce should have an average affordable monthly rent of \$835.** General rental housing, preferably units consisting of two+-bedrooms, should be constructed to provide safe, decent and affordable rental housing options.

Future affordable rental housing in each Dawson County Area Community will require the creative use of available “tools of public intervention and credit enhancement” to buy down both development and operational costs. “Tools” could come in the form of grants, low-interest loans, mortgage insurance, tax increment financing or land and/or cash donations. New affordable rental units will need an average credit enhancement of (at least) 35 percent.

- **Action Step 5:** Plan and develop additional, both **owner** and **rental** housing for **Special Populations**; a target number of **28 units, Area-Wide**, including **12 owner** and **16 rental units**. These units should be targeted for persons with a cognitive and/or physical disability.
- **Action Step 6:** Housing development projects in the Dawson County Area should coincide with public facility, utility and infrastructure improvements, emphasizing alternative transportation methods, such as multi-use trails and transit services. Access to necessary amenities of public use, as well as proper water, sewer, storm water and electrical utility installation are important for prolonged sustainability in residential neighborhoods. The planning and use of **alternative energy systems** should be a goal of the Area Communities for future residential developments. **Housing development projects should take into account necessary goals and policies outlined in each County’s and Community’s Comprehensive Plan.**

- **Action Step 7:** Develop unique solutions to create residential developments, both on existing vacant lots as infill, and on land adjacent the Corporate Limits of Communities, in an effort to make vacant land available for expanded residential growth. Identify lots and tracts of land for future housing development opportunities. **All Dawson County Area Communities have available tracts of vacant land, adjacent their respective Corporate Limits, where a rural housing subdivision could be developed.**



Vacant lots exist in several Communities that are too small for today's housing development standards. The **DCAHP** should explore unique housing concepts for infill housing development, including single and two-story housing for families of all income ranges. Architectural designs should closely resemble that of existing housing units in Community neighborhoods.

- **Action Step 8:** Employ proper, modern planning practices for the development of housing units for rural subdivisions in the Dawson County Area. **This would include the design and installation of modern infrastructure systems and “build through” residential subdivisions.**
- **Action Step 9:** In an effort to satisfy an **immediate housing need** in Dawson County, consider allowing **non-traditional housing developments** on existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for single room occupancy rental units, accessory apartments and the development of “**granny flats**” and “**tiny houses**” on lots typically not sized to local and/or national building and development codes.

Immediate Workforce Housing Need.

The Communities of Cozad, Gothenburg and Lexington should develop housing to satisfy “immediate housing needs” for their local workforce. The City of Lexington has a one-year workforce housing demand for 60 housing units, including 24 owner and 36 rental housing units. Additionally, the City of Cozad should develop eight owner and eight rental units, while the City of Gothenburg should develop eight owner and 12 rental housing units to assist with immediate housing needs.

- **Action Step 10:** New housing development projects in the Dawson County Area should utilize **place-based development components**, whereby development supports each community's quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements. Additional information regarding these components is highlighted in the **Dawson Area "Five-Year Housing Action Plan**.
- **Action Step 11:** Public and private sectors should create a **"shared cost" program** to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments. Tax Increment Financing is an excellent source of financing for public infrastructure systems. **The Cities of Cozad, Gothenburg and Lexington should also utilize LB840 funds for public infrastructure improvements associated with new housing developments.**
- **Action Step 12:** Continue to support the efforts of local non-profit entities in their mission to provide housing for persons and families of all incomes and backgrounds. Support the development of temporary shelters for the homeless and near-homeless populations of the Dawson County Area Communities and be a catalyst for the development of affordable rental housing for persons utilizing local housing voucher programs.
- **Action Step 13:** Utilize the designated **"Opportunity Zones"** for future residential development. Two census tracts in Dawson County, #9683 (Cozad) and #9684 (Lexington), have been designated as "low-income and/or economically disadvantaged." These Census Tracts should be promoted for the investment of new community and economic development activities, including housing.

Goal 3: Rehabilitation/Preservation of Existing Owner and Rental Housing Stock.

Housing rehabilitation programs and activities in Dawson County should strive to protect and preserve the existing housing stock of the Communities.

- **Action Step 1:** As needed, the Dawson Area Communities should continue and/or elevate the process of condemning and demolishing dilapidated housing, or housing that is not cost effective to rehabilitate. **Vacated land could be placed in an Area-Wide Land Bank Program, managed by the DCAHP, to be used for future owner and rental housing development needs.**

- **Action Step 2: Housing rehabilitation programs**, for both **owner** and **rental housing units**, should continue to be utilized and expanded in the Dawson County Area, with emphasis on meeting the housing needs of the elderly, low income families and housing occupied by persons with special needs.
- **Action Step 3:** Dawson County Area Communities should recognize and make a concentrated effort to **preserve historically significant housing**, as an effort to aid in preserving County and Community history.
- **Action Step 4:** To ensure a **clean and safe residential environment**, the ongoing maintenance of private residential properties is needed, i.e. trash removal, junk cars, etc. should continue. This could be **implemented through annual or bi-annual Community clean-up activities throughout the Dawson County Area**, as well as the utilization of the “Nuisance Abatement” Program administered by WCNDD.

Goal 4: Financing Activities for Housing Development in the Dawson County Area.

Housing developers should consider both public and private funding sources when constructing new housing stock.

- **Action Step 1:** Housing developers should be encouraged to secure any and all available tools of financing assistance for both the development and preservation of housing in the Dawson County Area. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Midwest Housing Equity Group/Midwest Housing Development Fund, 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. **The DCAHP will need to continue and/or develop relationships with developers and funders to enhance residential development activities in the Area.**



“Participants of the County-Wide Citizen Survey expressed high support for the County to utilize State and/or Federal grant funds to implement housing rehabilitation, purchase/rehab/resale, demolition/ replacement and down payment assistance programs.”

- **Action Step 2:** Dawson County Area Communities should consider the use of **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase and preparation and needed public facility and utility requirements. **The Communities of Cozad, Gothenburg, Lexington and Eustis should become/continue to be actively involved in the planning and implementation of housing projects, including the use of TIF.**
- **Action Step 3:** Secure monies from the **Rural Workforce Housing Investment Fund** that would allow a non-profit developer(s) to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations.

Goal 5: Alternative Energy Initiatives.

Encourage housing developers 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.

- **Action Step 1:** Promote the use of conservation methods. Reduce consumption of energy in residential sectors.
- **Action Step 2:** Utilize local Dawson County Area Community/County 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.
- **Action Step 3:** Require compliance with a “Conditional Use Permit for any and all alternative energy projects.
- **Action Step 4:** Promote the development of vocational **education opportunities** at local Public School Districts in the Dawson County Area to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.



- **Action Step 5:** Promote the expanded use of solar and geothermal exchange energy systems for applications throughout each Area Community's respective One- or Two-Mile Planning Jurisdiction.
- **Action Step 6:** Consider implementing a **“pilot” alternative energy program** at a developing residential subdivision. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- **Action Step 7:** Promote the **rehabilitation of residential buildings utilizing weatherization methods and energy efficient or “green building” materials** in the Dawson County Area in conformance to the “LEED” Certified Building techniques.
- **Action Step 8:** Expand awareness of available incentives that could assist in replacing old lighting fixtures, or heating and cooling systems with new energy efficient systems that reduce consumption and energy costs.

Goal 6: Impediments to Fair Housing Choice.

The Dawson County Area Communities will need to identify and establish a plan to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of the Area should play a role in this process, including local Government, schools, churches and the private sector.

- **Action Step 1:** Create and support the efforts of a **Area-wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. The Housing Authorities/Agencies established in Cozad, Gothenburg and Lexington must be part of this Advisory Group. **Activities of the Advisory Group could include the following:**
 - Creating an **“Action Plan”** to identify strategies to further affordable housing opportunities.
 - Hosting 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.

- **Action Step 2:** Address the primary impediments to fair housing choice in the Dawson County Area Communities. Respondents of both the **County-Wide Citizen Survey** and **Workforce Housing Needs Survey** identified common barriers identified to obtaining affordable owner housing included housing prices, a lack of sufficient homes for sale and the cost of real estate taxes. Barriers faced when obtaining affordable rental housing included the high cost of rent, a lack of decent rental units at an affordable price range and the cost of utilities.
- **Action Step 3:** Each Community should continue to utilize, or adopt (by ordinance) and implement **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.
- **Action Step 4:** For **persons with a disability(ies)**, supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.
- **Action Step 5:** **Support bilingual and impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- **Action Step 6:** Routinely inspect rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.

Goal 7: Plan Maintenance and Implementation.

Maintain a current and modern Comprehensive Plan, as well as Zoning and Subdivision Regulation documents, for the Dawson County Area Communities, in an effort to continue efficient, sustainable housing development.

- **Action Step 1:** Each Dawson County Area Community should establish an **annual review process of their respective Comprehensive Plans** and associated **Zoning and Subdivision Regulations**. Elected officials and local governmental volunteers and community and economic development groups should be involved in this review.

SECTION 6

DAWSON COUNTY AREA

FIVE-YEAR HOUSING ACTION PLAN.

SECTION 6 | DAWSON COUNTY AREA FIVE-YEAR HOUSING ACTION PLAN.

INTRODUCTION.

The greatest challenge for the Dawson County Area Communities, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with special attention given to workforce households. In total, the Dawson County Area Communities should strive to build up to **542 new units; 281 owner units and 261 rental units, by 2023.**

The successful implementation of the “**Dawson County Area Five-Year Housing Action Plan**” will begin with preparation of reasonable, feasible housing projects. Such a Plan will address all aspects of housing, including new construction, housing rehabilitation, the removal of “bad” housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement. Also important is the continuation of a ***Housing Partnership***, under the direction of Dawson Area Development, comprised of housing stakeholders throughout the Area. ***“The bigger the circle of Partnerships, the better the delivery of housing.” The following partners are most commonly used to create new and preserve existing housing in Nebraska Counties and Communities. The list does not include all possible housing partners, such as foundations, private donors and financing available from local municipalities.***



POTENTIAL HOUSING PARTNERS (FUNDING & IMPLEMENTATION).

HUD = U.S. Department of Housing & Urban Development-Mortgage Insurance/Capital Advance.

Includes Veterans Affairs Supportive Housing (VASH) Vouchers.

RD = Department of Agriculture-Rural Development/Grants/Loan/Mortgage Guarantee (Eligible Communities).

DCAC = Dawson County Area Communities (Local Governments).

AHP = Federal Home Loan Bank-Affordable Housing Program.

NIFA = Nebraska Investment Finance Authority-Section 42 Low Income Housing Tax Credit (LIHTC),
LB 884-State Low-Income Housing Tax Credit (SLIHTC), First-Time Homebuyer (Programs) &
Workforce Housing Initiative.

HTC = Historic Tax Credits (State & Federal).

NDED = Nebraska Department of Economic Development-Community Development Block Grant, HOME Program,
Nebraska Affordable Housing Trust Fund.

O/DE = Owner/Developer Equity.

CPF = Conventional Private Financing.

TEBF = Tax Exempt Bond Financing.

TIF = Tax Increment Financing (Community Development Agency/Community Redevelopment Authority).

ME = Major Employers.

DCAHP = Dawson County Area Housing Partnership.

DAD = Dawson Area Development.

HA = Housing Authorities/Agencies (Cozad, Gothenburg, Lexington).

MHEG = Midwest Housing Equity Group.

MHDF = Midwest Housing Development Fund.

LB840 = Local Option Municipal Economic Development (LB840 Funding; Cozad, Gothenburg & Lexington).

WCNDD = West Central Nebraska Development District.

CAPMN = Community Action Partnership of Mid-Nebraska.

WCNAAA = West Central Nebraska Agency on Aging.

PF = Local, State & Regional (Private) Foundations.

NH/AL = Nursing Home/Assisted Living Facilities (Area-Wide).

DCAHF = Dawson County Area Health Facilities (Cozad, Gothenburg, Lexington).

PLACE-BASED DEVELOPMENT COMPONENTS.

Each **Housing Program** identified in this **Dawson County Area Housing Action Plan** should incorporate “**Place-Based**” development components, whereby development supports each 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 PROJECTS.

The following **Dawson County Area Housing Action Plan** presents the “**priority**” housing programs proposed for the Area Communities during the next five years. Programs include activities associated with the organizational or operational requirements to ensure housing development exists as an ongoing community and economic process, housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the local housing stock. The **Plan** defines a purpose and estimated cost for each housing program and, where relevant, the estimated cost subsidy.

Each housing program should incorporate the previously discussed “**Place-Based**” development concepts, 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.



ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Est. Total Cost/Partners.</u>
1.	Create a Dawson County Area Housing Partnership (DCAHP) to be the lead, local organization for Community housing capacity building, educational and promotional activities in the Dawson County Area.	A Dawson County Area Housing Partnership , comprised of selected, pertinent local, both public and private housing stakeholders and developers to create housing in each of the Communities. Also, the DCAHP should create housing awareness and educational programs throughout the Area.	Estimated Annual Cost: \$28,000. (Selected Partners)
2.	Create a Workforce Housing Initiative in the Dawson County Area, aimed at producing up to 174 owner and 168 rental housing units for each Community's workforce persons and families.	A Workforce Housing Initiative to produce safe, affordable housing for the local workforce, including both new construction and purchase-rehab-resale/re-rent programs. This includes an estimated 55 units in Cozad (35 owner, 20 rental), 64 units in Gothenburg (40 owner, 24 rental) and 193 units in Lexington (85 owner, 108 rental).	\$64,200,000. DCAC, DAD, DCAHP, NDED, NIFA, AHP, USDA-RD, TIF, O/DE, CPF, ME, MHEG & MHDF.
3.	Plan and Implement an Employer's Housing Assistance Programs.	To encourage Major Employers in the Dawson County Area to be a funding partner in the Area's Workforce Housing Initiative.	A \$400,000 annual contribution from Major Employers would be requested.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Est. Total Cost/Partners.</u>
4.	Create and maintain a Continuum of (Housing) Residential Care Program.	Housing assistance program to address all facets of elderly housing needs in the Area, including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation and modification.	\$110,000 DCAHP, DAD, RD, HUD, NIFA, NDED, AHP, MHEG, WCNAAA, HAs, DCAHF & CAPMN.
5.	Implement a Dawson County Area Housing Trust Fund/Land Bank Program.	Secure funding from Housing Partners for future housing developments.	\$575,000 Annually. DCAC, DAD, DCAHP, ME, HAs & PF.
6.	Plan and implement an annual Dawson County Area Housing Summit.	DCAHP and DAD , with the assistance of local funding and Housing Partners, would conduct an annual presentation of housing accomplishments and opportunities in the Dawson County Area.	Estimated Annual Cost: \$5,500. DCAC, DAD, DCAHP, ME, HAs & PF.

HOUSING PRESERVATION.

	<u>Activity/Purpose.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partners.</u>
7.	Housing Code Inspection and Rental Licensing Program , to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a Nuisance Abatement Program .	\$190,000.	60% or \$114,000.	DCAC, DAD, DCAHP, HAs & O/DE.
8.	Single Family Owner Housing Rehabilitation Program, 133 Units , moderate rehabilitation at \$34,000 to \$40,000 per unit in Dawson County Area Communities, by 2023, to meet the needs of low- to moderate-income family and elderly households.	\$4,854,500.	90% or \$4,369,050.	DCAHP, DCAC, DAD, TIF, CAPMN, NDED, HTC, TIF & OE.
9.	Target the purchase and Demolition of 85 substandard, dilapidated housing units in the Dawson County Area Communities, by 2023, and establish a Land Bank of property (lots) for redevelopment purposes.	\$5,525,000.	90% or \$4,972,500.	DCAHP, DCAC, DAD, HAs, O/DE, NDED & TIF.
10.	Single Family Purchase-Rehab-Resale/Re-rent Program, 43 Units , 3+ bedroom houses, standard amenities in the Dawson County Area, by 2023, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI).	\$7,100,000.	80% or \$5,680,000.	DCAHP, DCAC, DAD, HAs, PF, TIF, CAPMN, RD, NDED, TIF, CPF & O/DE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partners.</u>
11.	Elderly Rental Housing Program, 80 Units: - Cozad: 12 - Gothenburg: 14 - Lexington: 42 - Overton 4 - Elwood: 4 - Eustis: 4 Scattered Site, Mixed Income, 2 bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of low- to moderate-mixed-income elderly households (35%+ AMI).	\$14,960.	65% or \$9,724,000.	O/DE, DCAHP, DAAAC, DAD, WCNA AAA, HAs, TIF, NIFA, MHEG, MHDF, NDED, AHP, HUD, RD, TIF & CPF.
12.	Dawson County Elderly Homeownership Initiative, 94 Units: - Cozad: 22 - Gothenburg: 22 - Lexington: 50 Scattered Site, Mixed Income, 2 & 3 bedroom single family, patio home and duplex units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (65%+ AMI).	\$29,610,000.	35% or \$10,363,500.	O/DE, DCAHP, DCAC, DAD, WCNA AAA, TIF, NDED, TIF, RD & CPF.

HOUSING FOR FAMILIES.

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partners.</u>
13.	Single Family Rental, CROWN Rent-To-Own Program, 37 Units: - Cozad: 5 - Gothenburg: 8. - Lexington: 24 Scattered Site, Mixed Income, 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI).	\$8,325,000.	90% or \$7,492,500.	O/DE, DCAHP, DCAC, DAD, DCAHP, TIF, HAs, NIFA, MHEG, MHDF, AHP, NDED & CPF.
14.	General Rental Housing Program, 132 Units: - Cozad: 10 - Gothenburg: 12 - Lexington: 98 - Remaining Communities: 2 Each Scattered Site, Mixed Income, duplexes, consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (51% to 125% AMI).	\$24,700,000.	70% or \$17,290,000.	O/DE, DCAC, DAD, DCAHP, TIF, HAs, NIFA, MHEG, MHDF, AHP, NDED & CPF.

HOUSING FOR FAMILIES (Continued).

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partners.</u>
15.	<p>Family Homeownership Initiative, 148 Units:</p> <ul style="list-style-type: none"> - Cozad: 26 - Gothenburg: 38 - Lexington: 64 - Eustis: 6 - Elwood: 6 - Remaining Communities: 2 Each. <p>Scattered Site, Mixed Income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). Units constructed in “Remaining Communities” should focus on utilizing a Purchase-Rehab-Resale or Re-rent Program.</p>	\$39,200,000.	55% or \$21,571,000.	O/DE, DCAC, DAD, DCAHP, NIFA, NDED, RD, TIF & CPF.
16.	<p>Single Room Occupancy Housing Program, 20 rooms, two buildings, in the City of Lexington, to meet the needs of low- to moderate-income, single person workforce households (35% to 80% AMI).</p>	\$2,650,000.	70% or \$1,855,000.	O/DE, ME, DCAC, DAD, DCAHP, TIF, NIFA, MHEG, MHDF, NDED, TIF & CPF.

HOUSING FOR FAMILIES (Continued).

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partners.</u>
17.	Owner/Rental Housing Initiative for Special Populations, 20 Units: - Cozad: 4 - Gothenburg: 6 - Lexington: 10 Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI).	\$3,200,000.	95% or \$3,040,000.	PD, DCAC, DAD, DCAHP, TIF, HAs, NDED, NIFA, RD, MHEG, MHDF, TIF, AHP & CPF.
18.	Downtown Owner/Rental Units, 32 Units: - Cozad: 8 Units - Gothenburg: 10 Units - Lexington: 14 Units Mixed Income, Scattered Site, 1 & 2-bedroom apartments.	\$6,400,000	65% or \$4,160,000.	O/DE, DAD, DCAHP, HTC, NDED, NIFA, AHP, MHEG, MHDF, TIF & CPF.

SECTION 7

**AFFORDABLE HOUSING CONCEPTS,
IMPLEMENTATION & FUNDING
SOURCES/PARTNERSHIPS.**

SECTION 7

AFFORDABLE HOUSING CONCEPTS, IMPLEMENTATION & FUNDING SOURCES/PARTNERSHIPS.

INTRODUCTION.

Section 7 of this **Dawson County Area Housing Study** provides a discussion of **affordable housing concepts, funding sources and partnerships** for the Area. Included is a discussion of various affordable housing development options, funding opportunities and important partnerships for the successful implementation of housing initiatives in Nebraska Communities, today. The Area Communities can consider these and other successful affordable housing models in the development of needed housing.

AFFORDABLE HOUSING CONCEPTS.

A total of 542 new housing units have been targeted for the Dawson County Area Communities by 2023. This would include up to 281 owner units and 261 rental units. Vacant land will need to be secured in or adjacent the Dawson County Area Communities for the proper development of various, needed housing types.

Identifying locations for new housing developments is important for the Dawson County Area Communities. Each Community has unique restrictions on where new development can occur, such as river beds, flood plains and topographic issues. **Each Community should review their respective Comprehensive Plans, Future Land Use Maps and Annexation Policies, all in an effort to identify land for new housing developments.**



The Communities of the Dawson County Area will need to focus on workforce families needing safe, efficient and affordable housing, including employees living outside of the Area. This can be accomplished through relationships with major employers in the Area and local funding sources in an effort to create housing units for employees.

All Communities in the Dawson County Area should implement housing rehabilitation activities, including purchase-rehab-resale or re-rent programs. The Area Communities, total, have an estimated 1,074 housing units in “Fair” condition and an additional 195 units in “Poor” or “Badly Worn” condition. The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land for each Community to be used for the development of new and creative housing concepts. Newly acquired vacant land should be set aside in an established **Area-Wide Land Bank Program.**

The field analysis completed as an activity of this **Dawson County Area Housing Study** included an overall assessment of the condition of the existing housing stock, with structural condition information via the the Dawson, Gosper and Frontier County Assessor Offices and on-site observations. All of the Communities in the Area have **“pockets” or areas** where housing is **in need of moderate- to substantial rehabilitation.** Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development.

The following affordable housing development options are provided as a courtesy by Mesner Development Company, Excel Development Group and Dana Point Development Corporation, along with their respective architectural design teams. **The Communities of Lexington and Gothenburg have taken an active role in developing these types of housing products.**

Single family homes are presented as examples of **Credit-, or Lease-To-Own,** affordable housing options. This development concept has been successfully implemented in several Nebraska Communities, including Auburn, Nebraska City, O'Neill and York. This housing option is typically funded by the Low-Income Housing Tax Credit Program, administered by the Nebraska Investment Finance Authority, via the CROWN or Credit-To-Own Program, HOME Funds and/or Nebraska Affordable Housing Trust Funds, available through the Nebraska Department of Economic Development (NDED) and/or Affordable Housing Program funds, provided by the Federal Home Loan Bank. Also included in funding affordable single family homes is conventional financing and Tax Increment Financing.

Although reasonably modest by design in an effort to maximize the use of tax dollars, the CROWN homes provide all necessary living space for a family, generally up to six persons. This includes three-bedrooms on the first floor, with the opportunity of an additional bedroom(s) in the basement, one bath, on the main level, with the potential for another in the basement, a great or family room, with additional space in the basement for family activities, a kitchen and dining area and, at least, a single stall garage. The square footage of these affordable single family homes typically ranges from 1,100 to 1,300 square feet. These homes are usually constructed on lots of 8,000 to 12,000 square feet, allowing for ample yard space.



Reese Estates CROWN Program, Waverly, Nebraska.

Nebraska Bar-None, or Prairie Gold Homes are available to be used with a CROWN Program. Photos of a CROWN Credit-To-Own housing development in O'Neill, Nebraska, are provided as an example of a housing type a Community can develop during the next five years. Net monthly rents for affordable single family homes range from \$600 to \$875, based on rental comparables and the level of affordability of the target population in the community being served. Typically, Credit- or Lease-To-Own single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI). In a CROWN or lease-to-own type program, a small percentage of the net monthly rent is set-a-side for the eventual use by the tenant as a down payment to purchase a home.



Housing examples, courtesy of Prairie Gold Homes.



Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the NDED. Households of 50 to 80 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost for the homes, typically, range from \$135,000 to \$160,000. In a First-Time Homebuyers Program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of purchase price.



CROWN Housing Program, O'Neill, Nebraska.

Duplex/triplex rental housing is a popular affordable housing program in Nebraska for older adults, 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for duplex/triplex rental housing have traditionally ranged from \$450 to \$675, depending upon the local housing economics of the subject community.



Affordable duplex and triplex rental housing provides an excellent low-density housing option for Nebraska communities, while maintaining a cost containment approach to building living space and maximizing the use of tax dollars. Duplex and triplex rental housing units range from 975 to 1,300 square feet, contain either two- or three-bedrooms, include a kitchen and dining area, a family room, at least one bath and a garage. Basements can be included in the development process, to provide additional living space, if necessary. **Affordable housing programs with supportive services for the subject tenant are the most successful programs.**

The City of Lexington has two recent, successful duplex rental housing programs, Legend Oaks I and II, both managed by the Lexington Public Housing Authority.



The availability and use of tenant- or project-based “Section 8 Rental Assistance” with either single family or duplex/triplex affordable housing options would prove to be an *“economic enhancement”* to any housing program, allowing more households to be income eligible and, thus, allowing more local households access to affordable housing options.

HOUSING DEVELOPMENT IMPLEMENTATION.

The successful implementation of housing developments in the **Dawson County Area** depends on a firm understanding of the local housing industry and available housing funding resources. Solutions to housing opportunities in the Area can be achieved with a pro-active approach via collective partnerships among housing developers and funders, non-profit organizations, local elected officials and the Dawson County Area citizenry.

The development of affordable housing throughout the Dawson County Area will require the strategic application of a variety of both public and private funding sources. Typical private funding is secured from banks, Foundations, major employers and individuals with a passion for funding housing and sustaining the livability of a neighborhood.

“Affordable housing applies to persons and households of all income sectors of a community. Affordable independent living housing requires no more than 35 percent of the occupant's annual income for the cost of rent and utilities, or mortgage and associated mortgage interest payment, insurance and utilities.”

“Traditional ‘low-income housing’ is for persons and families at 0 percent to 80 percent of the Area Median Income, commonly referred to as “Very-Low to Moderate Income”. Housing for households within this income range, typically requires one or more public programs of financial intervention or support for buying down either or both the cost of development and/or operation, allowing the housing to be affordable. The use of public programs of financial support will, typically, require income and rent/purchase limits.”

“Market-Rate Housing”, as it is typically referred to, is housing, both owner and rental, that typically meets the current “street cost”, utilizing no programs of public intervention or support, but, yet, is affordable (see above) to the tenant.”

“Section 8 Rental Housing (Project-Based),” is a government-funded program that provides rental housing to low-income households in privately owned and managed rental units. The subsidy stays with the building; when you move out, you no longer have the rental assistance. Most units rental cost will be 30 percent of your household adjusted gross income. There may be a variety of housing types available through this program including single-family homes, townhomes, or apartments. “Section 8 Rental Housing (Tenant-Based).” Families with a tenant-based voucher choose and lease safe, decent, and affordable privately-owned rental housing.

FUNDING SOURCES & PARTNERSHIPS.

To produce new and upgrade existing renter and owner occupied housing in a Nebraska county, a public/private partnership must 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). **The Communities of Cozad, Gothenburg, Lexington and Eustis have designated “Redevelopment Areas” to utilize TIF.**

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 and General Redevelopment Plan has been completed by the Community. TIF may be used for infrastructure improvements, public façade improvements in the Downtown and to purchase land for commercial or industrial development.

Efforts in the Nebraska State Legislature are being implemented to pass “Legislative Bill 496” to allow for the development of workforce housing utilizing local TIF funds.

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. **Housing Authorities/Agencies are established in the Communities of Cozad, Gothenburg and Lexington, which provide affordable housing units for local residents. The following housing programs are supported by each Housing Authority/Agency.**

Project	Location	Project Type	# of Units
Crestview Senior Housing	Gothenburg	Apartments	16
Eastlawn Addition	Lexington	Apartments	48
Eastlawn Apartments/Homes	Lexington	Apartments/Duplexes/SF Homes	56
Eastlawn East	Lexington	Apartments	18
Haymaker Haven	Cozad	Apartments	30
Hillcrest	Gothenburg	Apartments	40
Legend Oaks	Lexington	Duplexes	21
Legend Oaks II	Lexington	Duplexes	18
Park Plaza	Cozad	Apartments	10

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 Lender Participation – 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 Dawson County Area-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 Energy Offices (NEO) 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 proposed **2018 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$9.7 Million Community Development Block Grant
\$3 Million HOME Investment Partnership Fund
\$942,120 Emergency Shelter Grant Program
\$3.6 Million Homeless Shelter Assistance Trust Funds
\$11.25 Nebraska Affordable Housing Trust Fund
\$422,073 Housing Opportunities for Persons with AIDS

NDED administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to local 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 and Omaha 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.

Nebraska Affordable Housing Trust Fund (NAHTF) – The NAHTF is available to assist in funding affordable housing programs. The Trust Fund is administered by the 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.

Rural Workforce Housing Investment Act/Rural Workforce Housing Investment Fund (RWHIF)

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 (RWHIF)**. 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.

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.” Developers choosing to construct facilities and buildings on sites in an opportunity zone can take advantage of various tax incentives and deferrals as a means of creating economic opportunities in these areas.

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.

Currently, two opportunity zones are designated in the Dawson County Area, including #9683 (Cozad) and #9684 (Lexington).

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-State Low-Income Housing Tax Credit** is another source of funding for affordable housing.

A popular LIHTC Program is the 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. The objectives of the program are to:

1. Construct housing that is decent, safe, and permanently 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.

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. **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.

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.

CHDO/Community Action Partnership/Economic Development District

Community Action Partnership of Mid-Nebraska serves the Dawson County Area. The organization provides housing and weatherization programs to the Area. The Partnership also provides community social services, emergency services, family development and nutrition programs.

Community Action Partnership of Mid-Nebraska also serves as a CHDO to the Dawson County Area. The Nebraska Housing Developers Association, a State-wide organization, provides important housing capacity building and support for local housing development corporations. Community, economic and housing development grant writing administration is provided by West Central Nebraska Economic Development District to paying members or municipalities in the Dawson County Area.

Nebraska Energy Office (NEO)

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 and Human Services (NDHHS)

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.

REGIONAL FUNDING

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.

FEDERAL FUNDING

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 and Urban Development (HUD)

- **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.
- **HUD Section 811 Program** – Provides funding to state housing organizations for development of housing for persons with a disability(ies). The Program provides a rental subsidy.
- **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.

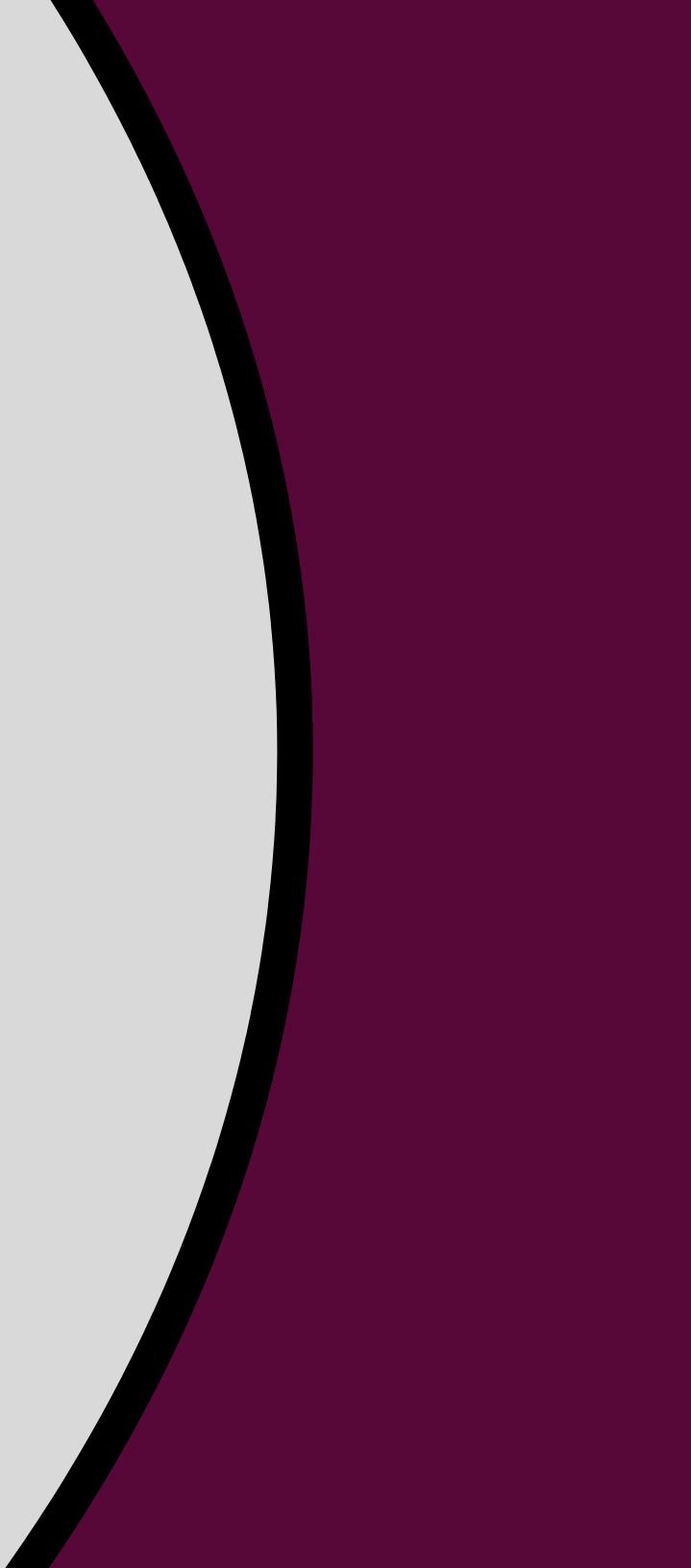
U.S.D.A. Rural Development (RD)

- 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.

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.

A thick, dark purple curved line starts from the top right corner and sweeps downwards and to the left, ending near the bottom right corner of the page.

APPENDIX I

DAWSON COUNTY AREA SURVEY RESULTS.

COUNTY-WIDE CITIZEN SURVEY FOR DAWSON COUNTY, NEBRASKA

Dawson Area Development (DAD) is preparing a **County-Wide Housing Study** to determine both present and future housing needs in Dawson County, during the next five years. **The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from DAD.** An important activity of the **Housing Study** is to ask you, a local resident, about the housing needs of your Community and the County. Please complete the following **Survey, by FRIDAY, JANUARY 26TH.**

634 Total Surveys**1. Where do you reside?**

- ☐ Cozad (67) ☐ Eddyville (4) ☐ Elwood (31) ☐ Eustis (7) ☐ Farnam (27)
☐ Gothenburg (89) ☐ Lexington (256) ☐ Overton (8) ☐ Sumner (34) ☐ Rural Dawson County (30)
☐ Johnson Lake Area (15)
☐ Other/No Response (Identify) (66) Callaway, Kearney, Holdrege, North Platte, Alma, Bertrand, Brady, Broken Bow, Elm Creek, Oconto, Omaha, Rural Gosper County

2. If you do not live in Dawson County, are you interested in moving to the County? Yes 31 No 99**3. Which of the following sectors are you employed?**

- | | |
|--|--|
| <input type="checkbox"/> Government (43) | <input type="checkbox"/> Finance (31) |
| <input type="checkbox"/> Non-Profit Organization (11) | <input type="checkbox"/> Manufacturing (14) |
| <input type="checkbox"/> Retail & Wholesale Trade (17) | <input type="checkbox"/> Agricultural/Forestry/Natural Resources (45) |
| <input type="checkbox"/> Real Estate (10) | <input type="checkbox"/> Administrative (17) |
| <input type="checkbox"/> Information (3) | <input type="checkbox"/> Health Care/Social (50) |
| <input checked="" type="checkbox"/> Education (247) | <input type="checkbox"/> Utilities/Construction (10) |
| <input type="checkbox"/> Leisure & Hospitality (1) | <input type="checkbox"/> Professional/Technical (18) |
| <input type="checkbox"/> Transportation (7) | <input type="checkbox"/> Mining (0) |
| <input type="checkbox"/> Accommodation & Food (1) | <input type="checkbox"/> Arts/Entertainment (2) |
| <input type="checkbox"/> Retired (24) | <input type="checkbox"/> Other <u>(41)</u> <u>Security Services, Self-employed</u> |

4. Gender? Male 173 Female 394**5. What is your current age? 18-24 23 **25-34 157** 35-44 151 45-54 100 55-64 121 65-74 35 75-84 10 85+ 1****6. Which type of housing do you currently live in?**

- | | |
|--|---|
| <input checked="" type="checkbox"/> Single Family House (own) (470) | <input type="checkbox"/> Manufactured/Mobile Home (own) (8) |
| <input type="checkbox"/> Single Family House (rent) (64) | <input type="checkbox"/> Manufactured/Mobile Home (rent) (2) |
| <input type="checkbox"/> Duplex/Triplex (own) (2) | <input type="checkbox"/> Rental Apartment (28) |
| <input type="checkbox"/> Duplex/Triplex (rent) (10) | <input type="checkbox"/> Condominium (4) |
| <input type="checkbox"/> Townhome (own) (4) | <input type="checkbox"/> <u>Other (9) Work housing provided, Live with family</u> |
| <input type="checkbox"/> Townhome (rent) (0) | |

7. Number of persons in your household? 1 (62) **2 (207)** 3 (96) 4 (120) 5+ (114)

8. Please indicate your household income range, for 2017. <\$25K (31), \$25K-40K (70), \$40K-60K (103), **\$60K-80K (115)**, \$80K-100K (98), \$100K-125K (77), \$125K-150K (31), \$150K-175K (28), \$175K-200K (8), \$200K+ (14)

9. As a renter or homeowner, what are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check ☒ all that apply.

For Renters		For Owners	
7	Lack of handicap accessible housing	12	Lack of handicap accessible housing
5	Lack of adequate public transportation	6	Lack of adequate public transportation
11	Lack of knowledge of fair housing rights	12	Lack of knowledge of fair housing rights
81	Cost of rent	209	Housing prices
7	Restrictive zoning/building codes	46	Restrictive zoning/building codes
9	Job status	43	Job status
29	Attitudes of landlords & neighbors	31	Attitudes of immediate neighbors
85	Lack of availability of decent rental units in your price range	61	Mortgage lending application requirements
7	Use of background checks	118	Excessive down payment/closing costs
28	Excessive application fees and/or rental deposits	104	Cost of utilities
46	Cost of utilities	25	Lack of educational resources about homeowner responsibilities
8	Lack of educational resources about tenant responsibilities	83	Cost of homeowners insurance
10	Other: <u>Lack of places that allow pets, Overall lack of decent options</u>	208	Lack of sufficient homes for sale
		24	Other: <u>Property taxes, Flood Plain (building requirements</u>

If you are currently a renter and would like to become a homeowner, or if you are currently an owner and desire to upgrade or change housing in the next five years, please complete the following questions.

10.a. Where would you like to **purchase a home**?

- ☐ Cozad (24) ☐ Eddyville (0) ☐ Elwood (14) ☐ Eustis (3) ☐ Farnam (12)
☐ Gothenburg (26) ☐ Lexington (97) ☐ Overton (2) ☐ Sumner (15) ☐ Rural Dawson County (24)
☐ Johnson Lake Area (6)
☐ Other (Identify)(21) Kearney, Plum Creek, Curtis, Custer County, Buffalo County; No Response (390)

10.b. Which one of the following housing types would you most like to purchase?

- 255 Single Family** 9 Attached Townhouse or Duplex-Type Unit
0 Mobile Home 1 Patio Home/Slab Home 80 I plan to remain where I am.

10.c. How many bedrooms would your family need?

2 One 38 Two **144** Three 136 Four +

10.d. What is the most your family could afford for a home?

23 Less than \$50K **79** \$50K-\$100K 60 \$100K-\$120K 49 \$120K-\$135K
44 \$135K-\$175K 34 \$175K-\$225K 34 \$225K+

10.e. What is the most your family could afford for monthly rent? 21 Less than \$400

36 \$400 to \$500 **57** \$500 to \$600 44 \$600 to \$700 37 \$700 to \$800
17 \$800 to \$900 16 \$900 to \$1,000 22 \$1,000 to \$1,100 18 \$1,100+

11. Are you satisfied with your current housing situation? **341** Yes 96 No

If no, please explain: New housing options are needed in the area, House is too small for the price.
Overall lack of decent options, Not allowed indoor pets, or pet deposits are really expensive.

12. Which of the following housing types are needed in your Community? Please Check (✓).

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Not Needed</u>
▪ Housing For:	-----	-----	-----
1. Lower-Income Families	241	133	34
2. Middle-Income Families	325	98	4
3. Upper-Income Families	80	169	128
4. Single Parent Families	220	153	8
5. Existing / New Employees	245	133	10
▪ Single Family Housing	271	126	7
▪ Rental Housing (General)	275	118	13
▪ Manufactured Homes	80	170	111
▪ Mobile Homes	25	131	221
▪ Condominiums/Townhomes	104	205	77
▪ Duplex Housing	121	221	38
▪ Apartment Complexes (3 to 12 Units per Complex)	170	157	55
▪ Rehabilitation of Owner-occupied Housing	166	179	35

▪ Rehabilitation of Renter-occupied Housing	172	166	36
▪ 14Housing Choices for First-Time Homebuyers	283	99	14
▪ Single Family Rent-To-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	185	182	38
2. Long-Term 6 to 15 Years	189	185	37
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	112	182	68
2. Long-Term 6 to 15 Years	116	185	65
▪ One Bedroom (Apartment or House)	122	177	70
▪ Two Bedroom (Apartment or House)	189	157	27
▪ Three+ Bedroom (Apartment or House)	263	101	13
▪ Independent Living Housing for Persons with a Mental/Physical Disability	108	209	48
▪ Group Home Housing for Persons with a Mental/Physical Disability	91	197	73
▪ Housing in Downtown	49	137	176
▪ Retirement Housing – Rental	119	202	45
▪ Retirement Housing – Purchase (Owner occupant)	118	202	47
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	195	161	28
2. Middle-income Elderly Persons	187	170	25
3. Upper-income Elderly Persons	82	192	95
▪ Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	111	203	54
▪ Single-Room-Occupancy Housing (Boarding Homes)	56	171	136
▪ Short-Term Emergency Shelters – 30 Days or Less	126	175	74
▪ Long-Term Shelters – 90 Days or Less	88	170	112
▪ Transitional Housing (3-12 month temporary housing)	106	179	77
▪ Housing for Persons with Chronic Mental Illness	74	187	102
▪ Other (specify):			

13. Do you support your Community using State and/or Federal grant funds to conduct:

... an owner housing rehabilitation program? 348 Yes 91 No
 ... a renter housing rehabilitation program? 322 Yes 113 No

14. Do you support 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? 410 Yes 39 No**15. Do you support your Community securing State and/or Federal grant dollars to purchase, rehabilitate and resale vacant housing? 386 Yes 55 No****16. Do you support your Community securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers? 366 Yes 76 No****17. Are you satisfied with your current housing situation? 369 Yes 97 No**

If no, please explain: New housing options are needed in the area, House is too small for the price.
Overall lack of decent options, Not allowed indoor pets, or pet deposits are really expensive.

If you are 55+ years of age, please answer questions #17-#19.
If not, please skip to Question #20.

17. Which of the following additional housing types are needed in Dawson County, for persons 55+ years of age, during the next five years. Check your top three (3).90 Single Family Home74 Duplex - Rent61 Duplex - Purchase66 Town Home - Rent62 Town Home – Purchase42 Nursing Home/Long-Term Care17 Apartment - Purchase75 Assisted Living Housing43 One Bedroom Apartment - Rent66 Two Bedroom Apartment - Rent0 Other _____

18. Please rate the quality of the following Support Services for Seniors in Dawson County. (4 = Excellent, 3 = Good, 2 = Fair, 1 = Poor).

<u>2.2</u> Case Management/Legal Aid	<u>2.5</u> Transportation/Auto Repair
<u>2.3</u> Cultural/Language Assistance	<u>2.3</u> Finance Assistance/Management
<u>2.5</u> Continuing Education Opportunities	<u>2.5</u> Health Services (Mental, Physical, etc.)
<u>2.3</u> Employment Opportunities/Training	<u>3.0</u> Law Enforcement
<u>2.2</u> Adult Day Care Services	<u>2.4</u> Senior Social & Recreation Activities
<u>2.1</u> Alcohol/Drug Abuse Services	<u>2.6</u> Homeless Services
<u>2.7</u> Food/Meals-On-Wheels	<u>2.8</u> Emergency Transportation
<u>2.5</u> Home Health & Memory Care	<u>2.2</u> Volunteer Opportunities
<u>2.3</u> Counseling Services	<u>1.7</u> Veteran Services
<u>2.1</u> Aids for Disabilities	Other: _____
<u>2.2</u> Home Repair/Rehabilitation Services	

19. If you plan to change your housing in five years, which of the following housing types would you be most interested in moving to? Check your top three (3).

<u>134</u> Single Family Home	<u>9</u> Apartment - Purchase
<u>18</u> Duplex - Rent	<u>20</u> Assisted Living Housing
<u>29</u> Duplex - Purchase	<u>9</u> One Bedroom Apartment - Rent
<u>15</u> Town Home - Rent	<u>22</u> Two Bedroom Apartment - Rent
<u>36</u> Town Home - Purchase	<u>9</u> Other Acreage _____
<u>6</u> Nursing Home/Long-Term Care	

20. Please provide any additional comments regarding the future of housing in Dawson County:

The area is lacking almost completely in decent rental units, landlords and owners should be held responsible for cleaning up and rehabilitating housing in the area. Decent, affordable housing would keep individuals in the area!

Workforce Housing Needs Survey

Dawson Area Development (DAD) is preparing a **County-Wide Housing Study** to determine both present and future workforce housing needs in Dawson County, during the next five years. **The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from DAD.** We would appreciate you completing and returning the following **Survey** to your employer by **FRIDAY, JANUARY 26TH**.

218 Total Surveys

1. Place of Employment? _____

2. Where do you currently reside?

- ☐ Cozad (16) ☐ Eddyville (1) ☐ Elwood (38) ☐ Eustis (4) ☐ Farnam (0)
☐ Gothenburg (67) ☐ Lexington (34) ☐ Overton (1) ☐ Sumner (7) ☐ Rural Dawson County(10)
☐ Other (Identify) Rural Eustis, Arapahoe (4), Bertrand (2), Rural Gosper Co., Smithfield (2)

If Other, where and why? Spouses job is elsewhere, there is no decent, affordable housing available. I like where I am at, I just commute into Dawson County for work, Housing is not available in the Dawson County Area.

If outside of Dawson County, would you be interested in moving to the County? 16 Yes (Identify Community) _____ **59 No**

3. Do you commute to Dawson County for work? 81 Yes **127 No**

If yes, how far is your commute?

47 Less Than 10 Minutes 27 10-20 Minutes 8 21-30 Minutes
9 31-40 Minutes 4 41-50 Minutes 0 51-60 Minutes 2 61+ Minutes

4. Number of Persons in your household? 1(22), **2 (84)**, 3 (36), 4 (42), 5+(25)

5. Do you rent or are you a homeowner? 34 Rent **173 Own**

6. How much is your monthly rent or mortgage payment? **< \$500(55)**, \$500-649 (27), \$650-799 (24), \$800-949(18), \$950-1099(17), \$1,100-1249(24), \$1250<(20)

7. Are you satisfied with your current housing situation? **166 Yes** 39 No
 If no, why? Too small for the price, would like an acreage/rural property, No attached garage

8. What is your current annual total household income?
22 Less than \$35K 25 \$35K-\$50K 35 \$51K-\$70K 43 \$71K-\$85K **75 \$86K+**

9. As a renter or homeowner, what is the #1 issue or barrier you experience with obtaining affordable, suitable housing for your household?

For Renters		For Owners	
0	Lack of handicap accessible housing	3	Lack of handicap accessible housing
1	Lack of adequate public transportation	2	Lack of adequate public transportation
2	Lack of knowledge of fair housing rights	6	Lack of knowledge of fair housing rights
16	Cost of rent	77	Housing prices
1	Restrictive zoning/building codes	16	Restrictive zoning/building codes
2	Job status	14	Job status
9	Attitudes of landlords & neighbors	13	Attitudes of immediate neighbors
19	Lack of availability of decent rental units in your price range	14	Mortgage lending application requirements
0	Use of background checks	28	Excessive down payment/closing costs
7	Excessive application fees and/or rental deposits	19	Cost of utilities
12	Cost of utilities	10	Lack of educational resources about homeowner responsibilities
0	Lack of educational resources about tenant responsibilities	17	Cost of homeowner's insurance
		72	Lack of Sufficient Homes for Sale
		46	Cost of Real Estate Taxes
8	Other: <u>Cost of maintenance, Lack of rentals that allow pets, Lack of rentals in the country, Lexington is not a safe area to live in</u>	1	Other: Lack of affordable land for sale to build on

10. If you are currently a renter and would like to become a homeowner, or if you are currently an owner and desire to upgrade or change housing in the next five years, please complete the following questions. If not, your Survey is complete.

10.a. Where would you like to purchase a home?

- ☐ Cozad (3) ☐ Eddyville (0) ☐ Elwood (10) ☐ Eustis (1) ☐ Farnam (0)
☐ Gothenburg (25) ☐ Lexington (16) ☐ Overton (1) ☐ Sumner (4) ☐ Rural Dawson County (13)
☐ Other (Identify) Johnsons Lake, Rural area within 30-mile radius of Elwood, Kearney (2),
Out of State (2), Rural Frontier or Gosper County

10.b. Which one of the following housing types would you most like to purchase?

79 **Single Family** 0 Attached Townhouse or Duplex-Type Unit
0 Mobile Home 0 Patio Home/Slab Home 19 I plan to remain where I am.

10.c. How many bedrooms would your family need?

0 One 16 Two 42 **Three** 35 Four +

10.d. What is the most your family could afford for a home?

7 Less than \$50K 18 **\$50K-\$100K** 16 \$100K-\$120K 10 \$120K-\$135K 11 \$135K-\$175K 12 \$175K-\$225K 19 **\$225K+**

10.e. What is the most your family could afford for monthly rent? 6 Less than \$400 10 \$400 to \$500 10 \$500 to \$600

13 **\$600 to \$700** 7 \$700 to \$800 3 \$800 to \$900 4 \$900 to \$1,000 8 \$1,000 to \$1,100 13 **\$1,100+**

A thick, dark purple curved line starts from the top right corner and sweeps downwards and to the left, ending near the bottom right corner of the page.

APPENDIX II

DAWSON COUNTY AREA TABLE PROFILE.

TABLE 1
CENSUS POPULATION ESTIMATES
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2010-2016

	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>
Dawson County	24,303	24,064	24,088	23,990	23,845	23,640
Cozad	3,971	3,919	3,914	3,896	3,859	3,805
Eddyville	97	96	96	96	95	93
Farnam	171	169	169	168	167	165
Gothenburg	3,579	3,540	3,537	3,528	3,507	3,475
Lexington	10,236	10,147	10,156	10,105	10,061	10,004
Overton	590	585	583	579	572	563
Sumner	235	233	234	232	231	228
Balance of County	5,424	5,375	5,394	5,386	5,353	5,307
Gosper County						
Elwood	676	699	680	675	680	682
Frontier County						
Eustis	396	395	390	388	373	373

Source: 2010 Census; 2011 & 2016 Census Estimates.
Hanna:Keelan Associates, P.C., 2018.

TABLE 2
POPULATION TRENDS AND PROJECTIONS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
1990-2023

<u>Community</u>	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2018</u>	<u>2023</u>	<u>% Change</u> <u>2018-2023</u>	<u>2023</u> <u>ED Boost*</u>
Dawson County	19,940	24,365	24,326	24,322	24,291	-0.01%	24,936
Cozad	3,823	4,163	3,977	3,878	3,744	-0.1%	3,803
Eddyville	102	96	97	93	88	-5.4%	88
Farnam	188	223	171	163	156	-4.3%	156
Gothenburg	3,232	3,619	3,574	3,519	3,543	+0.06%	3,622
Lexington	6,601	10,011	10,230	10,447	10,603	+1.5%	11,040
Overton	547	646	594	575	562	-2.3%	564
Sumner	210	237	236	228	218	-4.4%	218
Balance of County	5,237	5,370	5,447	5,419	5,377	-0.08%	5,445
Elwood	679	761	707	691	677	-2.0%	683
Eustis	452	464	401	389	373	-4.1%	380

*The “Economic Development (ED) Boost” relates to a scenario of creating 700 full-time employment opportunities in the Dawson County Area, by 2023, would create an estimated population increase of 658, including an estimated additional 280 households in the Area.

Source: 1990, 2000, 2010 Census; 2011 & 2016 Census Estimates.
Hanna:Keelan Associates, P.C., 2018.

TABLE 3
SPECIFIC HOUSEHOLD CHARACTERISTICS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2023

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<u>Cozad</u>	2000	4,163	84	4,079	1,722	2.37
	2010	3,977	89	3,888	1,656	2.35
	2018	3,878	90	3,788	1,626	2.33
	2023	3,837	93	3,744	1,614	2.32
<u>Eddyville</u>	2000	96	0	96	41	2.34
	2010	97	0	97	38	2.55
	2018	93	0	93	36	2.56
	2023	88	0	88	34	2.57
<u>Farnam</u>	2000	223	0	223	95	2.35
	2010	171	0	171	74	2.31
	2018	163	0	163	71	2.29
	2023	156	0	156	68	2.27
<u>Gothenburg</u>	2000	3,619	110	3,509	1,457	2.41
	2010	3,574	73	3,501	1,494	2.34
	2018	3,519	69	3,450	1,487	2.32
	2023	3,543	65	3,478	1,505	2.31
<u>Lexington</u>	2000	10,011	278	9,733	3,095	3.14
	2010	10,230	137	10,093	3,180	3.17
	2018	10,477	133	10,314	3,384	3.05
	2023	10,603	130	10,473	3,467	3.02

CONTINUED:

TABLE 3 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2023

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<u>Overton</u>	2000	646	0	646	254	2.54
	2010	594	0	594	227	2.61
	2018	575	0	575	219	2.63
	2023	562	0	562	212	2.65
<u>Sumner</u>	2000	237	0	237	102	2.32
	2010	236	0	236	97	2.43
	2018	228	0	228	92	2.46
	2023	218	0	218	88	2.46
<u>Elwood</u>	2000	761	51	761	294	2.59
	2010	707	40	707	282	2.51
	2018	691	35	656	264	2.48
	2023	677	27	650	263	2.47
<u>Eustis</u>	2000	464	0	464	187	2.48
	2010	401	0	401	180	2.22
	2018	389	0	389	177	2.19
	2023	373	0	373	171	2.17

Source: 2000 & 2010 Census.

Hanna:Keelan Associates, P.C., 2018.

TABLE 4
HOUSEHOLDS BY HOUSEHOLD SIZE
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2016 ESTIMATE*

Community	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7+ Persons
Cozad	481	670	178	198	25	47	37
Eddyville	11	10	8	4	3	0	0
Farnam	19	46	12	17	8	2	0
Gothenburg	430	448	143	181	51	41	57
Lexington	647	975	435	534	415	175	86
Overton	44	62	39	40	31	12	3
Sumner	29	23	4	28	6	8	0
Elwood	84	130	27	19	18	3	5
Eustis	54	86	13	12	30	0	6

*Subject to margin of error.

Source: 2012-2016 American Community Survey.

Hanna:Keelan Associates, P.C., 2018.

TABLE 5
TENURE BY HOUSEHOLD
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2023

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<u>Cozad</u>	2000	1,722	1,168	67.8%	554	32.2%
	2010	1,656	1,126	68.0%	530	32.0%
	2018	1,626	1,108	68.1%	518	31.9%
	2023	1,614	1,100	68.2%	514	31.8%
<u>Eddyville</u>	2000	41	35	85.4%	6	14.6%
	2010	38	30	78.9%	8	21.1%
	2018	36	27	76.6%	9	2.34%
	2023	34	25	72.8%	9	27.2%
<u>Farnam</u>	2000	95	66	75.0%	22	25.0%
	2010	74	59	79.7%	15	20.3%
	2018	71	56	79.2%	15	20.8%
	2023	68	53	78.8%	15	21.2%
<u>Gothenburg</u>	2000	1,457	1,084	74.4%	373	25.6%
	2010	1,494	1,061	71.0%	433	29.0%
	2018	1,487	1,049	70.6%	438	29.4%
	2023	1,505	1,061	70.5%	444	29.5%
<u>Lexington</u>	2000	3,095	1,978	63.9%	1,117	36.1%
	2010	3,180	1,991	62.6%	1,189	37.4%
	2018	3,384	2,031	60.0%	1,353	40.0%
	2023	3,467	2,056	59.3%	1,411	40.7%

CONTINUED:

TABLE 5 (CONTINUED)
TENURE BY HOUSEHOLD
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2023

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<u>Overton</u>	2000	254	178	70.1%	76	29.9%
	2010	227	163	71.8%	64	28.2%
	2018	219	157	72.0%	62	28.0%
	2023	212	153	72.3%	59	27.7%
<u>Sumner</u>	2000	102	77	75.5%	25	24.5%
	2010	97	68	70.1%	29	29.9%
	2018	92	63	68.6%	29	31.4%
	2023	88	58	67.0%	30	33.0%
<u>Elwood</u>	2000	294	233	79.3%	61	20.7%
	2010	282	219	77.6%	63	22.4%
	2018	264	204	77.2%	60	22.8%
	2023	263	204	77.6%	59	22.4%
<u>Eustis</u>	2000	187	151	80.7%	36	19.3%
	2010	180	148	82.2%	32	17.8%
	2018	177	145	82.3%	32	17.7%
	2023	171	141	82.8%	30	17.2%

Source: 2000 & 2010 Census
Hanna:Keelan Associates, P.C., 2018.

TABLE 6
ESTIMATED MEDIAN HOUSEHOLD INCOME TRENDS & PROJECTIONS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2023

<u>Community</u>	<u>2000</u>	<u>2016 Est.*</u>	<u>2018</u>	<u>2023</u>
Cozad	\$32,392	\$40,735	\$41,762	\$45,441
Eddyville	\$28,125	\$40,833	\$44,369	\$49,022
Farnam	\$24,327	\$50,000	\$50,919	\$53,336
Gothenburg	\$35,990	\$59,696	\$60,622	\$66,453
Lexington	\$38,098	\$44,834	\$45,278	\$47,107
Overton	\$31,389	\$48,967	\$52,661	\$57,003
Sumner	\$27,143	\$46,111	\$51,740	\$56,658
Elwood	\$36,500	\$55,278	\$56,537	\$58,991
Eustis	\$34,205	\$58,438	\$59,364	\$62,600

*Specified data used, subject to margin of error.

Source: 2000 Census, 2012-2016 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2018.

TABLE 7
ESTIMATED PER CAPITA INCOME TRENDS AND PROJECTIONS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2023

<u>Community</u>	<u>2000</u>	<u>2016 Est.*</u>	<u>2018</u>	<u>2023</u>
Cozad	\$18,139	\$25,592	\$26,465	\$28,791
Eddyville	\$14,542	\$22,684	\$23,713	\$24,998
Farnam	\$11,959	\$23,221	\$24,012	\$26,460
Gothenburg	\$17,037	\$30,052	\$32,046	\$35,672
Lexington	\$14,148	\$18,296	\$19,095	\$21,347
Overton	\$14,941	\$19,988	\$22,030	\$25,741
Sumner	\$14,469	\$18,497	\$20,191	\$21,855
Elwood	\$18,042	\$25,458	\$26,807	\$27,799
Eustis	\$16,618	\$26,587	\$29,532	\$32,266

*Specified data used, subject to margin of error.

Source: 2000 Census, 2012-2016 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2018.

TABLE 8
PER CAPITA INCOME
TRENDS AND PROJECTIONS
DAWSON COUNTY / STATE OF NEBRASKA
2012-2023

	<u>Dawson County</u>		<u>State of Nebraska</u>	
<u>Year</u>	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
2012	\$35,431	--	\$46,066	--
2013	\$36,338	+2.6%	\$45,876	-0.4%
2014	\$38,450	+5.8%	\$48,419	+5.5%
2015	\$39,285	+2.2%	\$49,567	+2.3%
2016	\$39,718	+1.1%	\$50,029	+0.9%
2017	\$41,318	+4.0%	\$51,436	+2.8%
2012-2017	\$35,431-\$41,318	+16.6%	\$46,166-\$51,436	+11.4%
2017-2023	\$41,318-\$45,911	+11.1	\$51,436-\$55,848	+8.5%

Source: Nebraska Department of Economic Development, 2018.

Hanna:Keelan Associates, P.C., 2018.

TABLE 9
RACE AND HISPANIC ORIGIN
DAWSON COUNTY, NEBRASKA
2000 & 2010

	<u>2000</u>		<u>2010</u>	
<u>Race</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	20,058	82.3%	18,978	78.1%
Black	76	0.3%	744	3.0%
Native American	164	0.7%	199	0.8%
Asian	161	0.7%	140	0.6%
<u>Other</u>	<u>3,906</u>	<u>16.0%</u>	<u>4,265</u>	<u>17.5%</u>
Totals	24,365	100.0%	24,326	100.0%
Hispanic Origin	6,178	25.3%	7,746	31.8%

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2018.

TABLE 10
PERSONS RECEIVING SOCIAL SECURITY INCOME
DAWSON COUNTY, NEBRASKA
2016 ESTIMATE

<u>Social Security Income-2016</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	3,045
Wives & Husbands	1656
Children	40
<u>Survivor Benefits</u>	
Widows & Widowers	325
Children	120
<u>Disability Benefits</u>	
Disabled Persons	525
Wives & Husbands	5
<u>Children</u>	<u>90</u>
Total	4,315
<u>Aged 65 & Older</u>	
Men	1,510
<u>Women</u>	<u>1,850</u>
Total	3,360
<u>Supplemental Security Income-2016</u>	<u>Number of Beneficiaries</u>
Aged	57
<u>Blind and Disabled</u>	<u>250</u>
Total	307

Source: Department of Health and Human Services,
 Social Security Administration, 2018.
 Hanna:Keelan Associates, P.C., 2018.

TABLE 11a
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
DAWSON COUNTY, NEBRASKA
2013 & 2018

<u>Owner</u>	2013*	2018
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	340 / 290	289 / 280
31-50% AMI	590 / 365	558 / 348
51-80% AMI	1,045 / 415	1,020 / 406
81-100% AMI	715 / 115	739 / 108
<u>101%+ AMI</u>	<u>3,300 / 195</u>	<u>3,320 / 187</u>
Totals	5,990 / 1,380	5,926** / 1,329
<u>Renter</u>	2013*	2018
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	500 / 385	486 / 370
31-50% AMI	585 / 350	557 / 341
51-80% AMI	800 / 295	814 / 288
81-100% AMI	300 / 40	336 / 31
<u>101%+ AMI</u>	<u>565 / 80</u>	<u>672 / 56</u>
Totals	2,750 / 1,150	2,865** / 1,086

*Specified data

**2012-2016 American Community Survey estimate.

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

Source: 2010 CHAS Tables.

Hanna:Keelan Associates, P.C., 2018.

TABLE 11b
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
COZAD, NEBRASKA
2013 & 2018

<u>Owner</u>	2013*	2018
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	65 / 50	51 / 47
31-50% AMI	150 / 95	138 / 90
51-80% AMI	180 / 55	180 / 52
81-100% AMI	140 / 15	149 / 14
<u>101%+ AMI</u>	<u>625 / 10</u>	<u>590 / 8</u>
Totals	1,160 / 225	1,108 / 211
<u>Renter</u>	2013*	2018
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	110 / 110	101 / 98
31-50% AMI	125 / 50	119 / 47
51-80% AMI	80 / 45	78 / 43
81-100% AMI	80 / 10	88 / 10
<u>101%+ AMI</u>	<u>65 / 40</u>	<u>132 / 38</u>
Totals	460 / 255	518 / 236

*Specified data

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

Source: 2010 CHAS Tables.

Hanna:Keelan Associates, P.C., 2018.

TABLE 11c
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
GOTHENBURG, NEBRASKA
2013 & 2018

<u>Owner</u>	2013*	2018
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	70 / 60	64 / 55
31-50% AMI	130 / 100	118 / 90
51-80% AMI	135 / 45	129 / 42
81-100% AMI	150 / 4	156 / 3
<u>101%+ AMI</u>	<u>680 / 35</u>	<u>582 / 30</u>
Totals	1,165 / 244	1,049 / 220
<u>Renter</u>	2013*	2018
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	70 / 30	83 / 24
31-50% AMI	15 / 15	22 / 11
51-80% AMI	110 / 40	116 / 34
81-100% AMI	10 / 0	18 / 0
<u>101%+ AMI</u>	<u>80 / 0</u>	<u>199 / 0</u>
Totals	285 / 85	438 / 69

*Specified data

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

Source: 2010 CHAS Tables.

Hanna:Keelan Associates, P.C., 2018.

TABLE 11d
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
LEXINGTON, NEBRASKA
2013 & 2018

<u>Owner</u>	2013*	2018
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	105 / 95	114 / 92
31-50% AMI	130 / 60	154 / 61
51-80% AMI	405 / 185	466 / 196
81-100% AMI	260 / 75	302 / 74
<u>101%+ AMI</u>	<u>815 / 55</u>	<u>995 / 44</u>
Totals	1,715 / 470	2,031 / 467
<u>Renter</u>	2013*	2018
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	230 / 170	186 / 173
31-50% AMI	385 / 245	421 / 297
51-80% AMI	380 / 160	370 / 165
81-100% AMI	160 / 35	204 / 37
<u>101%+ AMI</u>	<u>125 / 15</u>	<u>172 / 16</u>
Totals	1,280 / 625	1,353 / 688

*Specified data

= Total Households

= CB-HP = Households with Cost Burden – Housing Problems

Source: 2010 CHAS Tables.

Hanna:Keelan Associates, P.C., 2018.

TABLE 12
EMPLOYMENT DATA TRENDS AND PROJECTIONS
DAWSON COUNTY, NEBRASKA
2002-2023

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2002	11,873	--	4.0%
2003	12,093	+220	4.2%
2004	12,073	-20	4.3%
2005	11,752	-321	4.4%
2006	12,037	+285	3.2%
2007	12,011	-26	3.0%
2008	12,110	+99	4.0%
2009	11,881	-229	4.7%
2010	11,825	-56	5.2%
2011	12,026	+201	4.3%
2012	12,031	+5	4.5%
2013	12,129	+98	3.6%
2014	12,243	+114	2.8%
2015	12,440	+197	2.7%
2016	12,628	+188	3.1%
2017*	12,224	-404	2.4%
2023	12,589	+365	2.6%
2002-2023	11,873-12,589	+716	4.0%-2.6%

*Estimate as of October, 2018.

Source: Nebraska Department of Labor, Labor Market Information, 2018.

Hanna:Keelan Associates, P.C., 2018.

TABLE 13
TRAVEL TIME TO WORK
DAWSON COUNTY, NEBRASKA
2016 ESTIMATE*

9 Minutes or Less	10-19 Minutes	20-29 Minutes	30-39 Minutes	40 Minutes or More
4,874	3,639	1,106	818	1,256

*Subject to margin of error.

Source: 2012-2016 American Community Survey.

Hanna:Keelan Associates, P.C., 2018.

TABLE 14
WORKFORCE EMPLOYMENT BY TYPE
DAWSON COUNTY, NEBRASKA
2018

Workforce

Non-Farm Employment (Wage and Salary)	11,340
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	18
Construction.	347
Manufacturing.	*
Wholesale Trade.	531
Retail Trade.	995
Transportation & Warehousing.	405
Information.	85
Finance & Insurance.	365
Real Estate & Rental/Leasing.	17
Professional, Scientific & Technical Services.	179
Management of Companies & Enterprises.	93
Administrative/Support/Waste.	318
Educational Services.	*
Health Care & Social Assistance.	711
Arts, Entertainment & Recreation.	107
Accommodation & Food Service.	678
Other Services (except Public Administration).	399
Federal Government.	106
State Government.	149
Local Government.	2,008

*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2018.

Hanna:Keelan Associates, P.C., 2018.

TABLE 15
HOUSING STOCK PROFILE/UNITS IN STRUCTURE
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000 & 2016 ESTIMATE*

<u>Community</u>	<u>Year</u>	<u>1 unit</u>	<u>2-9 units</u>	<u>10+ units</u>	<u>Mobile Homes</u>	<u>Total</u>
<u>Cozad</u>	2000	1,411	148	114	184	1,857
	2016	1,565	70	172	62	1,869
<u>Eddyville</u>	2000	48	0	0	2	50
	2016	38	0	0	1	39
<u>Farnam</u>	2000	84	4	3	10	101
	2016	99	2	0	7	108
<u>Gothenburg</u>	2000	1,361	106	68	40	1,575
	2016	1,263	120	92	96	1,571
<u>Lexington</u>	2000	2,439	388	217	275	3,319
	2016	2,488	290	337	396	3,511
<u>Overton</u>	2000	214	21	0	43	281
	2016	207	7	0	55	269
<u>Sumner</u>	2000	89	0	0	20	119
	2016	95	0	0	8	103
<u>Elwood</u>	2000	304	14	1	22	341
	2016	278	44	0	6	328
<u>Eustis</u>	2000	171	14	0	20	205
	2016	194	11	0	13	218

*Specified Data Used. 2016 Estimate subject to margin of error.

Source: 2000 Census, 2012-2016 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2018.

TABLE 16
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
DAWSON COUNTY AREA, NEBRASKA
2016 ESTIMATE*

Community	Total	Complete Plumbing		Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
		Number	% of Total	Number	% of Total	Number	% of Total
Cozad	1,636	1,629	99.6%	7	0.4%	35	2.1%
Eddyville	36	36	100.0%	0	0.0%	0	0.0%
Farnam	104	104	100.0%	0	0.0%	0	0.0%
Gothenburg	1,351	1,344	99.5%	7	0.5%	27	2.0%
Lexington	3,267	3,249	99.4%	18	0.6%	206	6.3%
Overton	231	231	100.0%	0	0.0%	6	2.6%
Sumner	98	98	100.0%	0	0.0%	0	0.0%
Elwood	286	286	100.0%	0	0.0%	0	0.0%
Eustis	201	200	99.5%	1	0.5%	1	0.5%

*Specified Data Used. 2016 Estimate subject to margin of error.

Source: 2012-2016 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2018.

TABLE 17
HOUSING STOCK PROFILE/YEAR UNITS BUILT
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2018

<u>Year</u>	<u>Cozad</u>	<u>Eddyville</u>	<u>Farnam</u>	<u>Gothenburg</u>
2010 to Present	15	0	0	49
2000 to 2009	91	0	0	181
1990 to 1999	245	4	7	82
1980 to 1989	145	1	4	78
1970 to 1979	249	1	14	301
1960 to 1969	362	2	6	212
1950 to 1959	325	1	14	201
1940 to 1949	138	1	8	72
<u>1939 or Before</u>	<u>297</u>	<u>26</u>	<u>55</u>	<u>426</u>
SUBTOTAL	1,867	36	108	1,602
<u>Units Lost (2014 to Present)</u>	(4)	(N/A)	(2)	(9)
TOTAL EST. UNITS – 2018	1,863	36	106	1,593
% 1939 or Before	15.9%	72.2%	50.0%	26.2%
% 1959 or Before	40.7%	77.7%	70.7%	43.3%

CONTINUED:

TABLE 17 (CONTINUED)
HOUSING STOCK PROFILE/YEAR UNITS BUILT
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES

2018

<u>Year</u>	<u>Lexington</u>	<u>Overton</u>	<u>Sumner</u>	<u>Elwood</u>	<u>Eustis</u>
2010 to Present	172	4	0	9	0
2000 to 2009	309	4	18	3	3
1990 to 1999	298	30	12	38	14
1980 to 1989	326	8	0	12	10
1970 to 1979	890	64	9	71	58
1960 to 1969	469	25	12	54	12
1950 to 1959	238	15	2	37	9
1940 to 1949	228	8	9	29	5
<u>1939 or Before</u>	<u>740</u>	<u>110</u>	<u>40</u>	<u>62</u>	<u>107</u>
SUBTOTAL	3,670	268	102	315	218
<u>Units Lost (2014 to Present)</u>	(0)	(1)	(N/A)	(1)	(1)
TOTAL EST. UNITS – 2018	3,670	267	102	314	217
% 1939 or Before	20.1%	40.8%	39.2%	19.4%	48.8%
% 1959 or Before	32.8%	49.4%	50.0%	40.4%	55.2%

N/A = Not Available.

Source: 2012-2016 American Community Survey Estimate.

Dawson Area Development Communities, 2018.

Hanna:Keelan Associates, P.C., 2018.

TABLE 18
HOUSING STOCK OCCUPANCY/VACANCY STATUS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2018

	<u>Cozad</u>	<u>Eddyville</u>	<u>Farnam</u>	<u>Gothenburg</u>	<u>Lexington</u>
a) Housing Stock	1,867 (O=1,213; R=154)	36 (O=27; R=9)	106 (O=(77; R=29)	1,593 (O=1,123; R=470)	3,670 (O=2,108; R=1,562)
b) Vacant Housing Stock	241	0	35	106	286
c) Occupied Housing Stock	1,626	36	71	1,487	3,384
*Owner Occupied	1,108	27	56	1,049	2,031
*Renter Occupied	518	9	15	438	1,353
d) Housing Vacancy Rate*	12.9% (241)	0.0% (0)	33.0% (35)	6.6% (106)	7.8% (286)
*Owner Vacancy	8.6% (105)	0.0% (0)	27.2% (21)	6.6% (74)	3.6% (77)
*Renter Vacancy	20.8% (136)	0.0% (0)	48.2% (14)	6.8% (32)	13.4% (209)
e) Adjusted Vacancy Rate**	4.7% (88)	0.0% (0)	12.2% (13)	3.3% (53)	2.9% (115)
**Owner Vacancy	3.3% (41)	0.0% (0)	7.8% (6)	2.7% (31)	2.1% (46)
**Renter Vacancy	7.1% (47)	0.0% (0)	24.1% (7)	4.7% (22)	4.4% (69)

CONTINUED:

TABLE 18 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2018

	<u>Overton</u>	<u>Sumner</u>	<u>Elwood</u>	<u>Eustis</u>
a) Housing Stock	267 (O=169; R=98)	102 (O=67; R=35)	314 (O=233; R=81)	217 (O=169; R=48)
b) Vacant Housing Stock	48	10	50	40
c) Occupied Housing Stock	219	92	264	177
*Owner Occupied	157	63	204	145
*Renter Occupied	62	29	60	32
d) Housing Vacancy Rate*	17.9% (48)	9.8% (10)	15.9% (50)	18.4% (40)
*Owner Vacancy	7.1% (12)	6.0% (4)	12.4% (29)	14.2% (24)
*Renter Vacancy	36.7% (36)	17.1% (6)	25.9% (21)	33.3% (16)
e) Adjusted Vacancy Rate**	6.0% (16)	5.9% (6)	6.4% (20)	8.3% (18)
**Owner Vacancy	3.5% (6)	7.4% (5)	5.1% (12)	6.5% (11)
**Renter Vacancy	10.2% (10)	2.8% (1)	9.9% (8)	14.5% (7)

* Includes all housing stock, including seasonal and substandard housing.

** Includes only year-round vacant units available for rent or purchase, meeting current housing code and modern amenities.
Does not include vacant units either not for sale or rent, seasonal units, or units not meeting current housing code.

Source: 2012-2016 American Community Survey.
Dawson County Area Communities, 2018.
Hanna:Keelan Associates, P.C., 2018.

TABLE 19
ESTIMATED GROSS RENT &
OWNER OCCUPIED HOUSING VALUE
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2023

<u>Community</u>	<u>Year</u>	<u>Median Rent</u>	<u>Median Value Owner Housing</u>
<u>Cozad</u>	2000	\$423	\$57,100
	2016*	\$615	\$88,000
	2018	\$640	\$92,500
	2023	\$708	\$105,300
<u>Eddyville</u>	2000	\$425	\$23,800
	2016*	\$667	N/A
	2018	\$684	N/A
	2023	\$723	N/A
<u>Farnam</u>	2000	\$375	\$39,600
	2016*	\$383	\$47,300
	2018	\$388	\$50,600
	2023	\$420	\$61,700
<u>Gothenburg</u>	2000	\$456	\$65,000
	2016*	\$656	\$104,100
	2018	\$679	\$109,300
	2023	\$725	\$124,500
<u>Lexington</u>	2000	\$467	\$61,900
	2016*	\$688	\$83,600
	2018	\$702	\$86,900
	2023	\$739	\$99,000

CONTINUED:

TABLE 19 (CONTINUED)
ESTIMATED GROSS RENT &
OWNER OCCUPIED HOUSING VALUE
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2023

<u>Community</u>	<u>Year</u>	<u>Median Rent</u>	<u>Median Value Owner Housing</u>
<u>Overton</u>	2000	\$500	\$53,200
	2016*	\$691	\$71,800
	2018	\$718	\$74,200
	2023	\$744	\$83,100
<u>Sumner</u>	2000	\$420	\$34,400
	2016*	\$708	\$74,100
	2018	\$725	\$78,400
	2023	\$761	\$88,500
<u>Elwood</u>	2000	\$502	\$66,300
	2016*	\$698	\$99,500
	2018	\$712	\$104,000
	2023	\$757	\$118,600
<u>Eustis</u>	2000	\$333	\$66,500
	2016*	\$639	\$82,000
	2018	\$658	\$86,300
	2023	\$704	\$93,600

*Specified Data Used. 2016 Estimate subject to margin of error.

Source: 2000 Census, 2012-2016 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2018.

TABLE 20
SURVEY OF RENTAL PROPERTIES
DAWSON COUNTY / LEXINGTON, NEBRASKA
2002-2013

	<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
<u>Dawson County</u>	2002	7	602	4.5	8.1
	2003	6	447	6.3	82.4
	2004	11	555	7.0	47.3
	2005	18	792	12.1	46.0
	2006	19	742	10.8	55.4
	2007	23	836	9.2	78.1
	2008	26	872	7.7	31.2
	2009	30	895	7.3	28.7
	2010	37	975	7.8	38.0
	2011	42	936	7.2	48.0
	2012	42	976	4.0	24.1
	2013	36	920	4.8	20.3
	2014	40	759	6.2	34.7
	2015	29	899	3.7	29
	2016	31	989	5.2	42.2
<u>Lexington</u>	2006	6	309	12.0	40.0
	2007	9	317	6.9	129.4
	2008	7	468	6.0	19.2
	2009	8	352	4.0	35.0
	2010	10	336	10.1	34.0
	2011	8	381	5.0	49.9
	2012	14	459	3.3	25.5
	2013	10	510	3.3	22.1
	2014	10	374	6.4	22.0
	2015	6	374	3.7	33.3
	2016	6	415	6.5	63.0

Source: Nebraska Investment Finance Authority, 2018.

TABLE 21A
VACANCY RATES BY UNIT TYPE
DAWSON COUNTY, NEBRASKA
2016

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	170	4	1.6%
Apartments	179	48	6.8%
Mobile Homes	10	0	0.6%
Not Sure of Type	<u>30</u>	<u>0</u>	<u>5.6%</u>
Total Units	989	52	4.8%

Source: Nebraska Investment Finance Authority, 2018.

TABLE 21B
VACANCY RATES BY UNIT TYPE
LEXINGTON, NEBRASKA
2016

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	56	0	0.0%
Apartments	347	27	7.8%
Mobile Homes	0	0	0.0%
Not Sure of Type	<u>12</u>	<u>0</u>	<u>0.0%</u>
Total Units	415	27	6.5%

Source: Nebraska Investment Finance Authority, 2018.

TABLE 22
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
DAWSON COUNTY, NEBRASKA
1999-2016

<u>Fiscal Year</u>	<u>Average Sale Price</u>
1999	\$59,634
2000	\$55,864
2001	\$62,719
2002	\$66,499
2003	\$71,103
2004	\$76,529
2005	\$74,526
2006	\$85,962
2007	\$90,471
2008	\$83,360
2009	\$88,845
2010	\$94,832
2011	\$106,170
2012	\$105,669
2013	\$116,994
2014	\$108,744
2015	\$109,841
<u>2016</u>	<u>\$110,556</u>
Change (1999-2016)	+\$50,932 (+85.4%)

Source: Nebraska Investment Finance Authority, 2017.

TABLE 23A
ESTIMATED HOUSING TARGET DEMAND*
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2023

<u>Community</u>	<u>Target Demand</u>		<u>Total</u> <u>Target</u> <u>Demand</u>	<u>Est. Required</u> <u>Target Budget</u> <u>(Millions)</u>
	<u>Owner</u>	<u>Rental</u>		
Cozad	57	31	88	\$19.60
Eddyville	0	2	2	\$0.33
Farnam	2	4	6	\$1.17
Gothenburg	66	36	102	\$22.7
Lexington	138	168	306	\$63.4
Overton	4	4	8	\$1.68
Sumner	2	4	6	\$1.17
Elwood	6	6	12	\$2.52
<u>Eustis</u>	<u>6</u>	<u>6</u>	<u>12</u>	<u>\$2.52</u>
Totals	281	261	542	\$115.09

*Based upon the general estimate of **new population/households**, providing affordable housing for **cost burdened households**, replacement of housing stock in “**Deteriorated**” to “**Dilapidated**” condition and housing experiencing plumbing, overcrowded conditions (as per HUD Definition), absorb housing vacancy deficiency by a vacancy rate consisting of structurally sound, year-round housing units and build for a (existing households) “**pent-up**” demand, based upon local capacity and availability of land and financial resources. Includes both new construction and Purchase-Rehab-Resale or Re-Rent.

NOTE: A percentage (15%-34%) of new housing in each Community should focus on purchase-rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2018.

TABLE 23B
ESTIMATED HOUSING TARGET DEMAND – ED BOOST
(+658 POPULATION/700 FTEs) EST. 280 ADDITIONAL HOUSEHOLDS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2023

<u>Community</u>	<u>Target Demand</u> <u>Owner</u>	<u>Rental</u>	<u>Total</u> <u>Target</u> <u>Demand</u>	<u>Est. Required</u> <u>Target Budget</u> <u>(Millions)</u>
Cozad	69	61	130	\$27.66
Eddyville	0	2	2	\$0.33
Farnam	2	4	6	\$1.17
Gothenburg	89	57	146	\$32.09
Lexington	212	284	496	\$100.92
Overton	4	4	8	\$1.68
Sumner	2	4	6	\$1.17
Elwood	6	8	14	\$2.85
<u>Eustis</u>	<u>6</u>	<u>8</u>	<u>14</u>	<u>\$2.85</u>
Totals	390	432	822	\$170.72

*Based upon the general estimate of **new population/households**, providing affordable housing for **cost burdened households, replacement** of housing stock in “Deteriorated” to “Dilapidated” condition and **housing experiencing plumbing, overcrowded conditions (as per HUD Definition)**, absorb **housing vacancy deficiency** by a **vacancy rate** consisting of structurally sound, year-round housing units and build for a **(existing households) “pent-up” demand**, based upon local capacity and availability of land and financial resources. **Includes both new construction and Purchase-Rehab-Resale or Re-Rent.**

NOTE: A percentage (19%-38%) of new housing in each Community should focus on purchase-rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2018.

**TABLE 24A
ESTIMATED HOUSING TARGET DEMAND -
COZAD & EMA, NEBRASKA
2023**

	Target Demand*		Total	Est.
	<u>Owner</u>	<u>Rental</u>	<u>Demand</u>	<u>Required Budget</u>
City of Cozad:	157	31	88**	\$19.6
Cozad Rural EMA:	19	0	19	\$6.7

*Based upon the general estimate of **new population/households**, providing affordable housing for **10% of cost burdened households**, replacement of 10% of housing stock in “Deteriorated” to “Dilapidated” condition and **housing 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 and build for 1.5% (existing households) “pent-up” demand, based upon local capacity and availability of land and financial resources. **Includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 21% to 30% of the Total Housing Target Demand).**

**Includes Downtown Housing Demand: Eight Total Units (Two Owner and Six Rental Units).

Source: Hanna:Keelan Associates, P.C., 2018.

**TABLE 24B
ESTIMATED HOUSING TARGET DEMAND -
GOTNEHBURG & EMA, NEBRASKA
2023**

	Target Demand*		Total	Est.
	<u>Owner</u>	<u>Rental</u>	<u>Demand</u>	<u>Required</u>
				<u>Budget</u>
City of Gothenburg:	66	36	102**	\$22.7
Gothenburg Rural EMA:	23	0	23	\$8.1

*Based upon the general estimate of **new population/households**, providing affordable housing for **10% of cost burdened households**, replacement of 10% of housing stock in “**Deteriorated**” to “**Dilapidated**” condition and housing 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 and build for 1.5% (existing households) “pent-up” demand, based upon local capacity and availability of land and financial resources. Includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 16% to 21% of the Total Housing Target Demand).

**Includes Downtown Housing Demand: 10 Total Units (Four Owner and Six Rental Units).

Source: Hanna:Keelan Associates, P.C., 2018.

TABLE 24C
ESTIMATED HOUSING TARGET DEMAND -
LEXINGTON & EMA, NEBRASKA
2023

	Target Demand*		Total	Est.
	<u>Owner</u>	<u>Rental</u>	<u>Demand</u>	<u>Required</u>
				<u>Budget</u>
City of Lexington:	138	168	306**	\$63.4
Lexington Rural EMA:	36	0	36	\$12.7

*Based upon the general estimate of **new population/households**, providing affordable housing for **10% of cost burdened households**, replacement of 10% of housing stock in “Deteriorated” to “Dilapidated” condition and housing 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 and build for 1.5% (existing households) “pent-up” demand, based upon local capacity and availability of land and financial resources. Includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 30% of the Total Housing Target Demand).

**Includes Downtown Housing Demand: 14 Total Units (Four Owner and 10 Rental Units).

Source: Hanna:Keelan Associates, P.C., 2018.

TABLE 25

HOUSEHOLD AREA MEDIAN INCOME (AMI)

DAWSON COUNTY, NEBRASKA

2018

	<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	\$13,200	\$15,050	\$16,950	\$18,800	\$20,350	\$21,800	\$23,350	\$24,850
50% AMI	\$21,950	\$25,050	\$28,200	\$31,300	\$33,850	\$36,350	\$38,850	\$41,350
60% AMI	\$26,340	\$30,060	\$33,840	\$37,560	\$40,620	\$43,620	\$46,620	\$49,620
80% AMI	\$35,100	\$40,100	\$45,100	\$50,100	\$54,150	\$58,150	\$62,150	\$66,150
100%AMI	\$43,900	\$50,100	\$56,400	\$62,600	\$67,700	\$72,700	\$77,700	\$82,700
125%AMI	\$54,875	\$62,625	\$70,500	\$78,250	\$84,625	\$90,875	\$97,125	\$103,375

Source: U.S. Department of Housing and Urban Development.

Hanna:Keelan Associates, P.C., 2018.

TABLE 26

ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR

DAWSON COUNTY AREA, NEBRASKA COMMUNITIES

2023

<u>Community</u>	<u>Income Range</u>					<u>Totals</u>
	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81-125% AMI</u>	<u>126%+ AMI</u>	
<u>Cozad</u>						
Owner	0	0	8	31	18	57
Rental	4	10	5	12	0	31
<u>Eddyville</u>						
Owner	0	0	0	0	0	0
Rental	0	2	0	0	0	2
<u>Farnam</u>						
Owner	0	0	0	2	0	2
Rental	0	2	2	0	0	4

CONTINUED:

TABLE 26 (CONTINUED) ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR DAWSON COUNTY AREA, NEBRASKA COMMUNITIES 2023						
<u>Community</u>	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81-125% AMI</u>	<u>126%+ AMI</u>	<u>Totals</u>
<u>Gothenburg</u>						
Owner	0	0	8	38	20	66
Rental	4	10	8	14	0	36
<u>Lexington</u>						
Owner	0	8	22	42	66	138
Rental	10	42	28	72	16	168
<u>Overton</u>						
Owner	0	0	2	2	0	4
Rental	0	2	2	0	0	4
<u>Sumner</u>						
Owner	0	0	0	2	0	2
Rental	0	2	2	0	0	4
<u>Elwood</u>						
Owner	0	0	2	4		6
Rental	0	2	4	0	0	6
<u>Eustis</u>						
Owner	0	0	2	4	0	6
Rental	0	2	4	0	0	6
<u>Totals</u>						
Owner	0	8	44	125	104	281
Rental	18	74	55	98	16	261

Source: Hanna:Keelan Associates, P.C., 2018.

TABLE 27A
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE & AGE SECTOR
COZAD, NEBRASKA
2023

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	25 / 5*	13.8
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	10 / 0	3.4
	Duplex/Triplex Unit	0 / 10	2.3
	Apartment - 4+ Units***	0 / 4	0.3
Totals		35 / 19	19.8
55+ Years	Single Family Unit	8 / 0	3.7
	Patio Home Unit	4 / 0	1.6
	Town Home Unit	8 / 0	2.8
	Duplex/Triplex Unit	0 / 10	2.3
	Apartment - 4+ Units***	2 / 2	0.3
Totals		22 / 12	10.7
Total Units / Acres		57 / 31	30.5^^
*Includes Credit-To-Own Units. **Includes housing for persons with a disability ^Includes Public Right-of-Way. ^^Community Land Use (Residential) Plan should designate 2.5x total acres needed.			
Source: Hanna:Keelan Associates, P.C., 2018.			

**TABLE 27B
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE & AGE SECTOR
GOTHENBURG, NEBRASKA
2023**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	30 / 8*	17.5
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	12 / 0	4.0
	Duplex/Triplex Unit	0 / 10	2.3
	Apartment - 4+ Units***	2 / 4	0.4
Totals		44 / 22	24.2
55+ Years	Single Family Unit	8 / 0	3.7
	Patio Home Unit	4 / 0	1.6
	Town Home Unit	8 / 0	2.8
	Duplex/Triplex Unit	0 / 12	2.8
	Apartment - 4+ Units***	2 / 2	0.3
Totals		22 / 14	11.2
Total Units / Acres		66 / 36	35.4^^
*Includes Credit-To-Own Units. **Includes housing for persons with a disability ^Includes Public Right-of-Way. ^^Community Land Use (Residential) Plan should designate 2.5x total acres needed.			
Source: Hanna:Keelan Associates, P.C., 2018.			

TABLE 27C
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE & AGE SECTOR
LEXINGTON, NEBRASKA
2023

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	64 / 24*	40.5
	Patio Home Unit	8 / 0	3.1
	Town Home Unit	16 / 30	15.9
	Duplex/Triplex Unit	0 / 68	15.6
	Apartment - 4+ Units***	0 / 4	0.3
Totals		126	75.4
55+ Years	Single Family Unit	20 / 0	9.2
	Patio Home Unit	10 / 0	3.9
	Town Home Unit	16 / 8	8.3
	Duplex/Triplex Unit	0 / 28	6.4
	Apartment - 4+ Units***	4 / 6	0.7
Totals		50 / 42	28.5
Total Units / Acres		138 / 168	103.9^^
*Includes Credit-To-Own Units.			
**Includes housing for persons with a disability			
^Includes Public Right-of-Way.			
^^Community Land Use (Residential) Plan should designate 2.5x total acres needed.			
Source: Hanna:Keelan Associates, P.C., 2018.			

TABLE 28

HOUSING DEMAND POTENTIAL – TARGET POPULATIONS

DAWSON COUNTY AREA, NEBRASKA COMMUNITIES

2023

HOUSEHOLD - AREA MEDIAN INCOME (AMI)							Workforce Sector
<u>OWNER</u> <u>UNITS</u>	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>TOTALS</u>	
Elderly (55+)	0	0	10	28	64	102	24
Family	0	2	30	95	40	167	148
Special							
<u>Populations¹</u>	<u>0</u>	<u>6</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>12</u>	<u>2</u>
Subtotals	0	8	44	125	104	281	174
<u>RENTAL</u> <u>UNITS*</u>	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>TOTALS</u>	Workforce Sector
Elderly (55+)	4	20	14	28	10	76	12
Family	8	48	37	70	6	169	154
Special							
<u>Populations¹</u>	<u>6</u>	<u>6</u>	<u>4</u>	<u>0</u>	<u>0</u>	<u>16</u>	<u>2</u>
Subtotals	18	74	55	98	16	261	168
Totals	18	82	99	223	120	542	342

* Includes Credit- or Lease-to-Own units.

¹ Any person with a special housing need due to a cognitive and/or mobility disability.**NOTE 1: Housing demand includes both new construction and purchase-rehab-resale or re-rent.****NOTE 2: Workforce Housing Need:**

Cozad: Owner – 35 Units; Rental – 20 Units.

Gothenburg: Owner – 40 Units; Rental – 24 Units.

Lexington: Owner – 85 Units; Rental – 108 Units.

Source: Hanna:Keelan Associates, P.C., 2018.

TABLE 29**HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINTS)****DAWSON COUNTY AREA, NEBRASKA COMMUNITIES****2023****PRICE – PURCHASE COST (Area Median Income)**

OWNER	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
UNITS*	<u>\$110,500</u>	<u>\$155,500</u>	<u>\$201,500</u>	<u>\$259,500</u>	<u>\$326,500*+</u>	<u>Totals</u>	Sector
2 Bedroom	0	2	10	16	21	49	11
3+ Bedroom	0	6	34	109	83	232	163
Totals	0	8	44	125	104	281	174

PRICE – PURCHASE COST (Area Median Income)

RENTAL	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
UNITS**	<u>\$565</u>	<u>\$610</u>	<u>\$680</u>	<u>\$835</u>	<u>\$910+</u>	<u>Totals</u>	Sector
1 Bedroom	4	8	6	8	0	26	0
2 Bedroom	8	26	19	38	10	101	72
3+ Bedroom	6	40	30	52	6	134	96
Totals	18	74	55	98	16	261	168

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2018.

TABLE 30A
HOUSING CONDITIONS
DAWSON COUNTY, NEBRASKA COMMUNITIES
2018

	<u>Cozad</u>	<u>Eddyville</u>	<u>Farnam</u>	<u>Gothenburg</u>	<u>Lexington</u>	<u>Overton</u>	<u>Sumner</u>	<u>TOTALS</u>
Excellent	0	0	0	0	1	0	0	1
Very Good	4	0	1	11	2	0	2	20
Good	103	0	1	170	280	12	4	570
Average	864	23	56	817	1,284	138	67	3,249
Fair	310	15	19	169	394	75	29	1,011
Badly Worn	72	12	12	18	37	21	20	192
Totals	1,353	50	89	1,185	1,998	246	122	5,043

Source: Dawson County Assessor's Office.
Hanna:Keelan Associates, P.C., 2018.

TABLE 30B
HOUSING CONDITIONS
VILLAGE OF ELWOOD, NEBRASKA
2018

Very Good	0
Good	66
Average	449
Fair	48
Poor	2
Total	565

Source: Gosper County Assessor's Office.
Hanna:Keelan Associates, P.C., 2018.

TABLE 30C
HOUSING CONDITIONS*
VILLAGE OF EUSTIS, NEBRASKA
2018

Excellent	18
Good	39
Average	109
Fair	15
Poor	1
Total	182

*Obtained utilizing photos from Frontier County GIS.
Source: Hanna:Keelan Associates, P.C., 2018.

TABLE 31
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND*
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2023

	# Rehabilitated / Est. Cost \$ (Million)	Demolition
Cozad:	124 / \$4.21	45
Eddyville:	14 / \$0.47	16
Farnam:	28 / \$0.94	18
Gothenburg:	67 / \$2.27	31
Lexington:	169 / \$5.74	61
Overton:	45 / \$1.53	30
Sumner:	35 / \$1.19	26
Elwood:	16 / \$0.53	6
<u>Eustis:</u>	<u>12 / \$0.40</u>	<u>4</u>
Totals	510 / \$17.28	237

*Based upon County Assessor Records & Field Assessment.

Source: Hanna:Keelan Associates, P.C., 2018.

TABLE 32
OCCUPANCY OF SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
2018

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy/Wait List</u>
Cozad Public Housing Authority 421 West 9 th St. Cozad, NE 69130		1-Bd: 29 2-Bd: 1	HUD	30% Income 1-Bd: \$400-\$410 2-Bd: \$520	100% Yes
Gothenburg Pub. Housing Authority 810 20 th St. Gothenburg, NE 69138		2-Bd: 2 3-Bd: 22 4-Bd: 4	HUD	30% Income 2-Bd: \$643 3-Bd: \$736 4-Bd: \$838	100% Yes
Lexington Public Housing Authority 609 E. 3 rd St. Lexington, NE 68850		2-Bd: 15 3-Bd: 12 4-Bd: 5	HUD	30% Income 2-Bd: \$475 3-Bd: \$628 4-Bd: \$675	91% Yes
Crestview Senior Housing 2121 Avenue H Gothenburg, NE 69138	1997	16 1 Bd	HUD 202/Elderly	30% Income \$326	94% Yes
Dawson Estates 909-1003 Reagan Drive Lexington, NE 68850	2008	3-Bd: 15	NIFA (LIHTC) CROWN	\$632	100% Yes (17)
Deerfield Apartments 2310 Avenue L Gothenburg, NE 69138	1997	2-Bd: 13 3-Bd: 11	USDA-RD NIFA (LIHTC)	30% of Income	N/A
Eagle Run Apartments 809 Erie Street Lexington, NE 68850	1994	104 Total Units	USDA-RD	30% of Income	N/A

CONTINUED:

TABLE 32 (CONTINUED)**OCCUPANCY OF SELECTED AFFORDABLE RENTAL HOUSING OPTIONS****DAWSON COUNTY AREA COMMUNITIES, NEBRASKA****2018**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy/Wait List</u>
Eastlawn Apartments/Homes	1964/	Apts:	HUD	30% Income	Apts:
Scattered Sites	1980	1-Bd: 46	Elderly/	Apts:	100%
Lexington, NE 68850		2-Bd: 3	Multifamily	1-Bd: \$486	Yes (7)
				2-Bd: \$550	
		SF/Dup.			SF/Dup.
		2-Bd: 7		SF/Dup.	100%
		3-Bd: 20		2-Bd: \$495	Yes (61)
		4-Bd: 5		3-Bd: \$628	
				4-Bd: \$669	
Eastlawn Addition	1981	1-Bd: 48	HUD	30% Income	96%
609 E 3 rd St			Elderly	\$672	Yes
Lexington, NE 68850					
Eastlawn East Apts.	1996	1-Bd: 18	HUD 202	30% Income	N/A
715 E 3 rd St			Elderly	\$407	Yes
Lexington, NE 68850					
Haymaker Haven	1960's	30	HUD	30% Income	97%
421 W 9 th St.		1 & 2 Bd.	Elderly	\$635	Yes
Cozad, NE 69130			Disabled		
Hillcrest	1975	1-Bd: 38	HUD	30% Income	100%
810 20 th St		2-Bd: 2	Elderly	1-Bd: \$475	Yes
Gothenburg, NE 69138				2-Bd: \$550	
Heritage Gardens	2015	3-Bd: 32	NIFA (LIHTC)	\$465	100%
Scattered Sites			Elderly		Yes (16)
Gothenburg, NE 69138					

CONTINUED:

TABLE 32 (CONTINUED)**OCCUPANCY OF SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA****2018**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy/Wait List</u>
Homestay Village 503 B St. Overton, NE 68863	1990s	1-Bd: 8	USDA-RD Elderly	30% Income	N/A
North Star Apartments 2016 Avenue H Gothenburg, NE 69138	1990s	1-Bd: 5 2-Bd: 11	USDA-RD	30% Income 1-Bd: \$425 2-Bd: \$475	100% No
Park Plaza Apts. 921 L St. Cozad, NE 69130	1990s	1-Bd: 10	HUD 202 Elderly	30% Income \$460	90% Yes
Legend Oaks West 20 th Street Lexington, NE 68850	2010	2-Bd: 21	NIFA (LIHTC) DED Elderly	\$445-\$449	100% Yes
Pioneer Homes Scattered Sites Lexington, NE 68850	2000s	3-Bd: 7	HUD Multifamily	30% of Income	N/A
Legend Oaks II West 20 th Street Lexington, NE 68850	2014	2-Bd: 18	NIFA (LIHTC)	2-Bd: \$412-\$445 3-Bd: \$478-\$488	N/A Yes

CONTINUED:

TABLE 32 (CONTINUED)**OCCUPANCY OF SELECTED AFFORDABLE RENTAL HOUSING OPTIONS****DAWSON COUNTY AREA COMMUNITIES, NEBRASKA****2018**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy/Wait List</u>
Lexington Estates Scattered Sites Lexington, NE 68850	2015	3-Bd: 12	NIFA (LIHTC)	\$627	100% Yes (10)
Mosaic Housing Corp IV 406-412 Santa Fe Lexington, NE 68850	1999	2-Bd: 6	HUD Special Needs	\$555	100% N/A
The Row at Lexington Scattered Sites Lexington, NE 68850	2017	4-Bd: 20	NIFA (LIHTC) & Market Rate	\$800-\$1,000	100% N/A
Southhaven Apartments 1116 Wagon Wheel Lane Lexington, NE 68850	1980s	1-Bd: 8 2-Bd: 20 3-Bd: 8	USDA-RD HUD Multifamily	30% Income 1-Bd: \$388 2-Bd: \$420 3-Bd: \$443	86% Yes (5)

N/A = Not Available.

Source: Project Developers & Property Management Agencies, 2018.

Nebraska Investment Finance Authority, 2018.

Hanna:Keelan Associates, P.C., 2018.