

Nebraska Investment Finance Authority
Housing Study Grant Program.

DAWSON COUNTY AREA, NEBRASKA HOUSING STUDY.



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

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DAWSON COUNTY AREA, NEBRASKA HOUSING STUDY.

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DAWSON COUNTY AREA, NEBRASKA HOUSING STUDY.

INTRODUCTION.

This **Housing Study** represents an “**update**” of specific components from the previous **Dawson County Area, Nebraska Housing Study**, completed in 2018. New and updated components include the **2020 Census of population**, five-year projections of pertinent population, income, economic and housing data, as well as Housing Unit “Target” Demand and a “**Five-Year Housing Action Plan**” identifying recommended future housing projects.

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. **DAD, along with local elected leadership all provided invaluable information in the completion of this Housing Study.**



RESEARCH APPROACH.

The **Dawson County Area, Nebraska Housing Study** is comprised of information obtained from both public and private sources. All 2000, 2010 demographic, economic and housing data for the **Dawson County Area** Communities were derived from the U.S. Census and the 2015-2019 American Community Survey. **Preliminary 2020 Census population data is also documented.** The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources.

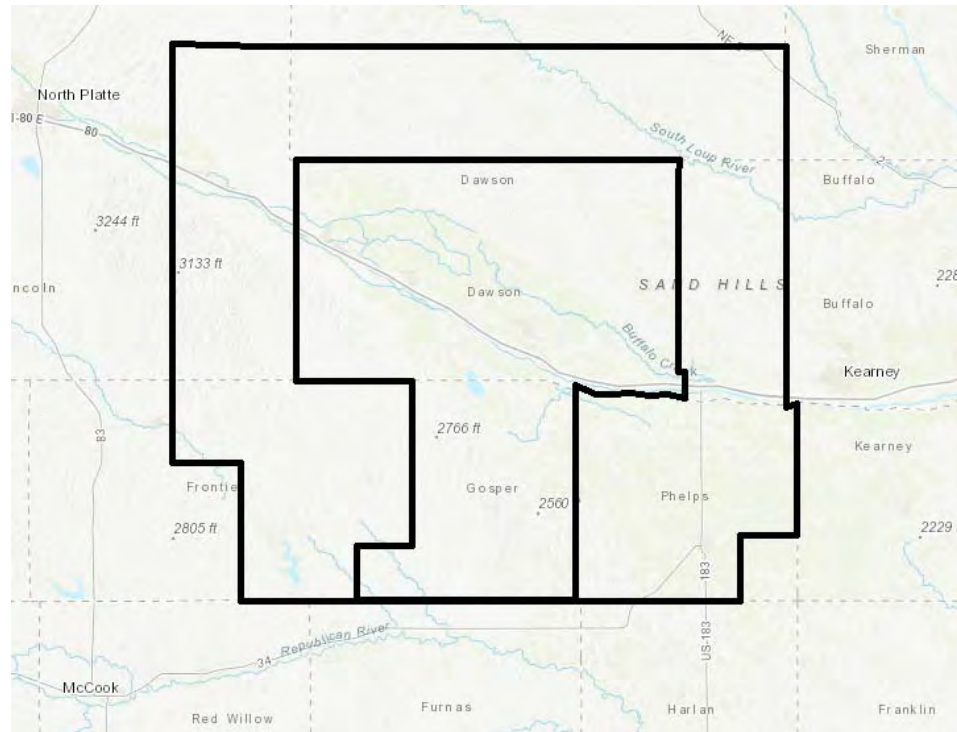
To facilitate effective planning and implementation activities, housing demand projections were identified for a five year period. The implementation period for this Housing Study will be February, 2022, to February, 2027.

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



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, **DAD Communities will need to provide a variety of housing types, owner and renter, at various price ranges, for all income levels and age groups.**

HOUSING IN DAWSON COUNTY.

Since the completion of the 2018 Housing Study, **Dawson County Area** Communities have been very active in both the development and rehabilitation of housing. Several residential related projects have been developed, are currently under construction or are in the planning and permitting stages. The following highlights housing development activities in the Area's three major Communities: Cozad, Gothenburg and Lexington.

City of Cozad

- A 21 lot housing subdivision was create using local TIF financing in a partnership with the City and Cozad Development Corporation.
- The City was awarded an owner-occupied CDBG housing grant in 2015 and 2018. A total of 11 homes were rehabilitated in 2020 with an additional 25 scheduled for rehabilitation in 2021.
- Gatewood Village, a 15 unit tri-plex rental housing program for seniors, is being developed east of Downtown Cozad. Currently, 18 people are on the waiting list for these rental homes. Funding for this development was obtained via Nebraska Investment Finance Authority's Low-Income Housing Tax Credit program.



- Cozad, along with the Communities of Lexington and Gothenburg, was awarded a Dawson County-Wide low-income housing tax credit project, in 2017, to build six senior duplexes in the Community.
- Cozad has contracted with West Central Nebraska Development District to develop and enforce a nuisance abatement program.
- A total of four workforce owner occupied homes have been built and sold in Cozad, utilizing local LB840 funding.
- Meadowlark Point Assisted Living recently added 25 new rooms to its facility.





City of Gothenburg

- Gothenburg Improvement Company (GIC) conducted a community-wide Quality of Life Survey in 2020. Affordable housing and adequate housing were identified as the top two responses relating to overall community improvement. A majority of participants also identified support for the use of public dollars, such as economic development funds, to address community priorities, including housing.
- Since the early 2000s, GIC has sponsored the creation of a housing development corporation that utilized first-time homebuyer down payment assistance for the construction of 21 homes. During this time, GIC also formed a partnership with private developers for the construction of low-income duplex and Credit-To-Own (CROWN) housing units.
- GIC has worked in conjunction with the City to develop a 30 lot residential subdivision. Six spec homes were developed in 2015 via Community leaders, which included \$10,000 of assistance for reducing development risk to builders.
- GIC has also coordinated efforts to utilize \$1.4 Million in LB840 funding for a housing project that resulted in the development of nine owner housing units.

- The six acre “Crossing Housing Project,” located along 23rd Street west of Avenue “M,” will support the development of 13 lots for workforce housing. An additional six lots, located along Washington Street, will also be developed to include workforce housing opportunities in Gothenburg. Tax Increment Financing (TIF), as well as LB840 funding and a development grant from the Nebraska Investment Finance Authority will be obtained and utilized for this development project.
- To the east of the Crossing Housing Project is the Peterson Estates Subdivision. This is the location of one of the newest housing development projects for the City of Gothenburg. Three new homes are currently planned for construction in this Subdivision, with an anticipated completion date in the Spring, 2022.



City of Lexington

The City of Lexington thoroughly documents housing development successes and goals in its **“2021 Development Action Plan.”** This **Plan** serves as a workable document identifying strategies and initiatives to be achieved for that year, via partnerships with local and State organizations. The first goal identified in this **Plan** is to *“support the creation of marketable and affordable housing in the Community, including owner-occupied, rental and transitional housing units”*.

The following highlights ongoing and planned housing development and rehabilitation activities in the City of Lexington.

- In 2017, the Southwest First Addition was the location for two major housing projects that would include the development of up to 320 new housing units during a multi-year period. To date, 106 housing units have been developed and include a combination of single family, duplex and multifamily housing units. A total of 20 housing units were funded via low-income housing tax credit funding.
- Southwest Lexington is the location of Redevelopment Area #5, which was established for the purpose of developing new and rehabilitating or removing existing housing to create new housing opportunities.
- The City of Lexington, in partnership with the Community Development Agency (CDA), and Lexington Public School District control an estimated 75 acres of land in northwestern Lexington. Approximately 74 single family residential lots are available, along with 13 acres of land designated for medium density residential development projects in the Northwest Fifth and Sixth additions.



- A 24 unit condominium development is ongoing in the City's Northwest Fourth Addition. This project is a 55+ owner-occupied program comprising 20 total housing units.
- A total of 15 acres are controlled by the City in the northeast portion of Lexington, specifically in the O'Donnell Addition and O'Donnell Second and Third Additions and additional unplatted land that will be used for new residential development. O'Donnell Fourth Addition was created for the development of 15 housing lots along North Fillmore and East 16th Street. Utilities and streets were planned for extension in 2021 to make these 15 lots suitable for new housing.

- In Eastern Lexington, workforce housing was proposed in 2020 on a 48 acre tract of land in the St. Ann's Second Addition, along the east side of North Taft Street from 3rd to 7th Streets. Construction has been ongoing since late 2020 to install public infrastructure to support the development of a 50-unit housing program, as well as an additional 40 single and two-family housing lots and a six-acre parcel for multifamily housing.



- The City developed a concept for a senior living community on a 20-acre tract of land adjacent the Lexington Regional Health Center facility. Since 2016, a total of 10 duplexes supporting moderate income seniors have been in operation. Additional phases of this project are intended to be developed and marketed by the City in an effort to increase the senior designated housing supply in Lexington.

AREA-WIDE HOUSING SURVEY.

The “**Area-Wide Housing Survey**” was made available to households in the **Dawson County Area** at select locations and on local websites. A total of **184 Surveys** were completed and returned, providing valuable public information. **Survey** participants were asked to give their opinion regarding 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 **Housing Study**.

- **Survey** participants were asked to address **issues** or **barriers** in **obtaining affordable owner or renter housing** in the **Dawson County Area**. Responses included high housing prices, a lack of sufficient homes for sale, and condition of existing housing for owners and the cost of rent, a lack of available, decent rental housing and the condition of existing rental housing for renters.
- Top housing needs in the **Dawson County Area**, identified by **Survey** participants, included, but not limited to single family housing, rental housing, rehabilitation of renter-occupied housing, housing choices for first-time homebuyers,
- Participants of the **Survey** identified the top price ranges as being most affordable in purchasing a home, which included 1) \$100,000-\$175,000 and 2) \$301,000+.
- Monthly rent between \$400 and \$800 was identified as an affordable price range by **Survey** respondents.
- 90 percent of the **Survey** respondents supported **Dawson County Area** Communities using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 86 percent of the **Survey** respondents supported using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **90 percent of the Survey respondents supported Dawson County Area Communities 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.**

- **90 percent of the Survey respondents supported the use of grant dollars to purchase, rehab and resell vacant housing in Dawson County Area Communities.**
- 84 percent of the **Survey** respondents support **Area** Communities using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

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 **67 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**.

- Participants of the **Survey** identified the top price ranges as being most affordable in purchasing a home, which included 1) \$100,000 to \$175,000 and 2) \$301,000+. Participants also identified the ability to afford monthly rent between \$601 and \$800, or above \$1,101.
- **The City of Lexington was favored by Survey participants as the primary Community they would like to purchase or rent a home.**
- A total of **32 participants** identified a desire to purchase a single family home.
- The most common **barriers** identified to obtaining affordable **owner housing** included a lack of sufficient homes for sale, housing purchase prices, age of existing houses, and cost of utilities.
- **Barriers** faced when obtaining affordable **rental housing** included a lack of decent rental units at an affordable price range, cost of rent, and the age of existing rental housing.

POPULATION PROFILE.

The analysis and projection of local demographics are at the center of all planning decisions. This process assists in the understanding of important changes which have and will occur from 2022 to 2027. Estimating population is critical to a community planning process, especially as it relates to the provision of housing. Further, projecting population growth and/ or decline of a community is extremely complex. Projections are based upon various assumptions about the future, and must be carefully analyzed and continually reevaluated, due to the changing economic and social structure of a community. Statistical tables regarding population for the **Dawson County Area** are included in “**Appendix II**” of this **Housing Study**.

- The population of the previous three Decennial Censuses (2000, 2010, and 2020) recorded both an increase and a decrease in population for **Dawson County Area** Communities. The Dawson County population declined slightly from 24,365, in 2000, to 24,326, in 2010, to 24,111, in 2020.
- **Currently (2022), the estimated population for Dawson County is 24,183 and is projected to increase, slightly, to 24,308, by 2027.**
- The City of Lexington, the County-Seat of Dawson County and largest Community in the **Dawson County Area**, the City of Cozad and the Villages of Farnam, Overton and Sumner are projected to increase in population during the next five years.
- **An Economic Development (ED) “Boost” in the Dawson County Area by 2027, utilizing a scenario of 400 additional Full-Time Employment (FTE) opportunities being created, results in the Area having the potential to increase in population by 740 persons, for a 2027 population of 25,048. Each Area Community, as well as the Balance of Dawson County would experience either a stable or increasing population due to an ED Boost.**

- The average **Dawson County Area** Communities 2027 ratio of persons per household is projected to be 2.39. Area Communities with the largest number of persons per household per capita include Lexington, Gothenburg, Elwood and Cozad, in that order.
- Persons of Hispanic Origin, residing in Dawson County, comprises an estimated 33 percent of the County population, an estimated increase of 32 percent during the last 20 years.

**POPULATION TRENDS & PROJECTIONS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2027**

<u>Community</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2022</u>	<u>2027</u>	<u># Change 2022-2027</u>	<u>2027 Boost*</u>
Dawson County	24,365	24,326	24,111	24,183	24,308	+125	25,048
Cozad	4,163	3,977	3,988	3,990	3,998	+8	4,148
Eddyville	96	97	88	88	86	-2	86
Farnam	223	171	182	184	190	+6	190
Gothenburg	3,619	3,574	3,478	3,470	3,446	-24	3,558
Lexington	10,011	10,230	10,348	10,430	10,580	+150	10,959
Overton	646	594	607	609	617	+8	620
Sumner	237	236	252	253	261	+8	265
Balance of County	5,370	5,447	5,168	5,159	5,130	-29	5,222
Elwood	761	707	658	656	650	-6	646
Eustis	464	401	389	387	382	-5	390

*Includes potential estimated population increase associated with a planned “**Community Growth Initiative.**” This could include increases in 400 Full-Time Employment (FTE) positions and/or Housing Development activities associated with workforce/population recruitment during the next five years. This would create an estimated Dawson County population increase of 740.

Source: 2000, 2010 & 2020 Census.

Hanna:Keelan Associates, P.C., 2022.

INCOME PROFILE.

Information presented in the **Income Profile** of this **Housing Study** update assists in determining the number of households within the **Dawson County Area** having the financial capacity to afford housing. In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in each Community. While upper income housing has no limitations, lower cost and government subsidized housing are subject to federal regulations, such as size and type. Statistical tables regarding income are included in “**Appendix II**” of this **Housing Study**.

- **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 (2022), Dawson County per capita income is an estimated \$47,420. This is projected to increase to an estimated \$56,294, by 2027. By 2027, the highest per capita income for the **Dawson County Area** Communities will exist for Gothenburg, Elwood, Eustis and Cozad, in that order.
- Currently, the highest **median household income** for **Dawson County Area** Communities exists for the City of Gothenburg, at \$67,100, while the lowest exists in Overton, at \$41,883. **By 2027, these trends of highest and lowest per capita incomes are projected to remain the same.**
- In 2019, 4,475 persons in Dawson County received social security income. A total of 3,565, or 79.7 percent were persons aged 65 and older. An estimated 308 persons received **supplemental security income**.
- 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 2022, an estimated 1,228 owner households in Dawson County, or 20 percent of all **owner households, are cost burdened or have housing problems.** Additionally, an estimated **1,196 renter households**, or 37.8 percent of all **renter households are cost burdened or have housing problems.**

ECONOMIC PROFILE.

- 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 Village 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.”*
- Between 2010 and 2021, the **unemployment rate** in Dawson County ranged from a high of 5 percent to a low of 2.3 percent. During this period, the total number of **employed persons** increased by 473. By 2027, an estimated 13,218 persons will be employed in Dawson County, with an unemployment rate of 2.8 percent.
- In 2022, an estimated 11,502 persons in Dawson County work in a non-farm place of employment. The largest concentration of workers are employed in the Manufacturing, Local Government, Retail Trade, Accommodation & Food Service, and Health Care & Social Services sectors.
- By 2027, **total employment** in Dawson County is projected to increase by an estimated 215 persons.
- The U.S. Census Bureau Center for Economic Studies (CES) estimates, of the 11,538 total jobs in Dawson County, nearly 28.1 percent travel more than 20 minutes to work. The CES also estimates 19 percent of all Dawson County residents travel 30+ minutes to work.
- **A significant boost in employment opportunities is possible with the addition of 400 new jobs in the Dawson County Area and/or within a two to three County region, including Lincoln and Buffalo Counties. Dawson Area Development leadership are anticipating a boost to the local economy with the construction of a new meat packing facility in the nearby City of North Platte.**

HOUSEHOLD & HOUSING PROFILE.

Statistical tables regarding housing stock information are included in “**Appendix II**” of this **Housing Study** update.

- **Currently, an estimated 7,487 households reside in the Dawson County Area Communities, consisting of an estimated 4,922 owner and 2,565 renter households.**
- By 2027, owner households will account for an estimated 4,950, or 65.3 percent of the total 7,575 households projected for the **Area Communities**.
- 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 Area Communities is projected to remain stable, increasing slightly from 347 in 2022, to 349 in 2027.** The most important group quarters in Dawson County include skilled nursing and long-term care facilities and the County Jail facility.
- **In 2022, Dawson County Area Communities, total, contain an estimated 7,487 housing units, consisting of approximately 4,922 owner and 2,565 rental units.** Of these 7,487 units, approximately 857 are vacant. This equals an overall housing vacancy rate of 11.4 percent. The 857 vacant housing units consist of an estimated 481 owner and 376 rental units.
- An **Adjusted Housing Vacancy Rate (AHVR)** includes the consideration of 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 **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.

- Currently, the City of Lexington has the highest median rent of all Dawson County Communities, an estimated \$799, followed by the Village of Sumner at \$750. Lexington is projected to experience the highest median rent of \$845, by 2027, followed by Elwood at \$787. The lowest median rent, for 2022, exist in the Village of Farnam, at an estimated \$458. Farnam is projected to continue to experience the lowest median rent by 2027, at an estimated \$497.
- In 2022, the Communities of Gothenburg and Eustis have the highest median value for owner housing, at \$107,442 and 98,700, respectively. By 2027, Gothenburg will continue to experience one of the highest owner housing median values in the **Dawson County Area**, at \$117,548, while Elwood will have the highest median value for owner housing at \$118,600.
- The **Dawson County Area** is experiencing a significant shortage in regards to affordable rental housing. A total of 17 affordable rental housing programs in the **Dawson County Area** were reviewed to document current rent ranges, occupancy and wait list information. Of the 17 housing programs, 14 identified a current occupancy greater than or equal to 90 percent. Nine programs are currently experiencing 100 percent occupancy.



HOUSING UNIT TARGET DEMAND.

Community leadership and local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals that will effectively increase the quantity and quality of housing in the **Dawson County Area**. To effectively determine housing unit demand for the Area, **SEVEN** separate components were reviewed. These included;

- (1) housing demand based upon expected new population/households, during the next five years, including new housing construction and annexation of residential properties,
- (2) need for affordable housing units for persons/families considered to be “cost burdened,”
- (3) replacement of occupied housing in a “deteriorated to Dilapidated” condition,
- (4) address the owner and rental housing “vacancy deficiency” in each Community,
- (5) determination of the local “pent-up” housing demand for existing residents,
- (6) development of housing to secure current commuter employment population, and
- (7) determination of local housing development capacity of each Community, during the next five years.

A determination of **housing unit rehabilitation and demolition demand for each Dawson County Area Community**, during the next five years, including moderate and substantial housing rehabilitation and demolition and replacement, was also included in the determination of housing unit target demand in each Community. Statistical tables regarding **Housing Unit Target Demand** are included in “**Appendix II**” of this **Housing Study** update.

The **Table on Page 20** identifies the estimated **Housing Unit Target Demand**, for the **Dawson County Area Communities** by 2027.

- The total estimated **housing target demand** for **Dawson County Area Communities**, by **2027**, is **578 housing units, including 251 owner and 327 rental units**, at an estimated development cost of **\$129.79 Million**. The smaller Communities in the **Area** should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units.
- The **City of Lexington** has the greatest demand for new construction and housing rehabilitation activities in the **Dawson County Area**. An estimated **314 total units, including 130 owner and 184 rental units** should be built in Lexington, at an estimated target budget of **\$71 Million**. Of the 314 new housing units, up to **21 units** should be targeted for **Downtown Lexington**, consisting of **eight owner and 13 rental** housing units.
- An estimated **59 owner and 67 rental housing units** should be developed in the **Community of Cozad**, while **44 owner and 44 rental housing units** should be targeted for the **City of Gothenburg**, by 2027. **Both Communities** should have a **Downtown Housing Initiative** consisting of **12 units in Downtown Cozad and 10 units in Downtown Gothenburg**.
- With the **Economic Development (ED) Boost** scenario, as highlighted in the **Table on Page 21**, the total estimated **housing target demand** in the **Dawson County Area** would be **838 housing units, including 351 owner and 487 rental units**, at an estimated development cost of **\$187.79 Million**. The **Communities of Cozad, Gothenburg, Lexington, Overton and Sumner** would experience an increase in their respective total housing target demand and estimated development budget.

**ESTIMATED HOUSING UNIT “TARGET” DEMAND
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2027**

<u>Community</u>	<u>Housing Unit Target Demand</u>		<u>Total Housing Unit Target Demand*</u>	Est. Required Housing Unit Target Demand Budget (Millions)
	<u>Owner</u>	<u>Rental</u>		
Cozad	59	67	126	\$28.4
Eddyville	0	2	2	\$0.24
Farnam	2	4	6	\$1.25
Gothenburg	44	44	88	\$19.9
Lexington	130	184	314	\$71.0
Overton	6	6	12	\$2.5
Sumner	2	6	8	\$1.7
Elwood	4	8	12	\$2.5
<u>Eustis</u>	<u>4</u>	<u>6</u>	<u>10</u>	<u>\$2.3</u>
Totals	251	327	578**	\$129.79

***Housing Unit “Target” Demand, based on addressing:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated/Dilapidated” Housing Units, as per HUD Data & Age of occupied structures.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment Census.
- “Pent Up” Housing Demand.
- Five-Year Housing Development Capacity.

****Estimated Workforce Housing Unit Demand: 355 Total Units (166 Owner, 189 Rental).**

NOTE: Housing Unit “Target” Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 20% to 30% of the Total Housing Unit Demand).

Source: Hanna:Keelan Associates, P.C., 2022.

**ESTIMATED HOUSING UNIT “TARGET” DEMAND – ED BOOST
(+740 POPULATION/400 FTEs) EST. 260 ADDITIONAL COMMUNITY HOUSEHOLDS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2027**

<u>Community</u>	<u>Housing Unit Target Demand</u>		<u>Target Demand*</u>	Est. Required Housing Unit Target Demand Budget
	<u>Owner</u>	<u>Community</u>		<u>(Millions)</u>
Cozad	74	86	160	\$36.0
Eddyville	0	2	2	\$0.24
Farnam	2	4	6	\$1.25
Gothenburg	58	68	126	\$28.5
Lexington	201	297	498	\$112.0
Overton	6	8	14	\$2.9
Sumner	2	8	10	\$2.1
Elwood	4	8	12	\$2.5
<u>Eustis</u>	<u>4</u>	<u>6</u>	<u>10</u>	<u>\$2.3</u>
Totals	351	487	838**	\$187.79

***Housing Unit “Target” Demand, based on addressing:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated/Dilapidated” Housing Units, as per HUD Data & Age of occupied structures.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment Census.
- “Pent Up” Housing Demand.
- Five-Year Housing Development Capacity.

****Estimated Workforce Housing Unit Demand: 490 Total Units (232 Owner, 258 Rental).**

NOTE: Housing Unit “Target” Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 20% to 30% of the Total Housing Unit Demand).

Source: Hanna:Keelan Associates, P.C., 2022.

- **Dawson County Area** Communities should focus on addressing the owner housing needs and demands of individuals and families having 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.**
- Of the **578 housing units** targeted for the **Area** by 2027, an estimated 194 total units should be designated for elderly (55+) populations, 329 total units for families and 55 total units for special populations, or those families with a member with a cognitive or physical disability(ies).
- An estimated 355 housing units, consisting of 166 owner and 189 rental units should be targeted for the workforce population in the Dawson County Area, by 2027. The workforce housing demand includes an estimated 73 units in Cozad (35 owner, 38 rental), 50 units in Gothenburg (22 owner, 28 rental) and 185 units in Lexington (75 owner, 110 rental).



- The owner housing type in highest demand in the **Area**, during the next five years, 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 **Dawson County Area**.
- **Three+-bedroom units at an average purchase price of \$176,000 and an estimated average monthly rent cost of \$565 are the most needed housing types for the workforce population in the Dawson County Area.**
- **Up to 507 units could be targeted for rehabilitation in the Area at an estimated cost of \$15.57 Million. An additional 66 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.
- In **Cozad**, an estimated **36 acres of land** will be required to complete the needed housing developments. This includes an estimated 46 units developed for the 55+ age group, requiring an estimated 11.25 acres. An estimated 80 units will need to be developed for non-elderly families, including the local workforce and special populations, requiring an estimated 24.75 acres.
- An estimated **25.38 acres of land** will be required for housing developments in the **City of Gothenburg**. This includes an estimated 32 units will need to be developed for the 55+ age group, requiring an estimated 8.27 acres. An estimated 56 units will need to be developed for non-elderly families, requiring an estimated 17.11 acres.
- For the **City of Lexington**, an estimated **82.63 acres of land** will be required to complete necessary housing targeted developments. An estimated 105 units will need to be developed for the 55+ age group, requiring an estimated 27.53 acres. An estimated 209 units will need to be developed for non-elderly families, requiring an estimated 55.1 acres.

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 housing units 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. **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.**

“Legislative Bill 496,” allows the use of TIF to assist in financing the development of workforce housing.

HOUSING & ALTERNATIVE ENERGY SYSTEMS.

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

FIVE-YEAR HOUSING ACTION PLAN.

The greatest challenge for the **Dawson County Area** Communities, during the next five years, will be to develop housing units for workforce persons and families, elderly households and special populations. Overall, the **Area** Communities should target up to **578 new housing units; 251 owner and 327 rental units, by 2027. The target demand for workforce housing is 355 units; 166 owner and 189 rental units.**

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

Important to the cause for future housing activities in the **Dawson County Area** will be the continued **Partnership** between **Dawson Area Development** and private sector developers, major employers and local both elected and non-elected leadership. The bigger the circle of Partners, the better the delivery of housing and provided financial assistance.

Housing development programs identified for the City of Lexington, Nebraska, are consistent with recommendations set forth in the City’s “2021 Development Action Plan”.

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

1. Land Bank Program.

Purpose:

Dawson Area Development (DAD) should be a locally-based leader in the creation of an **Area-Wide Land Bank Program** to secure land for both future housing development and redevelopment activities throughout the **Dawson County Area Communities**.

Estimated Cost (annual operational): \$450,000.

2. Maintain Local Housing Investment Funding Programs.

Purpose:

DAD should organize and maintain local funding events and contributions to create a “pool” or “bank” of funds to invest in needed gap financing for local housing developments. Continue to encourage the involvement of **major employers and local/regional housing developers** with assisting employees in obtaining affordable housing through first-time homebuyer and down payment assistance programs. Financial support to local developers constructing workforce housing is a priority.

Estimated Cost (annual operational): \$775,000.

3. Plan and implement an annual “Housing Summit” Program.

Purpose:

DAD, Community leadership, housing providers, local funders and governments, should conduct an annual presentation of housing accomplishments, opportunities and proposed housing development/redevelopment and rehabilitation programs in the **Dawson County Area**. Encourage participation from local, State and National housing developers, grantors and funders to participate and share new, innovative programs and grant opportunities to supplement housing development activities.

Estimated Cost (annual operational): \$8,500.

HOUSING REHABILITATION/PRESERVATION PROGRAMS.

4. Establish an Area-Wide Housing Disaster/Pandemic Recovery Program.

Purpose:

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

Estimated Cost (annual): \$210,000.

5. Owner/Rental Housing Rehabilitation/Preservation Program.

Purpose:

DAD, with the assistance of **Local Housing Partners** and housing providers, as well as personal investment among housing property owners/developers, should set a 2027 goal of **85 to 95 housing units** for moderate- to substantial rehabilitation, **Dawson County Area-Wide**. Identify block areas with excessive deterioration and dilapidation of housing units. This could also include utilizing a Purchase-Rehab-Resale and/or Re-Rent Program providing housing for low- to moderate-income family households (31% to 80% AMI).

Estimate Property Purchase: \$65,000-\$85,000 per property.

Estimated Moderate Rehabilitation Cost: \$30,000 to \$35,000 per unit.

Estimated Substantial Rehabilitation Cost: \$36,000 to \$49,000 per unit.

Estimated Cost Subsidy: 40% to 80% per unit.

6. Owner/Rental Housing Demolition/Replacement Program.

Purpose:

DAD, with the assistance of **Local Housing Partners** and personal investment among housing property owners/developers, should set a 2027 goal of **30 housing units, Area-Wide** to be purchased/donated, demolished and replaced with new, innovative housing types, for families/elderly.

Estimated Purchase/Demolition/Construction Cost: \$297,000-\$332,000 per unit.

Estimated Cost Subsidy: 45% to 60% per unit.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

7. Affordable Elderly (55+ Years) Rental Housing Program.

Purpose:

Develop one- or two-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities, to meet the rental housing needs of elderly households (0% to 80% AMI). This **Program** would include **16 to 20 units in Cozad, 12 to 14 units in Gothenburg, 28 to 30 units in Lexington and four units each for Elwood and Eustis**. This could be coupled with a Purchase-Rehab-Resale or Re-Rent Housing Program.

Total Estimated Cost: \$11,500,000.

Estimated Cost Subsidy: 60% or \$6,900,000.

8. Moderate- to Upper-Income Elderly Rental Housing Program.

Purpose:

Develop one- or two-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities, to meet the rental housing needs of elderly households (81%+ AMI). Program should include **eight to 10 units in Cozad, six to eight units in Gothenburg and 28 to 32 units in Lexington.**

Total Estimated Cost: \$8,500,000.
Estimated Cost Subsidy: 55% or \$4,751,000.

9. Affordable Elderly (55+ Years) Owner Housing Initiative.

Purpose:

Develop scattered site, two+-bedroom single family units, standard amenities, to meet the needs of low-income elderly households (0%-80% AMI). Program should include **four units each in Cozad and Gothenburg, eight units in Lexington and two units in Elwood.** This could be coupled with a Purchase-Rehab-Resale or Re-Rent Housing Program.

Total Estimated Cost: \$4,100,000.
Estimated Cost Subsidy: 45% or \$1,845,000.

10. Moderate & Upper-Income Elderly (55+ Years) Owner Housing Initiative.

Purpose:

Develop scattered site, two+-bedroom single family units, standard amenities, to meet the needs of elderly households (81%+AMI). Program should include **10 to 14 units in Cozad, 10 to 12 units in Gothenburg, 32 to 36 units in Lexington.**

Total Estimated Cost: \$17,100,000.
Estimated Cost Subsidy: 35% or \$5,985,000.

HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

11. Moderate- to Upper-Income Homeownership Initiative.

Purpose:

Scattered Site, single family units, 2+ bedroom units, via new construction with standard amenities, to meet the affordable housing needs of moderate- to upper income family households (81%+ AMI). **Program** should include up to **22 to 26 units in Cozad, 16 to 18 units in Gothenburg, 60 to 70 units in Lexington and three units in Elwood.** **Program** should be combined with a **Workforce Employer Housing Assistance Program, utilizing Tax Increment Financing where available.** **Additional housing units could be constructed in the Cozad, Gothenburg and Lexington Effective Market Areas.**

Estimated Cost: \$37,000,000.

Estimated Cost Subsidy: 30% or \$11,100,000.

12. General Affordable & Workforce Rental Housing Program.

Purpose:

Develop two- or three-bedroom duplex/triplex, townhome or general rental apartment units, standard amenities, to meet the workforce rental housing needs of all incomes. **Program** should include up to **24 to 28 units in Cozad, 16 to 18 units in Gothenburg and 72 to 76 units in Lexington.** **Program** should be combined with a **Workforce Employer Housing Assistance Program, utilizing Tax Increment Financing where available.**

Estimated Cost: \$25,900,000.

Estimated Cost Subsidy: 45% or \$11,655,000.

13. Special Needs Population Affordable Housing Program.

Purpose:

DAD, in partnership with local professional service providers, plan and implement a **Program** of up to **50 units** of owner and rental housing for **Dawson County Area** residents with special needs.

Estimated Cost: \$8,250,000.

Estimated Cost Subsidy: 70% or \$5,775,000.

14. Single Room Occupancy Housing (SRO) Program.

Purpose:

Develop an SRO Housing Program to meet the needs of low- to moderate income, single person workforce households (31% to 80% AMI). The Program should consist of **16 to 20 total units**. This **Program** could accompany a local **Workforce Housing Development Program**.

Estimated Cost: \$2,400,000.

Estimated Cost Subsidy: 45% or \$1,100,000.

15. Temporary/Transitional Housing Program.

Purpose:

Develop up to **16 units in Lexington** of temporary/transitional/permanent housing for persons experiencing chronic homelessness or near-homelessness, possibly utilizing a **HUD-VASH Voucher** to assist Veterans.

Estimated Cost: \$2,700,000.

Estimated Cost Subsidy: 70% or \$1,900,000.

16. “Alternative Housing” Development Program.

Purpose:

Plan and develop of up to **30 units, Area-wide**, of single family housing, utilizing vacated lots and/or “narrow lots” to satisfy an “immediate housing need” in the Community. This could also include the development of accessory dwelling units for families.

Estimated Cost: \$4,800,000.
Estimated Cost Subsidy: 45% or \$2,160,000.

17. Downtown Housing Program.

Purpose:

Develop up to **12 housing units in Downtown Cozad (Four Owner and Eight Rental Units), 10 units in Downtown Gothenburg (Four Owner and Six Rental Units) and 21 units in Downtown Lexington (Eight Owner and 13 Rental Units)**. This could include the development of new housing opportunities on vacated lots, or the rehabilitation of the upper floors of existing commercial buildings.

Estimated Cost: \$7,150,000.
Estimated Cost Subsidy: 55% or \$3,932,500.

■ **APPENDIX I**

**DAWSON COUNTY
AREA HOUSING
SURVEY RESULTS.**



Dawson County Area-Wide Housing Survey

Survey Submits **184**

Where do you reside?

Answer Choice	Response Count	Response Percentage
Cozad	30	16%
Eddyville	0	0%
Elwood	8	4%
Eustis	25	13%
Farnam	5	2%
Gothenburg	20	10%
Lexington	76	41%
Overton	4	2%
Sumner	1	0%
Rural Dawson County	10	5%
Other	3	1%
Total Responses	182	

Gender

Answer Choice	Response Count	Response Percentage
Male	54	29%
Female	123	67%
Prefer not to answer	5	2%
Total Responses	182	

What is your current age?

Answer Choice	Response Count	Response Percentage
18-24	6	3%
25-34	44	24%
35-44	38	20%
45-54	43	23%
55-64	36	19%
65-74	10	5%
75-84	6	3%
85+	0	0%
Total Responses	183	

Number of persons in your household?

Answer Choice	Response Count	Response Percentage
1	21	11%
2	60	32%
3	32	17%
4	45	24%
5+	25	13%
Total Responses	183	

Please indicate your household income range.

Answer Choice	Response Count	Response Percentage
Less Than \$50K	27	15%
\$50K-\$74K	43	24%
\$75K-\$99K	46	25%
\$100K-\$149K	33	18%
\$150K-\$199K	14	7%
\$200K-\$249K	10	5%
\$250K-\$299K	2	1%
\$300K or More	4	2%
Total Responses	179	

Which type of housing do you currently live in?

Answer Choice	Response Count	Response Percentage
Single Family House (Own)	129	70%
Single Family House (Rent)	25	13%
Duplex/Triplex (Own)	0	0%
Duplex/Triplex (Rent)	4	2%
Townhome (Own)	1	0%
Townhome (Rent)	0	0%
Manufactured/Mobile Home (Own)	3	1%
Manufactured/Mobile Home Rent)	1	0%
Rental Apartment	8	4%
Condominium	1	0%
Acreage	9	4%
Other	2	1%
Total Responses	183	

Are you satisfied with your current housing situation?

Answer Choice	Response Count	Response Percentage
Yes	137	75%
No	45	24%
Total Responses	182	

If No, please explain.

Total Responses	40
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What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer Choice	Response Count	Response Percentage
Lack of handicap accessible housing	3	6%
Lack of adequate public transportation	2	4%
Lack of knowledge of fair housing rights	4	8%
Cost of rent	29	61%
Restrictive zoning/building codes	0	0%
Job status	3	6%
Attitudes of landlords & neighbors	14	29%
Lack of availability of decent rental units in your price range	34	72%
Use of background checks	5	10%
Excessive application fees and/or rental deposits	10	21%
Cost of utilities	12	25%
Lack of educational resources about tenant responsibilities	2	4%
Age of existing rental housing	19	40%
Condition of existing rental housing	21	44%
Other	5	10%
Total Responses	47	

How much are you currently paying for your monthly rent?

Answer Choice	Response Count	Response Percentage
No Rent Payment	24	35%
Less Than \$400	4	5%
\$400-\$600	10	14%
\$601-\$800	17	25%
\$801-\$950	5	7%
\$951-\$1,100	2	2%
\$1,101+	6	8%
Total Responses	68	

What is the most your family could afford for monthly rent?

Answer Choice	Response Count	Response Percentage
No Rent Payment	13	20%
Less Than \$400	4	6%
\$400-\$600	15	23%
\$601-\$800	16	25%
\$801-\$950	6	9%
\$951-\$1,100	4	6%
\$1,101+	5	7%
Total Responses	63	

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer Choice	Response Count	Response Percentage
Lack of handicap accessible housing	3	2%
Lack of adequate public transportation	1	0%
Lack of knowledge of fair housing rights	5	4%
Housing purchase prices/cost to own	46	42%
Restrictive zoning/building codes	15	14%
Job status	6	5%
Attitudes of immediate neighbors	10	9%
Mortgage lending application requirements	13	12%
Excessive down payment/closing costs	27	25%
Cost of utilities	30	28%
Lack of educational resources about homeowner responsibilities	6	5%
Cost of homeowners insurance	24	22%
Lack of sufficient homes for sale	66	61%
Age of existing housing	31	28%
Condition of existing housing	40	37%
Inability to get a loan	5	4%
Other	6	5%
Total Responses	107	

What is your monthly mortgage payment?

Answer Choice	Response Count	Response Percentage
Paid in Full	42	31%
Less Than \$400	2	1%
\$400-\$600	11	8%
\$601-\$800	19	14%
\$801-\$1,000	23	17%
\$1,001-\$1,250	22	16%
\$1,251-\$1,500	10	7%
\$1,501-\$2,000	6	4%
\$2,001+	0	0%
Total Responses	135	

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

Answer Choice	Response Count	Response Percentage
Less Than \$100K	24	19%
\$100K-\$175K	36	28%
\$176K-\$250K	23	18%
\$251K-\$300K	18	14%
\$301K+	25	19%
Total Responses	126	

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

Answer Choice	Response Count	Response Percentage
Yes	30	16%
No	149	83%
Total Responses	179	

If yes, are you receiving pay for the time you are not working?

Answer Choice	Response Count	Response Percentage
Yes, I use paid leave.	10	19%
Yes, I receive full pay but do not have to take leave.	5	9%
Yes, I receive partial pay.	6	11%
No, I receive no pay.	30	58%
Total Responses	51	

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

Answer Choice	Response Count	Response Percentage
Yes	138	93%
No	8	5%
Payment was deferred	1	0%
Total Responses	147	

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

Answer Choice	Response Count	Response Percentage
No confidence	1	0%
Slight confidence	11	7%
Moderate confidence	17	11%
High confidence	117	79%
Payment is/will be deferred	2	1%
Total Responses	148	

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

Answer Choice	Response Count	Response Percentage
Deferred rent/mortgage payment	11	21%
Delayed housing construction	12	23%
Delayed relocation	2	3%
Difficulty obtaining a mortgage loan or other financial assistance	10	19%
Other	16	31%
Total Responses	51	

Please rate the level of need for each housing type in the Dawson County Area.

Single Family Housing

Answer Choice	Response Count	Response Percentage
1 (Not Needed/ Sufficient Supply Exists)	0	0%
2	2	1%
3	17	9%
4	26	14%
5 (Greatly Needed)	131	74%
Mean	4.63	
Median	5	
Total Responses	176	

Rental Housing (General)

Answer Choice	Response Count	Response Percentage
1 (Not Needed/ Sufficient Supply Exists)	2	1%
2	3	1%
3	16	9%
4	30	17%
5 (Greatly Needed)	124	70%
Mean	4.55	
Median	5	
Total Responses	175	

Condominiums/Townhomes

Answer Choice	Response Count	Response Percentage
1 (Not Needed/ Sufficient Supply Exists)	19	11%
2	19	11%
3	44	26%
4	33	19%
5 (Greatly Needed)	54	31%
Mean	3.5	
Median	4	
Total Responses	169	

Duplex/Triplex Housing

Answer Choice	Response Count	Response Percentage
1 (Not Needed/ Sufficient Supply Exists)	14	8%
2	14	8%
3	45	26%
4	39	22%
5 (Greatly Needed)	58	34%
Mean	3.66	
Median	4	
Total Responses	170	

Rehabilitation of Owner-occupied Housing

Answer Choice	Response Count	Response Percentage
1 (Not Needed/ Sufficient Supply Exists)	12	7%
2	14	8%
3	36	21%
4	44	26%
5 (Greatly Needed)	63	37%
Mean	3.78	
Median	4	
Total Responses	169	

Rehabilitation of Renter-occupied Housing

Answer Choice	Response Count	Response Percentage
1 (Not Needed/ Sufficient Supply Exists)	9	5%
2	19	11%
3	31	18%
4	42	24%
5 (Greatly Needed)	69	40%
Mean	3.84	
Median	4	
Total Responses	170	

Housing Choices for First-Time Homebuyers

Answer Choice	Response Count	Response Percentage
1 (Not Needed/ Sufficient Supply Exists)	4	2%
2	9	5%
3	19	11%
4	36	21%
5 (Greatly Needed)	102	60%
Mean	4.31	
Median	5	
Total Responses	170	

Independent/Group Home Housing for Persons with a Mental/Physical Disability

Answer Choice	Response Count	Response Percentage
1 (Not Needed/ Sufficient Supply Exists)	27	16%
2	18	10%
3	57	34%
4	24	14%
5 (Greatly Needed)	39	23%
Mean	3.18	
Median	3	
Total Responses	165	

Senior Independent Living Housing “ Owner & Rental

Answer Choice	Response Count	Response Percentage
1 (Not Needed/ Sufficient Supply Exists)	20	12%
2	16	9%
3	45	27%
4	42	25%
5 (Greatly Needed)	43	25%
Mean	3.43	
Median	4	
Total Responses	166	

Licensed Assisted Living, with Specialized Services (i.e. health, food prep, recreation services, etc.)

Answer Choice	Response Count	Response Percentage
1 (Not Needed/ Sufficient Supply Exists)	25	14%
2	19	11%
3	50	29%
4	35	20%
5 (Greatly Needed)	39	23%
Mean	3.26	
Median	3	
Total Responses	168	

Are you planning to change your current housing situation in the next five years?

Answer Choice	Response Count	Response Percentage
Yes	91	56%
No	70	43%
Total Responses	161	

If Yes, why are you planning to change your current housing situation?

Answer Choice	Response Count	Response Percentage
Need local affordable housing.	13	13%
Need larger housing.	31	31%
Present home in poor state of repair.	7	7%
Need senior/elderly housing.	2	2%
Need specially adapted home.	0	0%
Need to be closer to relatives who are in the area.	3	3%
Need independent housing.	4	4%
Need to “downsize”.	11	11%
Need to be closer to employment.	1	1%
Need to be closer to a dependent.	1	1%
Death, divorce or other change in family structure requiring a move.	8	8%
Other	16	16%
Total Responses	97	

Where would you like to rent or purchase a home?

Answer Choice	Response Count	Response Percentage
Cozad	17	14%
Eddyville	0	0%
Elwood	2	1%
Eustis	16	13%
Farnam	1	0%
Gothemburg	12	10%
Lexington	33	28%
Overton	2	1%
Sumner	0	0%
Rural Dawson County	19	16%
Other	13	11%
Total Responses	115	

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

Answer Choice	Response Count	Response Percentage
Single Family	80	72%
Attached Townhouse or Duplex/Triplex Unit	1	0%
Residential Acreage	20	18%
Mobile Home	0	0%
Patio Home/Slab Home	2	1%
Tiny Home	0	0%
Upper Level/Downtown	0	0%
Apartment	1	0%
Senior Living Community	6	5%
Total Responses	110	

How many bedrooms would your family need?

Answer Choice	Response Count	Response Percentage
1	1	0%
2	16	13%
3	51	43%
4+	49	41%
Total Responses	117	

Do you support your Community using Local, State and/or Federal grant funds to conduct an owner housing rehabilitation program?

Answer Choice	Response Count	Response Percentage
Yes	156	90%
No	16	9%
Total Responses	172	

Do you support your Community using Local, State and/or Federal grant funds to conduct a renter housing rehabilitation program?

Answer Choice	Response Count	Response Percentage
Yes	146	86%
No	23	13%
Total Responses	169	

Do you support your Community establishing a program to purchase and remove dilapidated houses to make affordable lots available for development?

Answer Choice	Response Count	Response Percentage
Yes	156	90%
No	16	9%
Total Responses	172	

Do you support your Community securing State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

Answer Choice	Response Count	Response Percentage
Yes	153	90%
No	17	10%
Total Responses	170	

Do you support your Community securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers?

Answer Choice	Response Count	Response Percentage
Yes	146	84%
No	27	15%
Total Responses	173	

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

Case Management/Legal Aid

Answer Choice	Response Count	Response Percentage
1	4	8%
2	12	26%
3	24	53%
4	5	11%
Mean	2.67	
Median	3	
Total Responses	45	

Cultural/Language Assistance

Answer Choice	Response Count	Response Percentage
1	6	13%
2	15	34%
3	18	40%
4	5	11%
Mean	2.5	
Median	3	
Total Responses	44	

Continuing Education Opportunities

Answer Choice	Response Count	Response Percentage
1	4	8%
2	9	19%
3	27	57%
4	7	14%
Mean	2.79	
Median	3	
Total Responses	47	

Employment Opportunities/Training

Answer Choice	Response Count	Response Percentage
1	5	10%
2	15	31%
3	21	44%
4	6	12%
Mean	2.6	
Median	3	
Total Responses	47	

Adult Care Services

Answer Choice	Response Count	Response Percentage
1	7	15%
2	16	36%
3	17	38%
4	4	9%
Mean	2.41	
Median	2	
Total Responses	44	

Health Services (Mental, Physical, etc.)

Answer Choice	Response Count	Response Percentage
1	5	11%
2	14	31%
3	20	44%
4	6	13%
Mean	2.6	
Median	3	
Total Responses	45	

Food/Meals-On-Wheels

Answer Choice	Response Count	Response Percentage
1	3	6%
2	7	14%
3	21	44%
4	16	34%
Mean	3.06	
Median	3	
Total Responses	47	

Home Health & Memory Care

Answer Choice	Response Count	Response Percentage
1	8	18%
2	11	25%
3	19	44%
4	5	11%
Mean	2.49	
Median	3	
Total Responses	43	

Counseling Services

Answer Choice	Response Count	Response Percentage
1	6	13%
2	14	32%
3	19	44%
4	4	9%
Mean	2.49	
Median	3	
Total Responses	43	

Aides for Disabilities

Answer Choice	Response Count	Response Percentage
1	5	12%
2	17	41%
3	14	34%
4	5	12%
Mean	2.46	
Median	2	
Total Responses	41	

Home Repair/Rehabilitation Services

Answer Choice	Response Count	Response Percentage
1	8	18%
2	19	44%
3	11	25%
4	5	11%
Mean	2.3	
Median	2	
Total Responses	43	

Transportation/Auto Repair

Answer Choice	Response Count	Response Percentage
1	4	8%
2	14	31%
3	21	46%
4	6	13%
Mean	2.64	
Median	3	
Total Responses	45	

Finance Assistance/Management

Answer Choice	Response Count	Response Percentage
1	4	9%
2	18	42%
3	15	35%
4	5	11%
Mean	2.5	
Median	2	
Total Responses	42	

Housing (Permanent, Transitional, etc.)

Answer Choice	Response Count	Response Percentage
1	7	15%
2	20	45%
3	13	29%
4	4	9%
Mean	2.32	
Median	2	
Total Responses	44	

Law Enforcement

Answer Choice	Response Count	Response Percentage
1	2	4%
2	8	16%
3	14	29%
4	24	50%
Mean	3.25	
Median	3.5	
Total Responses	48	

Senior Social & Recreation Activities

Answer Choice	Response Count	Response Percentage
1	3	6%
2	11	23%
3	23	50%
4	9	19%
Mean	2.83	
Median	3	
Total Responses	46	

Emergency Transportation

Answer Choice	Response Count	Response Percentage
1	8	17%
2	5	11%
3	19	42%
4	13	28%
Mean	2.82	
Median	3	
Total Responses	45	

Volunteer Opportunities

Answer Choice	Response Count	Response Percentage
1	2	4%
2	11	23%
3	18	38%
4	16	34%
Mean	3.02	
Median	3	
Total Responses	47	

Specialized Services (Veteran, Homeless, etc.)

Answer Choice	Response Count	Response Percentage
1	10	23%
2	13	30%
3	16	37%
4	4	9%
Mean	2.33	
Median	2	
Total Responses	43	

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).

Answer Choice	Response Count	Response Percentage
Single Family Home	42	89%
Duplex - Rent	4	8%
Duplex - Purchase	7	14%
Town Home - Rent	4	8%
Town Home - Purchase	9	19%
Nursing Home/Long-Term Care	1	2%
Apartment - Purchase	0	0%
Assisted Living Housing	2	4%
One Bedroom Apartment - Rent	2	4%
Two Bedroom Apartment - Rent	4	8%
Tiny Home	1	2%
Upper Level/Downtown Housing	2	4%
Other	0	0%
Total Responses	47	

Please provide any additional comments regarding the future of housing in your Community.

Total Responses	25
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Dawson County Area-Wide Workforce Housing Needs Survey

Survey Submits	67
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Place of Employment

Total Responses	42
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Where do you reside?

Answer Choice	Response Count	Response Percentage
Cozad	14	20%
Eddyville	0	0%
Elwood	10	14%
Eustis	8	11%
Farnam	0	0%
Gothenburg	5	7%
Lexington	21	31%
Overton	1	1%
Sumner	0	0%
Rural Dawson County	5	7%
Other	3	4%
Total Responses	67	

If Other, where and why?

Total Responses	2
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How far do you commute for work?

Answer Choice	Response Count	Response Percentage
No Commute/Work From Home	9	13%
Less Than 10 Minutes	40	59%
10-20 Minutes	10	14%
21-30 Minutes	4	5%
31-40 Minutes	2	2%
41-50 Minutes	1	1%
51-60 Minutes	1	1%
61+ Minutes	0	0%
Total Responses	67	

Number of persons in your household?

Answer Choice	Response Count	Response Percentage
1	7	10%
2	20	29%
3	13	19%
4	16	23%
5+	11	16%
Total Responses	67	

Do you currently rent or own your home?

Answer Choice	Response Count	Response Percentage
Rent	12	17%
Own	55	82%
Total Responses	67	

If you are a RENTER, How much are you currently paying for your monthly rent?

Answer Choice	Response Count	Response Percentage
No Rent Payment	10	50%
Less Than \$400	0	0%
\$400-\$600	4	20%
\$601-\$800	4	20%
\$801-\$950	0	0%
\$951-\$1,100	0	0%
\$1,101+	2	10%
Total Responses	20	

If you are an OWNER, what is your monthly mortgage payment?

Answer Choice	Response Count	Response Percentage
Paid in Full	12	22%
Less Than \$400	2	3%
\$400-\$600	4	7%
\$601-\$800	11	20%
\$801-\$1,000	9	16%
\$1,001-\$1,250	8	14%
\$1,251-\$1,500	5	9%
\$1,501-\$2,000	0	0%
\$2,001+	3	5%
Total Responses	54	

Are you satisfied with your current housing situation?

Answer Choice	Response Count	Response Percentage
Yes	49	74%
No	17	25%
Total Responses	66	

If No, please explain.

Total Responses	14
-----------------	----

Please indicate your household income range.

Answer Choice	Response Count	Response Percentage
Less Than \$50K	11	16%
\$50K-\$74K	15	22%
\$75K-\$99K	13	19%
\$100K-\$149K	15	22%
\$150K-\$199K	7	10%
\$200K-\$249K	2	2%
\$250K-\$299K	2	2%
\$300K or More	2	2%
Total Responses	67	

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

Answer Choice	Response Count	Response Percentage
Yes	17	25%
No	50	74%
Total Responses	67	

If yes, are you receiving pay for the time you are not working?

Answer Choice	Response Count	Response Percentage
Yes, I use paid leave.	4	17%
Yes, I receive full pay but do not have to take leave.	1	4%
Yes, I receive partial pay.	4	17%
No, I receive no pay.	14	60%
Total Responses	23	

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

Answer Choice	Response Count	Response Percentage
Yes	55	93%
No	3	5%
Payment was deferred	1	1%
Total Responses	59	

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

Answer Choice	Response Count	Response Percentage
No confidence	0	0%
Slight confidence	3	5%
Moderate confidence	7	11%
High confidence	49	83%
Payment is/will be deferred	0	0%
Total Responses	59	

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

Answer Choice	Response Count	Response Percentage
Deferred rent/mortgage payment	7	28%
Delayed housing construction	8	32%
Delayed relocation	2	8%
Difficulty obtaining a mortgage loan or other financial assistance	4	16%
Other	4	16%
Total Responses	25	

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer Choice	Response Count	Response Percentage
Lack of handicap accessible housing	2	14%
Lack of adequate public transportation	2	14%
Lack of knowledge of fair housing rights	2	14%
Cost of rent	7	50%
Restrictive zoning/building codes	1	7%
Job status	3	21%
Attitudes of landlords & neighbors	3	21%
Lack of availability of decent rental units in your price range	8	57%
Use of background checks	1	7%
Excessive application fees and/or rental deposits	3	21%
Cost of utilities	2	14%
Lack of educational resources about tenant responsibilities	2	14%
Age of existing rental housing	6	42%
Condition of existing rental housing	5	35%
Other	3	21%
Total Responses	14	

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer Choice	Response Count	Response Percentage
Lack of handicap accessible housing	2	5%
Lack of adequate public transportation	3	7%
Lack of knowledge of fair housing rights	2	5%
Housing purchase prices/cost to own	19	48%
Restrictive zoning/building codes	6	15%
Job status	4	10%
Attitudes of immediate neighbors	7	17%
Mortgage lending application requirements	7	17%
Excessive down payment/closing costs	11	28%
Cost of utilities	14	35%
Lack of educational resources about homeowner responsibilities	3	7%
Cost of homeowners insurance	13	33%
Lack of sufficient homes for sale	26	66%
Age of existing housing	14	35%
Condition of existing housing	13	33%
Inability to get a loan	3	7%
Other	2	5%
Total Responses	39	

Where would you like to rent or purchase a home?

Answer Choice	Response Count	Response Percentage
Cozad	5	12%
Eddyville	0	0%
Elwood	4	9%
Eustis	5	12%
Farnam	0	0%
Gothenburg	3	7%
Lexington	13	31%
Overton	1	2%
Sumner	0	0%
Rural Dawson County	8	19%
Other	2	4%
Total Responses	41	

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

Answer Choice	Response Count	Response Percentage
Single Family	32	72%
Attached Townhouse or Duplex/Triplex Unit	1	2%
Residential Acreage	8	18%
Mobile Home	0	0%
Patio Home/Slab Home	1	2%
Tiny Home	0	0%
Upper Level/Downtown	0	0%
Apartment	0	0%
Senior Living Community	2	4%
Total Responses	44	

How many bedrooms would your family need?

Answer Choice	Response Count	Response Percentage
1	0	0%
2	5	11%
3	18	40%
4+	22	48%
Total Responses	45	

What is the most your family could afford for monthly rent?

Answer Choice	Response Count	Response Percentage
No Rent Payment	5	13%
Less Than \$400	2	5%
\$400-\$600	3	7%
\$601-\$800	13	34%
\$801-\$950	3	7%
\$951-\$1,100	2	5%
\$1,101+	10	26%
Total Responses	38	

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

Answer Choice	Response Count	Response Percentage
Less Than \$100K	8	18%
\$100K-\$175K	13	30%
\$176K-\$250K	9	20%
\$251K-\$300K	3	6%
\$301K+	10	23%
Total Responses	43	

APPENDIX II

DAWSON COUNTY AREA TABLE PROFILE.



TABLE 1
POPULATION TRENDS & PROJECTIONS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2027

<u>Community</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2022</u>	<u>2027</u>	<u># Change</u> <u>2022-2027</u>	<u>2027</u> <u>Boost*</u>
Dawson County	24,365	24,326	24,111	24,183	24,308	+125	25,048
Cozad	4,163	3,977	3,988	3,990	3,998	+8	4,148
Eddyville	96	97	88	88	86	-2	86
Farnam	223	171	182	184	190	+6	190
Gothenburg	3,619	3,574	3,478	3,470	3,446	-24	3,558
Lexington	10,011	10,230	10,348	10,430	10,580	+150	10,959
Overton	646	594	607	609	617	+8	620
Sumner	237	236	252	253	261	+8	265
Balance of County	5,370	5,447	5,168	5,159	5,130	-29	5,222
Elwood	761	707	658	656	650	-6	646
Eustis	464	401	389	387	382	-5	390

*Includes potential estimated population increase associated with a planned “**Community Growth Initiative.**” This could include increases in 400 Full-Time Employment (FTE) positions and/or Housing Development activities associated with workforce/population recruitment during the next five years. This would create an estimated Dawson County population increase of 740.

Source: 2000, 2010 & 2020 Census.

Hanna:Keelan Associates, P.C., 2022.

TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2027

<u>Community</u>	<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
	2020	3,988	90	3,898	1,695	2.30
	2022	3,990	91	3,899	1,697	2.30
	2027	3,998	93	3,905	1,705	2.29
<u>Eddyville</u>	2000	96	0	96	41	2.34
	2010	97	0	97	38	2.55
	2020	88	0	88	38	2.32
	2022	88	0	88	38	2.32
	2027	86	0	86	37	2.32
<u>Farnam</u>	2000	223	0	223	95	2.35
	2010	171	0	171	74	2.31
	2020	182	0	182	80	2.28
	2022	184	0	184	80	2.30
	2027	190	0	190	83	2.29
<u>Gothenburg</u>	2000	3,619	110	3,509	1,457	2.41
	2010	3,574	73	3,501	1,494	2.34
	2020	3,478	70	3,408	1,467	2.32
	2022	3,470	69	3,401	1,467	2.32
	2027	3,446	67	3,379	1,460	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
	2020	10,348	156	10,192	3,364	3.03
	2022	10,430	159	10,271	3,401	3.02
	2027	10,580	164	10,416	3,472	3.00

CONTINUED:

TABLE 2 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2027

<u>Community</u>	<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
	2020	607	0	607	239	2.54
	2022	609	0	609	240	2.54
	2027	617	0	617	245	2.52
<u>Sumner</u>	2000	237	0	237	102	2.32
	2010	236	0	236	97	2.43
	2020	252	0	252	99	2.55
	2022	253	0	253	100	2.53
	2027	261	0	261	105	2.49
<u>Elwood</u>	2000	739	51	688	294	2.34
	2010	707	40	667	282	2.37
	2020	658	30	628	284	2.21
	2022	656	28	628	287	2.19
	2027	650	25	625	292	2.14
<u>Eustis</u>	2000	464	0	464	187	2.48
	2010	401	0	401	180	2.22
	2020	389	0	389	177	2.20
	2022	387	0	387	177	2.19
	2027	382	0	382	176	2.17

Source: 2000, 2010 & 2020 Census.
Hanna:Keelan Associates, P.C., 2022.

TABLE 3
HOUSEHOLD TYPE BY HOUSEHOLD SIZE
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2019 ESTIMATE*

Community	1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons	7+ Persons
Cozad	401	661	200	190	111	0	31
Eddyville	12	20	7	3	1	0	0
Farnam	26	41	15	13	2	0	0
Gothenburg	424	453	97	201	82	52	21
Lexington	775	990	413	569	460	195	92
Overton	64	80	13	27	14	18	11
Sumner	16	35	12	14	0	8	0
Elwood	150	153	47	8	38	2	3
Eustis	76	79	22	24	17	1	5

*Subject to margin of error.

Source: 2015-2019 American Community Survey.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 4
TENURE BY HOUSEHOLD
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2027**

<u>Community</u>	<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%
	2020	1,695	1,122	66.2%	573	33.8%
	2022	1,697	1,120	66.0%	577	34.0%
	2027	1,705	1,122	65.8%	583	34.2%
<u>Eddyville</u>	2000	41	35	85.4%	6	14.6%
	2010	38	30	78.9%	8	21.1%
	2020	38	32	84.2%	6	15.8%
	2022	38	31	81.6%	7	18.4%
	2027	37	30	81.1%	7	18.9%
<u>Farnam</u>	2000	95	66	75.0%	22	25.0%
	2010	74	59	79.7%	15	20.3%
	2020	80	62	77.5%	18	22.5%
	2022	80	61	76.3%	19	23.8%
	2027	83	63	76.9%	20	24.1%
<u>Gothenburg</u>	2000	1,457	1,084	74.4%	373	25.6%
	2010	1,494	1,061	71.0%	433	29.0%
	2020	1,467	1,053	71.8%	414	28.2%
	2022	1,467	1,045	71.2%	422	28.8%
	2027	1,460	1,036	71.0%	424	29.0%
<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%
	2020	3,364	2,052	61.0%	1,312	39.0%
	2022	3,401	2,068	60.8%	1,333	39.2%
	2027	3,472	2,101	60.5%	1,371	39.5%

CONTINUED:

TABLE 4 (CONTINUED)
TENURE BY HOUSEHOLD
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2027

<u>Community</u>	<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%
	2020	239	166	69.5%	73	30.5%
	2022	240	166	69.2%	74	30.8%
	2027	245	168	68.6%	77	31.4%
<u>Sumner</u>	2000	102	77	75.5%	25	24.5%
	2010	97	68	70.1%	29	29.9%
	2020	99	69	69.7%	30	30.3%
	2022	100	69	69.0%	31	31.0%
	2027	105	72	68.6%	33	31.4%
<u>Elwood</u>	2000	294	233	79.3%	61	20.7%
	2010	282	219	77.6%	63	22.4%
	2020	285	219	76.8%	66	23.2%
	2022	287	219	76.3%	68	23.7%
	2027	292	218	74.7%	74	25.3%
<u>Eustis</u>	2000	187	151	80.7%	36	19.3%
	2010	180	148	82.2%	32	17.8%
	2020	177	144	81.4%	33	18.6%
	2022	177	143	82.3%	34	17.8%
	2027	176	140	79.5%	36	20.5%

Source: 2000, 2010 & 2020 Census.
Hanna:Keelan Associates, P.C., 2022.

TABLE 5
RACE AND HISPANIC ORIGIN
DAWSON COUNTY, NEBRASKA
2000, 2010 & 2019

<u>Race</u>	<u>2000</u>		<u>2010</u>		<u>2019 Est.*</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	20,058	82.3%	18,978	78.1%	20,758	87.5%
Black	76	0.3%	744	3.0%	1,504	6.3%
Native American	164	0.7%	199	0.8%	129	0.5%
Asian	161	0.7%	140	0.6%	149	0.6%
<u>Other</u>	<u>3,906</u>	<u>16.0%</u>	<u>4,265</u>	<u>17.5%</u>	<u>1,193</u>	<u>5.0%</u>
Totals	24,365	100.0%	24,326	100.0%	23,733	100.0%
Hispanic Origin	6,178	25.3%	7,746	31.8%	7,893	33.3%

*Specified Data.

Source: 2000, 2010 Census.

2015-2019 American Community Survey.

TABLE 6
ESTIMATED MEDIAN HOUSEHOLD INCOME TRENDS & PROJECTIONS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2027

<u>Community</u>	<u>2000</u>	<u>2019 Est.*</u>	<u>2022</u>	<u>2027</u>
Cozad	\$32,392	\$46,196	\$49,190	\$56,025
Eddyville	\$28,125	\$48,125	\$51,005	\$58,030
Farnam	\$24,327	\$46,250	\$49,067	\$56,882
Gothenburg	\$35,990	\$65,433	\$67,100	\$71,090
Lexington	\$38,098	\$52,885	\$55,170	\$62,600
Overton	\$31,389	\$41,094	\$41,883	\$46,905
Sumner	\$27,143	\$49,464	\$51,319	\$56,018
Elwood	\$36,500	\$61,458	\$63,847	\$68,003
Eustis	\$34,205	\$56,250	\$58,370	\$63,644

*Specified data used, subject to margin of error.

Source: 2000 Census, 2015-2019 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2022.

TABLE 7
ESTIMATED PER CAPITA INCOME TRENDS AND PROJECTIONS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2027

<u>Community</u>	<u>2000</u>	<u>2019 Est.*</u>	<u>2022</u>	<u>2027</u>
Cozad	\$18,139	\$27,846	\$28,868	\$31,418
Eddyville	\$14,542	\$24,543	\$25,583	\$28,180
Farnam	\$11,959	\$ 24,759	\$25,959	\$28,973
Gothenburg	\$17,037	\$ 31,045	\$32,385	\$35,735
Lexington	\$14,148	\$21,262	\$24,112	\$29,004
Overton	\$14,941	\$ 21,611	\$22,991	\$25,792
Sumner	\$14,469	\$ 22,286	\$23,847	\$26,899
Elwood	\$18,042	\$ 30,200	\$31,210	\$34,201
Eustis	\$16,618	\$ 29,296	\$30,496	\$33,422

*Specified data used, subject to margin of error.

Source: 2000 Census, 2015-2019 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2022.

TABLE 8
PER CAPITA INCOME
TRENDS AND PROJECTIONS
DAWSON COUNTY / STATE OF NEBRASKA
2012-2027

	<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%
2018	\$43,947	+6.4%	\$52,893	+2.8%
2019	\$46,256	+5.3%	\$54,567	+3.2%
2022	\$47,420	+2.5%	\$56,035	+2.7%
2012-2022	\$35,431-\$47,420	+33.8%	\$46,066-\$56,035	+21.6%
2022-2027	\$47,420-\$56,294	+18.7%	\$56,035-\$63,100	+12.6%

Source: Bureau of Economic Analysis, 2022.
Hanna:Keelan Associates, P.C., 2022.

TABLE 9	
PERSONS RECEIVING SOCIAL SECURITY INCOME	
DAWSON COUNTY, NEBRASKA	
2019 ESTIMATE	
<u>Social Security Income-2019</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	3,270
Wives & Husbands	175
Children	55
<u>Survivor Benefits</u>	
Widows & Widowers	275
Children	110
<u>Disability Benefits</u>	
Disabled Persons	480
Wives & Husbands	0
<u>Children</u>	<u>110</u>
Total	4,475
<u>Aged 65 & Older</u>	
Men	1,650
<u>Women</u>	<u>1,915</u>
Total	3,565
<u>Supplemental Security Income-2019</u>	<u>Number of Beneficiaries</u>
Aged	48
<u>Blind and Disabled</u>	<u>260</u>
Total	308

Source: Department of Health and Human Services,
Social Security Administration, 2022.

TABLE 10A
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
DAWSON COUNTY, NEBRASKA
2017 & 2022

<u>Owner</u>	2017*	2022
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	320 / 265	354 / 259
31-50% AMI	650 / 380	678 / 392
51-80% AMI	1,010 / 315	1,051 / 333
81-100% AMI	825 / 70	845 / 73
<u>101%+ AMI</u>	<u>3,140 / 135</u>	<u>3,210 / 171</u>
Totals	5,945 / 1,170	6,138 / 1,228
 <u>Renter</u>	 2017*	 2022
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	555 / 405	610 / 471
31-50% AMI	585 / 375	628 / 382
51-80% AMI	830 / 195	873 / 200
81-100% AMI	340 / 45	381 / 61
<u>101%+ AMI</u>	<u>645 / 70</u>	<u>670 / 82</u>
Totals	2,950 / 1,090	3,162 / 1,196

*Specified data.

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

Source: 2017 CHAS Tables.

Hanna:Keelan Associates, P.C., 2022.

TABLE 10B
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
COZAD, NEBRASKA
2017 & 2022

<u>Owner</u>	<u>2017*</u>	<u>2022</u>
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	65 / 55	55 / 55
31-50% AMI	105 / 55	123 / 99
51-80% AMI	195 / 65	228 / 132
81-100% AMI	190 / 0	238 / 43
<u>101%+ AMI</u>	<u>410 / 0</u>	<u>476 / 0</u>
Totals	960 / 170	1,120 / 329
<u>Renter</u>	<u>2017*</u>	<u>2022</u>
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	185 / 135	170 / 160
31-50% AMI	125 / 45	132 / 76
51-80% AMI	195 / 20	146 / 15
81-100% AMI	25 / 10	36 / 14
<u>101%+ AMI</u>	<u>135 / 0</u>	<u>93 / 0</u>
Totals	665 / 255	577 / 265

*Specified data.

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

Source: 2017 CHAS Tables.

Hanna:Keelan Associates, P.C., 2022.

TABLE 10C
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
GOTHENBURG, NEBRASKA
2017 & 2022

<u>Owner</u>	2017*	2022
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	40 / 30	36 / 31
31-50% AMI	100 / 65	108 / 75
51-80% AMI	140 / 10	149 / 22
81-100% AMI	95 / 5	106 / 16
<u>101%+ AMI</u>	<u>630 / 40</u>	<u>646 / 55</u>
Totals	1,010 / 150	1,045 / 199
<u>Renter</u>	2017*	2022
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	60 / 35	76 / 66
31-50% AMI	70 / 55	81 / 67
51-80% AMI	100 / 0	114 / 24
81-100% AMI	55 / 15	66 / 17
<u>101%+ AMI</u>	<u>70 / 25</u>	<u>85 / 13</u>
Totals	350 / 130	422 / 187

*Specified data.

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

Source: 2017 CHAS Tables.

Hanna:Keelan Associates, P.C., 2022.

TABLE 10D
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
LEXINGTON, NEBRASKA
2017 & 2022

<u>Owner</u>	2017*	2022
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	120 / 110	96 / 88
31-50% AMI	240 / 160	240 / 169
51-80% AMI	335 / 160	365 / 184
81-100% AMI	370 / 60	383 / 71
<u>101%+ AMI</u>	<u>965 / 30</u>	<u>984 / 26</u>
Totals	2,030 / 520	2,068 / 538
<u>Renter</u>	2017*	2022
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	220 / 180	216 / 187
31-50% AMI	285 / 230	289 / 235
51-80% AMI	415 / 120	416 / 117
81-100% AMI	140 / 0	138 / 27
<u>101%+ AMI</u>	<u>280 / 40</u>	<u>274 / 30</u>
Totals	1,345 / 570	1,333 / 596

*Specified data.

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

Source: 2017 CHAS Tables.

Hanna:Keelan Associates, P.C., 2022.

TABLE 11
EMPLOYMENT DATA TRENDS AND PROJECTIONS
DAWSON COUNTY, NEBRASKA
2010-2027

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2010	12,530	--	5.0%
2011	12,534	+4	5.0%
2012	12,685	+151	4.2%
2013	12,737	+52	3.7%
2014	12,881	+144	3.4%
2015	12,700	-181	3.2%
2016	12,653	-47	2.9%
2017	12,603	-50	2.9%
2018	12,614	+11	2.8%
2019	12,740	+126	2.9%
2020	12,846	+106	3.4%
2021*	13,003	+157	2.3%
2027	13,218	+215	2.8%
2010-2027	12,530-13,218	+688	5.0%-2.8%
2027 Boost*	13,618	+400	2.2%

*Estimate as of July, 2021.

Source: Nebraska Department of Labor, Labor Market Information, 2022.

Hanna:Keelan Associates, P.C., 2022.

TABLE 12
TRAVEL TIME TO WORK
DAWSON COUNTY, NEBRASKA
2019 ESTIMATE*

9 Minutes or Less	10-19 Minutes	20-29 Minutes	30-39 Minutes	40 Minutes or More
5,150	3,141	1,051	849	1,347

*Subject to margin of error.

Source: 2015-2019 American Community Survey.

TABLE 13
WORKFORCE EMPLOYMENT BY TYPE
DAWSON COUNTY, NEBRASKA
2022

Workforce

Non-Farm Employment (Wage and Salary)	11,502
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	22
Construction.	343
Manufacturing.	3,809
Wholesale Trade.	436
Retail Trade.	1,131
Transportation & Warehousing.	356
Information.	79
Finance & Insurance.	359
Real Estate & Rental/Leasing.	96
Professional, Scientific & Technical Services.	179
Management of Companies & Enterprises.	127
Administrative/Support/Waste.	309
Educational Services.	*
Health Care & Social Assistance.	621
Arts, Entertainment & Recreation.	106
Accommodation & Food Service.	650
Other Services (except Public Administration).	378
Federal Government.	100
State Government.	157
Local Government.	2,071

*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2022.

TABLE 14
HOUSING STOCK PROFILE/UNITS IN STRUCTURE
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000 & 2019 ESTIMATE*

<u>Community</u>	<u>Year</u>	<u>1 unit</u>	<u>2-9 units</u>	<u>10+ units</u>	<u>Other**</u>	<u>Total</u>
<u>Cozad</u>	2000	1,411	148	114	184	1,857
	2019	1,380	113	185	120	1,798
<u>Eddyville</u>	2000	48	0	0	2	50
	2019	48	0	0	1	49
<u>Farnam</u>	2000	84	4	3	10	101
	2019	88	6	0	9	103
<u>Gothenburg</u>	2000	1,361	106	68	40	1,575
	2019	1,317	172	80	71	1,560
<u>Lexington</u>	2000	2,439	388	217	275	3,319
	2019	2,464	432	507	307	3,710
<u>Overton</u>	2000	214	21	0	43	281
	2019	193	11	0	68	272
<u>Sumner</u>	2000	89	0	0	20	119
	2019	91	0	0	15	106
<u>Elwood</u>	2000	304	14	1	22	341
	2019	365	42	5	17	429
<u>Eustis</u>	2000	171	14	0	20	205
	2019	229	14	0	8	251

*Specified Data Used. 2019 Estimate subject to margin of error.

**Includes mobile homes and trailers.

Source: 2000 Census, 2015-2019 American Community Survey Estimate.

TABLE 15
HOUSING STOCK PROFILE
SUBSTANDARD HOUSING – HUD
DAWSON COUNTY AREA, NEBRASKA
2019 ESTIMATE*

<u>Community</u>	<u>Total</u>	Complete Plumbing		Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
		<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
Cozad	1,594	1,586	99.5%	8	0.50%	23	1.4%
Eddyville	43	43	100.0%	0	0.0%	0	0.0%
Farnam	97	97	100.0%	0	0.0%	0	0.0%
Gothenburg	1,339	1,339	100.0%	0	0.0%	21	1.6%
Lexington	3,494	3,481	99.6%	13	0.6%	270	7.7%
Overton	227	227	100.0%	0	0.0%	12	5.3%
Sumner	85	85	100.0%	0	0.0%	0	0.0%
Elwood	401	401	100.0%	0	0.0%	0	0.0%
Eustis	224	224	99.5%	2	0.9%	0	0.0%

*Specified Data Used. 2019 Estimate subject to margin of error.
Source: 2015-2019 American Community Survey Estimate.

TABLE 16
HOUSING STOCK OCCUPANCY/VACANCY STATUS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2022

	<u>Cozad</u>	<u>Eddyville</u>	<u>Farnam</u>	<u>Gothenburg</u>	<u>Lexington</u>
a) Housing Stock	1,760 (O=1,167; R=593)	49 (O=40; R=9)	105 (O=83; R=22)	1,608 (O=1,155; R=453)	3,770 (O=2,143; R=1,567)
b) Vacant Housing Stock	63	11	25	141	369
c) Occupied Housing Stock	1,697	38	80	1,467	3,401
*Owner Occupied	1,120	31	61	1,045	2,068
*Renter Occupied	577	7	19	422	1,333
d) Housing Vacancy Rate*	3.6% (63)	22.4% (11)	23.8% (25)	8.8% (141)	9.7% (369)
*Owner Vacancy	4.0% (47)	22.5% (9)	26.5% (22)	9.5% (110)	6.2% (135)
*Renter Vacancy	2.7% (16)	22.2% (2)	13.6% (3)	6.8% (31)	14.9% (234)
e) Adjusted Vacancy Rate**	1.6% (28)	8.2% (4)	6.7% (7)	1.9% (31)	1.4% (55)
**Owner Vacancy	1.5% (18)	7.5% (3)	6.0% (5)	1.5% (17)	1.0% (21)
**Renter Vacancy	1.6% (10)	11.1% (1)	9.1% (2)	3.1% (14)	2.1% (34)

CONTINUED:

TABLE 16 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2022

	<u>Overton</u>	<u>Sumner</u>	<u>Elwood</u>	<u>Eustis</u>
a) Housing Stock	268 (O=186; R=82)	106 (O=73; R=33)	428 (O=294; R=134)	250 (O=202; R=48)
b) Vacant Housing Stock	28	6	141	73
c) Occupied Housing Stock	240	100	287	177
*Owner Occupied	166	69	219	143
*Renter Occupied	74	31	68	34
d) Housing Vacancy Rate*	10.4% (28)	5.7% (6)	32.9% (141)	29.2% (73)
*Owner Vacancy	10.7% (20)	5.5% (4)	25.5% (75)	29.2% (59)
*Renter Vacancy	9.7% (8)	6.1% (2)	49.2% (66)	29.2% (14)
e) Adjusted Vacancy Rate**	4.1% (11)	4.7% (5)	5.4% (23)	7.4% (15)
**Owner Vacancy	3.2% (6)	4.1% (3)	4.7% (14)	4.9% (10)
**Renter Vacancy	6.1% (5)	6.1% (2)	6.7% (9)	10.4% (5)

* 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.
Also includes a margin of error calculation associated with American Community Survey data.

Source: 2015-2019 American Community Survey.
Dawson County Area Communities, 2022.
Hanna:Keelan Associates, P.C., 2022.

TABLE 17
ESTIMATED MEDIAN GROSS RENT &
MEDIAN OWNER OCCUPIED HOUSING VALUE
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2027

<u>Community</u>	<u>Year</u>	<u>Median Rent</u>	<u>Median Value Owner Housing</u>
<u>Cozad</u>	2000	\$423	\$57,100
	2019*	\$675	\$87,000
	2022	\$690	\$92,500
	2027	\$727	\$105,300
<u>Eddyville</u>	2000	\$425	\$23,800
	2019*	**	\$89,000
	2022	\$598	\$94,300
	2027	\$665	\$97,120
<u>Farnam</u>	2000	\$375	\$39,600
	2019*	\$419	\$61,300
	2022	\$458	\$63,585
	2027	\$497	\$65,700
<u>Gothenburg</u>	2000	\$456	\$65,000
	2019*	\$683	\$103,400
	2022	\$707	\$107,442
	2027	\$765	\$117,548
<u>Lexington</u>	2000	\$467	\$61,900
	2019*	\$768	\$92,400
	2022	\$799	\$94,005
	2027	\$845	\$102,031

CONTINUED:

TABLE 17 (CONTINUED)
ESTIMATED MEDIAN GROSS RENT &
MEDIAN OWNER OCCUPIED HOUSING VALUE
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2000-2027

<u>Community</u>	<u>Year</u>	<u>Median Rent</u>	<u>Median Value Owner Housing</u>
<u>Overton</u>	2000	\$500	\$53,200
	2019*	\$635	\$57,600
	2022	\$728	\$62,200
	2027	\$754	\$81,100
<u>Sumner</u>	2000	\$420	\$34,400
	2019*	\$763	\$82,500
	2022	\$750	\$84,400
	2027	\$770	\$89,500
<u>Elwood</u>	2000	\$502	\$66,300
	2019*	\$639	\$95,600
	2022	\$732	\$98,600
	2027	\$787	\$118,600
<u>Eustis</u>	2000	\$333	\$66,500
	2019*	\$725	\$94,100
	2022	\$748	\$98,700
	2027	\$777	\$110,200

*Specified Data Used. 2019 Estimate subject to margin of error.

Source: 2000 Census, 2015-2019 American Community Survey.

Hanna:Keelan Associates, P.C., 2022.

TABLE 18
SURVEY OF RENTAL PROPERTIES
DAWSON COUNTY / LEXINGTON, NEBRASKA
2010-2020

	<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
Dawson County	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	29.0
	2016	31	989	5.2	42.2
	2017	23	623	5.5	18.0
	2018	22	684	9.4	30.8
	2019	22	709	9.2	18.0
	2020	14	491	5.7	19.2
Lexington	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	76.7
	2017	7	306	6.9	16.1
	2018	6	296	4.7	39.0
	2019	8	374	13.4	14.5
	2020	2	228	3.5	30.0

Source: Nebraska Investment Finance Authority, 2022.

TABLE 19A
VACANCY RATES BY UNIT TYPE
DAWSON COUNTY, NEBRASKA
2020

<u>Type of Units</u>	<u>Total Units</u>	<u>Vacant Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	83	2	2.4%
Apartments	408	26	6.4%
Mobile Homes	0	0	0.0%
“Other” Units	0	0	0.0%
<u>Don’t Know</u>	<u>0</u>	<u>0</u>	<u>0.0%</u>
Total Units	491	28	5.7%

Source: Nebraska Investment Finance Authority, 2022.

TABLE 19B
VACANCY RATES BY UNIT TYPE
LEXINGTON, NEBRASKA
2020

<u>Type of Units</u>	<u>Total Units</u>	<u>Vacant Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	42	0	1.3%
Apartments	186	8	6.1%
Mobile Homes	0	0	0.0%
“Other” Units	0	0	0.0%
<u>Don’t Know</u>	<u>0</u>	<u>0</u>	<u>0.0%</u>
Total Units	218	8	6.5%

Source: Nebraska Investment Finance Authority, 2022.

TABLE 20
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
DAWSON COUNTY, NEBRASKA
2010-2020

<u>Fiscal Year</u>	<u>Average Sale Price</u>
2010	\$94,832
2011	\$105,145
2012	\$106,234
2013	\$116,994
2014	\$108,744
2015	\$109,841
2016	\$109,821
2017	\$105,553
2018	\$116,006
2019	\$118,262
2020	\$125,449
Change (2010-2020)	+\$30,617 (+32.3%)

Source: Nebraska Investment Finance Authority, 2022.

**TABLE 21
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
2022**

<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 \$688 max	3 units available 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: \$450 3-Bd: \$545 4-Bd: \$608	3 units available Yes
Lexington Public Housing Authority 609 E. 3 rd St. (Scattered Site) Lexington, NE 68850 (done)		2-Bd: 7 3-Bd: 20 4-Bd: 5	HUD	30% Income 2-Bd: \$782 3-Bd: \$1014 4-Bd: \$1,115	1 unit available No waitlist
Crestview Senior Housing 2121 Avenue H Gothenburg, NE 69138	1997	16 1 Bd	HUD 202/Elderly	30% Income \$411	3 units available Yes
Dawson Estates Scattered Sites Lexington, Cozad, Gothenburg, NE	2009	3-Bd: 15	NIFA (LIHTC) CROWN	\$682	100% Yes (171)
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	4 units available
CONTINUED:					

TABLE 21 (CONTINUED)
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
2022

<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 715 E Third St Lexington, NE 68850	1964	Apts: 1-Bd: 46 2-Bd: 3	HUD Elderly/ Multifamily	30% Income 1-Bd: \$550 2-Bd: \$782	2 units available Wait List – 22
Eastlawn Addition 609 E 3 rd St Lexington, NE 68850	1981	1-Bd: 48	HUD Elderly	30% Income \$794	4 units available Wait List - 4
Eastlawn East Apts. 715 E 3 rd St Lexington, NE 68850	1996	1-Bd: 18	HUD 202 Elderly	30% Income \$523	5 units available No Wait List
East Village Court 1204 E 11th St Cozad, NE 69130	1960's	2-Bd: 13 3-Bd: 11	HUD	2-Bd: \$500 3-Bd: \$550	100% Yes
Haymaker Haven 421 W 9 th St. Cozad, NE 69130	1960's	38 + 2 1 & 2 Bd.	HUD Elderly Disabled	30% Income 2 \$615 1 -\$475-485	2 units available No Wait List
Hillcrest 810 20 th St Gothenburg, NE 69138	1975	1-Bd: 38 2-Bd: 2	HUD Elderly	30% Income 1-Bd: \$475 2-Bd: \$586	1 unit available
Heritage Gardens Scattered Sites Gothenburg, Cozad, Lexington	2015	3-Bd: 32	NIFA (LIHTC) Elderly	3-Bd: \$505	1 Vacancy (Cozad) Wait List - 112

CONTINUED:

TABLE 21 (CONTINUED)
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
2022

<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	100% No
Park Plaza Apts. 921 L St. Cozad, NE 69130	1990s	1-Bd: 10	HUD 202 Elderly	30% Income \$563	90% Yes
Legend Oaks West 20 th Street Lexington, NE 68850	2010	2-Bd: 21	NIFA (LIHTC) DED Elderly	\$438	100% Wait List - 10
Pioneer Homes Scattered Sites Lexington, NE 68850	2000s	3-Bd: 8	HUD Multifamily	30% of Income Same as scatter	1 unit available No Waitlist
Legend Oaks II West 20 th Street Lexington, NE 68850	2014	2-Bd: 18	NIFA (LIHTC)	2-Bd: \$438	100% Wait List - 10

CONTINUED:

TABLE 21 (CONTINUED)
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
2022

<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	2011	3-Bd: 12	NIFA (LIHTC)	\$679	100% Wait List (91)
Mosaic Housing Corp IV 408 Santa Fe Drive Lexington, NE 68850	1999	2-Bd: 4	HUD Special Needs	30% income \$728 max	100% No Waitlist
The Row at Lexington Scattered Sites Lexington, NE 68850	2017	4-Bd: 20	18 NIFA(LIHTC) & 2 Market Rate	\$1,125-\$1,325	100% No Waitlist
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: \$409 2-Bd: \$445 3-Bd: \$472	3 units available Wait List: 1 bed - 10
Village Square 412 E 8 th Street, Cozad, NE	2010s	2-Bd: 2	HUD Elderly	30% Income \$685	100% Yes

N/A = Not Available.

Source: Project Developers & Property Management Agencies, 2022.

Nebraska Investment Finance Authority, 2022.

Hanna:Keelan Associates, P.C., 2022.

TABLE 22A
ESTIMATED HOUSING UNIT “TARGET” DEMAND
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2027

<u>Community</u>	Housing Unit Target Demand		Total Housing Unit Target Demand*	Est. Required Housing Unit Target Demand Budget
	<u>Owner</u>	<u>Rental</u>		<u>(Millions)</u>
Cozad	59	67	126	\$28.4
Eddyville	0	2	2	\$0.24
Farnam	2	4	6	\$1.25
Gothenburg	44	44	88	\$19.9
Lexington	130	184	314	\$71.0
Overton	6	6	12	\$2.5
Sumner	2	6	8	\$1.7
Elwood	4	8	12	\$2.5
<u>Eustis</u>	<u>4</u>	<u>6</u>	<u>10</u>	<u>\$2.3</u>
Totals	251	327	578**	\$129.79

***Housing Unit “Target” Demand, based on addressing:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated/Dilapidated” Housing Units, as per HUD Data & Age of occupied structures.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment Census.
- “Pent Up” Housing Demand.
- Five-Year Housing Development Capacity.

****Estimated Workforce Housing Unit Demand: 355 Total Units (166 Owner, 189 Rental).**

NOTE: Housing Unit “Target” Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 20% to 30% of the Total Housing Unit Demand).

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 22B
ESTIMATED HOUSING UNIT “TARGET” DEMAND – ED BOOST
(+740 POPULATION/400 FTEs) EST. 260 ADDITIONAL COMMUNITY HOUSEHOLDS
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2027

<u>Community</u>	Housing Unit Target Demand		Total Housing Unit Target Demand*	Est. Required Housing Unit Target Demand Budget
	<u>Owner</u>	<u>Rental</u>		<u>(Millions)</u>
Cozad	74	86	160	\$36.0
Eddyville	0	2	2	\$0.24
Farnam	2	4	6	\$1.25
Gothenburg	58	68	126	\$28.5
Lexington	201	297	498	\$112.0
Overton	6	8	14	\$2.9
Sumner	2	8	10	\$2.1
Elwood	4	8	12	\$2.5
<u>Eustis</u>	<u>4</u>	<u>6</u>	<u>10</u>	<u>\$2.3</u>
Totals	351	487	838**	\$187.79

***Housing Unit “Target” Demand, based on addressing:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated/Dilapidated” Housing Units, as per HUD Data & Age of occupied structures.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment Census.
- “Pent Up” Housing Demand.
- Five-Year Housing Development Capacity.

****Estimated Workforce Housing Unit Demand: 490 Total Units (232 Owner, 258 Rental).**

NOTE: Housing Unit “Target” Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 20% to 30% of the Total Housing Unit Demand).

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 23
HOUSEHOLD AREA MEDIAN INCOME (AMI)
DAWSON COUNTY, NEBRASKA
2022

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$14,800	\$16,900	\$19,000	\$21,100	\$22,800	\$24,500	\$26,200	\$27,900
50% AMI	\$24,650	\$28,150	\$31,650	\$35,150	\$38,000	\$40,800	\$43,600	\$46,400
60% AMI	\$29,580	\$33,780	\$37,980	\$42,180	\$45,600	\$48,960	\$52,320	\$55,680
80% AMI	\$39,400	\$45,000	\$50,650	\$56,250	\$60,750	\$65,250	\$69,750	\$74,250
100%AMI	\$49,300	\$56,300	\$63,300	\$70,300	\$76,000	\$81,600	\$87,200	\$92,800
125%AMI	\$61,625	\$70,375	\$79,125	\$87,875	\$95,000	\$102,000	\$109,000	\$116,000

Source: U.S. Department of Housing and Urban Development, 2022.

TABLE 24
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2027

<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	6	8	25	20	59
Rental	6	20	20	13	8	67
<u>Eddyville</u>						
Owner	0	0	0	0	0	0
Rental	0	0	2	0	0	2
<u>Farnam</u>						
Owner	0	0	2	0	0	2
Rental	0	0	4	0	0	4

CONTINUED:

TABLE 24 (CONTINUED) ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR DAWSON COUNTY AREA, NEBRASKA COMMUNITIES 2027						
<u>Community</u>	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	<u>Totals</u>
<u>Gothenburg</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner	0	4	6	20	14	44
Rental	4	10	12	10	8	44
<u>Lexington</u>						
Owner	0	8	20	50	52	130
Rental	10	34	44	56	40	184
<u>Overton</u>						
Owner	0	0	4	2	0	6
Rental	0	2	4	0	0	6
<u>Sumner</u>						
Owner	0	0	0	2	0	2
Rental	0	2	4	0	0	6
<u>Elwood</u>						
Owner	0	2	2	0	0	4
Rental	0	4	4	0	0	8
<u>Eustis</u>						
Owner	0	2	2	0	0	4
Rental	0	2	4	0	0	6
<u>Totals</u>						
Owner	0	22	44	99	86	251
Rental	20	74	98	79	56	327

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 25
ESTIMATED HOUSING TARGET DEMAND -
COZAD, GOTHENBURG & LEXINGTON & EMAs, NEBRASKA
2027

	Housing Unit Target Demand*		Total Housing Unit Target Demand	Est. Required Housing Unit Target Demand Budget
	<u>Owner</u>	<u>Rental</u>		
City of Cozad:	59	67	126	\$28.4
Cozad EMA:	19	11	30	\$7.6
City of Gothenburg:	44	44	88	\$19.9
Gothenburg EMA:	32	15	47	\$11.3
City of Lexington:	130	184	314	\$71.0
Lexington EMA:	58	39	97	\$24.2

*Includes Downtown Housing Demand:
Cozad: 12 Total Units (Four Owner and Eight Rental Units).
Gothenburg: 10 Total Units (Four Owner and Six Rental Units).
Lexington: 21 Total Units (Eight Owner and 13 Rental Units).

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 26A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
DAWSON COUNTY AREA, NEBRASKA
2027

HOUSEHOLD - AREA MEDIAN INCOME (AMI)							
<u>OWNER</u>							Workforce
<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>	<u>Sector</u>
Elderly (55+)	0	0	11	34	33	78	20
Family	0	16	24	56	53	149	138
Special							
<u>Populations¹</u>	<u>0</u>	<u>6</u>	<u>9</u>	<u>9</u>	<u>0</u>	<u>24</u>	<u>8</u>
Subtotals	0	22	44	99	86	251	166
<u>RENTAL</u>							Workforce
<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>	<u>Sector</u>
Elderly (55+)	5	30	31	28	22	116	27
Family	9	32	57	48	34	180	155
Special							
<u>Populations¹</u>	<u>6</u>	<u>12</u>	<u>10</u>	<u>3</u>	<u>0</u>	<u>31</u>	<u>7</u>
Subtotals	20	74	98	79	56	327	189
Totals	20	96	142	178	142	578	355

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

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

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

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 26B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINTS) RANGE
DAWSON COUNTY AREA, NEBRASKA
2027

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
OWNER	\$0-	\$98,475-	\$164,700-	\$250,000-			Sector
UNITS*	<u>\$95,300</u>	<u>\$161,480</u>	<u>\$235,300</u>	<u>\$333,300</u>	<u>\$337,300+</u>	<u>Totals</u>	<u>\$176,000+</u>
2 Bedroom	0	7	15	25	18	65	6
3+ Bedroom	0	15	29	74	68	186	160
Totals	0	22	44	99	86	251	166
<u>PRICE – PURCHASE COST (Area Median Income)</u>							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
RENTAL	\$0-\$375	\$387-\$730	\$745-\$870	\$920-\$1,110	\$1,125+		Sector
UNITS**	<u>\$0-\$375</u>	<u>\$387-\$730</u>	<u>\$745-\$870</u>	<u>\$920-\$1,110</u>	<u>\$1,125+</u>	<u>Totals</u>	<u>\$565+</u>
1 Bedroom	6	14	15	10	0	45	4
2 Bedroom	8	32	41	30	28	139	60
3+ Bedroom	6	28	42	39	28	143	125
Totals	20	74	98	79	56	327	189

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price, 3.0 PPHH,
 (25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 27A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
COZAD, NEBRASKA
2027

HOUSEHOLD - AREA MEDIAN INCOME (AMI)							
<u>OWNER</u>							Workforce
<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>	<u>Sector</u>
Elderly (55+)	0	0	2	8	8	18	6
Family	0	4	4	15	12	35	27
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>6</u>	<u>2</u>
Subtotals	0	6	8	25	20	59	35
<u>RENTAL</u>							Workforce
<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>	<u>Sector</u>
Elderly (55+)	2	8	8	6	4	28	6
Family	2	8	10	7	4	31	28
Special							
<u>Populations¹</u>	<u>2</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>4</u>
Subtotals	6	20	20	13	8	67	38
Totals	6	26	28	38	28	126	73

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

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

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

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 27B

**HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINTS) RANGE
COZAD, NEBRASKA
2027**

PRICE – PURCHASE COST (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force Sector
OWNER UNITS*	\$0- \$94,200	\$97,355- \$159,645	\$162,900- \$232,688	\$247,200- \$329,560	\$333,475+	Totals	\$174,000+
2 Bedroom	0	2	3	6	4	15	0
3+ Bedroom	0	4	5	19	16	44	35
Totals	0	6	8	25	20	59	35

PRICE – PURCHASE COST (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force Sector
RENTAL UNITS**	\$0-\$370	\$385-\$720	\$735-\$860	\$910-\$1,100	\$1,115+	Totals	\$560+
1 Bedroom	2	2	2	0	0	6	0
2 Bedroom	2	10	8	6	4	30	9
3+ Bedroom	2	8	10	7	4	31	29
Totals	6	20	20	13	8	67	38

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 27C
HOUSING UNIT “TARGET” DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
COZAD, NEBRASKA
2027**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	21 / 7*	13.0
	Patio Home Unit	8 / 0	2.75
	Town Home Unit	12 / 8	4.6
	Duplex/Triplex Unit	0 / 20	4.1
	Apartment - 4+ Units***	0 / 4	0.3
Totals		41 / 39	24.75
55+ Years	Single Family Unit	6 / 0	2.75
	Patio Home Unit	6 / 0	2.0
	Town Home Unit	6 / 6	2.75
	Duplex/Triplex Unit	0 / 18	3.7
	Apartment - 4+ Units***	4 / 4	0.55
Totals		18 / 28	11.25
TOTAL UNITS / ACRES		59 / 67	36.0
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.		45 / 54	28.3 / 70.75^^

*Includes Credit-To-Own Units.

**Includes housing for families, students and persons with a disability.

***Includes housing in Downtown.

^Includes Public Right-of-Way.

^^Residential Land Use Plan Designation for New Construction, 2.5x total acres.

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 28A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
GOTHENBURG, NEBRASKA
2027

HOUSEHOLD - AREA MEDIAN INCOME (AMI)							
<u>OWNER</u>							Workforce
<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>	<u>Sector</u>
Elderly (55+)	0	0	2	8	6	16	2
Family	0	2	2	10	8	22	8
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>6</u>	<u>2</u>
Subtotals	0	4	6	20	14	44	22
<u>RENTAL</u>							Workforce
<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>	<u>Sector</u>
Elderly (55+)	0	4	4	4	4	16	6
Family	2	4	6	6	4	22	19
Special							
<u>Populations¹</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>6</u>	<u>3</u>
Subtotals	4	10	12	10	8	44	28
Totals	4	14	18	30	22	88	50

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

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

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

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 28B**HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINTS) RANGE
GOTHENBURG, NEBRASKA****2027****PRICE – PURCHASE COST (Area Median Income)**

OWNER	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
UNITS*	\$0-	\$99,600-	\$166,600-	\$252,900-			Sector
	<u>\$96,400</u>	<u>\$163,300</u>	<u>\$238,000</u>	<u>\$337,150</u>	<u>\$341,150+</u>	<u>Totals</u>	<u>\$178,000+</u>
2 Bedroom	0	0	2	6	4	12	0
3+ Bedroom	0	4	4	14	10	32	22
Totals	0	4	6	20	14	44	22

PRICE – PURCHASE COST (Area Median Income)

RENTAL	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
UNITS**	\$0-\$380	\$391-\$740	\$752-\$880	\$920-\$1,125	\$1,130+		Sector
						<u>Totals</u>	<u>\$570+</u>
1 Bedroom	0	2	2	2	0	6	0
2 Bedroom	2	5	4	4	4	19	11
3+ Bedroom	2	3	6	4	4	19	17
Totals	4	10	12	10	8	44	28

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 28C
HOUSING UNIT “TARGET” DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
GOTHENBURG, NEBRASKA
2027

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	14 / 6*	9.5
	Patio Home Unit	6 / 0	2.1
	Town Home Unit	8 / 0	1.8
	Duplex/Triplex Unit	0 / 16	3.3
	Apartment - 4+ Units***	0 / 6	0.41
Totals		28 / 28	17.11
55+ Years	Single Family Unit	6 / 0	2.75
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	6 / 6	2.75
	Duplex/Triplex Unit	0 / 10	2.5
	Apartment - 4+ Units***	4 / 0	0.27
Totals		16 / 16	8.27
TOTAL UNITS / ACRES		44 / 44	25.38
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.		33 / 36	18.75 / 46.87^^

*Includes Credit-To-Own Units.

**Includes housing for families, students and persons with a disability.

***Includes housing in Downtown.

^Includes Public Right-of-Way.

^^Residential Land Use Plan Designation for New Construction, 2.5x total acres.

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 29A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
LEXINGTON, NEBRASKA
2027

HOUSEHOLD - AREA MEDIAN INCOME (AMI)							
<u>OWNER</u>							Workforce
<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>	<u>Sector</u>
Elderly (55+)	0	0	5	18	19	42	10
Family	0	6	11	28	33	78	62
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>4</u>	<u>4</u>	<u>0</u>	<u>10</u>	<u>3</u>
Subtotals	0	8	20	50	52	130	75
<u>RENTAL</u>							Workforce
<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>	<u>Sector</u>
Elderly (55+)	3	14	14	18	14	63	12
Family	5	16	26	35	26	108	92
Special							
<u>Populations¹</u>	<u>2</u>	<u>4</u>	<u>4</u>	<u>3</u>	<u>0</u>	<u>13</u>	<u>6</u>
Subtotals	10	34	44	56	40	184	110
Totals	10	42	64	106	92	314	185

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

¹ Any person with a special housing need due to a cognitive and/or mobility disability.

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

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 29B

**HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINTS) RANGE
LEXINGTON, NEBRASKA
2027**

PRICE – PURCHASE COST (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
OWNER	\$0-	\$96,230-	\$161,000-	\$244,400-			Sector
UNITS*	<u>\$93,130</u>	<u>\$157,800</u>	<u>\$229,960</u>	<u>\$325,770</u>	<u>\$329,640+</u>	<u>Totals</u>	<u>\$172,000+</u>
2 Bedroom	0	3	7	12	10	32	4
3+ Bedroom	<u>0</u>	<u>5</u>	<u>13</u>	<u>38</u>	<u>42</u>	<u>98</u>	<u>71</u>
Totals	0	8	20	50	52	130	75

PRICE – PURCHASE COST (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
RENTAL							Sector
UNITS**	<u>\$0-\$366</u>	<u>\$378-\$714</u>	<u>\$726-\$850</u>	<u>\$897-\$1,075</u>	<u>\$1,100+</u>	<u>Totals</u>	<u>\$551+</u>
1 Bedroom	4	8	8	8	0	28	4
2 Bedroom	4	12	20	20	20	76	34
3+ Bedroom	<u>2</u>	<u>12</u>	<u>16</u>	<u>28</u>	<u>20</u>	<u>80</u>	<u>72</u>
Totals	10	34	44	56	40	184	110

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 29C
HOUSING UNIT “TARGET” DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
LEXINGTON, NEBRASKA
2027**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	54 / 14*	31.3
	Patio Home Unit	10 / 0	3.5
	Town Home Unit	20 / 20	4.6
	Duplex/Triplex Unit	0 / 54	11.2
	Apartment - 4+ Units***	4 / 33	4.5
Totals		88 / 121	55.1
55+ Years	Single Family Unit	20 / 0	9.2
	Patio Home Unit	8 / 0	2.8
	Town Home Unit	10 / 12	5.1
	Duplex/Triplex Unit	0 / 46	9.6
	Apartment - 4+ Units***	4 / 5	0.83
Totals		42 / 63	27.53
TOTAL UNITS / ACRES		130 / 184	82.63
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.		94 / 138	61.0 / 152.5^^

*Includes Credit-To-Own Units.

**Includes housing for families, students and persons with a disability.

***Includes housing in Downtown.

^Includes Public Right-of-Way.

^^Residential Land Use Plan Designation for New Construction, 2.5x total acres.

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 30A HOUSING CONDITIONS DAWSON COUNTY, NEBRASKA COMMUNITIES 2022								
	<u>Cozad</u>	<u>Eddyville</u>	<u>Farnam</u>	<u>Gothenburg</u>	<u>Lexington</u>	<u>Overton</u>	<u>Sumner</u>	<u>Total</u>
Excellent	0	0	0	1	1	0	0	2
Very Good	6	0	3	78	59	0	4	150
Good	133	4	15	290	496	13	11	962
Average	1,034	25	38	757	1,615	146	56	3,671
Fair	331	10	20	185	546	74	24	1,190
Poor	46	4	12	23	28	17	13	143
Salvage	6	3	0	1	2	3	3	18
Totals	1,556	46	88	1,335	2,747	253	111	6,136
Source: Dawson County Assessor's Office. Hanna:Keelan Associates, P.C., 2022.								

TABLE 30B HOUSING CONDITIONS VILLAGE OF ELWOOD, NEBRASKA 2022	
Good	48
Average	214
Badly Worn	28
Worn Out	3
Total	293
Source: Gosper County Assessor's Office, 2022.	

TABLE 30C HOUSING CONDITIONS* VILLAGE OF EUSTIS, NEBRASKA 2022	
Excellent	2
Very Good	27
Above Normal	74
Normal	50
Below Normal	10
Poor	6
Very Poor	5
Total	174
*Obtained utilizing Frontier County Assessor GIS. Source: Hanna:Keelan Associates, P.C., 2022.	

TABLE 31
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND*
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES
2027

	# Rehabilitated / <u>Est. Cost \$ (Million)</u>	<u>Demolition</u>
Cozad:	129 / \$3.9	12
Eddyville:	12 / \$0.37	5
Farnam:	23 / \$0.71	6
Gothenburg:	90 / \$2.8	8
Lexington:	169 / \$5.2	12
Overton:	31 / \$0.96	4
Sumner:	16 / \$0.49	6
Elwood:	22 / \$0.68	6
<u>Eustis:</u>	<u>15 / \$0.46</u>	<u>7</u>
Totals	507 / \$15.57	66

*Based upon County Assessor Records.

Source: Hanna:Keelan Associates, P.C., 2022.

APPENDIX III
HOUSING FUNDING
PROGRAMS &
PARTNERS.



HOUSING FUNDING PROGRAMS & PARTNERS.

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

LOCAL FUNDING OPTIONS.

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

Local Tax Base.

Tax Increment Financing (TIF) can use added property tax revenues, created by growth and development in a specific area, to Finance improvements within the boundaries of a designated Redevelopment Area. Utilizing the Nebraska Community Development Law, each community in Nebraska has the authority to create a Community Redevelopment Authority (CRA) or Community Development Agency (CDA). **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 has been completed. TIF may be used for infrastructure improvements, public façade improvements in the Downtown, to purchase land for commercial or industrial development and for the development of workforce housing. **Additionally, “Nebraska Legislative Bill 496” allows for TIF funds to assist in funding the development of workforce housing.**

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

Other Local Options.

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

Housing Authorities/Agencies in the Communities of Cozad, Gothenburg and Lexington provide affordable housing units for local residents. Housing programs supported by each Housing Authority/Agency are identified on Page 3.

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 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 Community-wide housing programs.**

STATE PROGRAMS.

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

Nebraska Department of Economic Development (NDED).

The **2021 Annual Action Plan**, prepared and administered by NDED, has the following, approximate allocations of State and Federal funds available for housing activities. Each of the following programs are described below.

\$21.0 Million – Community Development Block Grant
\$4.3 Million – HOME Investment Partnership Fund
\$683,130 – Housing Opportunities for Persons with AIDS
\$1.0 Million – Emergency Solutions Grant Program
\$3.1 Million – Federal Housing Trust Fund
\$10.3 Million – Nebraska Affordable Housing Trust Fund
\$1.1 Million – Nebraska Homeless Shelter Assistance Trust Funds

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

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

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

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

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

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

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

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

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

Dawson County is a member of the West Central Nebraska Development District (WCNDD), which provides local planning coordination and development activities. WCNDD provides assistance to members on a variety of issues of regional significance, including transportation planning, strategic planning and needs assessments, grant assistance for economic development and planning efforts for environmental issues.

Opportunity Zones.

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

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

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

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

Rural Workforce Housing Fund (RWHF).

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

Nebraska Historic Tax Credit (NHTC).

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

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

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

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

Basic provisions of the NHTC:

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

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA).

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

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

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

The objectives of the program are to:

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

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

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

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

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

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

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

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

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 WCNDD to paying members or municipalities in the Dawson County Area.

Blueprint Nebraska.

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

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

Nebraska Department of Environment & Energy.

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

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

Nebraska Department of Health & Human Services.

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

Nebraska Realtors Association's Homebuyer's Assistance Foundation.

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

Nebraska Disaster Behavioral Health Project.

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

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

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

Housing.ne.gov – Housing Listing and Locator Service Partnership.

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

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

REGIONAL PROGRAMS.

Federal Home Loan Bank.

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

Midwest Housing Equity Group (MHEG).

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

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

Midwest Housing Development Fund (MHDF).

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

FEDERAL PROGRAMS.

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

U.S. Department of Housing & Urban Development

- **Section 8 Moderate Rehabilitation SRO’s** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

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

USDA Rural Development (USDA-RD)

- a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available**
- b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.

- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for “**special populations.**”
- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**
- e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

Federal Emergency Management Agency (FEMA).

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

- a) **Response** – Established at a regional “watch center,” awareness and analysis and the coordination and implementation of federal responses to major disaster areas is key. Preparation of an Incident Management Assistance Team to plan necessary operations and logistics to a disaster area ensures prompt response to help those in need.
- b) **Recovery** – Provides federal assistance to individuals, households and public facilities located within a declared disaster area.
- c) **Mitigation** – Reduces property loss due to flooding via outreach provision, including affordable flood insurance and other programs that encourage safe community development and reduction of loss of life and property due to natural disaster.
- d) **National Preparedness** – Coordinates and develops tools necessary to prepare for hazards and natural disasters among all levels of government, as well as private non-governmental agencies and Communities.

- e) **Mission Support** – Ensures functional efficiency among critical business operations, including functions with key partners and customer service to persons and families affected by natural disaster.
- f) **Grants** – Oversees that disaster and non-disaster grants are in compliance with public law.

Federal Covid-19 Supplemental Appropriations-CARES Act.

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

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

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

American Rescue Plan Act (ARPA).

The State of Nebraska has appropriated \$111.2 Million for use by non-entitlement units of government to be used in a variety of methods as a means of combatting fiscal losses relating to the COVID-19 Pandemic. Local governments can utilize ARPA funds to replace lost public sector revenue in water, sewer and broadband infrastructure, which could ultimately support new housing development. Applications for grant funding are available on the State of Nebraska website.

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.