

DAWSON COUNTY AREA, NEBRASKA HOUSING MARKET STUDY

Including the Communities of:

*Cozad, Eddyville, Farnam, Gothenburg, Lexington, Overton, Sumner,
Elwood, Eustis & Miller, Nebraska*



Prepared for:

DAWSON AREA DEVELOPMENT

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DAWSON COUNTY AREA, NEBRASKA HOUSING MARKET STUDY

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SECTION 1
OVERVIEW OF RESEARCH ACTIVITIES
& EXPECTED OUTCOMES

OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES

INTRODUCTION

This **Housing Market Study** provides statistical and narrative data identifying a **housing profile and demand analysis for each Community in Dawson County, Nebraska and the nearby Villages of Miller (Buffalo County), Eustis (Frontier County) and Elwood (Gosper County)**. The Study describes the past and present project demographics, economics and housing conditions in each Community, as well as a **“Housing Action Plan,”** identifying recommended housing activities, for each Community during the next five years.

This **Housing Market Study** was conducted for **Dawson Area Development**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. The Study was conducted during the months of June, 2007 through June, 2008. **Members of the Dawson County Area Housing Committee, local elected officials, local business groups/organizations and local real estate and home builders all provided invaluable information.** Census population estimates for 2001 through 2006 were utilized in all projections.

RESEARCH APPROACH

This **Housing Market Study** is comprised of information obtained from both public and private sources. All 1980, 1990 and 2000 demographic, economic and housing data for the Dawson County Area Communities was derived from the U.S. Census. The projection of demographic, economic and housing data was completed by the Consultant.

Most public and private financiers require that the planning or study period of this Housing Market Study is two years. To facilitate long range planning, housing demand projections were developed for a five-year period. Therefore, the implementation period for this Housing Market Study will be June, 2008, to June, 2013.

PURPOSE OF STUDY

The **purpose of this Housing Market Study** is threefold: (1) **analyze** the recent past and present housing situation in the Dawson County Area Communities; (2) **project** both the existing and future housing potentials and expectations for the Dawson County Area Communities, with an emphasis on the need for **workforce housing**, and (3) **provide a process** for directing the Dawson County Area leadership to continue to improve and create new, modern and safe market rate and affordable housing in their Communities.

Qualitative Input

The **Housing Market Study** included leadership participation from each of the Dawson County Area Communities, with emphasis on those directly involved with community and economic development and the local housing industry. Meetings were held with the Dawson County Area Housing Committee, as well as housing “Listening Sessions” in each Community. The listening sessions allowed Hanna:Keelan to share statistical data and receive informed input from members of these groups regarding populations, households, housing needs, opportunities and challenges, as well as local economic issues.

Two important survey totals were also implemented as a component of the qualitative input process. These included a Community Housing Needs & Wants Survey, that had the participation of 600 Area households, and a Workforce Housing Needs Survey, that included input from 185 local workers.

SUMMARY

Each Dawson County Area Community will experience an increase in population, by 2013. Lexington, the County Seat of Dawson County, will experience an estimated increase of 115 persons from 2008 to 2013, resulting in a future population of 10,244. The remaining Communities in the Area will maintain a stable population base, during the next five years.

Dawson County Area Communities should strive to develop up to **586 new housing units by 2013**. Approximately 65 percent of these units should be for owner households, totaling 384 units, ranging from entry-level to upper income single family units for young families, to patio- and townhome units for persons and households 55+ years of age. Up to 202 rental units should be built in the next five years to accommodate the housing needs of families, elderly and special population households.

The single most critical housing need in the Dawson County Area Communities is securing affordable housing for cost burdened households, via down payment assistance and subsidized rental options, coupled with appropriate housing for the Area's current and future workforce.

The highest number of new housing units will be needed in Lexington, Nebraska, which will require an estimated 243 units, by 2013, consisting of 155 owner units and 88 rental units. The next largest number of new housing units will be needed in Cozad with an estimated 150 new housing units, by 2013. This will consist of 99 owner and 51 renter units. The City of Gothenburg has a demand for at least 102 new housing units, consisting of 69 owner units and 33 rental units.

LOCATION MAP DAWSON COUNTY, NEBRASKA





SECTION 2
FINDINGS AND CONCLUSIONS

FINDINGS AND CONCLUSIONS

INTRODUCTION

This **Housing Market Study** provides **findings and conclusions of the housing needs/demand analysis and a Five-Year Housing Action Plan** for the Communities of Dawson County and the Communities of Miller (Buffalo County), Eustis (Frontier County) and Elwood (Gosper County). The needs/demand analysis includes the identification of both, housing demand potential and housing expectations; the later based on financial and organizational resources available in the Dawson County Area. Also included is the identification of targeted housing rehabilitation needs in each Community.

DISCUSSION OF HOUSING DEMAND

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

(1) HOUSING VACANCY DEFICIENCY (DEMAND)

Housing vacancy deficiency is defined as the number of vacant units lacking in a community/county, whereby the total percentage of vacant, available, code acceptable housing units is less than 5 to 6 percent. **A vacancy rate of 5 to 6 percent is the minimum rate recommended to allow a community to have sufficient housing available for both new and existing residents.** The determination of housing vacancy deficiency in the Dawson County Area Communities considered a 5 percent vacancy of the current year-round housing stock, minus the number of vacant seasonal housing units and year-round vacant units, not meeting today’s housing code standards.

An **Adjusted Housing Vacancy Rate**, considering only available, year-round vacant units meeting housing codes, identifies the **vacancy rate for each Dawson County Area Community in Tables 13A through 13J.** Several Communities have a housing vacancy deficiency for both or either owner and/or renter housing.

**(2) HOUSING DEMAND-NEW HOUSEHOLDS,
REPLACEMENT, AFFORDABLE DEMAND**

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

Substandard Unit

A **substandard unit**, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room.

Households Cost Burden

Households experiencing **renter or owner cost overburden** are paying more than 30 percent of their income towards housing costs. Consideration is also given to the number of new households, demolitions, and any other projects in the planning stage for the designated community.

(3) “PENT-UP” HOUSING DEMAND

The **“pent-up” housing demand for current residents in the County Area, desiring and having the capacity to afford alternative housing, must also be considered.** In essence, this includes estimating the housing demand potential, during the planning period, for those households currently residing in the County Area. This includes the consideration of households changing tenant status from owner to renter or vice-a-versa, households changing types of housing (i.e. larger home or apartment, smaller living quarters, single family housing to townhouses, etc.). Pent-up demand is calculated utilizing data associated with development and household tenure trends and qualitative data received from local citizenry and real estate occupancy trends.

ESTIMATED HOUSING POTENTIAL

The estimated five-year housing demand for the Communities of the Dawson County Area is **972 units.**

TOTAL TARGET HOUSING DEMAND

Table 2.1 identifies the overall **housing target demand** for the Communities of the Dawson County Area, by 2013. The total estimated five-year target housing demand is **586 units, including an estimated 384 owner and 202 renter units**. The City of Lexington has the highest estimated five-year target housing demand, at 243 units, including an estimated 155 owner and 88 renter units. The next highest five-year target housing demand is in the City of Cozad, where 150 potential units, including 99 owner and 51 rental units, could be constructed.

TABLE 2.1
ESTIMATED TARGET HOUSING DEMAND
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
2013

	Target Demand		Total
	<u>Owner</u>	<u>Renter</u>	<u>Target Demand (*)</u>
Cozad	99	51	150 (238)
Eddyville	5	4	9 (12)
Farnam	8	4	12 (19)
Gothenburg	69	33	102 (163)
Lexington	155	88	243 (418)
Overton	13	7	20 (33)
Sumner	6	2	8 (14)
Miller	5	2	7 (10)
Eustis	10	4	14 (25)
<u>Elwood</u>	<u>14</u>	<u>7</u>	<u>21 (40)</u>
TOTALS	384	202	586 (972)

*Based upon new households, providing affordable housing for 20% of cost burdened households, replacement of 20% of housing stock experiencing overcrowded conditions, absorb housing vacancy deficiency by creating 5% vacancy rate consisting of structurally sound housing units, build for 2% pent-up demand.

(972) = Estimated Housing Potential

Source: Hanna:Keelan Associates, P.C., 2008

HOUSING DEMAND BY INCOME SECTOR

Table 2.2 identifies the **estimated year-round target housing demand, by income sector**, for the Dawson County Area Communities, for 2013. Approximately 586 new units, consisting of 384 owner and 202 rental units, will be targeted, by 2013. A majority of the owner units should focus on aiding families who have an Average Median Income (AMI) of 51 percent or higher. The same holds true for each Community. The construction of renter units should focus on meeting the needs of individuals and families with an AMI of 31 percent or greater.

	<u>Income Range</u>				<u>Totals</u>
	<u>0-30% AMI</u>	<u>31-50% AMI</u>	<u>51-80% AMI</u>	<u>81%+ AMI</u>	
Cozad					
Owner	0	8	20	71	99
Renter	8	10	12	21	51
Eddyville					
Owner	0	0	3	2	5
Renter	0	0	2	2	4
Farnam					
Owner	0	0	5	3	8
Renter	0	0	2	2	4
Gothenburg					
Owner	0	7	14	48	69
Renter	5	7	10	11	33
Lexington					
Owner	0	15	44	96	155
Renter	8	14	24	42	88
Overton					
Owner	0	2	5	6	13
Renter	2	3	2	0	7

CONTINUED:

TABLE 2.2 (CONTINUED)
ESTIMATED YEAR-ROUND HOUSING DEMAND
BY INCOME SECTOR
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
2013

	<u>Income Range</u>				<u>Totals</u>
	<u>0-30%</u> <u>AMI</u>	<u>31-50%</u> <u>AMI</u>	<u>51-80%</u> <u>AMI</u>	<u>81%+</u> <u>AMI</u>	
Sumner					
Owner	0	0	4	2	6
Renter	0	0	2	0	2
Miller					
Owner	0	2	3	0	5
Renter	0	0	2	0	2
Eustis					
Owner	0	2	5	3	10
Renter	0	2	2	0	4
Elwood					
Owner	0	4	6	4	14
Renter	0	3	3	1	7
TOTALS					
Owner	0	40	109	235	384
Renter	23	39	61	79	202

Source: Hanna:Keelan Associates, P.C., 2008

Tables 2.3A thru 2.3J identify estimated **housing land use projections/per housing type by age sector** for the Dawson County Area Communities, by 2013. Overall, the Area Communities will require **an estimated 202.1 acres of land** for residential development. The greatest requirement of land is in Lexington, where 81.5 acres of land are needed for City housing projects.

Housing needs in each Community should focus on the workforce population, or those in the 18-54 year age group. The most needed type of housing in each Community are single family units for workforce populations.

TABLE 2.3A HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR COZAD, NEBRASKA 2013			
<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	60 / 12	33.0
	Patio Home Unit	9 / 0	3.0
	Town Home Unit	6 / 0	1.5
	Duplex Unit	4 / 12	3.2
	Apartment - 3+ Units	0 / 7	0.4
TOTALS		79 / 31	41.1
55 to 61 Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	6 / 4	3.0
	Town Home Unit	4 / 4	1.9
	Duplex Unit	6 / 6	2.4
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		12 / 14	7.3
62+ Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	4 / 0	1.3
	Town Home Unit	4 / 0	1.0
	Duplex Unit	0 / 6	1.2
	Apartment - 3+ Units	0 / 0	0.0
	Assisted Living/ Long -Term Care Unit	0 / 0	0.0
TOTALS		8 / 6	3.5
TOTAL UNITS / ACRES		99 / 51*	51.9
*Includes Lease-To-Own			
Source: Hanna:Keelan Associates, P.C., 2008			

**TABLE 2.3B
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
EDDYVILLE, NEBRASKA
2013**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	5 / 2	3.2
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 2	0.4
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		5 / 4	3.6
55 to 61 Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 0	0.0
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		0 / 0	0.0
62+ Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 0	0.0
	Apartment - 3+ Units	0 / 0	0.0
	Assisted Living/ Long -Term Care Unit	0 / 0	0.0
TOTALS		0 / 0	0.0
TOTAL UNITS / ACRES		5 / 4*	3.6
*Includes Lease-To-Own			

Source: Hanna:Keelan Associates, P.C., 2008

**TABLE 2.3C
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
FARNAM, NEBRASKA
2013**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	8 / 0	3.6
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 4	0.8
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		8 / 4	4.4
55 to 61 Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 0	0.0
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		0 / 0	0.0
62+ Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 0	0.0
	Apartment - 3+ Units	0 / 0	0.0
	Assisted Living/ Long -Term Care Unit	0 / 0	0.0
TOTALS		0 / 0	0.0
TOTAL UNITS / ACRES		8 / 4*	4.4
*Includes Lease-To-Own			
Source: Hanna:Keelan Associates, P.C., 2008			

**TABLE 2.3D
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
GOTHENBURG, NEBRASKA
2013**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	36 / 8	21.0
	Patio Home Unit	9 / 0	2.8
	Town Home Unit	6 / 0	1.5
	Duplex Unit	4 / 10	2.8
	Apartment - 3+ Units	0 / 6	0.4
TOTALS		55 / 25	28.5
55 to 61 Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	4 / 0	1.2
	Town Home Unit	4 / 0	1.0
	Duplex Unit	0 / 4	0.8
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		8 / 4	3.0
62+ Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	3 / 0	0.9
	Town Home Unit	3 / 0	0.8
	Duplex Unit	0 / 4	0.8
	Apartment - 3+ Units	0 / 0	0.0
	Assisted Living/ Long -Term Care Unit	0 / 0	0.0
TOTALS		6 / 4	2.5
TOTAL UNITS / ACRES		69 / 33*	34.0
*Includes Lease-To-Own			
Source: Hanna:Keelan Associates, P.C., 2008			

**TABLE 2.3E
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
LEXINGTON, NEBRASKA
2013**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	80 / 20	46.0
	Patio Home Unit	20 / 0	6.2
	Town Home Unit	16 / 12	7.0
	Duplex Unit	8 / 22	6.0
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		124 / 54	65.2
55 to 61 Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	10 / 4	4.3
	Town Home Unit	5 / 8	3.2
	Duplex Unit	6 / 10	3.2
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		21 / 22	10.7
62+ Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	6 / 0	2.0
	Town Home Unit	4 / 4	2.0
	Duplex Unit	0 / 8	1.6
	Apartment - 3+ Units	0 / 0	0.0
	Assisted Living/ Long -Term Care Unit	0 / 0	0.0
TOTALS		10 / 12	5.6
TOTAL UNITS / ACRES		155 / 88*	81.5
*Includes Lease-To-Own			
Source: Hanna:Keelan Associates, P.C., 2008			

**TABLE 2.3F
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
OVERTON, NEBRASKA
2013**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	13 / 0	6.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 4	0.8
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		13 / 4	6.8
55 to 61 Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 3	0.75
	Duplex Unit	0 / 0	0.0
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		0 / 3	0.75
62+ Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 0	0.0
	Apartment - 3+ Units	0 / 0	0.0
	Assisted Living/ Long -Term Care Unit	0 / 0	0.0
TOTALS		0 / 0	0.0
TOTAL UNITS / ACRES		13 / 7*	7.55
*Includes Lease-To-Own			

Source: Hanna:Keelan Associates, P.C., 2008

**TABLE 2.3G
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
SUMNER, NEBRASKA
2013**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	6 / 2	3.7
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 0	0.0
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		6 / 2	3.7
55 to 61 Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 0	0.0
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		0 / 0	0.0
62+ Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 0	0.0
	Apartment - 3+ Units	0 / 0	0.0
	Assisted Living/ Long -Term Care Unit	0 / 0	0.0
TOTALS		0 / 0	0.0
TOTAL UNITS / ACRES		6 / 2*	3.7
*Includes Lease-To-Own			

Source: Hanna:Keelan Associates, P.C., 2008

**TABLE 2.3H
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
MILLER, NEBRASKA
2013**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	5 / 2	3.25
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 4	0.8
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		5 / 2	3.25
55 to 61 Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 3	0.75
	Duplex Unit	0 / 0	0.0
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		0 / 3	0.75
62+ Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 0	0.0
	Apartment - 3+ Units	0 / 0	0.0
	Assisted Living/ Long -Term Care Unit	0 / 0	0.0
TOTALS		0 / 0	0.0
TOTAL UNITS / ACRES		5 / 2*	3.25
*Includes Lease-To-Own			

Source: Hanna:Keelan Associates, P.C., 2008

**TABLE 2.3I
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
EUSTIS, NEBRASKA
2013**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	10 / 0	4.6
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 4	0.8
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		10 / 4	5.4
55 to 61 Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 3	0.0
	Duplex Unit	0 / 0	0.0
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		0 / 3	0.0
62+ Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 0	0.0
	Apartment - 3+ Units	0 / 0	0.0
	Assisted Living/ Long -Term Care Unit	0 / 0	0.0
TOTALS		0 / 0	0.0
TOTAL UNITS / ACRES		10 / 4*	5.4
*Includes Lease-To-Own			

Source: Hanna:Keelan Associates, P.C., 2008

TABLE 2.3J
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
ELWOOD, NEBRASKA
2013

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	10 / 3	6.0
	Patio Home Unit	4 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 4	0.8
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		14 / 7	6.8
55 to 61 Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 0	0.0
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		0 / 0	0.0
62+ Years	Single Family Unit	0 / 0	0.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 0	0.0
	Apartment - 3+ Units	0 / 0	0.0
	Assisted Living/ Long -Term Care Unit	0 / 0	0.0
TOTALS		0 / 0	0.0
TOTAL UNITS / ACRES		14 / 7*	6.8
*Includes Lease-To-Own			
Source: Hanna:Keelan Associates, P.C., 2008			

HOUSING DEMAND PER TARGET POPULATION/ PROPOSED TYPES BY PRICE PRODUCTS

Table 2.4 identifies **housing expectations** in the Dawson County Area Communities **for specific target populations** and proposed housing types, by Area Median Income (AMI), by 2013. Target populations include elderly, family and special needs populations. By 2013, a total of 586 units will be needed in the Area Communities, consisting of 384 owner and 202 renter units.

The majority of renter and owner units to be constructed in Dawson County Area Communities should focus on the needs of Area families. **An estimated 259 owner units and 130 renter units will be needed for workforce households in Dawson County.**

TABLE 2.4
HOUSING EXPECTATIONS – TARGET POPULATIONS
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
2013

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>TOTAL</u>	<u>Work Force</u>
	<u>0%-30%</u>	<u>31%-50%</u>	<u>51%-80%</u>	<u>81%+</u>	<u>55%-125%</u>		
Elderly (55+)	0	0	0	31	31	0	
Family	0	28	91	180	299	232	
Special Populations¹	<u>0</u>	<u>12</u>	<u>18</u>	<u>24</u>	54	27	
Subtotals	0	40	109	235	384	259	
<u>RENTAL UNITS</u>							
Elderly (55+)	10	18	21	18	67*	24*	
Family	7	13	32	54	106*	92*	
Special Populations¹	<u>6</u>	<u>8</u>	<u>8</u>	<u>7</u>	29*	14*	
Subtotals	23	39	61	79	202	130	
TOTALS	23	79	170	314	586	404	

* Includes lease-to-own units.

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

Source: Hanna:Keelan Associates, P.C., 2008

Table 2.5 identifies **proposed housing types, by price product**, by Area Median Income (AMI), for the Dawson County Area Communities, by 2013. The owner housing type most needed will be three- or more bedroom units priced between \$45,000 and \$185,000, for the local workforce population. The rental unit most needed in Dawson County, by 2013, will be the two-bedroom unit, 121 units, with a monthly rent range of \$465 to 685.

TABLE 2.5

**PROPOSED HOUSING TYPES BY PRICE PRODUCT
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
2013**

	<u>PRICE – PURCHASE COST (Area Median Income)</u>				<u>TOTALS</u>	<u>Work Force (55%-125%) \$45,000-\$185,000</u>
	<u>(31%-50%) \$45,000- 85,000</u>	<u>(51%-80%) \$85,000- \$132,000</u>	<u>(81%+) \$112,000- \$470,000</u>			
OWNER UNITS						
<u>2 Bedroom</u>	15	31	42		88	<u>55</u>
<u>3+ Bedroom</u>	<u>25</u>	<u>78</u>	<u>193</u>		<u>296</u>	<u>204</u>
Totals	40	109	235		384	259
	<u>PRICE – PURCHASE COST (Area Median Income)</u>					<u>Work Force (55%-125%) \$450-\$750</u>
RENTAL UNITS	<u>(0%-30%) \$0-\$300</u>	<u>(31%-50%) \$301-\$480</u>	<u>(51%-80%) \$370-\$765</u>	<u>(81%+) \$645-\$940</u>	<u>TOTALS</u>	
1 Bedroom	4	6	10	14	34	14
2 Bedroom	15	24	37	45	121	78
<u>3+ Bedroom</u>	<u>41</u>	<u>9</u>	<u>14</u>	<u>20</u>	<u>47</u>	<u>38</u>
Totals	23	39	61	79	202	130

Source: Hanna:Keelan Associates, P.C., 2008

NEBRASKA PROFILE - HOUSING

Annually, the Nebraska Housing Finance Authority prepares a Nebraska Profile of housing data, showcasing the housing situation in each of the State's 93 counties and largest Cities. The Profile includes data for Dawson County and the City of Lexington. The most current (2008) Profile indicates, for the 10-year period of 2005 to 2015, Lexington is expected to gain 222 households (189-Owner, 33-Renter) and Dawson County is estimated to increase by 636 households (585-Owner and 51-Renter).

THE FIVE-YEAR HOUSING ACTION PLAN

The greatest challenge for the Dawson County Area Communities, during the next five years, will be to develop proposed housing units for the low- to moderate-income, elderly and family groups, at 80 percent AMI or less. At a minimum, this will include 384 owner units and 202 rental units, by 2013. These units will be needed for all household types, including elderly, family and special population households.

A proposed **Five-Year Housing Action Plan**, for the Dawson County Communities is included with this Housing Study, to give clarity and direction to the development of additional housing units in each Community. The Housing Action Plan identifies selected housing activities, estimated development costs, for construction by the leadership of the County and each Community.

DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
Five-Year Housing Action Plan

	<u>Housing Implementation</u> HOUSING ACTIVITY	PURPOSE	EST. COST
1.	Continue a Dawson County Area housing <i>capacity building/education/promotion program</i> to local interests.	To educate Community housing interests on the local housing situation and potential and to recruit both profit and non-profit housing developers. Establish housing initiatives for each Dawson County Area Community.	\$20,000 Annually
2.	Establish a Dawson County Area-Wide <i>Funders Partnership</i> .	To provide technical assistance to housing developers and share bridge and final conventional financing of housing programs.	No cost estimate
3.	Establish a Dawson County Area <i>Housing Trust Fund</i> .	To provide “gap” financing for affordable housing programs. Secure funding from contributions by housing developers, major employers, local Community and private foundations.	\$500,000 Annually
4.	<i>Dawson County Area-Wide Housing Fair</i> - Annual	To showcase existing and potential housing programs in each Area community. Secure funding for Annual Housing Fair from local governments and housing interests.	\$9,000 Annually

Housing

Implementation Programs
HOUSING ACTIVITY

EST. COST

PURPOSE

<p>5. <i>Establish a Dawson County Area Community Housing Land Trust Program.</i></p>	<p>To ensure the availability of land for future housing developments. Financing could be secured via local Community contributors, as well as housing funding entities.</p>	<p>\$200,000 Annually</p>
<p>6. <i>Housing Inspection Program</i> in each Dawson County Area Community, to focus on both rental and owner properties.</p>	<p>To allow for the ongoing inspection of both owner and rental housing properties, to insure code enforcement and the availability of safe housing. This could be financed by local government, inspection fees, landlords, developer fees, etc.</p>	<p>\$40,000 Annually</p>
<p>7. <i>Dawson County Area Housing Website.</i></p>	<p>To provide a resource for finding available owner and rental housing and buildable lots in the Dawson County Area Communities.</p>	<p>\$10,000 Start-up cost \$5,000 Annual Maintenance Cost</p>
<p>8. <i>Dawson County Area Employers Assistance Program</i>, Combined with a Workforce Housing Initiative.</p>	<p>For Major Employers in Dawson County to encourage and assist employees with securing proper housing in the County Area. Investment could include providing down payment and/or mortgage finance assistance, guaranteeing rents, etc.</p>	<p>N/A</p>

Elderly/Special Population

Rental Programs
HOUSING ACTIVITY

		PURPOSE	EST. COST
9.	<p>Dawson County Area-Wide – Up to six units of rental housing annually for persons with a mobility and/or cognitive disability, at 0% to 81% AMI, with supportive services.</p>	<p>To provide one- and two-bedroom units for households with a person(s) with a disability(ies).</p>	<p>\$550,000 Annually</p>
10.	<p>Eustis, Miller, Overton – Townhome or Triplex Program for elderly households (55+ yrs), mixed income. Total nine units, three in each Community.</p>	<p>To provide elderly households with two-bedroom rental options.</p>	<p>\$1,100,000</p>
11.	<p>Cozad – Townhome or Duplex Program - 10 units, for elderly households (55+ yrs), mixed income.</p>	<p>To provide elderly households with two- and three-bedroom rental options. Could combine Program with Gothenburg and Lexington.</p>	<p>\$1,250,000</p>
12.	<p>Gothenburg – Two to three Duplexes, up to six units for elderly households (55+ yrs.) mixed income between 50% and 100% AMI.</p>	<p>To provide two- and three-bedroom opportunity to low- to moderate-income elderly households. Could combine Program with Cozad and Lexington.</p>	<p>\$720,000</p>

Elderly/Special Population Rental Programs

HOUSING ACTIVITY

PURPOSE

EST. COST

13.

Lexington – Up to 18 unit Townhome and/or Duplex – Triplex program, elderly households 55 to 61 yrs., 30% to 125% AMI

To provide two- and three-bedroom affordable housing for elderly households of mixed incomes. Could combine with Cozad and Gothenburg elderly housing program.

\$2,300,000

14.

Lexington - Up to 12 units Townhomes/ Duplexes for elderly households, 62+ yrs., mixed income.

To provide affordable two-bedroom units for elderly households, combined with “light” supportive services.

\$1,550,000

Family Rental Programs
HOUSING ACTIVITY

EST. COST

PURPOSE

15.	<p><i>Miller, Eustis, Elwood – Duplex and/or Single Family Rental Program</i> – up to 12 units, three to four units per Community, 50% to 81% AMI.</p>	<p>To provide affordable family rental units, two- and three-bedrooms. Joint Community development is encouraged. Selected units available as CROWN (Credit-to-Own) Units.</p>	<p>\$1,825,000 Annually</p>
16.	<p><i>Eddyville, Farnam, Overton, Sumner – Duplex and/or Single Family Rental Program</i> – up to 14 units, three to four units per Community, 50% to 81% AMI.</p>	<p>To provide affordable family rental units, two- and three-bedrooms. Joint Community development is encouraged. Selected units available as CROWN (Credit-to-Own) Units.</p>	<p>\$2,125,000</p>
17.	<p><i>Cozad – Duplex and/or Single Family Rental Program</i> – up to 24 units, 50% to 81% AMI.</p>	<p>To provide affordable family rental units, two- and three-bedrooms. Joint Community development is encouraged. Selected units available as CROWN (Credit-to-Own) Units.</p>	<p>\$3,550,000</p>
18.	<p><i>Gothenburg – Duplex and/or Single Family Rental Program</i> – up to 18 units, 50% to 81% AMI.</p>	<p>To provide affordable family rental units, two- and three-bedrooms. Joint Community development is encouraged. Selected units available as CROWN (Credit-to-Own) Units.</p>	<p>\$2,700,000</p>

<i>Family Rental Programs</i> HOUSING ACTIVITY	PURPOSE	EST. COST
<p>19. <i>Lexington – Duplex and/or Single Family Rental Program</i> – up to 36 units, 50% to 81% AMI.</p>	<p>To provide two- and three-bedroom affordable housing for families of various income levels. Combine with Workforce Housing Initiative. Selected units available as CROWN (Credit-to-Own) Units.</p>	<p>\$5,600,000</p>
<p>20. <i>Lexington</i> – 12 Townhome rental units, for individuals/families, 31% to 80% AMI.</p>	<p>To provide affordable three-bedroom units for persons/families of very low- to moderate-income. Combine with local Workforce Housing Initiative.</p>	<p>\$2,750,000</p>

<i>Owner Housing Programs</i> HOUSING ACTIVITY	PURPOSE	EST. COST
21. Dawson County Area Communities – Up to 175 single family houses for families & elderly households (55 to 61 yrs.) @ 51%+ AMI.	To provide three+-bedroom home ownership opportunities to families in the Dawson County Area Communities. Could include a CROWN (Credit-to-Own) Program. Could be tied to an Employer's Assistance Program, Purchase-Rehab-Resale, Downpayment Assistance.	\$29,000,000
22. Cozad, Gothenburg, Lexington, Elwood – Up to 65 Townhome and Patio Home Units, for families and elderly (55 to 61 yrs.) households.	To provide three+-bedroom Townhome/Patio Home ownership opportunities to families and elderly.	\$11,375,000
23. Cozad, Gothenburg, Lexington , – Up to 24 Townhome/Patio Home units for elderly households with a person(s) @ 81%+ AMI.	To provide two- and three-bedroom Townhome/Patio Home ownership opportunities to elderly households.	\$3,960,000

<u>Housing Rehabilitation Programs</u> HOUSING ACTIVITY	PURPOSE	EST. COST
24. Dawson County Area Communities - Purchase/demolish up to 60 housing structures, by 2013.	To provide land for replacement housing, while removing dilapidated houses.	\$3,200,000
25. Dawson County Area Communities - Provide a moderate rehabilitation program for up to 95 housing units, by 2013, either owner or renter units.	To upgrade housing for low- to moderate-income families.	\$3,610,000
26. Dawson County Area Communities - Provide a substantial rehabilitation program for up to 65 housing units, by 2013, either owner or renter units.	To substantially upgrade housing of low- to moderate-income families.	\$3,100,000
27. Dawson County Area Communities - Housing Rehabilitation program for persons with a disability(ies) – up to 25 homes.	To assist families with a member having a disability(ies) to rehabilitate their home to be handicapped accessible.	\$1,100,000



SECTION 3
AFFORDABLE HOUSING CONCEPTS &
FINANCING/PARTNERSHIPS

AFFORDABLE HOUSING CONCEPTS & FINANCING/PARTNERSHIPS

INTRODUCTION

This Dawson County Area **Housing Market Study** provides a discussion of **site analysis, affordable housing concepts and housing financing and partnerships**. As housing programs are implemented in the Area, potential sites for future housing developments will need to be identified. Proper site selection will greatly enhance the marketability of new and improved housing.

Also included is a presentation and discussion of various affordable housing development options, financing or funding sources and partnerships, successfully being implemented in Nebraska communities. Dawson County Area Communities can consider these and other successful affordable housing models in the development of needed housing.

SITE ANALYSIS

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

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

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

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

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

Family Housing

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

Notes: Wkg = Within Walking Distance
M = Miles

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

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

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

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

AFFORDABLE HOUSING DEVELOPMENT OPTIONS

The following affordable housing development options are provided as a courtesy by Prime-Fallesen Development, L.L.C. (Liberty Place concepts), Excel Development Group (Woodland Park Townhomes concept) and Mesner Development Company (Two-bedroom Duplex concept) and their respective architectural design teams.

Affordable Single family homes are examples of rent, or credit-to-own housing options. This development concept is being successfully implemented in several Nebraska Communities, including South Sioux City, Auburn, Nebraska City and York. This housing option is typically funded by Low-Income Housing Tax Credits, provided by the Nebraska Investment Finance Authority, with the CROWN or Credit-To-Own Program, HOME Funds and/or Nebraska Housing Trust Funds, available with the Nebraska Department of Economic Development (NDED) and/or Affordable Housing Program funds, provided by the Federal Home Loan Bank. Also included in funding affordable single family homes is conventional financing and Tax Increment Financing.

Although reasonably modest by design, all in an effort to maximize the use of tax dollars, the single family home examples provide all necessary living space for a family of up to five- to six persons. This includes three-bedrooms on the first floor, with the opportunity of an additional bedroom(s) in the basement, one bath, on the upper level, with the potential for another in the lower level, a great or family room, with additional space in the basement for family activities, a kitchen and dining area and, at least, a single stall garage. The square footage of these affordable single family homes typically ranges from 1,100 to 1,300 square feet. These homes are usually constructed on lots of 7,000 to 9,000 square feet, allowing for ample yard space.

Net monthly rents for these affordable single family homes range from \$450 to \$675, based on rental comparables and the level of affordability of the target population in the Community being served. Typically, rent or lease-to-own single family housing programs are affordable to persons/households of 45 to 60 percent of the Area Median Income (AMI). In a lease-to-own type program, a small percentage of the net monthly rent is set-a-side for the eventual use by the tenant as a down payment to purchase the home.

Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the NDED. Households of 50 to 80 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost for the homes, typically, range from \$85,000 to \$130,000. In a first-time homebuyers program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of the purchase price.

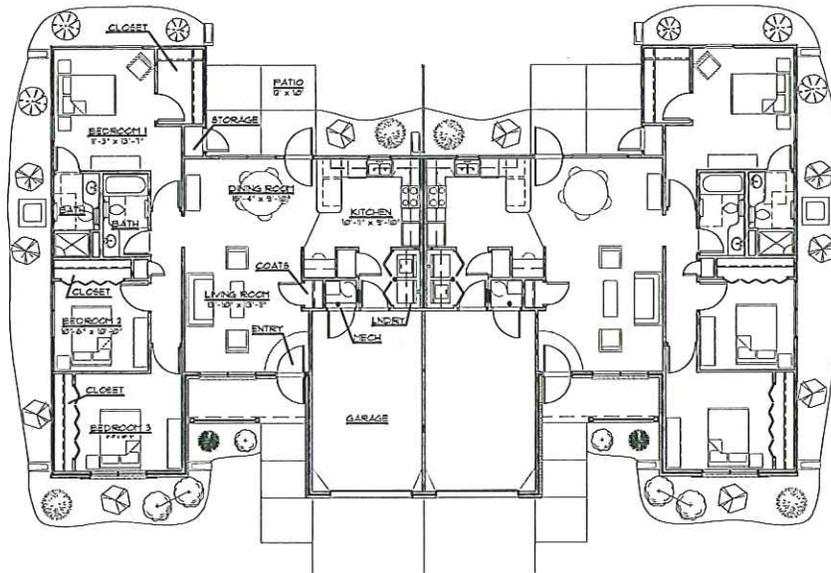
Duplex/triplex rental housing units are popular affordable housing types, in Nebraska, for both older adults, 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for duplex/triplex rental housing have traditionally ranged from \$350 to \$575, depending upon the local housing economics of the subject community.

Affordable duplex and triplex rental housing provides an excellent low-density housing option for Nebraska communities, while maintaining a cost containment approach to building living space and maximizing the use of tax dollars. Duplex and triplex rental housing units range from 750 to 1,100 square feet, contain one-, two-, or three-bedrooms, include a kitchen and dining area, a family room, at least one bath and, most often, a garage. Basements can be included in the development process, to provide additional living space, if necessary.

Affordable housing programs with supportive services for the subject tenants are the most successful programs.

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

WOODLAND PARK TOWNHOMES, L.L.C.



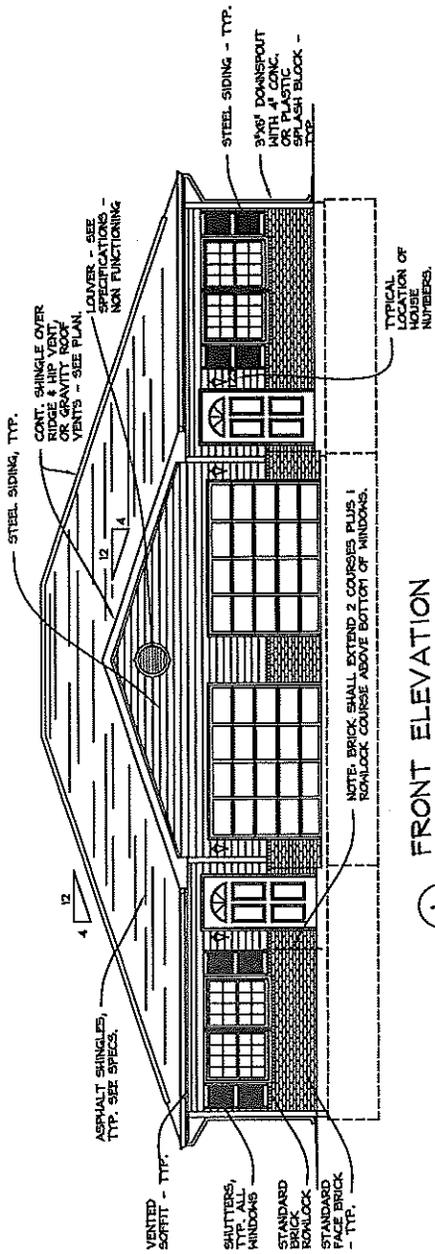
THREE BEDROOM FLOOR PLAN

1,246 SQFT

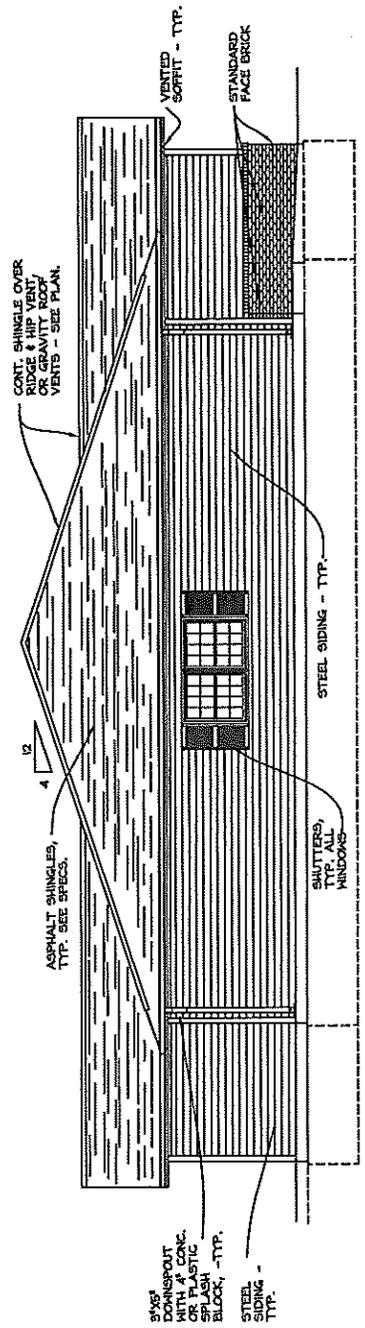


THREE BEDROOM FRONT ELEVATION

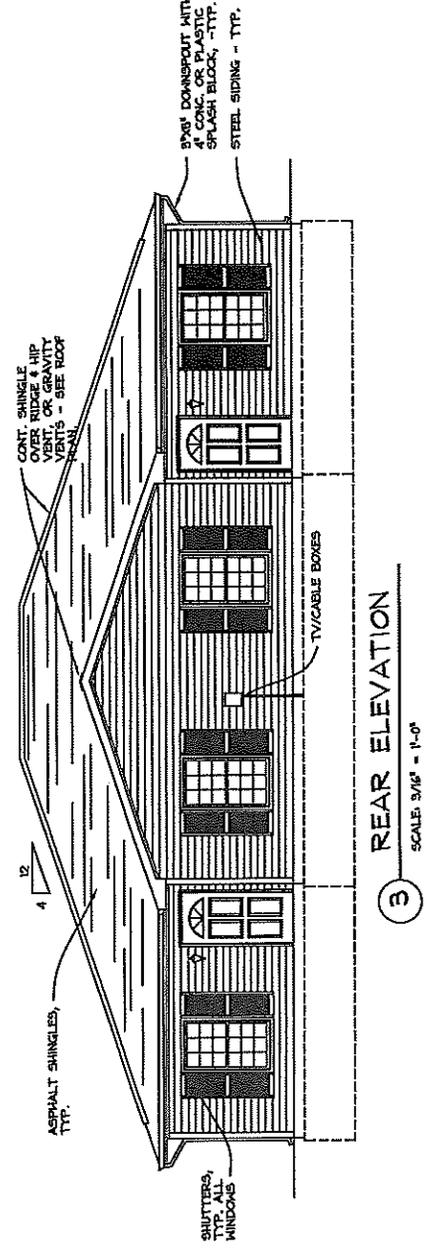
ARCHITECTURAL DESIGN ASSOCIATES, P.C. **ADA**



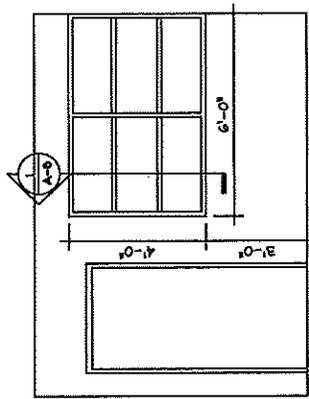
1 FRONT ELEVATION
SCALE: 3/16" = 1'-0"



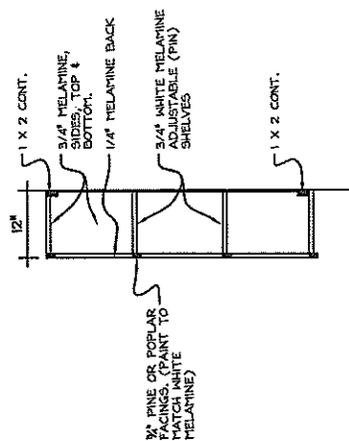
2 SIDE ELEVATION (SAME ON OTHER SIDE)
SCALE: 3/16" = 1'-0"



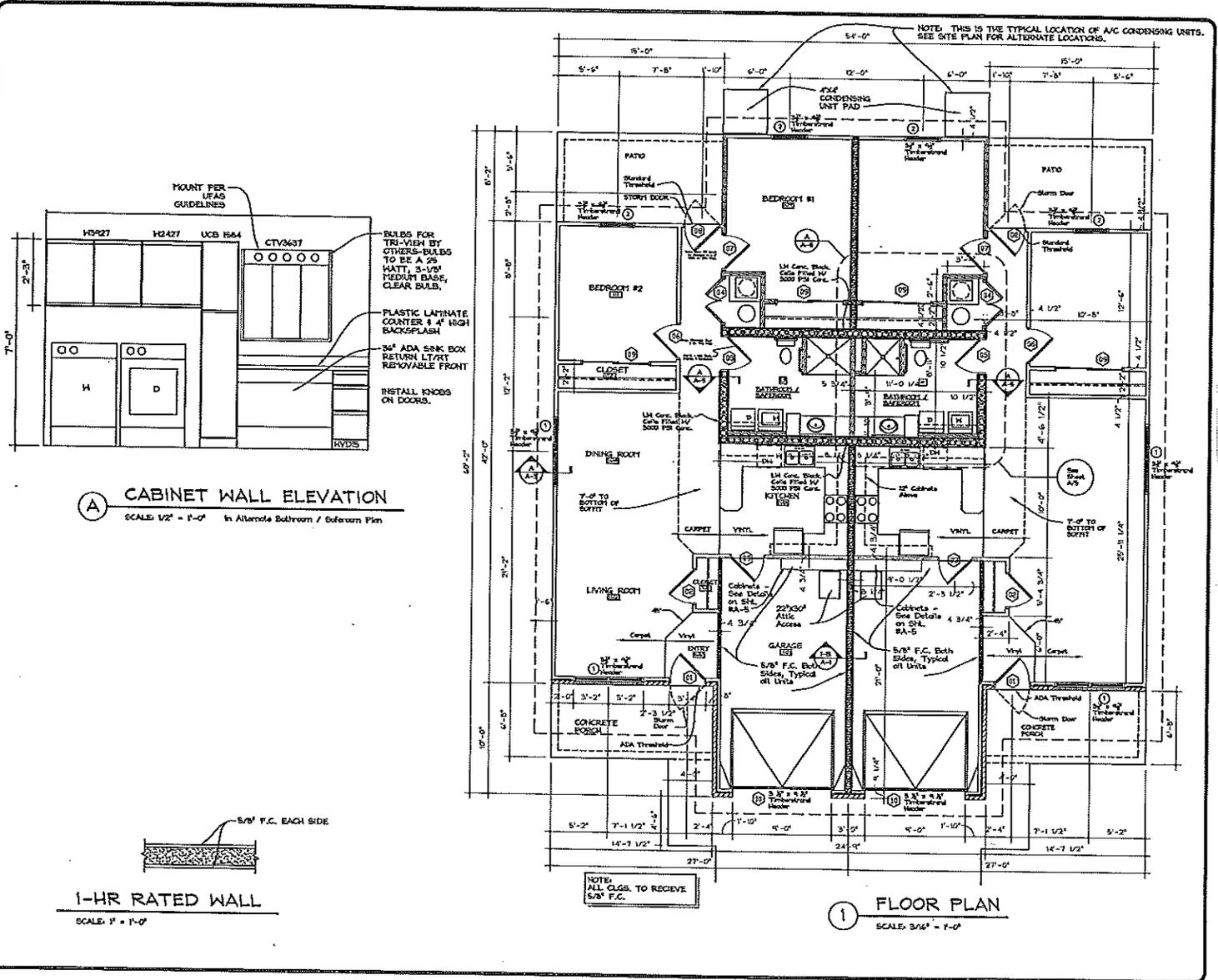
3 REAR ELEVATION
SCALE: 3/16" = 1'-0"



1 TYP. AT EACH GARAGE GARAGE CABINETS
SCALE: 3/8" = 1'-0"



1 SECTION
SCALE: 3/8" = 1'-0"

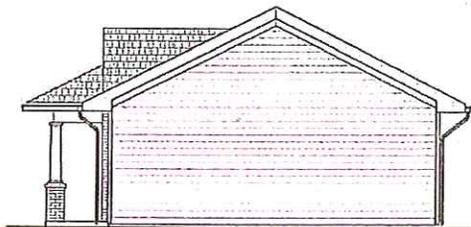


Liberty Place

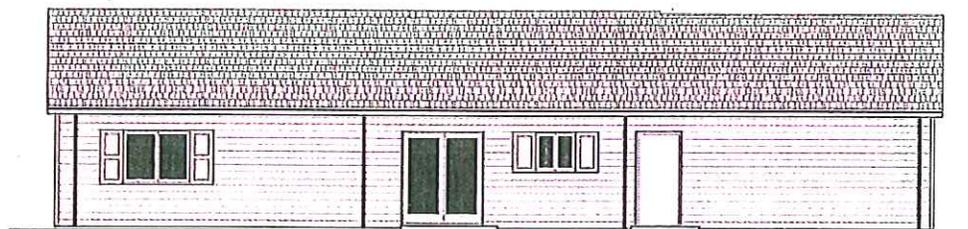
South Sioux City, Nebraska



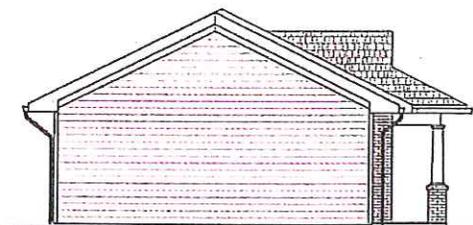
Entry Front Elevation



Side Elevation



Rear Elevation



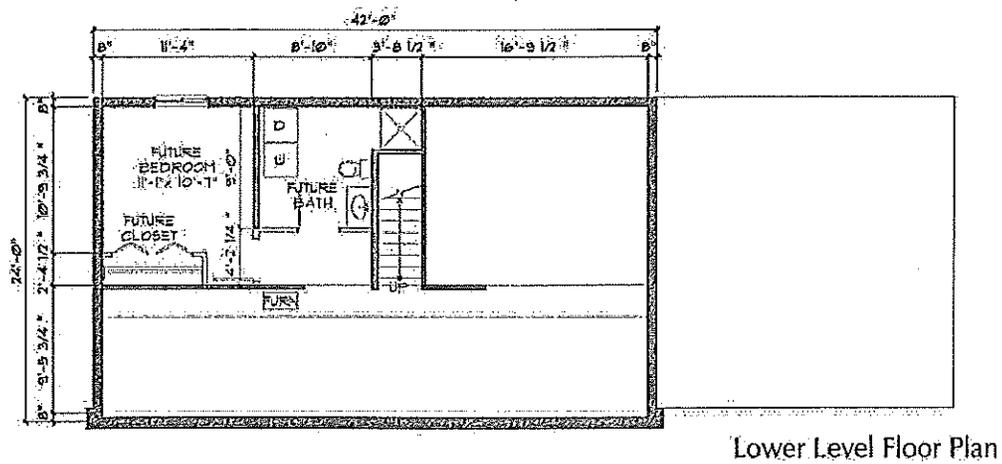
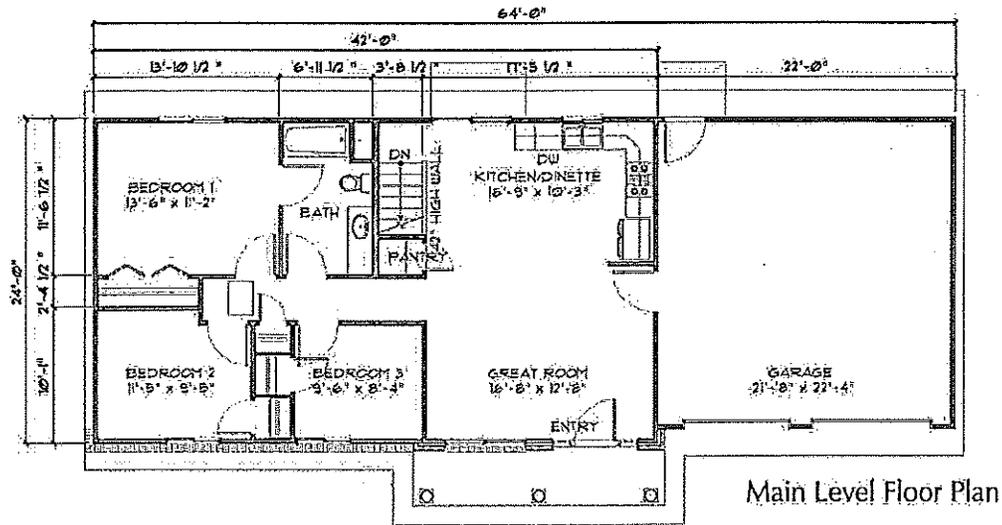
Side Elevation

Single Family Elevations Type-3

402-561-2312 or 8150 Sherman Blvd
402-478-5299 fax E North Platte, NE
kelly@architect.com
Architecture 

Liberty Place

South Sioux City, Nebraska



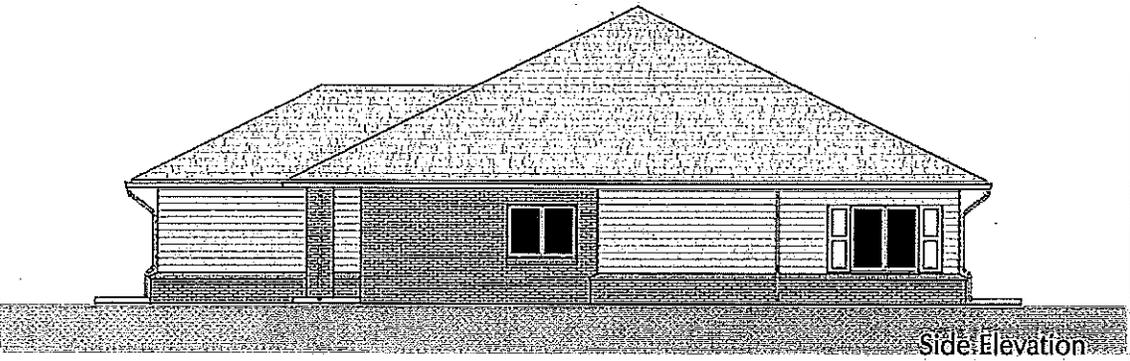
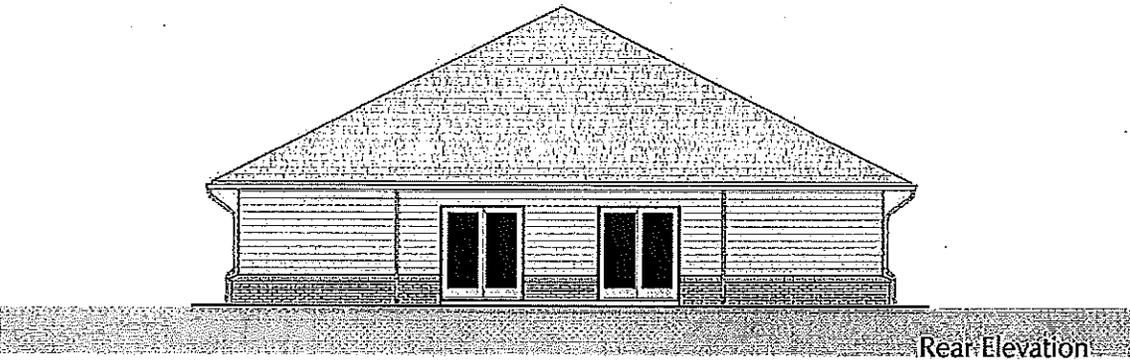
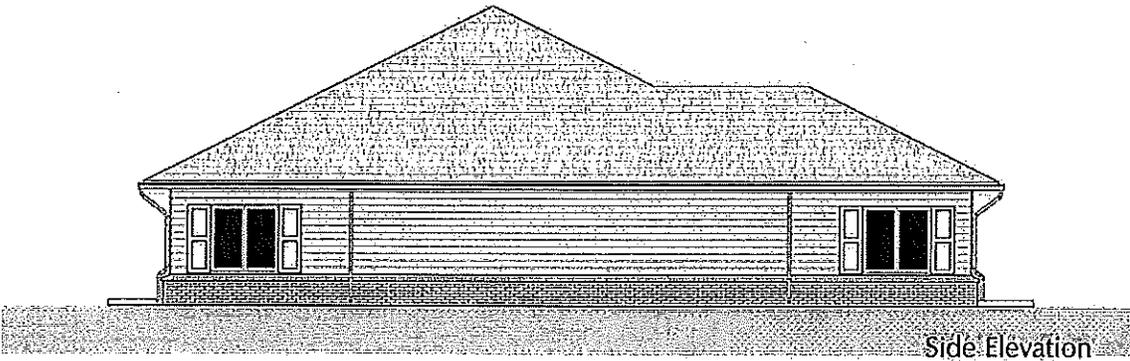
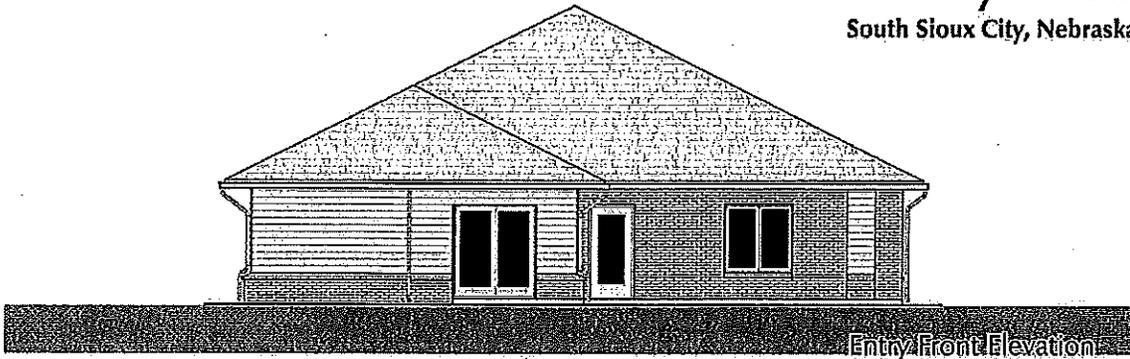
Single Family Plans

Type-3

Architecture 

Liberty Place

South Sioux City, Nebraska



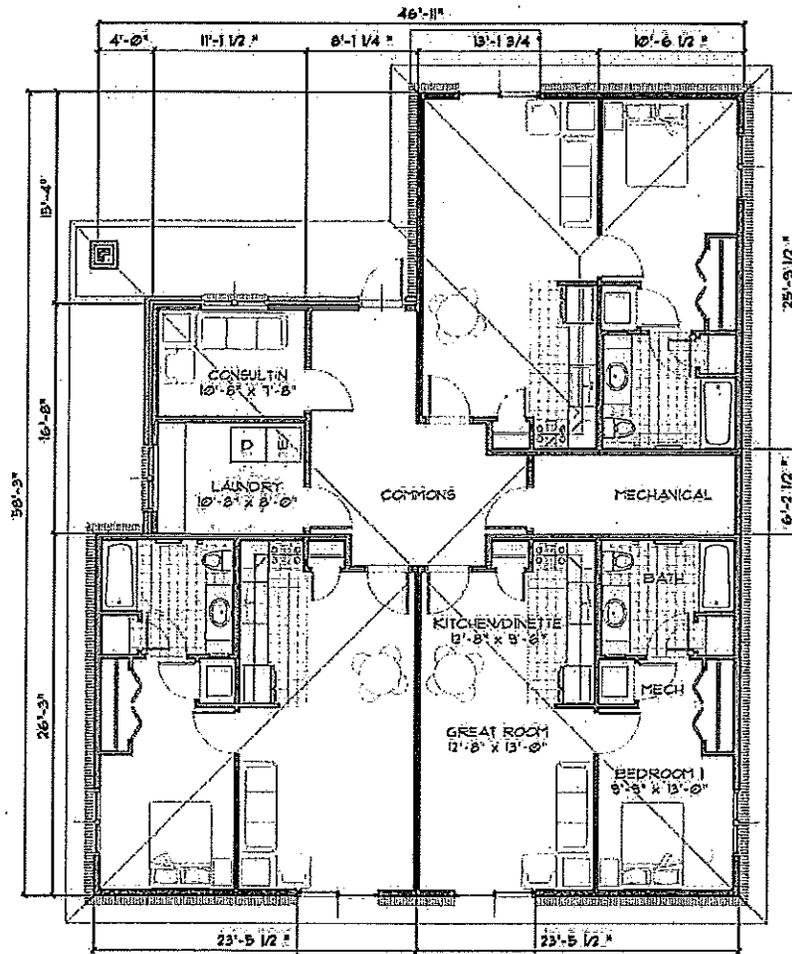
Three Plex Elevations

Type-1

402.583.3113 C. 402.487.5790 P. E. Katie@PlexArchitecture.com
8030 Thurston Road
Lincoln, NE 68504
Architecture 1 NE

Liberty Place

South Sioux City, Nebraska



Floor Plan

Three Plex Plan

Type-1

Architecture 1
401.563.3113 c.
402.449.1290 p.f.
luc@arch1.com
8130 Florence Road
Berwyn, MO 64004

HOUSING FINANCIAL RESOURCES

To produce new and upgrade existing renter and owner occupied housing in a Nebraska Community, a public/private partnership must occur to access affordable housing programs, which could reduce development debt and/or long-term operational costs. The following information identifies various funding sources, programs and strategies available to assist in financing future housing activities in Dawson County Area Communities.

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).

A City or Village with a CRA or CDA has the authority to use TIF for commercial, industrial and residential redevelopment activities. The CRA/CDA can utilize TIF for public improvements and gain the revenue associated with these improvements. The tax increment is the difference between the taxes generated on an existing piece of property and the taxes generated after the redevelopment occurs. One hundred percent (100%) of the increment can be captured for up to 15 years, by the CRA, and used for public improvements in a designated Redevelopment Area.

Every Community in Nebraska is eligible to utilize TIF, after a CRA or CDA has been established and a Blight and Substandard Determination Study has been completed by the Community. TIF may be used for infrastructure improvements, public façade improvements in the Downtown and to purchase land for commercial or industrial development.

Several Dawson County Area Communities are currently prepared to, and have utilized TIF to help finance local development initiatives. These include Lexington, Cozad, Gothenburg and Eustis.

Other Local Options

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

The Communities of Lexington, Cozad, Gothenburg, Eustis and Farnam, have established Housing Authorities, capable of providing development and management skills to a new affordable housing program.

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

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

Local Lender Participation – Local and regional lending institutions serving a particular Community or County should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing of local housing programs.

The previously described local funding options could be used separately or “pooled” together and utilized in equal proportions for the implementation of County-wide housing programs.

Other Funding Initiatives

Counties and Communities can consider the creation of a local **Housing Trust Fund** to assist in funding financially difficult housing activities, associated with new and existing housing programs. Financing for these funds can be secured via developer fees, private Foundations and/or donations for local/County financial institutions, insurance companies and C-Corporations.

STATE PROGRAMS

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

Nebraska Department of Economic Development (NDED)

The **2008 Annual Action Plan**, prepared and administered by the Nebraska Department of Economic Development (NDED), has the following, approximate allocations of State and Federal funds available for community and economic development activities, including housing:

\$12 Million Community Development Block Grant
 \$5 Million HOME Investment Partnership Fund
 \$600,000 Emergency Shelter Grant
 \$10 Million Emergency Shelter Grant
 \$10 Million Nebraska Affordable Housing Trust Fund
 \$1.5 Million Homeless Shelter Assistance Trust Fund

The NDED is presently the administrator of **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 are also available to private developers, via a local non-profit) as gap financing on affordable housing projects.

NDED also administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to local Community and County municipalities for financing housing, planning and public works projects. All Nebraska Counties and Communities are an eligible applicant for CDBG funds. Lincoln and Omaha receive an annual allocation of CDBG funds, from the Department of Housing and Urban Development, as entitlement communities.

The remaining Nebraska Communities are non-entitlement Communities and can compete annually for CDBG funds for various community and economic development programs, including housing. Seven Nebraska Communities, each with a population of 20,000 to 49,999 are eligible for multi-year CDBG funding with the Comprehensive Revitalization Category of funding.

Nebraska Housing Trust Fund

Nebraska Housing Trust Fund – This Fund is available to assist in funding affordable housing programs. The Trust Fund is administered by NDED as is available, primarily, to match with Low-Income Housing Tax Credit allocations, for new affordable rental housing, as well as for the funding of non-profit operating assistance, distressed rental properties and acquisition/rehabilitation of existing rental programs.

Nebraska Investment Finance Authority (NIFA)

NIFA is a primary provider of funding for affordable housing development in Nebraska. The two most popular NIFA programs include:

- **Low-Income Housing Tax Credit (LIHTC) Program** – Provides a 4 and 9 percent tax credit to developers for the development of low cost, affordable multifamily, single family or elderly housing projects. **Developers can utilize the resources of the Midwest Housing Equity Group of Nebraska to secure tax credit equity.** A popular LIHTC program is the **CROWN (Credit-to-Own)**. The CROWN program creates a lease-to-own program for renters/potential homeowners. The **CRANE (Collaborative Resources Alliance for Nebraska)** is a set-a-side program for targeted resources, for community development and housing programs.
- **Single Family Mortgage Program** – Provides a less than current market interest rate for First-time Homebuyers. Local lender participation is encouraged in this program.

Community Action Agencies

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

Nebraska Energy Office (NEO)

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

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

Nebraska Department of Health and Human Services (NDHHS)

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

REGIONAL FUNDING

Federal Home Loan Bank

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

FEDERAL FUNDING

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

U.S. Department of Housing and Urban Development (HUD)

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **HUD Section 202 Program** – Provides a capital advance to non-profit developers for development of elderly housing for either independent living or congregate (frail elderly) living. The program provides 100 percent financing, with a capital advance, no repayment loan and operational subsidy.
- **HUD Section 811 Program** – Provides a capital advance to non-profit developers for development of housing for persons with a disability(ies). The program provides 100 percent financing with an operational subsidy.
- **Mortgage Insurance** – The HUD 221(d)(3) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit-motivated developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

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

- a) **Section 515 Program** - Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available.**
- b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.
- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for **“special populations.”**
- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**
- e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

Other Federal Funding

Other funding products that may serve to be useful in the development of affordable housing for persons with a serious mental illness are the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the Rehabilitation Tax Credit, available via the Historic Preservation Act.



SECTION 4
COMMUNITY INPUT

COMMUNITY INPUT

INTRODUCTION

The **Dawson County Area, Nebraska Housing Market Study** included both qualitative and quantitative research activities. Discussed in this Section is the **qualitative or citizen participation program** used to gather the opinions of the Dawson County Area citizenry regarding housing issues and housing needs. *Planning for the County Area's future is accurate and most effective when it includes opinions from as many community citizens as possible.* The Housing Study process included extensive community participation. The methods used to gather information from the citizens of the Dawson County Area included Housing Committee meetings, Community "Listening Sessions" and both a Community Housing Needs & Wants Survey and a Workforce Housing Needs Survey.

COMMUNITY HOUSING NEEDS & WANTS SURVEY

A **Dawson County Area Community Housing Needs & Wants Survey** was implemented in each Area Community, as a component of the Housing Study. Surveys were distributed Area-wide. A total of 598 surveys were collected, including 200 surveys from Gothenburg, 145 surveys from Cozad, 75 surveys from Lexington, 41 surveys from Overton, 38 surveys from Elwood, 31 surveys from Eustis, 26 surveys from Sumner, 17 surveys from Farnam, 10 surveys from Rural Dawson County, eight surveys from Eddyville and seven from Miller. The complete results of the Survey are included in the Appendix of this Housing Study.

Survey participants were asked to give their opinion about specific housing types and housing areas of greatest need in their Community. In addition, there was a component of the Survey that allowed participants to offer individual comments regarding housing needs. The following "highlights" the results of the Survey for each Community in the Area and for rural Dawson County.

COZAD

Greatly Needed

- **Housing for Low-Income Families**
- **Housing Choices for First-Time Homebuyers**
- **Three Bedroom (Apartments or Houses)**
- **Retirement Housing for Low-Income Elderly Persons**
- **Retirement Housing for Middle-Income Elderly Persons**

Additional Questions

- 73.7 percent of respondents favored the City of Cozad using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 67.6 percent of respondents supported the City using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 82.1 percent of respondents favored the City in 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.
- 81.4 percent of respondents supported the City of Cozad using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 74.5 percent of respondents favored the City using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- 38 Survey participants stated they knew someone who was unable to obtain decent and affordable housing.

Selected Comments

- I believe that real estate is a major and positive investment, and helping people get real estate is a great way to provide aide with long-term benefits.
- We need less expensive retirement housing.
- Buyers need to invest some of their own money for a down payment in a house.

- Tear down or remodel the old homes in town, make lots affordable and lower assessments.
- I see a need to clean up residential areas, to keep them from becoming larger unwanted areas. Instead of expanding outside with new homes, “recycle” land in areas which need updated housing. A class for people to help them understand how to manage a household and how to manage money. Too many people buy liabilities instead of assets.
- At this time there is not a decent house on the market in Cozad for less than \$150,000. Anything less than this will need major repairs, an additional expense.
- There are people who do not qualify for first-time homebuyer credits. We need something for the middle class. Housing for middle class is difficult to find in this area. People moving in for jobs need better housing.
- Before Cozad considers any more housing, we need some business to bring and keep the people in the area.
- Lower real estate taxes and more housing would be affordable to more people.
- Rental housing is either uninhabitable or so expensive it is better to try buying.
- To buy a home or to rent a home or apartment is way too expensive in Cozad.
- I feel that houses out in the country are in great demand. A lot of people are tired of nosey neighbors and violence.
- Need more services that are free for handicapped people living in their home with their family.
- Rent is outrageous in Cozad, also the price of homes is outrageous.
- People have a hard time finding decent and affordable housing to buy.
- Reverse taxation—make it more affordable to keep property in good shape rather than let it become an eyesore. Rental properties might be maintained better [as a result.]

- We need to fix up and update the low rent housing we already have here in Cozad.

EDDYVILLE

Greatly Needed

- **Rehabilitation of Renter-occupied Housing**
- **Three-Bedroom (Apartment or House)**
- **Housing Choices for First-Time Homebuyers**
- **Three-Bedroom (Apartments or Houses)**

Additional Questions

- 87.5 percent of respondents favored Eddyville using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 87.5 percent of respondents supported the Village using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 87.5 percent of respondents favored the Community 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.
- 87.5 percent of respondents supported Eddyville using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 62.5 percent of respondents favored the Village using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- Three participants stated they knew someone who was unable to obtain decent and affordable housing.

FARNAM

Greatly Needed

- **Housing for Low-Income Families**
- **Single Family Housing**
- **Rehabilitation of Owner-occupied Housing**

Additional Questions

- 76.5 percent of respondents favored Farnam using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 52.9 percent of respondents supported the Village using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 64.7 percent of respondents favored the Community 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.
- 64.7 percent of respondents supported Farnam using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 64.7 percent of respondents favored the Village using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- Four participants stated they knew someone who was unable to obtain decent and affordable housing.

Selected Comments

- We need rental housing for young families.
- We greatly need a financial institution for loan assistance for home repairs.

GOTHENBURG

Greatly Needed

- **Housing Choices for First-Time Homebuyers**
- **Three Bedroom (Apartments or Houses)**

Additional Questions

- 69 percent of respondents favored Gothenburg using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 60 percent of respondents supported the City using State or Federal grant funds to conduct a rental housing rehabilitation program.

- 78 percent of respondents favored the Community 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.
- 78 percent of respondents supported Gothenburg using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 77 percent of respondents favored the City using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- 70 participants stated they knew someone who was unable to obtain decent and affordable housing.

Selected Comments

- Trailer houses and manufactured homes need to be phased out. Refurbishing and building homes provides life skills and pride in ownership.
- Prices are too high for most people trying to buy or rent housing.
- Need to help single adults and single parents with children to buy homes.
- The quality of available three-bedroom rentals is “horrible.” We were only recently able to buy a home—after being unable to rent a suitable place for our family of five.
- The Community is short on \$75,000-\$100,000 move in ready housing. Also short on \$130K-\$150K for second-time owners to open up first-time homeowner market. In Gothenburg, you either get not what you want or you have to spend too much.
- Quality rentals seem to be in short supply.
- The County needs a good “planning team”—development needs to be consolidated, not a hodge-podge of sporadic individual efforts in each town.
- “Low Income” and “Rent Based on Income” occupants need to help compensate for receiving special rates; similar to community service. Let them show their appreciation by donating their time.
- On Social Security income only. Need help with carpentry, plumbing, etc.

- Gothenburg needs to use grant dollars to make more affordable and energy efficient housing.
- Young families can't save enough to buy a home mainly because rent is so high they can hardly afford that, and some rentals are not that nice or efficient to heat and cool.
- Retired couples have trouble affording rent.
- Low income families can't afford housing in Gothenburg; middle-income families can probably make do with any number of choices; upper-income families don't need assistance.
- Enforce the "junk" ordinance. Junk devalues everyone else's property and is an eyesore.

LEXINGTON

Greatly Needed

- **Housing for Low-Income Families**
- **Single Family Housing**
- **Rental Housing (General)**
- **Rehabilitation of Owner-occupied Housing**
- **Rehabilitation of Renter-occupied Housing**
- **Housing Choices for First-Time Homebuyers**
- **Single Family Rent-to-Own (3 to 5 Years)**
- **Three Bedroom (Apartments or Houses)**
- **Retirement Housing – Rental**
- **Retirement Housing for Low-income Elderly Persons**
- **Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)**
- **Short-Term Emergency Shelters – 30 Days or Less**

Additional Questions

- 73.3 percent of respondents favored Lexington using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 81.3 percent of respondents supported the City using State or Federal grant funds to conduct a rental housing rehabilitation program.

- 85.3 percent of respondents favored the Community 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.
- 89.3 percent of respondents supported Lexington using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 74.6 percent of respondents favored the City using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- 25 participants stated they knew someone who was unable to obtain decent and affordable housing.

Selected Comments

- Apartments and mobile homes in Town need to be repaired or cleaned up.
- Rent is too high for large families and there are no houses for them. Need three+ bedroom rental housing, at a reasonable rent.
- Need units for persons with physical disabilities.
- Use grant money to teach homeowners and renters to keep up and repair their property.

OVERTON

Greatly Needed

- **Housing for Low-Income Families**
- **Single Family Housing**
- **Housing Choices for First-Time Homebuyers**
- **Retirement Housing – Rental**
- **Retirement Housing for Low-Income Elderly Persons**
- **Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)**

Additional Questions

- 78 percent of respondents favored Overton using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 58.5 percent of respondents supported the Village using State or Federal grant funds to conduct a rental housing rehabilitation program.

- 87.8 percent of respondents favored the Community 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.
- 82.9 percent of respondents supported Overton using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 68.3 percent of respondents favored the Village using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- 12 participants stated they knew someone who was unable to obtain decent and affordable housing.

Selected Comments

- Too many old houses that need to be torn down and replaced.
- Would like to see more money available to owners who need to improve their properties and can't afford to.

SUMNER

Greatly Needed

- **Housing for Low-Income Families**
- **Housing for Middle-Income Families**
- **Housing for Existing / New Employees**
- **Single Family Housing**
- **Rehabilitation of Owner-occupied Housing**
- **Rehabilitation of Renter-occupied Housing**
- **Housing Choices for First-Time Homebuyers**
- **Single Family Rent-to-Own (3 to 5 Years)**
- **Single Family Rent-to-Own (6 to 15 Years)**
- **Three Bedroom (Apartment or House)**
- **Retirement Housing – Rental**
- **Retirement Housing for Low-Income Elderly Persons**
- **Retirement Housing for Middle-Income Elderly Persons**

Additional Questions

- 80.8 percent of respondents favored Sumner using State or Federal grant funds to conduct an owner housing rehabilitation program.

- 69.2 percent of respondents supported the Village using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 100 percent of respondents favored the Community 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.
- 92.3 percent of respondents supported Sumner using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 76.9 percent of respondents favored the Village using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- Nine participants stated they knew someone who was unable to obtain decent and affordable housing.

Selected Comments

- Need lots/areas to build housing.
- Rental houses are needed for single people.
- Housing help is desperately needed, and soon. Sumner needs people with energy and positive interest to get these things done (leadership). It seems we fill out surveys, but never see any action.
- There is a great need for affordable housing.
- Need rental housing for low-income families. Renters are asking for rental houses.

ELWOOD

Greatly Needed

- **Housing for Low-Income Families**
- **Housing for Middle-Income Families**
- **Single Family Housing**
- **Rental Housing (General)**
- **Three Bedroom (Apartments or Houses)**

Additional Questions

- 76.3 percent of respondents favored Elwood using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 63.2 percent of respondents supported the Village using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 86.8 percent of respondents favored the Community 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.
- 78.9 percent of respondents supported Elwood using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 76.3 percent of respondents favored the Village using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- 13 participants stated they knew someone who was unable to obtain decent and affordable housing.

EUSTIS**Greatly Needed**

- **Housing for Low-Income Families**
- **Housing for Middle-Income Families**
- **Housing for Existing / New Employees**
- **Single Family Housing**
- **Housing Choices for First-Time Homebuyers**
- **Single Family Rent-to-Own (6 to 15 Years)**
- **Retirement Housing for Upper-Income Elderly Persons**

Additional Questions

- 67.7 percent of respondents favored Eustis using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 51.6 percent of respondents supported the Village using State or Federal grant funds to conduct a rental housing rehabilitation program.

- 80.6 percent of respondents favored the Community 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.
- 80.6 percent of respondents supported Eustis using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 77.4 percent of respondents favored the Village using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- Eight participants stated they knew someone who was unable to obtain decent and affordable housing.

Selected Comments

- It is very difficult for a family to get any kind of affordable housing. Something needs to be done.
- Definite need for more rental housing.

MILLER

Greatly Needed

- **Housing for Low-Income Families**
- **Single Family Housing**
- **Housing Choices for First-Time Homebuyers**
- **Retirement Housing - Rental**
- **Retirement Housing for Low-Income Elderly Persons**
- **Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)**

Additional Questions

- 42.9 percent of respondents favored Eustis using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 42.9 percent of respondents supported the Village using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 71.4 percent of respondents favored the Community 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.

-
- 57.1 percent of respondents supported Eustis using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
 - 57.1 percent of respondents favored the Village using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
 - One participants stated they knew someone who was unable to obtain decent and affordable owner housing

RURAL DAWSON COUNTY

Greatly Needed

- **Housing for Low-Income Families**
- **Housing for Middle-Income Families**
- **Single Family Housing**
- **Rental Housing (General)**
- **Apartment Complexes (3 to 12 Units per Complex)**
- **Housing Choices for First-Time Homebuyers**
- **Single Family Rent-to-Own (3 to 5 Years)**
- **Three Bedroom (Apartments or Houses)**

Additional Questions

- 80 percent of respondents favored Rural Dawson County using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 60 percent of respondents supported the use of State or Federal grant funds to conduct a rental housing rehabilitation program.
- 80 percent of respondents favored the County 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 respondents supported the use of grant dollars to purchase, rehabilitate and resale vacant housing in the Rural County.
- 70 percent of respondents favored the use of State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- Four participants stated they knew someone who was unable to obtain decent and affordable housing.

WORKFORCE HOUSING NEEDS SURVEY

Dawson Area Development, in cooperation with major employers in Dawson County, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the County's workforce. A total of 185 Surveys were returned.

Survey participants were asked to supply information on subjects ranging from issues and barriers to obtaining affordable housing, current place of employment, annual household income, to choice of housing. The following are key points that were developed from the Survey. More information is available in the Appendix.

- Workers from the following businesses participated in the survey: Fairbanks International, Lexington and Gothenburg Public Schools, City of Gothenburg, Cornhusker Energy, Parker Tech, Hunt Cleaners, All Points Cooperative, Eilers Machine & Welding, Tabora Farms Bakery, Tri-County Hospital, Designer Craft and HIM/Medical Records.
- A majority of Survey participants resided in Cozad, Gothenburg and Lexington.
- Survey participants included 39 homeowners and 146 renters. A total of 76.7 percent of the participants were satisfied with their current housing situation.
- Approximately 53 percent of the Survey respondents had an annual income of \$25,000 and \$55,000.
- The majority of Survey participants felt they could afford a home between \$45,000 to \$115,000.

Survey participants were asked to list the issues or barriers they have experienced when attempting to obtain affordable and suitable housing for their families. The following are the top three barriers that **owners** felt prevented them from obtaining affordable housing, in order, from the most common barrier.

- **Housing prices** leave people finding cheaper, more affordable housing options in other areas. (52 Responses).
- The **cost of utilities** leaves people finding housing in other regions that can meet their needs. (42 Responses).
- **Cost of homeowners insurance** is high, leaving residents to settle into a property or unit that does not meet their needs. (38 Responses).

The following identifies the top three barriers that **renters** felt prevented them from obtaining affordable housing, in order, from the most common barrier.

- There is a **lack of available, decent rental units in the potential renter's price range** in the area. (25 Responses).
- The **cost of rent** is excessive, making apartments and other rental properties unattainable by potential renters. (23 Responses).
- The excessive **cost of utilities** leaves people finding housing in other Communities. (17 Responses).

SUMMARY STATEMENT

The Dawson County Area Housing Committee provided ample opportunity for input from various individuals, organizations, groups and community leaders, regarding the existing and future housing situation in the Area. The information obtained through various citizen participation activities greatly assisted in identifying and prioritizing housing needs for the Dawson County Area Communities. In addition to statistical information addressing housing needs, the housing surveys, listening sessions and Housing Committee meetings provided an opportunity to build consensus regarding future housing activities.

The following provides “*consensus statements*” regarding the future of affordable housing activities in the Dawson County Area, as determined via public input.

1. **Dawson County will need to maintain both a First-Time Homebuyer and/or Credit-to-Own Program, to allow access to homeownership for families and young professionals, with emphasis on serving the local workforce.**
2. **Concentrate on the delivery of affordable housing to cost burdened families.**
3. **Maintain retirement housing options for the elderly and accessible housing for persons with a disability(ies), in the Dawson County Area. The development of low-density affordable housing units, such as duplex housing and patio homes with available support services, should be planned and developed. Such housing will provide older adults and persons with a disability(ies) with adequate housing options.**

4. **Low- and medium-priced, low density housing, both for rent and purchase, is greatly needed throughout the County Area, for families and the local workforce. Affordable homes of all sizes are in demand, with emphasis on three+-bedroom units for families and one- and two-bedroom units for older adults, 55+ years of age. A First-Time Homebuyer Program and the preservation/modernization of older homes should be implemented continuously, in the Area.**
5. **The continued rehabilitation of the existing housing stock, in the Dawson County Area, should be a top priority housing activity. This, in itself, is an economic development activity, which will stabilize the population base, improve the quality of life for many families and enhance the attractiveness of the County and each Community.**
6. **The removal of dilapidated properties in each Community needs to be addressed. An organized effort could produce an inventory of available land with existing, supportive infrastructure for redevelopment purposes.**
7. **A program designed to purchase lots with dilapidated houses, demolish the houses and resale the lots to families or individuals to construct new homes greatly enhances homeownership and the appearance of the Dawson County and the Area's Communities.**
8. **An organized effort of securing and providing funding and sharing financing obligations in housing development, Dawson County Area-wide, between all of the Communities, is greatly needed to produce appropriate/ affordable housing stock.**
9. **Each Area Community, as well as Dawson County, must employ a scheduled review of local building, housing, land use and public infrastructure policies. Such policies should be revised, if policies act as a barrier to the maintenance and development of safe and decent housing.**
10. **Economic development activities should be tied directly to housing needs. As new jobs are created, existing jobs are maintained and businesses expand, it is important to determine what housing needs both the new and existing employees have, what employees can afford and what level of responsibility local employers, government and groups involved with housing have to see that these housing needs are met.**

11. Create housing development vehicles of implementation in the Dawson County Area, which includes securing the direct involvement of the financial lenders, investors, contractors and organizations to assist with housing planning and development. A local housing education program could assist the local interests to understand and utilize existing affordable housing finance programs.

12. Pertinent to the delivery of modern and affordable housing in the Dawson County Area is the planning and implementation of “new” and “marketable” housing initiatives. Such action can include redevelopment in existing community neighborhoods and the creation of “model residential neighborhoods,” designed to provide housing for mixed population and income sectors.

PRIORITY HOUSING NEEDS

Tables 4.1A through 4.1D identify the **Priority Housing Needs** of Dawson County Area Communities and for the Cities of Cozad, Gothenburg and Lexington, Nebraska. These needs were derived from the results of both qualitative and quantitative housing planning research activities. The following is a review of these priorities.

**TABLE 4.1A
PRIORITY HOUSING NEEDS
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
2013**

	<u>Housing Group</u>	<u>Type of Housing Needed</u>
Priority 1	1. Low- and Moderate-Income Families and Workforce Sector.	a) Transitional housing initiatives – Rent-to-Own b) Home ownership opportunities; c) Credit-to-Own programs; d) Housing rehabilitation; e) Affordable rental units.
	2. Low- and Moderate-Income Elderly Households.	a) Independent living apartments; i.e. duplexes;
	3. Affordable Housing Options - Special Needs Populations.	b) Assisted living apartments; c) Housing rehabilitation/ modification activities.
	4. Housing for first-time Homebuyers.	a) Home ownership opportunities; b) Credit-to-Own programs
Priority 2	1. Moderate- to Upper-Income Elderly Housing Options.	a) Additional upper income single family housing, including patio homes, townhomes (for purchase and rental) and duplex apartments.
Priority 3	1. Single Family Housing – Communities and Rural County – Moderate- to Upper-Income Choices.	a) Additional single family housing, including patio homes, townhome options. b) Planned rural subdivisions.

Source: Hanna:Keelan Associates, P.C., 2008

**TABLE 4.1B
PRIORITY HOUSING NEEDS
COZAD, NEBRASKA
2013**

	<u>Housing Group</u>	<u>Type of Housing Needed</u>
Priority 1	1. Moderate-Income Elderly Households.	a) Independent living apartments; b) Assisted living apartments; c) Housing rehabilitation/ modification activities.
	2. Low- and Moderate-Income Family Households-Workforce Housing (Existing/New Employees).	a) Home ownership opportunities; b) Credit-to-Own programs; c) Housing rehabilitation; d) Affordable rental units.
	3. Housing for First-Time Homebuyers.	a) Home ownership opportunities; b) Credit-to-Own programs; c) Affordable rental units.
Priority 2	1. Upper Income Elderly, both Owner and Rental Units.	a) Additional upper income housing, including Patio Homes, townhomes (for purchase and rental) and duplex apartments.
Priority 3	1. Moderate-Income Family Housing.	a) Home ownership opportunities; b) Credit-to-Own programs; c) Three-bedroom housing units; d) Affordable rental units (2+ bedroom units).
	2. Moderate- and Upper-Income Family Housing Choices.	a) Additional single family housing and townhomes.

Source: Hanna:Keelan Associates, P.C., 2008

**TABLE 4.1C
PRIORITY HOUSING NEEDS
GOTHENBURG, NEBRASKA
2013**

	<u>Housing Group</u>	<u>Type of Housing Needed</u>
Priority 1	1. Housing for First-Time Homebuyers.	a) Home ownership opportunities; b) Credit-to-Own programs; c) Affordable rental units.
	2. Low- and Moderate-Income Housing Units - Workforce Sector housing.	a) Single Family Units; b) Two- or three-bedroom apartments/townhomes; c) Housing rehabilitation/ modification activities.
Priority 2	1. Low- to Moderate-Income Elderly Households	a) Independent living apartments; i.e. duplexes;
	2. Affordable Units – Special Populations.	b) Housing rehabilitation/ modification activities.
Priority 3	1. Housing for Upper Income Families and Elderly Households.	a) Additional patio homes and single family housing and townhomes.

Source: Hanna:Keelan Associates, P.C., 2008

**TABLE 4.1D
PRIORITY HOUSING NEEDS
LEXINGTON, NEBRASKA
2013**

	<u>Housing Group</u>	<u>Type of Housing Needed</u>
Priority 1	1. Workforce Sector Housing.	a) Home ownership opportunities/three-bedroom homes; b) Credit-to-Own programs; c) Affordable rental units – Three-bedroom units; d) Housing rehabilitation.
	2. Moderate-Income Households/Elderly Households.	a) Independent living apartments; b) Assisted living apartments; c) Housing rehabilitation/ modification activities.
	3. Housing Choices for First-Time Homebuyers.	a) Home ownership opportunities/three-bedroom homes; b) Credit-to-Own programs; c) Affordable rental units; d) Housing rehabilitation.
	4. Housing for Special Populations.	a) Apartments b) Housing Rehabilitation – accessibility needs.
Priority 2	1. Upper Income Elderly Housing options – Owner and Rental Units.	a) Additional upper income housing, including patio homes and townhouses (for purchase and rental) and duplex apartments.
	2. Upper-Income Family Housing Choices.	a) Single family housing and patio homes and townhomes.

Source: Hanna:Keelan Associates, P.C., 2008



SECTION 5
BACKGROUND ANALYSIS

BACKGROUND ANALYSIS

INTRODUCTION

This **Section** of the **Dawson County Area, Nebraska Housing Market Study** provides a **Background Analysis** of population, income and housing of Dawson County Communities and the Communities of Miller (Buffalo County), Eustis (Frontier County) and Elwood (Gosper County). Presented are both trend data and projection analysis. Emphasis is placed on a five-year projection of change. These projections are critical in the determination of both housing demand and need in the area Communities, by 2013.

The statistical data, projections and associated assumptions presented in this will serve as the very basic foundation for preparing the Dawson County Area Communities with a future housing stock capable of meeting the needs of the citizens.

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in the understanding of changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in the Dawson County Area, included a five-year period, **June, 2008 to June, 2013**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

POPULATION PROFILE

Table 5.1 identifies **population trends and projections** for the Dawson County area Communities, from 1980 to 2013. Each Community in the Dawson County Area is expected to see an increase in population, by 2013. The City of Lexington is expected to experience the greatest increase in population, 115 people, or 1.1 percent, between 2008 and 2013. Eustis will experience the highest percentage change, between 2008 and 2013, 6.6 percent, or 28 people.

TABLE 5.1
POPULATION TRENDS AND PROJECTIONS
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
1980-2013

	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>2008</u>	<u>2013</u>	<u>% Change</u> <u>2008-2013</u>
Total Population						
Dawson County						
Cozad	4,453	3,823	4,163	4,247	4,309	+1.4%
Eddyville	121	102	96	101	106	+4.9%
Farnam	268	188	223	234	241	+3.0%
Gothenburg	3,479	3,232	3,619	3,724	3,777	+1.4%
Lexington	7,040	6,601	10,011	10,129	10,244	+1.1%
Overton	633	547	646	659	667	+1.2%
Sumner	254	210	237	250	250	+2.4%
Buffalo County						
Miller	147	130	156	157	163	+3.8%
Frontier County						
Eustis	460	452	464	421	449	+6.6%
Gosper County						
Elwood	716	679	761	731	758	+3.7%

Source: 1980, 1990, 2000 Census; 2001, 2002, 2003, 2004, 2005 Census Estimates
Hanna:Keelan Associates, P.C., 2008

Table 5.2 identifies **Census Population Estimates** for the Dawson County Area Communities, from 2001 to 2006. The Villages of Miller, Eustis and Elwood have lost population since 2001. Eustis experienced the greatest drop in population, decreasing by 53 people, or 13.2 percent. The remaining Area Communities have experienced an increase in population, with Lexington having the largest increase in population, between 2001 and 2006, an estimated 168 people, or 1.6 percent.

TABLE 5.2
CENSUS POPULATION ESTIMATES
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
2001-2006

	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>
Dawson County						
Cozad	4,202	4,179	4,210	4,210	4,222	4,284
Eddyville	97	97	98	99	100	101
Farnam	226	226	229	230	232	235
Gothenburg	3,698	3,674	3,684	3,684	3,692	3,746
Lexington	10,083	10,020	10,066	10,064	10,085	10,251
Overton	660	654	655	653	655	663
Sumner	238	236	236	236	241	244
Buffalo County						
Miller	156	157	156	156	154	153
Frontier County						
Eustis	453	444	431	426	410	400
Gosper County						
Elwood	739	733	734	722	712	698

Source: United States Census Bureau
Hanna:Keelan Associates, P.C., 2008

Table 5.3 identifies **specific household characteristics** of the Dawson County Area Communities, from 1990 to 2013. As the populations in each Community increase, so do the number of households. The City of Cozad is projected to have the greatest increase in the number of households, from 1,769 in 2008 to 1,815 in 2013, an increase of 2.6 percent, or 46 households. The number of persons in group quarters is also expected to increase throughout the Area. Lexington will experience the greatest increase in the number of group quarters, from 289 in 2008, to 299 in 2013, an increase of 3.4 percent.

Group quarters are living quarters that are not considered a household, such as, dormitories, nursing care centers and correctional facilities.

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Cozad	1990	3,823	63	3,760	1,564	2.40
	2000	4,163	84	4,079	1,722	2.37
	2008	4,247	89	4,158	1,769	2.35
	2013	4,309	97	4,212	1,815	2.32
Eddyville	1990	102	0	102	35	2.91
	2000	96	0	96	41	2.34
	2008	101	0	101	43	2.32
	2013	106	0	106	46	2.30
Farnam	1990	188	0	188	88	2.14
	2000	223	0	223	95	2.35
	2008	234	0	234	100	2.33
	2013	241	0	241	104	2.31
Gothenburg	1990	3,232	98	3,134	1,303	2.41
	2000	3,619	110	3,509	1,457	2.41
	2008	3,724	115	3,609	1,510	2.39
	2013	3,777	121	3,656	1,543	2.37
Lexington	1990	6,601	28	6,573	2,610	2.52
	2000	10,011	278	9,733	3,095	3.14
	2008	10,129	289	9,848	3,123	3.15
	2013	10,244	299	9,945	3,137	3.17

CONTINUED:

TABLE 5.3 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
1990-2013

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Overton	1990	547	0	547	216	2.53
	2000	646	0	646	254	2.54
	2008	659	0	659	258	2.55
	2013	667	0	667	261	2.56
Sumner	1990	210	0	210	97	2.16
	2000	237	0	237	102	2.32
	2008	244	0	244	104	2.34
	2013	250	0	250	106	2.35
Miller	1990	130	0	130	51	2.55
	2000	156	0	156	64	2.43
	2008	157	0	157	65	2.41
	2013	163	0	163	68	2.40
Eustis	1990	452	0	452	193	2.34
	2000	464	0	464	187	2.48
	2008	421	0	421	177	2.37
	2013	449	0	449	191	2.35
Elwood	1990	679	54	625	272	2.30
	2000	761	51	710	294	2.59
	2008	731	49	682	282	2.42
	2013	758	43	715	299	2.39

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2008

Table 5.4 identifies **tenure by household** for the Dawson County Area Communities, from 1990 to 2013. The Area Communities, as a whole, are currently (2008) comprised of an estimated 6,907 households, consisting of 4,718 owner households and 2,189 renter households. By 2013, each Community in the Dawson County Area will experience an increase in the number of owner households. Cozad will experience the greatest increase in the number of owner households, with 43. Each Community, with the exception of Eddyville, Lexington, Overton and Sumner, will experience an increase in the number of renter units available. Gothenburg will experience the greatest increase, from 396 to 408 rental units in 2008 to 2013.

TABLE 5.4
TENURE BY HOUSEHOLD
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
1990-2013

	<u>Year</u>	<u>Total</u> <u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Cozad	1990	1,564	1,042	66.6%	522	33.4%
	2000	1,722	1,168	67.8%	554	32.2%
	2008	1,769	1,213	68.6%	556	31.4%
	2013	1,815	1,256	69.2%	559	30.8%
Eddyville	1990	35	28	80.0%	7	20.0%
	2000	41	35	85.4%	6	14.6%
	2008	43	35	77.8%	8	22.2%
	2013	46	38	82.6%	8	17.4%
Farnam	1990	88	66	75.0%	22	25.0%
	2000	95	75	78.9%	20	21.1%
	2008	100	79	79.0%	21	21.0%
	2013	104	81	77.9%	23	22.1%
Gothenburg	1990	1,303	972	74.6%	331	25.4%
	2000	1,457	1,084	74.4%	373	25.6%
	2008	1,510	1,114	73.8%	396	26.2%
	2013	1,543	1,135	73.6%	408	26.4%
Lexington	1990	2,610	1,726	66.1%	884	33.9%
	2000	3,095	1,978	63.9%	1,117	36.1%
	2008	3,123	2,009	64.4%	1,114	35.6%
	2013	3,137	2,032	64.8%	1,105	35.2%

CONTINUED:

TABLE 5.4 (CONTINUED)
TENURE BY HOUSEHOLD
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
1990-2013

Overton	1990	216	163	75.5%	53	24.5%
	2000	254	178	70.1%	76	29.9%
	2008	258	189	73.2%	69	26.8%
	2013	261	194	74.3%	67	25.7%
Sumner	1990	97	76	78.4%	21	21.6%
	2000	102	77	75.5%	25	24.5%
	2008	104	79	75.9%	25	24.1%
	2013	106	81	76.4%	25	23.6%

Source: 1990, 2000 Census
Hanna:Keelan Associates, P.C., 2008

Table 5.5 identifies **households by household size** for the Dawson County Area Communities, in 2000. The most prevalent household size in the Dawson County Area, as a whole, was “two person” households. This trend holds true for each Community in the Area, except for Sumner, where the “one person” household was the most prevalent type. One- and two-person households accounted for 58.6 percent of the households in the Dawson County Area, in 2000, while five+ person households accounted for 14.5 percent of the households in the Area.

TABLE 5.5
HOUSEHOLDS BY HOUSEHOLD SIZE
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
2000

	1	2	3	4	5	6	7+
	Person	Persons	Persons	Persons	Persons	Persons	Persons
Cozad	523	624	218	212	107	38	5
Eddyville	12	21	6	4	5	0	0
Farnam	27	36	8	13	4	2	0
Gothenburg	433	517	185	176	101	26	13
Lexington	673	825	462	458	287	181	202
Overton	78	96	33	26	14	5	5
Sumner	37	28	12	12	3	2	2
Miller	14	19	11	8	4	0	2
Eustis	50	65	22	13	19	8	2
Elwood	82	116	33	36	20	3	3

Source: 2000 Census

Hanna:Keelan Associates, P.C., 2008

INCOME PROFILE

Information presented in the **Income Profile** of this **Housing Market Study** assists in determining the number of households within the Dawson County Area Communities that have the financial capacity to afford housing. In addition, an income analysis serves as an indicator in determining the size, type and style of housing needed in the Communities, in the future. Low cost and government subsidized housing are subject to federal regulations, such as size and type, whereas upper income housing has no such limitations.

Table 5.6 identifies **median income trends and projections** for the Dawson County Area Communities, from 1990 to 2013. Currently (2008), the median incomes in the Area range from \$31,625 in Eddyville to \$51,108 in Lexington. By 2013, the median incomes are projected to range from \$35,149 in Eddyville to \$62,213 in Lexington.

TABLE 5.6
ESTIMATED MEDIAN HOUSEHOLD INCOME TRENDS & PROJECTIONS
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
1990-2013

	<u>1990</u>	<u>2000</u>	<u>2008</u>	<u>2013</u>
Cozad	\$21,263	\$32,392	\$42,191	\$50,666
Eddyville	\$25,278	\$28,125	\$31,625	\$35,149
Farnam	\$15,917	\$24,327	\$31,724	\$38,118
Gothenburg	\$19,583	\$35,990	\$49,848	\$61,539
Lexington	\$22,988	\$38,098	\$51,108	\$62,213
Overton	\$19,821	\$31,389	\$41,460	\$50,113
Sumner	\$18,611	\$27,143	\$34,605	\$41,053
Elwood	\$22,708	\$36,500	\$48,462	\$58,716
Eustis	\$21,083	\$34,205	\$45,560	\$55,281
Miller	\$20,536	\$33,125	\$44,034	\$53,381

Source: 1990, 2000 Census
 Hanna:Keelan Associates, P.C., 2008

Table 5.7 illustrates **per capita income trends and projections** for the Dawson County Area Communities, from 1990 to 2013. Per capita income is equal to the gross income of an area (State, County, City, Village) divided, equally, by the residents of the area.

In 2008, per capita income ranged from \$15,456 in Farnam, to \$24,270 in Cozad. By 2013, Cozad and Elwood are expected to have the highest per capita incomes at an estimated \$29,509 and \$29,350, respectively. Lexington and Farnam are expected to have the lowest per capita income, in 2013, at an estimated \$19,836 and \$18,493, respectively.

TABLE 5.7
ESTIMATED PER CAPITA INCOME TRENDS AND PROJECTIONS
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
1990-2013

	<u>1990</u>	<u>2000</u>	<u>2008</u>	<u>2013</u>
Cozad	\$11,031	\$18,139	\$24,270	\$29,509
Eddyville	\$8,160	\$14,542	\$19,960	\$24,545
Farnam	\$8,014	\$11,959	\$15,456	\$18,493
Gothenburg	\$9,958	\$17,037	\$23,092	\$28,239
Lexington	\$11,054	\$14,148	\$17,129	\$19,836
Overton	\$9,065	\$14,941	\$20,000	\$24,327
Sumner	\$9,696	\$14,469	\$18,700	\$22,374
Elwood	\$10,973	\$18,042	\$24,140	\$29,350
Eustis	\$10,730	\$16,618	\$21,776	\$26,224
Miller	\$8,382	\$13,968	\$18,772	\$22,869

Source: 1990, 2000 Census
Hanna:Keelan Associates, P.C., 2008

The following **Tables** examine **cost burdened households with housing problems** in the Dawson County Area. A cost burdened household is any household paying 30 percent or more of their income on housing costs, which may include mortgage, rent, utilities, and property taxes. A household is considered to have housing problems if the household is overcrowded (more than one person per room) or if the household lacks complete plumbing.

Tables 5.8A through 5.8J identify the **estimated number of owner and renter households by income, cost burdened with housing problems** for the Dawson County Area Communities, for 2000 and 2008. In 2000, an estimated 977 owner households were cost burdened with housing problems. In 2008, this amount equals 983 owner households.

For renter households, in 2000, an estimated 812 households were cost burdened with housing problems. In 2008, an estimated 808 renter households in Dawson County Area Communities will be cost burdened with housing problems.

TABLE 5.8A

**ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
COZAD, NEBRASKA**

2000 & 2008

<u>Owner</u>	2000*	2008
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	32 / 24	34 / 35
31-50% AMI	96 / 42	99 / 44
51-80% AMI	176 / 32	184 / 33
<u>81%+ AMI</u>	<u>833 / 24</u>	<u>896 / 25</u>
TOTALS	1,137/122	1,213 / 137
<u>Renter</u>	2000*	2008
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	130 / 81	136 / 84
31-50% AMI	81 / 44	83 / 46
51-80% AMI	108 / 26	112 / 30
<u>81%+ AMI</u>	<u>211 / 28</u>	<u>225 / 24</u>
TOTALS	530 / 179	556 / 184

*Specified data

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

Source: 1990, 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2008

TABLE 5.8B
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
EDDYVILLE, NEBRASKA
2000 & 2008

<u>Owner</u>	<u>2000*</u>	<u>2008</u>
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	4 / 4	2 / 1
31-50% AMI	8 / 0	4 / 1
51-80% AMI	24 / 0	15 / 0
<u>81%+ AMI</u>	<u>22 / 0</u>	<u>14 / 0</u>
TOTALS	58 / 4	35 / 2
<u>Renter</u>	<u>2000*</u>	<u>2008</u>
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	0 / NA	0 / NA
31-50% AMI	4 / 4	4 / 4
51-80% AMI	0 / NA	0 / NA
<u>81%+ AMI</u>	<u>4 / 0</u>	<u>4 / 0</u>
TOTALS	8 / 4	8 / 4

*Specified data

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

Source: 1990, 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2008

TABLE 5.8C
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
FARNAM, NEBRASKA
2000 & 2008

<u>Owner</u>	<u>2000*</u>	<u>2008</u>
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	16 / 8	12 / 6
31-50% AMI	16 / 16	12 / 12
51-80% AMI	32 / 8	19 / 7
<u>81%+ AMI</u>	<u>37 / 0</u>	<u>36 / 0</u>
TOTALS	101 / 32	79 / 25
<u>Renter</u>	<u>2000*</u>	<u>2008</u>
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	12 / 8	13 / 9
31-50% AMI	0 / NA	2 / 1
51-80% AMI	4 / 0	6 / 1
<u>81%+ AMI</u>	<u>0 / NA</u>	<u>0 / 0</u>
TOTALS	16 / 8	21 / 11

*Specified data

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

Source: 1990, 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2008

TABLE 5.8D
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
GOTHENBURG, NEBRASKA

2000 & 2008

Owner	2000*	2008
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	56 / 56	59 / 57
31-50% AMI	65 / 23	69 / 25
51-80% AMI	214 / 76	225 / 81
<u>81%+ AMI</u>	<u>722 / 22</u>	<u>761 / 24</u>
TOTALS	1,057 / 177	1,114 / 187
Renter	2000*	2008
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	46 / 20	51 / 23
31-50% AMI	61 / 41	69 / 44
51-80% AMI	40 / 8	43 / 11
<u>81%+ AMI</u>	<u>184 / 20</u>	<u>233 / 23</u>
TOTALS	331 / 89	396 / 101

*Specified data

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

Source: 1990, 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2008

TABLE 5.8E
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
LEXINGTON, NEBRASKA

2000 & 2008

Owner	2000*	2008
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	68 / 54	71 / 56
31-50% AMI	164 / 64	170 / 67
51-80% AMI	330 / 161	343 / 169
<u>81%+ AMI</u>	<u>1,363 / 189</u>	<u>1,425 / 194</u>
TOTALS	1,925 / 468	2,009 / 486
Renter	2000*	2008
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	164 / 102	175 / 104
31-50% AMI	129 / 78	137 / 82
51-80% AMI	264 / 67	279 / 71
<u>81%+ AMI</u>	<u>488 / 169</u>	<u>523 / 172</u>
TOTALS	1,045 / 416	1,114 / 429

*Specified data

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

Source: 1990, 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2008

TABLE 5.8F
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
OVERTON, NEBRASKA
2000 & 2008

<u>Owner</u>	<u>2000*</u>	<u>2008</u>
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	8 / 4	6 / 3
31-50% AMI	24 / 12	18 / 10
51-80% AMI	60 / 24	51 / 16
<u>81%+ AMI</u>	<u>121 / 20</u>	<u>114 / 20</u>
TOTALS	213 / 60	189 / 49
<u>Renter</u>	<u>2000*</u>	<u>2008</u>
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	20 / 16	13 / 10
31-50% AMI	32 / 24	18 / 14
51-80% AMI	28 / 12	15 / 8
<u>81%+ AMI</u>	<u>33 / 4</u>	<u>23 / 2</u>
TOTALS	113 / 56	69 / 34

*Specified data

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

Source: 1990, 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2008

TABLE 5.8G
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
SUMNER, NEBRASKA
2000 & 2008

<u>Owner</u>	<u>2000*</u>	<u>2008</u>
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	0 / NA	0 / 0
31-50% AMI	26 / 12	25 / 10
51-80% AMI	24 / 4	19 / 3
<u>81%+ AMI</u>	<u>40 / 4</u>	<u>35 / 3</u>
TOTALS	90 / 20	79 / 16
<u>Renter</u>	<u>2000*</u>	<u>2008</u>
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	0 / NA	0 / 0
31-50% AMI	12 / 8	12 / 8
51-80% AMI	4 / 0	5 / 1
<u>81%+ AMI</u>	<u>8 / 0</u>	<u>8 / 1</u>
TOTALS	24 / 8	25 / 10

*Specified data

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

Source: 1990, 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2008

TABLE 5.8H
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
MILLER, NEBRASKA
2000 & 2008

Owner	2000*	2008
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	4 / 4	3 / 1
31-50% AMI	16 / 8	11 / 2
51-80% AMI	20 / 4	15 / 7
<u>81%+ AMI</u>	<u>31 / 0</u>	<u>22 / 2</u>
TOTALS	71 / 16	51 / 12
Renter	2000*	2008
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	4 / 4	3 / 3
31-50% AMI	0 / NA	0 / 0
51-80% AMI	8 / 0	5 / 0
<u>81%+ AMI</u>	<u>8 / 0</u>	<u>6 / 0</u>
TOTALS	20 / 4	14 / 3

*Specified data

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

Source: 1990, 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2008

TABLE 5.8I
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
EUSTIS, NEBRASKA
2000 & 2008

Owner	2000*	2008
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	16 / 12	14 / 11
31-50% AMI	8 / 0	6 / 2
51-80% AMI	34 / 4	27 / 3
<u>81%+ AMI</u>	<u>104 / 12</u>	<u>96 / 10</u>
TOTALS	162 / 28	143 / 26
Renter	2000*	2008
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	8 / 8	6 / 4
31-50% AMI	8 / 4	6 / 3
51-80% AMI	20 / 4	14 / 4
<u>81%+ AMI</u>	<u>12 / 0</u>	<u>8 / 1</u>
TOTALS	48 / 16	34 / 12

*Specified data

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

Source: 1990, 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2008

TABLE 5.8J
ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
ELWOOD, NEBRASKA
2000 & 2008

Owner	2000*	2008
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	16 / 12	15 / 11
31-50% AMI	32 / 18	30 / 16
51-80% AMI	44 / 8	40 / 6
<u>81%+ AMI</u>	<u>154 / 12</u>	<u>146 / 10</u>
TOTALS	246 / 50	231 / 43
Renter	2000*	2008
<u>Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	12 / 12	8 / 7
31-50% AMI	16 / 8	10 / 5
51-80% AMI	16 / 8	11 / 5
<u>81%+ AMI</u>	<u>36 / 4</u>	<u>22 / 3</u>
TOTALS	80 / 32	51 / 20

*Specified data

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

Source: 1990, 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2008

HOUSING STOCK & CONDITIONS

This **Section** of the **Housing Market Study** presents information that will assist in the determination of the housing demand for the Dawson County Area Communities. Included in this analysis is a review of the current housing stock, substandard housing, occupancy and vacancy status and the cost of housing.

A **housing stock profile/units in structure** for the Dawson County Area Communities, for 1990 and 2000, is presented in **Table 5.9**. The 2000 Census recorded 7,916 housing units in the Area Communities. Of these 7,916 units, 85.3 percent, or 6,751 units, were located in the Cities of Cozad, Gothenburg and Lexington. All Communities except for Farnam, Miller and Eustis, experienced an increase in the number of housing units, between 1990 and 2000

Housing Conditions, Substandard Housing

Substandard housing, as defined by HUD, as per the 2000 Census, included (1) housing units lacking complete plumbing and (2) housing units with 1.01+ persons per room. **Table 5.10** identifies the **general condition of housing**, in the Dawson County Area Communities, in 2000, as per this definition.

In the Dawson County Area Communities, 34 housing units lacked complete plumbing, while 604 housing units were overcrowded, in 2000. The housing stock in five Communities in the Area (Eddyville, Overton, Miller, Eustis and Elwood) had complete plumbing. Lexington had the largest number of housing units with incomplete plumbing at 21 units. Lexington also had the highest number of overcrowded units with 481, or 15.6 percent of the total number of units, followed by Cozad with 58, or 3.4 percent of the total units, being overcrowded.

TABLE 5.9
HOUSING STOCK PROFILE/UNITS IN STRUCTURE
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
1990 & 2000

		Number of Units			<u>Mobile Homes</u>	<u>Total</u>
		<u>1 unit</u>	<u>2-9 units</u>	<u>10+ units</u>		
Cozad	1990	1,410	122	80	101	1,713
	2000	1,411	148	114	184	1,857
Eddyville	1990	45	0	0	2	47
	2000	48	0	0	2	50
Farnam	1990	108	5	0	9	122
	2000	84	4	3	10	101
Gothenburg	1990	1,262	92	23	33	1,410
	2000	1,361	106	68	40	1,575
Lexington	1990	2,287	193	186	172	2,838
	2000	2,439	388	217	275	3,319
Overton	1990	202	6	0	37	245
	2000	214	21	0	43	281
Sumner	1990	90	0	0	14	104
	2000	89	0	0	20	119
Miller	1990	61	0	0	8	69
	2000	53	0	2	13	68
Eustis	1990	189	9	0	24	222
	2000	171	14	0	20	205
Elwood	1990	259	2	0	18	279
	2000	304	14	1	22	341

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2008

TABLE 5.10
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
2000

	Complete Plumbing			Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
Cozad	1,727	1,724	96.6%	3	0.2%	58	3.4%
Eddyville	48	48	100.0%	0	0.0%	0	0.0%
Farnam	90	88	97.8%	2	2.2%	2	2.2%
Gothenburg	1,451	1,445	97.5%	6	0.4%	36	2.5%
Lexington	3,088	3,067	99.3%	21	0.7%	481	15.6%
Overton	257	257	100.0%	0	0.0%	10	3.9%
Sumner	96	94	95.8%	2	2.1%	4	4.2%
Miller	58	58	100.0%	0	0.0%	2	3.4%
Eustis	179	179	100.0%	0	0.0%	4	2.2%
Elwood	293	293	100.0%	0	0.0%	7	2.4%

Source: 2000 Census

Hanna:Keelan Associates, P.C., 2008

Table 5.11 profiles the **estimated year housing units built** for the Dawson County Area Communities, in 2007. An estimated 8,062 housing units exist in the Dawson County Area Communities, in 2007, of which, approximately 25 percent were built prior to 1940.

The Communities of Cozad and Lexington experienced the greatest increase in housing units during the 1970's, while a majority of other Communities had their greatest increase in housing stock occurring prior to the 1940's. The City of Cozad contains the lowest percentage of housing built prior to 1940 of any of the Communities, with 328 units, or 17.4 percent. Eddyville contains an estimated 53 housing units, of which approximately 68 percent were constructed prior to 1940 and, thus, has the oldest housing stock in the Area.

TABLE 5.11
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
2008

<u>Year</u>	<u>Cozad</u>	<u>Eddyville</u>	<u>Farnam</u>	<u>Gothenburg</u>
April, 2000 to June, 2008	33	3	0	79
1999 to March, 2000	23	0	0	27
1995 to 1998	107	0	2	101
1990 to 1994	19	0	0	39
1980 to 1989	98	4	5	101
1970 to 1979	394	0	7	242
1960 to 1969	340	0	14	171
1950 to 1959	332	4	19	149
1940 to 1949	216	6	5	241
<u>1939 or Before</u>	<u>328</u>	<u>36</u>	<u>49</u>	<u>504</u>
SUBTOTAL	1,890	53	101	1,654
<u>Units Lost (2000 to 2007)</u>	<u>(8)</u>	<u>(N/A)</u>	<u>(N/A)</u>	<u>(17)</u>
TOTAL EST. UNITS – 2007	1,882	53	101	1,637
% 1939 or Before	17.4%	67.9%	48.5%	30.8%
% 1959 or Before	46.5%	86.8%	72.3%	54.6%

CONTINUED:

TABLE 5.11 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
2008

<u>Year</u>	<u>Lexington</u>	<u>Overton</u>	<u>Sumner</u>
April, 2000 to June, 2008	64	N/A	3
1999 to March, 2000	7	0	2
1995 to 1998	91	20	2
1990 to 1994	141	18	4
1980 to 1989	403	12	8
1970 to 1979	761	42	16
1960 to 1969	452	29	5
1950 to 1959	471	22	6
1940 to 1949	323	39	7
<u>1939 or Before</u>	<u>670</u>	<u>99</u>	<u>59</u>
SUBTOTAL	3,383	281	112
<u>Units Lost (2000 to 2007)</u>	<u>7</u>	<u>(N/A)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2007	3,376	281	112
% 1939 or Before	19.8%	35.2%	52.6%
% 1959 or Before	43.3%	56.9%	64.3%
<u>Year</u>	<u>Miller</u>	<u>Eustis</u>	<u>Elwood</u>
April, 2000 to June, 2007	1	2	3
1999 to March, 2000	0	2	3
1995 to 1998	0	0	18
1990 to 1994	0	5	28
1980 to 1989	11	14	12
1970 to 1979	8	43	54
1960 to 1969	9	9	51
1950 to 1959	0	14	16
1940 to 1949	6	12	32
<u>1939 or Before</u>	<u>34</u>	<u>106</u>	<u>127</u>
SUBTOTAL	69	207	344
<u>Units Lost (2000 to 2007)</u>	<u>(N/A)</u>	<u>(N/A)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2007	69	207	344
% 1939 or Before	49.3%	51.2%	36.9%
% 1959 or Before	57.9%	63.7%	50.9%

N/A = Not Available

Source: 2000 Census, Dawson County Area Communities, 2008
Hanna:Keelan Associates, P.C., 2008

Tables 5.12A through 5.12J identify estimated housing stock occupancy/vacancy status in the Dawson County Area, for 1990 through 2008. Dawson County Communities are comprised of an estimated 8,062 housing units, consisting of 5,354 owner units and 2,697 renter units. Of the 8,062 units, approximately 631 are vacant, resulting in an estimated overall housing vacancy rate of 7.8 percent. The greatest number of vacant dwellings are in Lexington, where 253 of the City's 3,376 housing units, or 7.4 percent, are vacant. The greatest vacancy percentage occurs in Eddyville, where approximately 18.8 percent of the housing stock is vacant.

The **Adjusted Housing Vacancy Rate** only includes vacant units that are "year-round," as opposed to "seasonal," are currently available for rent or purchase, that meet current housing code and modern amenities. The majority of the Area Communities have an adjusted housing vacancy rate of less than 4 percent, which is low, by today's housing standards.

TABLE 5.12A
ESTIMATED HOUSING STOCK OCCUPANCY/VACANCY STATUS
COZAD, NEBRASKA
1990-2008

	<u>1990</u>	<u>2000</u>	<u>2008</u>
a) Housing Stock	1,725	1,851	1,882
	(1,088-O;637-R)	(1,262-O;648-R)	(1,246-O;636-R)
b) Vacant Housing Stock	161	129	113
c) Occupied Housing Stock	1,564	1,722	1,769
*Owner Occupied	1,042	1,168	1,213
*Renter Occupied	522	554	556
d) Housing Vacancy Rate*	9.3% (161)	7.3% (134)	6.0% (113)
*Owner Vacancy	4.2% (46)	3.2% (40)	2.6% (33)
*Renter Vacancy	18.0% (115)	14.5% (94)	12.5% (80)
e) Adjusted Vacancy Rate**	3.6% (63)	3.2% (59)	2.6% (49)
**Owner Vacancy	2.1% (23)	1.9% (24)	1.0% (19)
**Renter Vacancy	6.3% (40)	5.4% (35)	4.7% (30)

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

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

Source: 2000 Census; City of Cozad, 2008
 Hanna:Keelan Associates, P.C., 2008

TABLE 5.12B
ESTIMATED HOUSING STOCK OCCUPANCY/VACANCY STATUS
EDDYVILLE, NEBRASKA
1990-2008

	<u>1990</u>	<u>2000</u>	<u>2008</u>
a) Housing Stock	46	44	53
	(33-O;13-R)	(36-O;8-R)	(42-O;11-R)
b) Vacant Housing Stock	11	3	10
c) Occupied Housing Stock	35	41	43
*Owner Occupied	28	35	35
*Renter Occupied	7	6	8
d) Housing Vacancy Rate*	23.9% (11)	6.8% (3)	18.8% (10)
*Owner Vacancy	15.1% (5)	2.8% (1)	16.7% (7)
*Renter Vacancy	46.1% (6)	25.0% (2)	27.3% (3)
e) Adjusted Vacancy Rate**	15.2% (7)	4.5% (2)	7.5% (4)
**Owner Vacancy	6.0% (2)	2.8% (1)	4.7% (2)
**Renter Vacancy	38.5% (5)	12.5% (1)	18.2% (2)

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

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

Source: 2000 Census; Village of Eddyville, 2008

Hanna:Keelan Associates, P.C., 2008

TABLE 5.12C
ESTIMATED HOUSING STOCK OCCUPANCY/VACANCY STATUS
FARNAM, NEBRASKA
1990-2008

	<u>1990</u>	<u>2000</u>	<u>2008</u>
a) Housing Stock	114	107	101
	(76-O;38-R)	(79-O;28-R)	(79-O;22-R)
b) Vacant Housing Stock	26	12	1
c) Occupied Housing Stock	88	95	100
*Owner Occupied	66	75	79
*Renter Occupied	22	20	21
d) Housing Vacancy Rate*	22.8% (26)	11.2% (12)	0.1% (1)
*Owner Vacancy	5.7% (10)	5.1% (4)	0.0% (0)
*Renter Vacancy	15.4% (16)	28.5% (8)	4.5% (1)
e) Adjusted Vacancy Rate**	10.5% (12)	7.4% (8)	0.1% (1)
**Owner Vacancy	5.3% (4)	3.8% (3)	0.0% (0)
**Renter Vacancy	21.0% (8)	17.8% (5)	4.5% (1)

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

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

Source: 2000 Census; Village of Farnam, 2008
Hanna:Keelan Associates, P.C., 2008

TABLE 5.12D
ESTIMATED HOUSING STOCK OCCUPANCY/VACANCY STATUS
GOTHENBURG, NEBRASKA
1990-2008

	<u>1990</u>	<u>2000</u>	<u>2008</u>
a) Housing Stock	1,410	1,575	1,637
	(1,021-O;389-R)	(1,145-O;430-R)	(1,160-O;477-R)
b) Vacant Housing Stock	107	118	127
c) Occupied Housing Stock	1,303	1,457	1,510
*Owner Occupied	972	1,084	1,114
*Renter Occupied	331	373	396
d) Housing Vacancy Rate*	7.6% (107)	7.5% (118)	7.7% (127)
*Owner Vacancy	4.7% (49)	5.3% (61)	3.9% (46)
*Renter Vacancy	14.9% (58)	13.2% (57)	17.0% (81)
e) Adjusted Vacancy Rate**	3.7 % (52)	3.6% (57)	3.4% (56)
**Owner Vacancy	2.8 % (29)	3.1% (36)	2.3% (27)
**Renter Vacancy	5.9 % (23)	4.9% (21)	6.0% (29)

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

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

Source: 2000 Census; City of Gothenburg, 2008
Hanna:Keelan Associates, P.C., 2008

TABLE 5.12E
ESTIMATED HOUSING STOCK OCCUPANCY/VACANCY STATUS
LEXINGTON, NEBRASKA
1990-2008

	<u>1990</u>	<u>2000</u>	<u>2008</u>
a) Housing Stock	2,838	3,322	3,376
	(1,832-O; 1,006-R)	(2,044-O;1,278-R)	(2,072-O;1,304-R)
b) Vacant Housing Stock	228	227	253
c) Occupied Housing Stock	2,610	3,095	3,123
*Owner Occupied	1,726	1,978	2,009
*Renter Occupied	884	1,117	1,114
d) Housing Vacancy Rate*	8.0% (228)	6.8% (227)	7.5% (253)
*Owner Vacancy	5.7% (106)	3.2% (66)	3.0% (63)
*Renter Vacancy	12.1% (122)	12.5% (161)	14.5% (190)
e) Adjusted Vacancy Rate**	3.4% (97)	3.0% (99)	3.3% (111)
**Owner Vacancy	2.9% (54)	2.0% (42)	2.0% (43)
**Renter Vacancy	4.2% (43)	4.4% (57)	5.2% (68)

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

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

Source: 2000 Census; City of Lexington, 2008
Hanna:Keelan Associates, P.C., 2008

TABLE 5.12F
HOUSING STOCK OCCUPANCY/VACANCY STATUS
OVERTON, NEBRASKA
1990-2008

	<u>1990</u>	<u>2000</u>	<u>2008</u>
a) Housing Stock	245 (174-O;71-R)	291 (192-O;99-R)	281 (188-O;82-R)
b) Vacant Housing Stock	29	37	23
c) Occupied Housing Stock	216	254	258
*Owner Occupied	163	178	178
*Renter Occupied	53	76	69
d) Housing Vacancy Rate*	11.8% (29)	12.7% (37)	8.2% (23)
*Owner Vacancy	6.3% (11)	7.3% (14)	5.3% (10)
*Renter Vacancy	25.3% (18)	23.2% (23)	15.8% (13)
e) Adjusted Vacancy Rate**	5.7% (14)	6.5% (19)	4.2% (12)
**Owner Vacancy	3.4% (6)	4.2% (8)	2.6% (5)
**Renter Vacancy	11.3% (8)	11.1% (11)	8.5% (7)

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

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

Source: 2000 Census; Village of Overton, 2008
Hanna:Keelan Associates, P.C., 2008

TABLE 5.12G
HOUSING STOCK OCCUPANCY/VACANCY STATUS
SUMNER, NEBRASKA
1990-2008

	<u>1990</u>	<u>2000</u>	<u>2008</u>
a) Housing Stock	104	117	112
	(78-O;26-R)	(82-O;35-R)	(82-O;30-R)
b) Vacant Housing Stock	7	15	8
c) Occupied Housing Stock	97	102	104
*Owner Occupied	76	77	79
*Renter Occupied	21	25	25
d) Housing Vacancy Rate*	6.7% (7)	12.8% (15)	7.1% (8)
*Owner Vacancy	1.3% (2)	6.1% (5)	3.6% (3)
*Renter Vacancy	19.2% (5)	28.6% (10)	16.7% (5)
e) Adjusted Vacancy Rate**	3.8% (4)	8.5% (10)	4.4% (5)
**Owner Vacancy	1.2% (1)	2.4% (2)	2.4% (2)
**Renter Vacancy	11.5% (3)	22.8% (8)	10.0% (3)

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

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

Source: 2000 Census; Village of Sumner, 2008
Hanna:Keelan Associates, P.C., 2008

TABLE 5.12H
ESTIMATED HOUSING STOCK OCCUPANCY/VACANCY STATUS
MILLER, NEBRASKA
1990-2008

	<u>1990</u>	<u>2000</u>	<u>2008</u>
a) Housing Stock	66	72	69
	(56-O;10-R)	(54-O;18-R)	(53-O;16-R)
b) Vacant Housing Stock	15	8	4
c) Occupied Housing Stock	51	64	65
*Owner Occupied	44	49	51
*Renter Occupied	7	15	14
d) Housing Vacancy Rate*	22.7% (15)	11.1% (8)	5.8% (4)
*Owner Vacancy	21.4% (12)	9.2% (5)	3.8% (2)
*Renter Vacancy	30.0% (3)	16.7% (3)	2.5% (2)
e) Adjusted Vacancy Rate**	12.1% (8)	5.5% (4)	4.3% (3)
**Owner Vacancy	10.7% (6)	3.7% (2)	3.8% (2)
**Renter Vacancy	20.0% (2)	11.1% (2)	6.2% (1)

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

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

Source: 2000 Census; Village of Miller, 2008

Hanna:Keelan Associates, P.C., 2008

TABLE 5.12I
ESTIMATED HOUSING STOCK OCCUPANCY/VACANCY STATUS
EUSTIS, NEBRASKA
1990-2008

	<u>1990</u>	<u>2000</u>	<u>2008</u>
a) Housing Stock	209	210	207
	(169-O;40-R)	(165-O;45-R)	(160-O;47-R)
b) Vacant Housing Stock	16	23	30
c) Occupied Housing Stock	193	187	177
*Owner Occupied	159	151	143
*Renter Occupied	34	36	34
d) Housing Vacancy Rate*	7.7% (16)	11.0% (23)	14.5% (30)
*Owner Vacancy	5.9% (10)	8.4% (14)	10.6% (17)
*Renter Vacancy	15.0% (6)	20.0% (9)	27.6% (13)
e) Adjusted Vacancy Rate**	3.3 % (7)	5.7% (12)	7.2% (15)
**Owner Vacancy	2.4% (4)	4.2% (7)	5.0% (8)
**Renter Vacancy	7.5% (6)	11.1% (5)	14.8% (7)

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

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

Source: 2000 Census; Village of Eustis, 2008
Hanna:Keelan Associates, P.C., 2008

TABLE 5.12J
ESTIMATED HOUSING STOCK OCCUPANCY/VACANCY STATUS
ELWOOD, NEBRASKA
1990-2008

	<u>1990</u>	<u>2000</u>	<u>2008</u>
a) Housing Stock	291	319	344
	(236-O;55-R)	(249-O;70-R)	(272-O;72-R)
b) Vacant Housing Stock	19	25	62
c) Occupied Housing Stock	272	294	282
*Owner Occupied	225	233	231
*Renter Occupied	47	61	51
d) Housing Vacancy Rate*	6.5% (19)	7.8% (25)	18.0% (62)
*Owner Vacancy	4.7% (11)	6.4% (16)	15.1% (41)
*Renter Vacancy	14.5% (8)	12.8% (9)	29.2% (21)
e) Adjusted Vacancy Rate**	3.1% (9)	3.7% (12)	7.3% (25)
**Owner Vacancy	2.5% (6)	3.2% (8)	6.2% (17)
**Renter Vacancy	5.4% (3)	5.7% (4)	11.1 % (8)

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

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

Source: 2000 Census; Village of Elwood, 2008
Hanna:Keelan Associates, P.C., 2008

Nebraska Profile – Housing Vacancy Rate

The 2008 Nebraska Profile identified Dawson County with an overall rental housing vacancy rate of 9.21 percent, with an overall rental housing vacancy rate, in Lexington, of 6.94 percent.

Owner and Renter Housing Costs

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

Table 5.13 identifies **gross rent** for the Dawson County Area Communities, from 1990 to 2013. In 2008, the estimated median gross rent for the Dawson County Area ranged from \$499 in Eustis, to \$749 in Elwood. The estimated median gross rent, in the Dawson County Area, is expected to increase, by 2013 and range from \$627 in Farnam, to \$883 in Elwood.

Table 5.13 also identifies **owner occupied housing values** for the Dawson County Area Communities, from 1990 to 2013. The median housing values for the Dawson County Area, for 2008, range from \$31,560 in Eddyville, to \$95,697 in Eustis. By 2013, the median housing value is expected to increase, ranging from \$38,530 in Eddyville, to \$115,150 in Elwood.

TABLE 5.13
ESTIMATED GROSS RENT & OWNER OCCUPIED HOUSING VALUES
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
1990/2000/2008/2013

	<u>Year</u>	<u>Median Rent</u>	<u>Median Value Owner Housing</u>
Cozad	1990	\$185	\$37,300
	2000	\$423	\$57,100
	2008	\$598	\$74,655
	2013	\$714	\$90,246
Eddyville	1990	\$188	\$14,999
	2000	\$425	\$23,800
	2008	\$610	\$31,560
	2013	\$744	\$38,530
Farnam	1990	\$130	\$14,999
	2000	\$375	\$39,600
	2008	\$523	\$59,662
	2013	\$627	\$76,581
Gothenburg	1990	\$179	\$37,300
	2000	\$456	\$65,000
	2008	\$642	\$88,600
	2013	\$758	\$109,000
Lexington	1990	\$220	\$43,500
	2000	\$467	\$61,900
	2008	\$651	\$79,000
	2013	\$763	\$95,300
Overton	1990	\$184	\$28,700
	2000	\$500	\$53,200
	2008	\$697	\$74,220
	2013	\$832	\$94,140
Sumner	1990	\$123	\$21,900
	2000	\$420	\$34,400
	2008	\$619	\$45,310
	2013	\$743	\$54,695

CONTINUED:

TABLE 5.13 (CONTINUED)
ESTIMATED GROSS RENT & OWNER OCCUPIED HOUSING VALUES
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
1990/2000/2008/2013

Miller	1990	\$138	\$14,999
	2000	\$467	\$42,500
	2008	\$712	\$64,840
	2013	\$863	\$83,220
Eustis	1990	\$157	\$31,300
	2000	\$333	\$66,500
	2008	\$499	\$95,697
	2013	\$646	\$120,000
Elwood	1990	\$172	\$34,700
	2000	\$502	\$66,300
	2008	\$749	\$92,840
	2013	\$883	\$115,150

Source: 1990, 2000 Census
Hanna:Keelan Associates, P.C., 2008

Housing Rehabilitation/Replacement Assessment

Table 5.14 assesses **housing rehabilitation/replacement** needs for the Dawson County Area Communities, for 2008. An estimated 632 housing structures in the Area are in need of either moderate or substantial rehabilitation at an estimated cost of \$23 Million, by 2013. An additional 112 total units, scattered throughout the Area's Communities are in need of demolition, during the next five years.

TABLE 5.14 HOUSING REHABILITATION/REPLACEMENT NEEDS DAWSON COUNTY AREA COMMUNITIES, NEBRASKA 2008		
	<u># Rehabilitated / Est. Cost</u>	<u>Demolition</u>
Cozad	127/ \$4.0M	22
Eddyville	18/ \$0.6M	8
Farnam	21/ \$0.8M	7
Gothenburg	112/ \$4.2M	16
Lexington	201/ \$7.6M	27
Overton	45/ \$1.7M	8
Sumner	18/ \$0.7M	5
Miller	14/ \$0.5M	5
Eustis	29/ \$1.1M	6
Elwood	47/ \$1.8M	8

Source: 2000 Census
Hanna:Keelan Associates, P.C., 2008

Local Affordable Housing Options

An estimated **900 units and Section 8 Vouchers for affordable rental housing** currently exist in the Dawson County Area. These units are funded by the Nebraska Investment Finance Authority, USDA Rural Development and the Department of Housing and Urban Development.

Table 5.15 identifies a list of selected rental programs in Dawson Area Communities. The majority of the housing programs have a 85%+ occupancy rate, with a waiting list.

TABLE 5.15
OCCUPANCY OF SELECTED RENTAL HOUSING OPTIONS
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
APRIL, 2008

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>
Cozad Public Housing Authority 421 West 9 th St. Cozad, NE 69130		1-Bd: 29 2-Bd: 1	HUD	30% Income	93% (No Waiting List)
Gothenburg Public Housing Authority 810 20 th St. Gothenburg, NE 69138		2-Bd: 2 3-Bd: 22 4-Bd: 4	HUD	30% Income	100% (Waiting List)
Lexington Public Housing Authority 609 E. 3 rd St. Lexington, NE 68850		2-Bd: 6 3-Bd: 16 4-Bd: 5	HUD	30% Income	100% (Waiting List)
Crestview Senior Housing 2121 Avenue H Gothenburg, NE 69138	1997	16 1 Bd	HUD 202/Elderly	\$278/mo.	100% (Waiting List)
East Villa Courts 1204 E. 11 th St. Cozad, NE 69130	1990's	2-Bd: 13 3-Bd: 11	HUD Elderly	30% Income	40% (Waiting List)
Eastlawn Addition 609 E 3 rd St Lexington, NE 68850	1981	1-Bd: 48	HUD Elderly	30% Income	97% (No Waiting List)
Eastlawn East Apts. 715 E 3 rd St Lexington, NE 68850	1996	1-Bd: 18	HUD 202 Elderly	30% Income	88% (Waiting List)

CONTINUED:

TABLE 5.15 (CONTINUED)
OCCUPANCY OF SELECTED RENTAL HOUSING OPTIONS
DAWSON COUNTY AREA COMMUNITIES, NEBRASKA
APRIL, 2008

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>
Haymaker Haven 421 W 9 th St. Cozad, NE 69130	1960's	30 1 & 2 Bd.	HUD Elderly	30% Income	30% (Waiting List)
Hillcrest 810 20 th St Gothenburg, NE 69138	1975	58 1, 2, 3 & 4 Bd.	HUD Elderly	1-Bd: \$475 2-Bd: \$550	95% (Waiting List)
Homestay Village 503 B St. Overton, NE 68863	1990's	1-Bd: 8	USDA-RD Elderly	30% Income	75% (No Waiting List)
Lakeside Apts. 210 20 th St. Gothenburg, NE 69138	1998	1-Bd: 6 2-Bd: 18	LIHTC	\$340 - \$585	92% (No Waiting List)
North Star Apts. 2103 E St. Cozad, NE 69130	1984	1-Bd: 3 2-Bd: 5	USDA-RD	30% Income	90-95% (No Waiting List)
North Star Apts. 2016 Avenue H Gothenburg, NE 69138	1985	1-Bd: 1 2-Bd: 7	USDA-RD & HUD	30% Income	90% (No Waiting List)
Park Plaza Apts. 921 L St. Cozad, NE 69130	1990's	1-Bd: 10	HUD Elderly	30% Income	100 % (Waiting List)
Pineview Place Apts 1108 22 nd St. Gothenburg, NE 69138	1978	2-Bd: 12	Market Rate	\$360-\$375	100% (Waiting List)
Rush Creek Villa 501 Rush St. Elwood, NE 68937	1990's	1-Bd: 8	USDA-RD Elderly	\$125-\$375	87% (Waiting List)
Sherwood Courts 1206 Avenue G Gothenburg, NE 69138	1960's	1-Bd: 7 2-Bd: 7	HUD	\$325-\$425	100% (Waiting List)
Westside Apts. 2101 O St Cozad, NE 69130	1998	32 1, 2 & 3 Bd.	LIHTC	\$310 - \$585	90% (Waiting List)

Source: Property Managers, 2008
Hanna:Keelan Associates, P.C., 2008

Available Temporary Housing

Tables 5.16A through 5.16D identify a “sample” of **Available Temporary Housing** units in the Dawson County Area, for 2008. Temporary Housing is defined as any furnished housing unit, such as an apartment, boarding house or hotel/motel room, that is rented on a weekly or monthly basis. An estimated 950 temporary housing units/rooms exist in the Dawson County Area.

TABLE 5.16A
SAMPLE OF AVAILABLE TEMPORARY HOUSING
COZAD, NEBRASKA
JUNE, 2008

<u>Name of Property/Owner</u>	<u>Address of Property</u>	<u>Rental Fees</u>	<u># of units</u>
Circle “S” Motel	440 S. Meridian Ave.	\$30/day	49 Rooms
Muny Park Campground	215 W. 8 th St	\$5/Night	12 Units
Rodeway Inn Cozad	809 S. Meridian	\$250-\$350/week	50 Rooms
Williams, Kevin	417 E. 6 th St	\$350-\$400	2 Bedrooms
	421 E. 6 th St	\$350-\$400	3 Bedrooms

*= + \$100 Deposit

Source: Hanna:Keelan Associates, 2008

TABLE 5.16B
SAMPLE OF AVAILABLE TEMPORARY HOUSING
GOTHENBURG, NEBRASKA
APRIL, 2008

<u>Name of Property/Owner</u>	<u>Address of Property</u>	<u>Rental Fees</u>	<u># of units</u>
KOA Kampground/Stage	1102 S. Lake Ave.	\$125-\$145	50 Total Sites
Stop Inn			
Lafayette Park	314 27 th St.	\$15/day (Camper) \$10/Day (Tent)	36 Units
Pony Express Inn	207 Lake Ave.	Week - \$210 (Base) Month - \$700 (Base)	25 Rooms
Single Family Home	221 6 th St		1/3-Bedroom
Super 8 Motel	401 Platte River Rd.	Week - \$322	42 Rooms
Travel Inn	501 South Lake Ave.	Summer - \$185/wk. Winter - \$175/wk.	30 Rooms

*= + \$100 Deposit

Source: Hanna:Keelan Associates, 2008

TABLE 5.16C
SAMPLE OF AVAILABLE TEMPORARY HOUSING
LEXINGTON, NEBRASKA
APRIL, 2008

<u>Name of Property/Owner</u>	<u>Address of Property</u>	<u>Rental Fees</u>	<u># of units</u>
1 st Interstate Inn	2503 Plum Creek Pkwy.	\$130/wk. \$500/mo.	52 Rooms
Comfort Inn Lexington	2810 S. Bridge St.	\$280/wk.	49 Rooms
Days Inn Lexington	2506 Plum Creek Pkwy.	Week - \$40/Day \$1,200/mo.	30 Rooms
Gable View Inn	2701 Plum Creek Pkwy.	Week - \$140 (Base) Month - \$540	24 Rooms
Green Valley Motel	311 W 5 th St.	Negotiable	14 Rooms
Hollingsworth Motel	Highway 30	Month - \$310-\$360*	20 Rooms
L R Ranch Motel	605 E. Pacific St.	Week - \$136-\$156 Month - \$315*-\$370*	33 Rooms
Minuteman Motel	801 Plum Creek Pkwy.	Week - \$150-\$175 Month - \$550-\$650	36 Rooms
South Inlet Campground	Johnson Lake	\$15/Night	30 Units
Super 8 Motel	104 E. River Rd.	Week - \$280-\$327 Month - \$1,200-\$1,300	48 Rooms

*= + \$100 Deposit

Source: Hanna:Keelan Associates, 2008

TABLE 5.16D
SAMPLE OF AVAILABLE TEMPORARY HOUSING
ELWOOD/FARNAM/OVERTON, NEBRASKA
APRIL, 2008

<u>City</u>	<u>Name of Property/Owner</u>	<u>Address of Property</u>	<u>Rental Fees</u>	<u># of units</u>
Elwood	Lil' Red Barn Motel	107 N. Smith Ave.	Week - \$175	5 Rooms
	Rush Creek Villa	501 Rush St.		8/1-Bedroom
Farnam	Mobile Home Park	513 Moose St.	Month - \$150	5 Units
Overton	Area, Bill and Sharon (Trailer Court)		Month - \$350-\$450	2 Units (Furnished)

*= + \$100 Deposit

Source: Hanna:Keelan Associates, 2008

Housing Demand Situation

An estimated 188 new housing units have been built in the Dawson County Area, since 2000. The majority of the new homes were built in Lexington, Cozad and Gothenburg. Most of the owners of these new homes are previous homeowners or renters within the area desiring to situate into a new/larger housing unit.

Some of the housing needs expressed in the Dawson County Area include housing choices for first-time homebuyers, housing for low- to moderate-income families, housing for low-income elderly persons and three bedroom apartments or houses. The Communities also identified rehabilitation of owner- and renter-occupied housing, housing for retirees of age 55+ years, some units with supportive services.

There is a growing need for starter homes and workforce housing in Dawson County, especially homes in the \$80,000 to \$100,000 price range. The rehabilitation of homes in Dawson County and its Communities can help to meet the needs of households wishing to purchase a home in this price range.

Most of the Communities expressed a need for developing more single family homes for low- to moderate-income households. Most family households expressed a need for single family homes with at least three-bedrooms, and, in some cases, four- or five-bedrooms. Elderly households have expressed interest in one- and two-bedroom independent living units (i.e. townhomes/patio homes, duplexes or condos) with garages and supportive services, such as lawn care, snow removal, etc.

Dawson Area Development has an available multi-listing which displays current information on homes for sale in each Dawson County Area Community. This includes the housing price, type, number of bedrooms and bathrooms and current purchase price. Many of the homes range in price from \$6,5000 to \$399,000 with the most common types of housing being of ranch and bungalow style. The majority of homes on the multi-listing are two- or three-bedroom dwellings.



APPENDIX
COMMUNITY HOUSING NEEDS & WANTS SURVEY
& WORKFORCE HOUSING NEEDS SURVEY
RESULTS

DAWSON COUNTY AREA COMMUNITIES HOUSING STUDIES

“Housing Needs & Wants Survey”

IMPORTANT!!!

COMPLETE AND RETURN THIS SURVEY BY OCTOBER 31, 2007 AND BE ELIGIBLE
FOR A \$100 PRIZE DRAWING!!!

The Dawson County Area Housing Committee, under the direction of Dawson Area Development, is currently conducting Area-wide Housing Studies to determine both the present and future housing needs in the Dawson County Area. An important activity of these Studies is to ask you about the housing wants and needs of your Community.

Please take a few minutes to complete the following survey indicating the type of housing needed in your Community during the next five years. [Check (✓) the appropriate boxes].

Place of Residency: **145 Cozad** ___ Eddyville ___ Farnam ___ Gothenburg ___ Lexington ___ Overton ___ Sumner ___ Elwood ___ Eustis ___ Miller ___ Rural Dawson County

	Greatly Needed	Somewhat Needed	Don't Need
▪ Housing For:	-----	-----	-----
1. Low-Income Families	65	53	16
2. Middle-Income Families	60	65	11
3. Upper-Income Families	10	40	81
4. Existing / New Employees	48	62	13
▪ Single Family Housing	53	65	13
▪ Rental Housing (General)	47	62	23
▪ Manufactured Homes	10	55	65
▪ Mobile Homes	1	31	98
▪ Condominiums/Townhomes	17	40	75
▪ Duplex Housing	15	73	40
▪ Apartment Complexes (3 to 12 Units per Complex)	18	66	46
▪ Rehabilitation of Owner-occupied Housing	43	63	27
▪ Rehabilitation of Renter-occupied Housing	51	55	25
▪ Housing Choices for First-Time Homebuyers	62	54	15
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	39	63	25
2. Long-Term 6 to 15 Years	44	62	24
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	12	57	51
2. Long-Term 6 to 15 Years	23	53	46
▪ One Bedroom (Apartment or House)	10	64	49
▪ Two Bedroom (Apartment or House)	38	72	20
▪ Three Bedroom (Apartment or House)	64	50	18

	Greatly Needed	Somewhat Needed	Don't Need
▪ Independent Living Housing for Persons with a Mental/Physical Disability	28	54	46
▪ Group Home Housing for Persons with a Mental/Physical Disability	16	56	54
▪ Housing in Downtown	5	21	100
▪ Retirement Housing – Rental	35	62	30
▪ Retirement Housing – Purchase (Owner occupant)	21	58	44
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	67	39	21
2. Middle-income Elderly Persons	60	50	19
3. Upper-income Elderly Persons	17	51	56
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	32	55	37
▪ Single-Room-Occupancy Housing (Boarding Homes)	12	47	68
▪ Short-Term Emergency Shelters – 30 Days or Less	37	63	28
▪ Long-Term Shelters – 90 Days or Less	28	52	46
▪ Transitional Housing (3-12 month temporary housing)	20	65	39
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:
 ... an owner housing rehabilitation program? **107** Yes **_38** No **(73.7% positive)**
 ... a renter housing rehabilitation program? **_98** Yes **_47** No **(67.6% positive)**

Would you support your Community 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? **_119** Yes **_26** No **(82.1% positive)**

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? **_118** Yes **_27** No **(81.4% positive)**

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? **_108** Yes **_37** No **(74.5% positive)**

Do you know anyone who is unable to obtain decent and affordable housing? **38** Yes **107** No
 If yes, rental or owner occupied housing? **Rental = 14; Owner = 5; Both = 7**

Any Additional Comments: _____

THANK YOU!

Please return completed survey,
 By October 31, 2007, to:

Dawson Area Development
 P.O. Box 106
 Cozad, NE 69130

Remember! Give us your name and telephone number and be eligible for a drawing to win \$100!!!

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Please take a few minutes to complete the following survey indicating the type of housing needed in your Community during the next five years. [Check (√) the appropriate boxes].

Place of Residency: ___ Cozad 8 Eddyville ___ Farnam ___ Gothenburg ___ Lexington ___ Overton
___ Sumner ___ Elwood ___ Eustis ___ Miller ___ Rural Dawson County

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Housing For:	-----	-----	-----
1. Low-Income Families	3	4	0
2. Middle-Income Families	2	5	0
3. Upper-Income Families	0	4	2
4. Existing / New Employees	1	4	1
▪ Single Family Housing	3	4	0
▪ Rental Housing (General)	1	5	0
▪ Manufactured Homes	1	4	1
▪ Mobile Homes	0	1	6
▪ Condominiums/Townhomes	0	0	7
▪ Duplex Housing	0	2	6
▪ Apartment Complexes (3 to 12 Units per Complex)	0	2	6
▪ Rehabilitation of Owner-occupied Housing	3	2	3
▪ Rehabilitation of Renter-occupied Housing	3	3	1
▪ Housing Choices for First-Time Homebuyers	4	3	0
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	1	3	2
2. Long-Term 6 to 15 Years	1	3	2
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	0	2	3
2. Long-Term 6 to 15 Years	1	2	3
▪ One Bedroom (Apartment or House)	0	3	3
▪ Two Bedroom (Apartment or House)	2	3	1
▪ Three Bedroom (Apartment or House)	3	1	2

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	0	3	3
▪ Group Home Housing for Persons with a Mental/Physical Disability	0	2	4
▪ Housing in Downtown	0	1	5
▪ Retirement Housing – Rental	1	3	2
▪ Retirement Housing – Purchase (Owner occupant)	0	3	3
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	1	3	2
2. Middle-income Elderly Persons	0	6	1
3. Upper-income Elderly Persons	1	4	1
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	0	3	3
▪ Single-Room-Occupancy Housing (Boarding Homes)	0	2	4
▪ Short-Term Emergency Shelters – 30 Days or Less	0	1	5
▪ Long-Term Shelters – 90 Days or Less	0	2	4
▪ Transitional Housing (3-12 month temporary housing)	0	2	4
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:
 ... an owner housing rehabilitation program? 7 Yes 1 No (87.5% positive)
 ... a renter housing rehabilitation program? 7 Yes 1 No (87.5% positive)

Would you support your Community 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? 7 Yes 1 No (87.5% positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 7 Yes 1 No (87.5% positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 5 Yes 3 No (62.5% positive)

Do you know anyone who is unable to obtain decent and affordable housing? 3 Yes 5 No
 If yes, rental or owner occupied housing? Rental = 1 Owner = 1

Any Additional Comments: _____

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Place of Residency: ___ Cozad ___ Eddyville **17 Farnam** ___ Gothenburg ___ Lexington ___ Overton
___ Sumner ___ Elwood ___ Eustis ___ Miller ___ Rural Dawson County

	Greatly Needed	Somewhat Needed	Don't Need
▪ Housing For:	-----	-----	-----
1. Low-Income Families	7	3	6
2. Middle-Income Families	6	4	6
3. Upper-Income Families	0	5	10
4. Existing / New Employees	2	5	8
▪ Single Family Housing	7	6	4
▪ Rental Housing (General)	4	6	6
▪ Manufactured Homes	4	4	8
▪ Mobile Homes	1	1	13
▪ Condominiums/Townhomes	0	1	13
▪ Duplex Housing	1	3	12
▪ Apartment Complexes (3 to 12 Units per Complex)	1	3	11
▪ Rehabilitation of Owner-occupied Housing	7	4	5
▪ Rehabilitation of Renter-occupied Housing	4	3	7
▪ Housing Choices for First-Time Homebuyers	6	3	6
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	2	7	6
2. Long-Term 6 to 15 Years	3	5	8
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	1	3	10
2. Long-Term 6 to 15 Years	1	3	11
▪ One Bedroom (Apartment or House)	1	4	10
▪ Two Bedroom (Apartment or House)	2	7	6
▪ Three Bedroom (Apartment or House)	4	8	4

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	2	5	10
▪ Group Home Housing for Persons with a Mental/Physical Disability	2	4	10
▪ Housing in Downtown	0	0	15
▪ Retirement Housing – Rental	1	6	8
▪ Retirement Housing – Purchase (Owner occupant)	0	6	8
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	6	7	4
2. Middle-income Elderly Persons	4	6	6
3. Upper-income Elderly Persons	3	2	10
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	2	5	9
▪ Single-Room-Occupancy Housing (Boarding Homes)	2	0	14
▪ Short-Term Emergency Shelters – 30 Days or Less	4	2	10
▪ Long-Term Shelters – 90 Days or Less	2	0	14
▪ Transitional Housing (3-12 month temporary housing)	2	1	12
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:

... an owner housing rehabilitation program? 13 Yes 4 No (76.5% Positive)

... a renter housing rehabilitation program? 9 Yes 8 No (52.9% Positive)

Would you support your Community 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? 11 Yes 6 No (64.7% Positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 11 Yes 6 No (64.7% Positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 11 Yes 6 No (64.7% Positive)

Do you know anyone who is unable to obtain decent and affordable housing? 4 Yes 13 No
If yes, rental or owner occupied housing? Rental = 1 Owner = 1 Both = 2

Any Additional Comments: _____

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Place of Residency: ___ Cozad ___ Eddyville ___ Farnam **200 Gothenburg** ___ Lexington ___ Overton
___ Sumner ___ Elwood ___ Eustis ___ Miller ___ Rural Dawson County

	Greatly Needed	Somewhat Needed	Don't Need
▪ Housing For:	-----	-----	-----
1. Low-Income Families	63	83	40
2. Middle-Income Families	96	82	99
3. Upper-Income Families	11	66	103
4. Existing / New Employees	54	106	16
▪ Single Family Housing	68	103	19
▪ Rental Housing (General)	76	90	24
▪ Manufactured Homes	18	77	82
▪ Mobile Homes	11	29	139
▪ Condominiums/Townhomes	27	78	78
▪ Duplex Housing	27	96	57
▪ Apartment Complexes (3 to 12 Units per Complex)	30	74	77
▪ Rehabilitation of Owner-occupied Housing	51	90	40
▪ Rehabilitation of Renter-occupied Housing	60	77	44
▪ Housing Choices for First-Time Homebuyers	101	63	16
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	50	96	26
2. Long-Term 6 to 15 Years	56	88	31
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	35	82	55
2. Long-Term 6 to 15 Years	36	80	60
▪ One Bedroom (Apartment or House)	36	76	63
▪ Two Bedroom (Apartment or House)	61	98	25
▪ Three Bedroom (Apartment or House)	89	74	20

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	38	104	42
▪ Group Home Housing for Persons with a Mental/Physical Disability	30	88	61
▪ Housing in Downtown	14	50	111
▪ Retirement Housing – Rental	29	105	44
▪ Retirement Housing – Purchase (Owner occupant)	32	99	48
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	88	72	23
2. Middle-income Elderly Persons	72	83	26
3. Upper-income Elderly Persons	21	70	88
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	36	77	68
▪ Single-Room-Occupancy Housing (Boarding Homes)	16	52	111
▪ Short-Term Emergency Shelters – 30 Days or Less	60	72	50
▪ Long-Term Shelters – 90 Days or Less	37	67	73
▪ Transitional Housing (3-12 month temporary housing)	31	88	62
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:
 ... an owner housing rehabilitation program? 138 Yes 62 No (69.0% Positive)
 ... a renter housing rehabilitation program? 120 Yes 80 No (60.0% Positive)

Would you support your Community 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? 156 Yes 44 No (78.0% Positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 156 Yes 44 No (78.0% Positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 155 Yes 45 No (77.5% Positive)

Do you know anyone who is unable to obtain decent and affordable housing? 70 Yes 130 No
 If yes, rental or owner occupied housing? Rental = 26 Owner = 15 Both = 20

Any Additional Comments: _____

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Place of Residency: ___ Cozad ___ Eddyville ___ Farnam ___ Gothenburg **75 Lexington** ___ Overton
___ Sumner ___ Elwood ___ Eustis ___ Miller ___ Rural Dawson County

	Greatly Needed	Somewhat Needed	Don't Need
▪ Housing For:	-----	-----	-----
1. Low-Income Families	49	18	4
2. Middle-Income Families	30	34	6
3. Upper-Income Families	7	23	36
4. Existing / New Employees	29	30	5
▪ Single Family Housing	43	22	3
▪ Rental Housing (General)	42	20	5
▪ Manufactured Homes	9	29	28
▪ Mobile Homes	3	16	46
▪ Condominiums/Townhomes	11	29	26
▪ Duplex Housing	14	38	13
▪ Apartment Complexes (3 to 12 Units per Complex)	19	36	12
▪ Rehabilitation of Owner-occupied Housing	32	27	6
▪ Rehabilitation of Renter-occupied Housing	35	27	5
▪ Housing Choices for First-Time Homebuyers	40	23	4
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	28	27	10
2. Long-Term 6 to 15 Years	25	27	11
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	12	26	22
2. Long-Term 6 to 15 Years	14	26	21
▪ One Bedroom (Apartment or House)	20	38	9
▪ Two Bedroom (Apartment or House)	31	32	6
▪ Three Bedroom (Apartment or House)	39	23	5

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	26	31	11
▪ Group Home Housing for Persons with a Mental/Physical Disability	26	29	13
▪ Housing in Downtown	9	19	37
▪ Retirement Housing – Rental	20	35	8
▪ Retirement Housing – Purchase (Owner occupant)	13	34	14
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	44	16	7
2. Middle-income Elderly Persons	24	35	7
3. Upper-income Elderly Persons	6	28	29
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	28	24	12
▪ Single-Room-Occupancy Housing (Boarding Homes)	17	28	19
▪ Short-Term Emergency Shelters – 30 Days or Less	27	24	14
▪ Long-Term Shelters – 90 Days or Less	20	27	18
▪ Transitional Housing (3-12 month temporary housing)	22	33	11
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:
 ... an owner housing rehabilitation program? 55 Yes 20 No (73.3% Positive)
 ... a renter housing rehabilitation program? 61 Yes 14 No (81.3% Positive)

Would you support your Community 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? 64 Yes 11 No (85.3% Positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 67 Yes 8 No (89.3% Positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 56 Yes 19 No (74.6% Positive)

Do you know anyone who is unable to obtain decent and affordable housing? 25 Yes 50 No
 If yes, rental or owner occupied housing? Rental = 12 Owner = 1 Both = 8

Any Additional Comments: _____

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___ Sumner ___ Elwood ___ Eustis ___ Miller ___ Rural Dawson County

	Greatly Needed	Somewhat Needed	Don't Need
▪ Housing For:	-----	-----	-----
1. Low-Income Families	20	16	4
2. Middle-Income Families	15	23	2
3. Upper-Income Families	2	11	26
4. Existing / New Employees	11	19	7
▪ Single Family Housing	19	18	2
▪ Rental Housing (General)	15	21	5
▪ Manufactured Homes	0	26	13
▪ Mobile Homes	1	2	37
▪ Condominiums/Townhomes	0	11	29
▪ Duplex Housing	2	17	18
▪ Apartment Complexes (3 to 12 Units per Complex)	4	19	18
▪ Rehabilitation of Owner-occupied Housing	13	17	8
▪ Rehabilitation of Renter-occupied Housing	11	17	10
▪ Housing Choices for First-Time Homebuyers	19	16	3
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	6	23	8
2. Long-Term 6 to 15 Years	10	18	9
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	2	18	18
2. Long-Term 6 to 15 Years	4	17	17
▪ One Bedroom (Apartment or House)	2	19	18
▪ Two Bedroom (Apartment or House)	10	22	8
▪ Three Bedroom (Apartment or House)	16	19	5

	Greatly Needed	Somewhat Needed	Don't Need
▪ Independent Living Housing for Persons with a Mental/Physical Disability	11	18	12
▪ Group Home Housing for Persons with a Mental/Physical Disability	8	13	20
▪ Housing in Downtown	1	10	28
▪ Retirement Housing – Rental	10	18	10
▪ Retirement Housing – Purchase (Owner occupant)	7	21	9
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	22	14	3
2. Middle-income Elderly Persons	12	22	7
3. Upper-income Elderly Persons	5	14	20
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	16	10	13
▪ Single-Room-Occupancy Housing (Boarding Homes)	4	10	26
▪ Short-Term Emergency Shelters – 30 Days or Less	5	11	24
▪ Long-Term Shelters – 90 Days or Less	4	8	28
▪ Transitional Housing (3-12 month temporary housing)	4	8	27
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:
 ... an owner housing rehabilitation program? 32 Yes 9 No (78.0% Positive)
 ... a renter housing rehabilitation program? 24 Yes 17 No (58.5% Positive)

Would you support your Community 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? 36 Yes 5 No (87.8% Positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 34 Yes 7 No (82.9% Positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 28 Yes 13 No (68.3% Positive)

Do you know anyone who is unable to obtain decent and affordable housing? 12 Yes 29 No
 If yes, rental or owner occupied housing? Rental = 1 Owner = 6 Both = 2

Any Additional Comments: _____

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Place of Residency: ___ Cozad ___ Eddyville ___ Farnam ___ Gothenburg ___ Lexington ___ Overton
26 Summer ___ Elwood ___ Eustis ___ Miller ___ Rural Dawson County

	Greatly Needed	Somewhat Needed	Don't Need
▪ Housing For:	-----	-----	-----
1. Low-Income Families	13	10	1
2. Middle-Income Families	14	8	1
3. Upper-Income Families	3	6	10
4. Existing / New Employees	9	7	1
▪ Single Family Housing	11	11	1
▪ Rental Housing (General)	9	11	0
▪ Manufactured Homes	6	12	1
▪ Mobile Homes	2	9	8
▪ Condominiums/Townhomes	2	4	15
▪ Duplex Housing	5	8	7
▪ Apartment Complexes (3 to 12 Units per Complex)	3	5	11
▪ Rehabilitation of Owner-occupied Housing	9	8	1
▪ Rehabilitation of Renter-occupied Housing	9	9	1
▪ Housing Choices for First-Time Homebuyers	12	8	0
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	7	7	1
2. Long-Term 6 to 15 Years	8	7	1
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	2	6	6
2. Long-Term 6 to 15 Years	3	4	7
▪ One Bedroom (Apartment or House)	3	9	3
▪ Two Bedroom (Apartment or House)	6	13	0
▪ Three Bedroom (Apartment or House)	11	7	0

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	2	10	7
▪ Group Home Housing for Persons with a Mental/Physical Disability	1	3	14
▪ Housing in Downtown	1	4	12
▪ Retirement Housing – Rental	9	9	3
▪ Retirement Housing – Purchase (Owner occupant)	5	8	3
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	14	8	1
2. Middle-income Elderly Persons	10	10	2
3. Upper-income Elderly Persons	3	4	10
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	7	8	6
▪ Single-Room-Occupancy Housing (Boarding Homes)	1	3	15
▪ Short-Term Emergency Shelters – 30 Days or Less	2	6	11
▪ Long-Term Shelters – 90 Days or Less	0	6	12
▪ Transitional Housing (3-12 month temporary housing)	2	5	11
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:
 ... an owner housing rehabilitation program? 21 Yes 5 No (80.8% Positive)
 ... a renter housing rehabilitation program? 18 Yes 8 No (69.2% Positive)

Would you support your Community 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? 26 Yes 0 No (100% Positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 24 Yes 2 No (92.3% Positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 20 Yes 6 No (76.9% Positive)

Do you know anyone who is unable to obtain decent and affordable housing? 9 Yes 17 No
 If yes, rental or owner occupied housing? Rental = 4 Owner = 1 Both = 2

Any Additional Comments: _____

THANK YOU!

Please return completed survey,
 By October 31, 2007, to:

Dawson Area Development
 P.O. Box 106
 Cozad, NE 69130

Remember! Give us your name and telephone number and be eligible for a drawing to win **\$100!!!**

Name: _____
 Phone: _____

Or to Your City or Village Clerk

DAWSON COUNTY AREA COMMUNITIES HOUSING STUDIES

“Housing Needs & Wants Survey”

IMPORTANT!!!

**COMPLETE AND RETURN THIS SURVEY BY OCTOBER 31, 2007 AND BE ELIGIBLE
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Please take a few minutes to complete the following survey indicating the type of housing needed in your Community during the next five years. [Check (✓) the appropriate boxes].

Place of Residency: ___ Cozad ___ Eddyville ___ Farnam ___ Gothenburg ___ Lexington ___ Overton
___ Sumner **38 Elwood** ___ Eustis ___ Miller ___ Rural Dawson County

	Greatly Needed	Somewhat Needed	Don't Need
▪ Housing For:	-----	-----	-----
1. Low-Income Families	17	14	4
2. Middle-Income Families	18	15	1
3. Upper-Income Families	2	7	22
4. Existing / New Employees	5	20	2
▪ Single Family Housing	17	13	2
▪ Rental Housing (General)	21	11	1
▪ Manufactured Homes	1	17	13
▪ Mobile Homes	1	7	24
▪ Condominiums/Townhomes	1	13	18
▪ Duplex Housing	1	19	12
▪ Apartment Complexes (3 to 12 Units per Complex)	6	21	6
▪ Rehabilitation of Owner-occupied Housing	4	23	4
▪ Rehabilitation of Renter-occupied Housing	8	18	6
▪ Housing Choices for First-Time Homebuyers	14	17	2
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	3	19	7
2. Long-Term 6 to 15 Years	10	15	6
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	1	14	14
2. Long-Term 6 to 15 Years	3	15	12
▪ One Bedroom (Apartment or House)	5	13	13
▪ Two Bedroom (Apartment or House)	10	19	4
▪ Three Bedroom (Apartment or House)	17	10	5

	Greatly Needed	Somewhat Needed	Don't Need
▪ Independent Living Housing for Persons with a Mental/Physical Disability	5	17	12
▪ Group Home Housing for Persons with a Mental/Physical Disability	4	9	19
▪ Housing in Downtown	0	8	26
▪ Retirement Housing – Rental	5	25	3
▪ Retirement Housing – Purchase (Owner occupant)	4	21	7
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	14	17	3
2. Middle-income Elderly Persons	11	20	2
3. Upper-income Elderly Persons	3	15	14
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	6	15	12
▪ Single-Room-Occupancy Housing (Boarding Homes)	1	8	24
▪ Short-Term Emergency Shelters – 30 Days or Less	2	13	19
▪ Long-Term Shelters – 90 Days or Less	1	11	21
▪ Transitional Housing (3-12 month temporary housing)	2	8	23
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:
 ... an owner housing rehabilitation program? 29 Yes 9 No (76.3% Positive)
 ... a renter housing rehabilitation program? 24 Yes 14 No (63.2% Positive)

Would you support your Community 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? 33 Yes 5 No (86.8% Positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 30 Yes 8 No (78.9% Positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 29 Yes 9 No (76.3% Positive)

Do you know anyone who is unable to obtain decent and affordable housing? 13 Yes 25 No
 If yes, rental or owner occupied housing? Rental = 5 Owner = 4 Both = 3

Any Additional Comments: _____

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Please take a few minutes to complete the following survey indicating the type of housing needed in your Community during the next five years. [Check (✓) the appropriate boxes].

Place of Residency: ___ Cozad ___ Eddyville ___ Farnam ___ Gothenburg ___ Lexington ___ Overton
___ Sumner ___ Elwood **31 Eustis** ___ Miller ___ Rural Dawson County

	Greatly Needed	Somewhat Needed	Don't Need
▪ Housing For:	-----	-----	-----
1. Low-Income Families	11	10	4
2. Middle-Income Families	15	8	2
3. Upper-Income Families	3	8	10
4. Existing / New Employees	9	7	3
▪ Single Family Housing	14	9	2
▪ Rental Housing (General)	12	15	1
▪ Manufactured Homes	1	15	6
▪ Mobile Homes	0	7	14
▪ Condominiums/Townhomes	1	11	8
▪ Duplex Housing	1	13	6
▪ Apartment Complexes (3 to 12 Units per Complex)	0	11	8
▪ Rehabilitation of Owner-occupied Housing	9	10	4
▪ Rehabilitation of Renter-occupied Housing	8	9	3
▪ Housing Choices for First-Time Homebuyers	16	7	0
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	9	10	4
2. Long-Term 6 to 15 Years	9	9	4
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	3	11	4
2. Long-Term 6 to 15 Years	2	11	4
▪ One Bedroom (Apartment or House)	2	10	6
▪ Two Bedroom (Apartment or House)	4	15	2
▪ Three Bedroom (Apartment or House)	8	11	2

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	6	9	9
▪ Group Home Housing for Persons with a Mental/Physical Disability	3	10	10
▪ Housing in Downtown	0	4	16
▪ Retirement Housing – Rental	3	15	4
▪ Retirement Housing – Purchase (Owner occupant)	4	9	5
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	8	13	3
2. Middle-income Elderly Persons	8	11	3
3. Upper-income Elderly Persons	7	7	4
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	8	9	6
▪ Single-Room-Occupancy Housing (Boarding Homes)	1	6	13
▪ Short-Term Emergency Shelters – 30 Days or Less	2	5	14
▪ Long-Term Shelters – 90 Days or Less	1	8	12
▪ Transitional Housing (3-12 month temporary housing)	1	5	14
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:
 ... an owner housing rehabilitation program? 21 Yes 10 No (67.7% Positive)
 ... a renter housing rehabilitation program? 16 Yes 15 No (51.6% Positive)

Would you support your Community 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? 25 Yes 6 No (80.6% Positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 25 Yes 6 No (80.6% Positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 24 Yes 7 No (77.4% Positive)

Do you know anyone who is unable to obtain decent and affordable housing? 8 Yes 23 No
 If yes, rental or owner occupied housing? Rental = 3 Owner = 1 Both = 3

Any Additional Comments: _____

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Please take a few minutes to complete the following survey indicating the type of housing needed in your Community during the next five years. [Check (✓) the appropriate boxes].

Place of Residency: ___ Cozad ___ Eddyville ___ Farnam ___ Gothenburg ___ Lexington ___ Overton
___ Sumner ___ Elwood ___ Eustis **7 Miller** ___ Rural Dawson County

	Greatly Needed	Somewhat Needed	Don't Need
▪ Housing For:	-----	-----	-----
1. Low-Income Families	4	1	2
2. Middle-Income Families	2	3	2
3. Upper-Income Families	0	3	4
4. Existing / New Employees	1	4	2
▪ Single Family Housing	3	2	1
▪ Rental Housing (General)	2	0	4
▪ Manufactured Homes	1	3	3
▪ Mobile Homes	1	1	5
▪ Condominiums/Townhomes	1	0	6
▪ Duplex Housing	1	3	3
▪ Apartment Complexes (3 to 12 Units per Complex)	1	1	5
▪ Rehabilitation of Owner-occupied Housing	1	2	3
▪ Rehabilitation of Renter-occupied Housing	0	4	3
▪ Housing Choices for First-Time Homebuyers	3	1	2
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	0	4	2
2. Long-Term 6 to 15 Years	2	2	2
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	0	3	3
2. Long-Term 6 to 15 Years	1	2	3
▪ One Bedroom (Apartment or House)	1	2	4
▪ Two Bedroom (Apartment or House)	1	3	3
▪ Three Bedroom (Apartment or House)	3	3	1

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	2	2	3
▪ Group Home Housing for Persons with a Mental/Physical Disability	1	1	5
▪ Housing in Downtown	1	0	4
▪ Retirement Housing – Rental	3	2	2
▪ Retirement Housing – Purchase (Owner occupant)	2	2	3
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	4	1	2
2. Middle-income Elderly Persons	2	3	2
3. Upper-income Elderly Persons	1	1	4
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	3	1	3
▪ Single-Room-Occupancy Housing (Boarding Homes)	1	0	6
▪ Short-Term Emergency Shelters – 30 Days or Less	1	2	4
▪ Long-Term Shelters – 90 Days or Less	1	1	5
▪ Transitional Housing (3-12 month temporary housing)	1	2	4
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:
 ... an owner housing rehabilitation program? 3 Yes 4 No (42.9% Positive)
 ... a renter housing rehabilitation program? 3 Yes 4 No (42.9% Positive)

Would you support your Community 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? 5 Yes 2 No (71.4% Positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 4 Yes 3 No (57.1% Positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 4 Yes 3 No (57.1% Positive)

Do you know anyone who is unable to obtain decent and affordable housing? 1 Yes 6 No
 If yes, rental or owner occupied housing? Owner = 1

Any Additional Comments: _____

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Please take a few minutes to complete the following survey indicating the type of housing needed in your Community during the next five years. [Check (✓) the appropriate boxes].

Place of Residency: ___ Cozad ___ Eddyville ___ Farnam ___ Gothenburg ___ Lexington ___ Overton
___ Sumner ___ Elwood ___ Eustis ___ Miller **10 Rural Dawson County**

	Greatly Needed	Somewhat Needed	Don't Need
▪ Housing For:	-----	-----	-----
1. Low-Income Families	5	2	1
2. Middle-Income Families	5	3	1
3. Upper-Income Families	0	4	4
4. Existing / New Employees	3	4	1
▪ Single Family Housing	5	3	1
▪ Rental Housing (General)	6	2	1
▪ Manufactured Homes	1	2	5
▪ Mobile Homes	0	1	7
▪ Condominiums/Townhomes	2	2	4
▪ Duplex Housing	3	5	1
▪ Apartment Complexes (3 to 12 Units per Complex)	4	4	1
▪ Rehabilitation of Owner-occupied Housing	3	4	2
▪ Rehabilitation of Renter-occupied Housing	2	4	2
▪ Housing Choices for First-Time Homebuyers	6	3	0
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	3	3	2
2. Long-Term 6 to 15 Years	3	4	1
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	2	3	2
2. Long-Term 6 to 15 Years	1	4	3
▪ One Bedroom (Apartment or House)	2	4	2
▪ Two Bedroom (Apartment or House)	2	3	2
▪ Three Bedroom (Apartment or House)	3	3	2

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	1	6	1
▪ Group Home Housing for Persons with a Mental/Physical Disability	1	4	2
▪ Housing in Downtown	0	3	6
▪ Retirement Housing – Rental	3	4	2
▪ Retirement Housing – Purchase (Owner occupant)	2	6	2
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	1	6	2
2. Middle-income Elderly Persons	2	6	2
3. Upper-income Elderly Persons	1	4	4
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	2	4	4
▪ Single-Room-Occupancy Housing (Boarding Homes)	2	1	6
▪ Short-Term Emergency Shelters – 30 Days or Less	1	4	5
▪ Long-Term Shelters – 90 Days or Less	1	5	4
▪ Transitional Housing (3-12 month temporary housing)	2	4	3
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:
 ... an owner housing rehabilitation program? 8 Yes 2 No (80.0% Positive)
 ... a renter housing rehabilitation program? 6 Yes 4 No (60.0% Positive)

Would you support your Community 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? 8 Yes 2 No (80.0% Positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 9 Yes 1 No (90.0% Positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 7 Yes 3 No (70.0% Positive)

Do you know anyone who is unable to obtain decent and affordable housing? 4Yes 6No
 If yes, rental or owner occupied housing? Rental = 1 Owner = 1

Any Additional Comments: _____

THANK YOU!

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 Cozad, NE 69130

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Name: _____
 Phone: _____

Or to Your City or Village Clerk

Workforce Housing Needs Survey

The **Dawson Area Development**, in cooperation with major employers in the Dawson County Area, is conducting the following Survey to determine the specific renter and owner housing needs of the Area's workforce. If you work in one of the following listed communities, we would appreciate you completing and returning the following Survey to your employer, by November 20th.

Place of Employment? _____

Fairbanks International = 30 Lexington Public Schools = 39 Gothenburg Public Schools = 22 Hunt Cleaners=7
City of Gothenburg = 12 Cornhusker Energy = 10 Parker Tech=2 Other = 13
All Points Cooperative = 18 Eilers Machine & Welding = 8 Tabora Farms Bakery = 4
Tri-County Hospital=10 Designer Craft=9 HIM/Medical Records=1

In which community do you currently reside?

Cozad 26 Eddyville 3 Farnam 2 Gothenburg 43 Lexington 66
 Overton 2 Sumner 0 Elwood 7 Eustis 2 Miller 0
 Rural Dawson County 13 Other 21

Number of Persons in your household? 185 Total

One = 22 Two = 69 Three = 30 Four = 34 Five+ = 30

Do you rent or are you a homeowner? Rent 39 Own 146

Are you satisfied with your current housing situation? Yes 142 No 42

If No, why? _____ *(See Comments)*

What is your current annual total household income?

48 \$25K-40K 50 \$41K- 55K 33 55K-75K 32 \$76K+

Below \$25K=2

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

For Renters		For Owners	
1	Lack of handicap accessible housing	5	Lack of handicap accessible housing
23	Cost of rent	52	Housing prices
3	Job status	14	Restrictive zoning/building codes
8	Attitudes of landlords & neighbors	12	Job status
25	Lack of availability of decent rental units in your price range	42	Cost of utilities
0	Use of background checks	13	Attitudes of immediate neighbors
8	Excessive application fees and/or rental deposits	7	Lack of educational resources about homeowner responsibilities
17	Cost of utilities	24	Mortgage lending application requirements
0	Lack of educational resources about tenant responsibilities	26	Excessive down payment/closing costs
		38	Cost of homeowners insurance
		20	Lack of housing choices
	Other: Condition of available housing	1	Other: Property Taxes
	Other:		Other: Flood Insurance
		1	Other: Home Repair Costs
		1	Other: PMI Insurance

If you are currently a RENTER and would like to become a HOMEOWNER in the next five years, or if you are currently an OWNER and desire to upgrade or change housing in the next five years, please complete the following questions. If not, please return your survey to your employer.

In which one of the following communities would you like to **purchase a home**?

Cozad 15 Eddyville___ Farnam 1 Gothenburg 19 Lexington 23
Overton 4 Sumner___ Elwood 1 Eustis 1 Miller___
Other=3

Which of the following factors may prevent you from becoming a homeowner?

21 Lack of closing costs 21 Lack of Downpayment 17 Poor Credit history
9 Lack of available homes for sale 35 Prices of homes on market too high

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

63 Single Family 5 Attached Townhouse Or Duplex Type Unit
___ Mobile Home 1 Other Acreage___ (please explain)

How many bedrooms would your family need?

2 One 11 Two 33 Three 27 Four or more

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

29 \$45K -\$85K 15 \$86K-115K 11 \$116K-\$135K 5 \$136K-\$175K
1 \$176K-225K ___ \$226K+

Less than \$45K=1

If you are currently a RENTER, and want to remain a renter, but need a different or alternative rental situation, within the next five years, please complete the following questions. If not, please return your survey to your employer.

In which one of the following communities would you like to be a **renter**?

Cozad 3 Eddyville___ Farnam___ Gothenburg 1 Lexington 3
Overton 1 Sumner___ Elwood 1 Eustis___ Miller___

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

5 Single Family 2 Attached Townhouse Or Duplex Type Unit
___ Mobile Home ___ Standard Apartment Unit
2 Other _____

How many bedrooms would your family need?

0 One 1 Two 3 Three 4 Four +

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

2 \$350-\$450 3 \$451-\$550 2 \$551-\$650 0 \$651-\$750 1 \$751-\$850

If you give us your Name and Telephone Number, you will be eligible for a \$100 gift certificate drawing. Thank You For Your Participation!

Name _____

Telephone Number _____