

GREELEY COUNTY, NEBRASKA

COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING - 2025.



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GREELEY COUNTY, NEBRASKA COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING - 2025.

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SECTION 1

**OVERVIEW OF RESEARCH ACTIVITIES &
EXPECTED OUTCOMES.**

OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

■ INTRODUCTION. ■

This **County-Wide Housing Study** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for **Greeley County, Nebraska**, including each incorporated Community and Rural Greeley County, identified as the Balance of County. The Study represents a component to the recently-updated Greeley County Comprehensive Plan. The **Study** provides a picture of the County's demographics and past and present housing characteristics. A "**10-Year Housing Action Plan**," identifies recommended future housing projects for Greeley County.

The **County-Wide Housing Study** was conducted for the **Greeley County Planning & Zoning Board (GCP&ZB)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. **GCP&ZB and the citizens of the County all provided invaluable information.** Funding for the **County-Wide Housing Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from **GCP&ZB**.



■ RESEARCH APPROACH. ■

The **Greeley County-Wide Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2008-2012 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources.

To facilitate effective planning and implementation activities, housing demand projections were developed for a 10 year period. The implementation period for this Housing Study will be June, 2015, to June, 2025.

■ PURPOSE OF STUDY. ■

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

The **objectives** of this **Housing Study** are **five-fold**:

- 1) **analyze the recent past and present housing situation in Greeley County**, with emphasis on determining the need for workforce, elderly and both rental and owner housing options;
- 2) **provide a process for educating and energizing the leadership of Greeley County and each Community** to take an active role in improving and creating modern and safe, both market rate and affordable housing options;
- 3) **identify the future target housing needs for the County and each Community**;
- 4) design program-specific housing projects to address **homeownership**, including a **continuum of housing care for older adults and persons with special needs** and all housing types necessary to both **retain and expand job opportunities** in Greeley County; and
- 5) address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of the County and each Community.

This **Housing Study** included quantitative and qualitative research activities. The **Qualitative activities** included a comprehensive Community citizen participation program consisting of a **Workforce Housing Needs Survey** and meetings with GCP&ZB, with the intent to understand the issues and needs of the local citizenry. **Quantitative research activities** included the gathering of multiple sets of statistical and field data for the County and each Community. The collection and analysis of this data allowed for the projection of the County population and household base, income capacity and housing profile and demand.

■ SUMMARY. ■

Future population and household growth in Greeley County will be driven by new and expanded housing and economic development and public service activities. **The most critical housing issues in Greeley County are to promote the development of housing for the local workforce and young professionals, affordable to all salary income levels, as well as the senior population needing housing units with handicap accessibility and accommodating amenities and services.** Other housing priorities in the County include providing housing opportunities for first-time homebuyers and middle-income persons and families. This can be accomplished through constructing new housing units of various types and styles, having three+-bedrooms.

Greeley County will experience an estimated population of 2,359 by 2025. This represents a decrease of 4.9 percent from the current (2015) estimated population of 2,482. Expanded activity with local and/or regional contractors, housing development corporations and financial providers could potentially reverse the trend of a declining population in the County.

To meet the needs of current and future residents, the County should strive to develop up to **62 new housing units, by 2025.** A total of 48 owner and 14 rental housing units should be built to accommodate the housing needs of low- to moderate-income families, the elderly and special population households, especially the housing needs of the local workforce. New housing types should include single family homes, duplex/triplex units and town homes.

Most of the newly-constructed housing units will be located in the City of Greeley, along with the Balance of County. An estimated 14 housing units, consisting of 10 owner and four rental units, for Greeley, while an estimated 20 owner units are projected for the Balance of County. All Communities in Greeley County should also focus on housing purchase-rehab-resale or re-rent activities to meet their respective housing target demand.



SECTION 2

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

■ INTRODUCTION. ■

The Greeley County, Nebraska County-Wide Housing Study included both qualitative and quantitative research activities. Discussed in this **Section** is the **comprehensive citizen participation program** that was implemented to gather the opinions of the Greeley County citizenry regarding housing issues and needs.

Planning for the County and each Community's future is most effective when it includes opinions from as many citizens as possible. Several methods used to gather information from the citizens of Greeley County and each Community including a “**Workforce Housing Needs Survey.**”

■ WORKFORCE HOUSING NEEDS SURVEY. ■

The **Greeley County Planning & Zoning Board**, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the County's workforce. A total of **17 Surveys** were returned. This included seven Surveys from Greeley, four from Scotia, three from Wolbach, and one each from Rural Greeley County and the nearby Communities of North Loup and Ord.

Survey participants were asked to provide information on such subjects as issues and barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or a renter. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in **Appendix I**.

- The primary major employers participating in the Survey included Greeley County (Government) and Central Valley Public Schools.
- Survey participants included 14 homeowners and three renters. A total of **three participants were not satisfied with their current housing situation**. Reasons included their home being too small, in need of substantial updating and being too far from their place of employment.

- Most respondents identified the ability to afford a home priced between \$70,000 and \$100,000, or a monthly house or rental payment between \$350 and \$500.
- **A total of four participants expressed interest in purchasing a single family home in Greeley County.**

Survey participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing for their families. The most common barriers identified when obtaining affordable **owner housing** included **the costs of utilities and housing prices, as well as a lack of sufficient homes for sale.** The most common barriers faced when obtaining affordable **rental housing** included **the high cost of rent and utilities and job status of the participant.**



■ LONG TERM CARE HOUSING SURVEY: SPALDING, NEBRASKA. ■

In 2013, the Village of Spalding, Nebraska, completed a “**Long Term Care Housing Market Study**” that analyzed the demand for developing a long term care and associated assisted living facility in the Community. Spalding residents participated in a **Long Term Care Housing Survey** that gathered local opinion regarding the need for a long term care facility, including necessary amenities to be provided. A total of 271 surveys were completed. **A total of 260 participants stated a long term care facility was needed in Spalding, while 245 participants stated the Community needs to develop an assisted living facility.** Complete results of this Survey are highlighted in **Appendix I.**

■ HOUSING GOALS & ACTION STEPS. ■

The following Greeley County “Housing Goals & Action Steps” reflect citizen input through Surveys and meetings with the Greeley County Planning & Zoning Board (GCP&ZB). GCP&ZB provided several opportunities for input from various individuals, organizations, groups and Community and County leadership, regarding the existing and future housing needs of the County and each Community. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in Greeley County.

Goal 1: County-Wide Housing Development Initiative. Implement a **housing development initiative** for the County and each Community, as a primary economic development activity. **Housing for the local workforce and elderly populations is of greatest need in Greeley County.**

- **Action Step 1:** Establish a **County-Wide Employer’s Housing Assistance Program**, encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing. Assistance could include, but not be limited to, locating and negotiating the purchase of a home, to providing funding assistance for the purchase and/or rehabilitation of a house. Funding assistance could be, for example, a \$5,000 to \$10,000 grant and/or low-interest loan to persons and families for closing costs, down payment, etc.
- **Action Step 2:** Collaborate with the **Central Nebraska Housing Developers (CNHD)** and selected local social services organizations. This should include the implementation of a **Continuum of (Housing) Residential Care Program** in the County, directed at persons and families 62+ years of age. This Program would address several facets of elderly housing and supportive services needs, to coincide with a projected growth in elderly population. Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.

Goal 2: Rehabilitation/Preservation of Existing Owner and Rental Housing Stock. Housing rehabilitation programs and activities in Greeley County should strive to protect and preserve the existing housing stock of the Communities.

- **Action Step 1:** As needed, the County and each Community should establish a policy of condemning and demolishing housing of a dilapidated state, not cost effective to rehabilitate. **Vacated land could be placed in a County-Wide Land Bank Program, to be used for future owner and rental housing development needs.**

- **Action Step 2:** Housing rehabilitation programs, for both owner and rental housing units, should be expanded in Greeley County, with emphasis on meeting the housing needs of the elderly, low income families and housing occupied by persons with special needs. **Utilization of CNHD Purchase-Rehab-Resale Program is recommended for Greeley County Communities.**
- **Action Step 3:** Greeley County Communities should recognize and make a concentrated effort to preserve housing of historical significance, as an effort to preserve County and Community history.
- **Action Step 4:** To ensure a clean and safe residential environment, the ongoing maintenance of private residential properties is needed, i.e. trash removal, junk cars, etc. **Implement annual Community clean-up activities throughout Greeley County.**



Goal 3: New Housing Developments in Greeley County Communities should address the needs of both owner and renter households of all age and income sectors, with varied price products.

- **Action Step 1:** Develop unique solutions to create residential developments, both on existing vacant lots as infill development, and on land adjacent the Corporate Limits of a Community, in an effort to make vacant land available for expanded residential growth. Identify lots and tracts of land for future housing development opportunities. **All Communities in Greeley County have available tracts of open space, adjacent their respective Corporate Limits, where a rural housing subdivision could be platted and developed.**
- **Action Step 2:** Build new housing that consists of a mix of both owner and rental housing units. Affordable housing for both middle-income workforce families and households that are cost-burdened is needed throughout the County. Affordable homes, particularly those with two+-bedrooms, are in demand in Greeley County Communities. Special attention should be given the construction of single family housing units for large families.

New housing development in each Greeley County Community should include the construction or rehabilitation of housing that is accessible for use and visit by persons and families with special needs.

Rental units should be constructed in Greeley County, with emphasis on townhome and duplex rental units, for both local workforce and elderly households. **Rental housing price products in the County should rent at or above the average affordable monthly rent of \$510.**

- **Action Step 3:** Employ proper, modern planning practices for the development of housing units in future rural subdivisions. **This would include the design of modern infrastructure systems.**



Goal 4: Financing Activities for Housing Development in Greeley County. Housing developers should consider both public and private funding sources when constructing new housing stock.

- **Action Step 1:** Housing developers should be encouraged to pursue securing any and all available tools of financing assistance in the development of new housing projects in the County and each Community. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, USDA Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs. **GCP&ZB, along with CNHD, will need to develop and/or continue partnerships with developers and funders to enhance housing development activities in the County.**
- **Action Step 2:** Greeley County Communities should utilize **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase and preparation, as well as public facility and utility requirements.

Goal 5: Impediments to Fair Housing Choice. The Communities of Greeley County will need to identify and establish a plan to eliminate all barriers and impediments to fair housing choice. Both, the public and private sectors of the County, should play a role in this process. This would include the involvement of City Government, schools, churches and the local private sector.

- **Action Step 1:** Address the primary impediments to fair housing choice in Greeley County. For **owners**, this includes the **costs of utilities, excessive housing prices and a lack of sufficient homes for sale.** For **renters**, impediments include **the high cost of rent, job status and a lack of decent rental units at an affordable price range.**
- **Action Step 2:** Greeley County Communities should prepare and approve, by Ordinance, a **Fair Housing Policy**, to insure all current and future residents of the Communities do not experience any discrimination in housing choice.

SECTION 3

GREELEY COUNTY/COMMUNITY PROFILE.

GREELEY COUNTY/COMMUNITY PROFILE.

■ INTRODUCTION. ■

This Section of the Greeley County, Nebraska County-Wide Housing Study with Strategies for Affordable Housing provides a population, income, economic and housing profile of the County. Presented are both trend and projection analysis. Emphasis is placed on a 10-year projection of change.

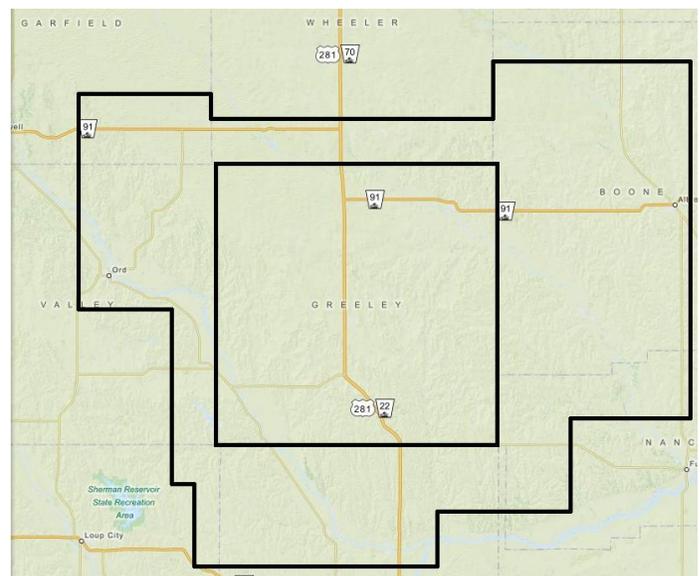
Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout Greeley County. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing the County and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

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Greeley County, included a five-year period, **June, 2015, to June, 2025.** This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

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

■ HOUSING MARKET AREA. ■

The **Housing Market Area** of Greeley County is divided into two segments, a primary and a secondary housing market area. The Primary Housing Market Area for Greeley County includes all of Greeley County. The Secondary Housing Market Area for Greeley County includes portions of Valley, Garfield, Wheeler, Boone, Nance, Howard and Sherman Counties. This Secondary Housing Market Area could provide added stability to the population of Greeley County. In order to attract residents of these areas, the County and each Community need to provide a variety of housing types, owner and rental, at various price ranges.



■ POPULATION PROFILE. ■

Population Trends and Projections.

The population of the previous two Decennial Censuses (2000 and 2010) recorded a decrease in population for Greeley County. The County's population decreased from 2,714, in 2000, to 2,538, in 2010, a decrease of 176 persons, or 6.5 percent.

Currently (2015), the population for the County is an estimated 2,482 and is expected to decline by an estimated 4.9 percent, or 123, from 2015 to 2025.

Greeley County, as well as each Community, can reverse the declining population by expanding employment opportunities in close proximity to Communities, combined with available housing opportunities and primary transportation corridors. **A stable population base contributes to the need for new and improved housing for various forms, types and sectors of the County. A highly-involved planning and housing development process could reverse declining population trends in all Communities throughout the County.**

Age.

In 2015, Greeley County is experiencing an estimated median age of 46.9 years. Increases in population, from 2015 to 2025, are expected to occur with persons in the "20-34," "55-64", and 75+ age groups. This will result in an increase in the median age for the County, reaching 49.1 years by 2025.

Overall, The "55+" age group is projected to experience the largest population increase among elderly populations by 2025, an estimated 16 persons. Most of the 55+ persons are projected to reside in the Community of Greeley, as well as the Balance of County.

Persons Per Household.

Persons per household declined in Greeley County, from 2000 to 2010, from 2.46 to 2.32. Currently, an average of 2.3 persons exist in a single household in Greeley County. This number is projected to continue to decrease to 2.21 by 2025, as people live longer and the trend towards smaller families continues.

■ INCOME PROFILE. ■

Information presented in the **Income Profile** of this **Housing Study** assists in determining the number of households within Greeley County having the financial capacity to afford housing. In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in the County, 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.

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided, equally, by the number of residents residing in the subject area. In 2015, per capita income in Greeley County is an estimated \$42,018, an increase of approximately 87.4 percent from 2002. **By 2025, per capita income in Greeley County will increase an estimated 23.6 percent, to \$51,937.**

The **median income** for all households in Greeley County, in 2015, is estimated to be \$47,107. The County's household median income is projected to increase to \$55,788, or 18.4 percent by 2025.

Cost Burdened/Housing Problems.

A number of households throughout Greeley County are considered to be "**Cost Burdened**" and/or have various "**Housing Problems**". A cost burdened household is any household paying 30 percent or more of their general income for housing costs, which may include mortgage, rent, utilities, and property taxes. A household is considered to have housing problems if the housing unit is overcrowded (more than one person per room) and/or if the household lacks complete plumbing.

In 2015, an estimated 122 owner households in Greeley County, or 14.3 percent, are cost burdened with housing problems. **By 2025, an estimated 84 owner households in Greeley County will be cost burdened with housing problems.**

Currently, an estimated 39 renter households in Greeley County, or 18.4 percent of the existing 211 renter households, are cost burdened with housing problems. **By 2025, an estimated 32 renter households will be cost burdened with housing problems.**

■ ECONOMIC PROFILE. ■

The following discussion provides a general **Economic Profile** of Greeley County. Included is a review of relevant labor force data, annual employment trends and the identification of major employers.

Employment Trends.

Between 2002 and 2013, the unemployment rate in Greeley County ranged from a high of 3.9 percent to a low of 2.6 percent. During this period, the total number of employed persons decreased by 56.

Currently, there are an estimated 1,265 employed persons in Greeley County. This number is expected to increase by 37 persons by 2025. The estimated percent of unemployed persons in Greeley County is projected to decrease, slightly, from 2015 through 2025.

Employment By Type.

Overall, non-farm employment (wage and salary) decreased by 8.2 percent between 2012 and 2014. The largest employment increases, by percent, occurred in the Leisure & Hospitality and Financial Activities Sectors. The largest percent decreases were experienced in the State and Federal Government Sectors

Greeley County is home to several agriculturally-based employers, as well as several Public School Districts. Continued housing development and rehabilitation will greatly assist these major employers in encouraging commuting employees to relocate to Greeley County Communities.

■ HOUSING PROFILE. ■

Households.

Currently, an estimated 1,064 households exist in Greeley County, consisting of 853 owner households and 211 renter households. By 2025, owner households will account for an estimated 81.6 percent of the households in the County. **The Community of Wolbach and the Balance of County are projected to experience slight increases in owner households, by 2025.**

Group quarters include such housing structures as dormitories, nursing care centers, correctional facilities, etc. The number of persons in group quarters in the County is expected to remain stable during the next 10 years, with all persons in group quarters being located in Greeley. A sharp decline in group quarters occurred in the County, from 2010 to 2015, due to the closure of a nursing facility in Spalding. **The Community of Spalding has expressed interest in the development and re-opening of a stand-alone skilled nursing/assisted living facility with specialized services. A new assisted living facility would provide Greeley County with an additional housing opportunity for elderly households.**

Housing Units/Vacancy & Occupancy.

For 2015, Greeley County contains an estimated 1,289 housing units, consisting of approximately 1,018 owner and 271 rental units. Of these 1,289 units, approximately 225 are vacant, resulting in an overall, housing vacancy rate of 17.4 percent. The 225 vacant housing units consist of an estimated 165 owner and 60 rental units, equaling an owner housing vacancy rate of 16.2 percent and a rental housing vacancy rate of 22.1 percent. The Village of Greeley has the highest housing vacancy rate, at 28.3 percent, while the Balance of County has the lowest vacancy rate at 7.9 percent. The high overall housing vacancy rates could be attributed to families choosing to live outside of Greeley County, due to a lack of suitable housing units, and commute to their place of employment.

An estimated 58.2 percent of the existing housing stock in Greeley County was built prior to 1960. A total of seven housing structures have been demolished or lost in the County since 2013.

The **Adjusted Housing Vacancy Rate** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. **The overall adjusted housing vacancy rate for Greeley County is an estimated 7 percent, which includes an adjusted owner housing vacancy rate of 6.2 percent and adjusted rental housing vacancy rate of 9.9 percent. This concludes that Greeley County has an owner housing vacancy deficiency.**

The Village of Wolbach and the Balance of County are experiencing a housing “vacancy deficiency” in owner and renter housing, experiencing overall adjusted owner vacancy rates of 2.7 and 3.4 percent, respectively, and adjusted renter vacancy rates of 3.5 and 4.3 percent, respectively. Wolbach and the Balance of County should take a position to upgrade their housing stock during the next five years. This can be accomplished by building new homes and rehabilitating (economically worthy) existing housing units.

Table 3.1 identifies a **Survey of rental properties**, conducted by the **Nebraska Investment Finance Authority**, for Greeley County, from 2002 to 2014. A total of five rental housing programs in the County participated in the 2014 Survey, totaling 33 rental housing units. Results identified a 12.1 percent rental housing vacancy rate. Rental units in the County, for 2014, took an average of 90 days to become occupied, an increase from 2013, where the absorption rate was an estimated 60 days.

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	2	16	12.5	0.0
2003	2	16	6.3	10.3
2004	1	8	37.5	22.0
2005	2	13	15.4	55.8
2006	2	13	23.1	195.7
2007	3	18	22.2	189.5
2008	4	29	10.3	142.0
2009	4	32	3.1	93.1
2010	6	47	10.6	24.5
2011	6	38	5.3	87.8
2012	4	29	3.4	37.0
2013	3	18	27.8	60.0
2014	5	33	12.1	90.0

Source: Nebraska Investment Finance Authority, 2015.

Housing Conditions.

A **Housing Structural Condition Survey** was implemented for the Greeley County Communities to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. An estimated 40.8 percent of the total County housing stock was rated as “excellent” or “sound”. An estimated 296 structures were rated as being in “minor deteriorating” condition, while an estimated 90 structures received a “major deteriorating” rating. **A total of 29 structures were rated “dilapidated” (not cost effective to be rehabilitated) and should be demolished.**

Table 3.2 identifies the **vacancy rate by unit type** for Greeley County in 2014. For Greeley County, of the total 33 managed units that were surveyed, only four were available in 2014. This contributes to a vacancy rate, of surveyed units, of 12.1 percent.

TABLE 3.2
VACANCY RATES BY UNIT TYPE
GREELEY COUNTY, NEBRASKA
2014

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate</u>
Single Family Units	0	0	0.0%
Apartments	33	4	12.1%
Mobile Homes	0	0	0.0%
Not Sure of Type	<u>0</u>	<u>0</u>	<u>0.0%</u>
Total Units	33	4	12.1%

Source: Nebraska Investment Finance Authority, 2015.

Housing Values.

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 or Community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. Greeley County and its Communities are challenged to organize necessary resources to meet the needs of their residents, including both financial and organizational resources. A continued effort to upgrade wages, at both existing and new employment settings, should be a top priority.

The Greeley County median housing value, estimated to be \$71,200 in 2015, is projected to increase by an estimated 19.8 percent by 2025 to \$85,300. The highest median housing value in 2015 exists in the Balance of County, which has a median housing value of \$104,300. By 2025, the Balance of County will continue to have the highest estimated median owner housing value, \$118,900.

In 2015, the estimated median gross rent for Greeley County is \$474. This is expected to increase by 11.3 percent, by 2025, to \$528. The Village of Greeley currently has the highest gross rent, at \$656, and will continue to experience the highest gross rent in the County by 2025, at an estimated \$712.

Affordable Housing Stock.

With the number of housing units projected to remain stable in Greeley County, by 2025, it is important that appropriate, affordable housing stock of various types be available in all Communities, including housing for new and existing retirees and the elderly. Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families, as well as an active role in housing rehabilitation for homes that are cost effective for such activity.

The Greeley Housing Authority, located in the Village of Greeley, manages 14 units of public/elderly rental housing. A skilled nursing and assisted living facility consisting of 26 nursing beds and 15 assisted living units is also located in Greeley.

The Village of Spalding is in the planning stages for the development of a skilled nursing and assisted living facility. **A 2013 study identified a demand for 34 skilled nursing beds and 24 assisted living housing units in Spalding.**

■ HOUSING DEMAND SITUATION ■

Approximately six new housing units have been built in Greeley County since 2013. These new homes were built in the Community of Spalding, as well as the Balance of County. Most of the owners of these new homes are previous homeowners or renters from the area desiring to move into a new/larger or more appropriate home.

Some of the housing needs expressed in the **Workforce Housing Needs Survey** and during the housing meetings included, but not limited to, **housing for low-income families, housing choices for first-time homebuyers and rehabilitation of owner- and renter-occupied housing units.** Participants of the **Workforce Housing Needs Survey** stressed a need for safe, decent and affordable housing options and the need to rehabilitate or demolish distressed housing structures in the County.

Survey respondents identified a need for both affordable owner and renter housing options, consisting of three+ bedrooms to support large families. There is an increasing need for starter homes in Greeley County, especially homes in the \$110,000 to \$150,000 price range for first-time homebuyers.

The rehabilitation of homes in Greeley County and each Community could greatly help in meeting the needs of households wanting to purchase a home within a moderate price range. Both a purchase-rehabilitate-resale/re-rent program and a “Land Bank” Program is recommended, County-wide.

Future housing activities in Greeley County should be directed towards providing the local workforce and first-time homebuyers with a variety of housing options through both new construction and the moderate- or substantial rehabilitation of the current housing stock. This could be accomplished through local public and private partnerships and could include the construction of single room occupancy, or transitional housing for new employees.

Elderly housing in Greeley County is available, but more is needed. A home repair/ modification program would be appropriate to assist elderly persons to stay in their home. Future housing options for elderly persons in Greeley County should also include low- to medium density housing, such as duplexes, triplexes and town homes. The Village of Spalding is in the planning stages of developing and re-opening a stand-alone skilled nursing/assisted living facility to provide specialized services to local elderly residents.



SECTION 4

HOUSING DEMAND/NEEDS ANALYSIS.

HOUSING DEMAND/NEEDS ANALYSIS.

■ INTRODUCTION ■

This Section of the Greeley County, Nebraska County-Wide Housing Study with Strategies for Affordable Housing provides a Housing Needs/Demand Analysis. The needs/demand analysis includes the identification of housing “target” demand for both new housing development and housing rehabilitation activities.

■ HOUSING DEMAND POTENTIAL ■

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

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

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

Future Households

Greeley County is projected to decrease in population, during the next 10 years, for an estimated 2025 population of 2,359. The County is projected to consist of an estimated 858 owner and 193 renter households by 2025, increasing by a total of five owner households and decreasing by an estimated 18 renter households from the current stock of 853 owner and 211 renter households.

Substandard Units/Overcrowded Conditions.

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

- The housing structural conditions survey completed for the housing stock of each Community, conducted by Hanna:Keelan Associates, identified **29 total dilapidated housing structures and 90 structures with major deteriorating conditions.** During the next 10 years, these structures should be targeted for substantial rehabilitation or demolition. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- An estimated 11 units, or 1.1 percent of all housing units in Greeley County, have overcrowded conditions. This number of overcrowded housing units could increase by 2025 if action is not taken to provide appropriate housing to accommodate larger families.

Cost Burdened Households.

Owner or renter households experiencing cost burden are paying more than 30 percent of their income towards housing costs. **Currently, an estimated 15.1 percent of all households in Greeley County are considered cost burden.** This equals an estimated 161 total households, including 122 owner and 39 renter households. By 2025, the number of renter and owner (housing) cost burdened households is projected to decline. Action should continue to be taken to create more affordable housing units in the Greeley County Communities.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

Housing vacancy deficiency is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, available, code acceptable housing units is less than 6 to 7 percent. A vacancy rate of 6 percent is the minimum rate recommended for Greeley County, to have sufficient housing available for both new and existing residents. The determination of housing vacancy deficiency in the Community considered a 6 percent vacancy of the current year-round vacant housing stock, in good or fair condition, meeting today's housing code standards.

An **adjusted housing vacancy rate** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities. **Currently, the overall adjusted vacancy rate for Greeley County is 7 percent. This includes a 6.2 percent adjusted vacancy rate for owner housing units and a 9.9 percent adjusted vacancy rate for rental housing units.**

The Community of Wolbach and the Balance of County are currently experiencing a housing vacancy deficiency in their respective overall (adjusted) housing stock. The adjusted housing vacancy rate is an estimated 2.9 percent in Wolbach and 3.6 percent in the Balance of County.

(3) "PENT-UP" HOUSING DEMAND.

The **"Pent-Up" housing demand** is defined as those current residents of the County needing and/or wanting to secure a different and/or affordable housing type during the next 10 years. This would include persons from all household types and income sectors of the County, including elderly, families, special populations, etc., very-low to upper-income. This includes persons and families needing a different type of housing due to either a decrease or increase in family size, as well as households having the income capacity to build new and better housing. Most often, pent-up housing demand is created by renter households wanting to become a homeowner, or vice-a-versa.

■ HOUSING TARGET DEMAND. ■

Table 4.1 identifies the **estimated housing target demand** for Greeley County and **each Community** by **2025**. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout the County.

The total estimated **housing target demand** in Greeley County, by **2025**, is **62 housing units, including 48 owner and 14 rental units**, at an estimated development cost of **\$11.7 Million**. The largest demand for rental units is projected to occur in the Village of Spalding, with target demand for six rental units. The Balance of County has a demand for up to 20 new owner housing units by 2025.

TABLE 4.1
ESTIMATED HOUSING TARGET DEMAND
GREELEY COUNTY & COMMUNITIES, NEBRASKA
2025

	<u>Owner</u>	<u>Renter</u>	<u>Total Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
Greeley County:	48	14	62	\$11.7 M
Greeley:	10	4	14	\$2.5 M
Scotia:	5	2	7	\$1.3 M
Spalding:	8	6	14	\$2.6 M
Wolbach:	5	2	7	\$1.4 M
Balance of County*:	20	0	20	\$3.9 M

*Based upon new households, providing affordable housing for 20% of cost burdened households, replacement of 20% of housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for “pent-up” demand, based upon local capacity and availability of land and financial resources.

NOTE: New housing should include both new construction and purchase-rehab/resale or re-rent activities.

Source: Hanna:Keelan Associates, P.C., 2015.

■ HOUSING DEMAND BY INCOME SECTOR. ■

Table 4.2 presents the estimated area household income, per household size for Greeley County, Nebraska.

TABLE 4.2

**AREA HOUSEHOLD INCOME
GREELEY COUNTY, NEBRASKA
2015**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$12,000	\$13,700	\$15,400	\$17,100	\$18,500	\$19,850	\$21,250	\$22,600
50% AMI	\$19,950	\$22,800	\$25,650	\$28,500	\$30,800	\$33,100	\$35,350	\$37,650
60% AMI	\$23,940	\$27,360	\$30,780	\$34,200	\$36,960	\$39,720	\$42,420	\$45,180
80% AMI	\$31,950	\$36,500	\$41,050	\$45,600	\$49,250	\$52,900	\$56,550	\$60,200
100%AMI	\$39,900	\$45,600	\$51,300	\$57,000	\$61,600	\$66,200	\$70,700	\$75,300
125%AMI	\$49,875	\$57,000	\$64,125	\$71,250	\$77,000	\$82,750	\$88,375	\$94,125

Source: Hanna:Keelan Associates, P.C., 2015.

Table 4.3 identifies the estimated housing demand by income sector for Greeley County, Nebraska, by 2025. Approximately 62 new units should be targeted, consisting of 48 owner units and 14 rental units. The County should focus on addressing the needs and demands of individuals and families who have an Area Median Income (AMI) of 61 percent or higher. New rental units should focus on meeting the needs of individuals and families between 31 and 125 percent AMI.

TABLE 4.3

**ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
GREELEY COUNTY, NEBRASKA
2025**

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u> <u>AMI</u>	<u>31-60%</u> <u>AMI</u>	<u>61-80%</u> <u>AMI</u>	<u>81-125%</u> <u>AMI</u>	<u>126%+</u> <u>AMI</u>	
Owner:	0	0	10	24	14	48
Rental:	0	6	6	2	0	14

Source: Hanna:Keelan Associates, P.C., 2015.

■ HOUSING EXPECTATIONS FOR SPECIFIC POPULATION GROUPS & PRICE PRODUCTS. ■

Target populations include elderly, family and special needs populations, per Area Median Income (AMI). The housing types in Greeley County include both owner and rental units of varied bedroom types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the right population sector. A majority of homes in Greeley County should be geared toward family populations, including those in the local workforce.

Table 4.4 identifies housing target demand in Greeley County, for specific population groups by 2025. In Greeley County, 62 units will be needed by 2025, consisting of 48 owner and 14 rental units. This includes an estimated 16 total units for elderly (55+) populations, 37 total units for families and seven total units for special populations, or those with a mental or physical disability(ies). An estimated 39 housing units, consisting of 32 owner and seven rental units should be built for the workforce population in the County.

**TABLE 4.4
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
GREELEY COUNTY, NEBRASKA
2025**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)						Workforce Sector 45%+ AMI
	0%-30%	31%-60%	61%-80%	81%-125%	126%+	Totals	
Elderly (55+)	0	0	2	8	4	12	4
Family	0	0	6	14	10	30	28
Special Populations ¹	0	0	2	2	0	4	0
Subtotals	0	0	10	24	14	48	32
RENTAL							
UNITS							
Elderly (55+)	0	2	2	0	0	4	0
Family	0	2	3	2	0	7	7
Special Populations ¹	0	2	1	0	0	3	0
Subtotals	0	6	6	2	0	14*	7
Totals	0	6	16	26	14	62	39

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

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

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

Source: Hanna:Keelan Associates, P.C., 2015.

Table 4.5 identifies **proposed housing types by price product** with the given Area Median Income (AMI) for Greeley County, by 2025. The owner housing type most needed are units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price of \$182,000. Two- and three-bedroom rental units, with an average affordable monthly rent of \$630, present the greatest need in Greeley County.

Three+-bedroom units at an average purchase price of \$124,000 and an estimated average monthly rent cost of \$510 are the most needed housing types for the workforce population in Greeley County.

TABLE 4.5
HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINTS)
GREELEY COUNTY, NEBRASKA
2025

PRICE – PURCHASE COST (Area Median Income)

Owner	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units**	<u>\$141,000*</u>	<u>\$182,000*</u>	<u>\$242,000*+</u>	<u>Totals</u>	<u>(45%+ AMI)</u>
2 Bedroom	2	4	2	8	0
3+ Bedroom	8	20	12	40	32
Totals	10	24	14	48	32

PRICE – PURCHASE COST (Area Median Income)

Rental	(31%-60%)	(61%-80%)	(81%125%)	(126%+)		Work Force
Units**	<u>\$570**</u>	<u>\$630**</u>	<u>\$785**</u>	<u>\$875**+</u>	<u>Totals</u>	<u>(45%+ AMI)</u>
2 Bedroom	4	3	0	0	7	0
3+ Bedroom	2	3	2	0	7	7
Totals	6	6	2	0	14	7

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

Source: Hanna:Keelan Associates, P.C., 2015.

■ HOUSING REHABILITATION & DEMOLITION DEMAND. ■

Table 4.6 identifies the **target rehabilitation and demolition demand** for the Communities of Greeley County, by 2025. A total of **209 units, in each Community, should be targeted for rehabilitation in Greeley County at an estimated total cost of \$7.7 Million.**

Up to 58 housing units should be considered not cost effective for rehabilitation and should be demolished. The estimated cost of demolition will range, depending on acquisition of the housing unit.

Land being occupied by “bad and unsafe” housing located in Communities should be secured in a single County-Wide “Land Bank,” reserved for future housing development. Local and regional housing, community and economic development corporations will need to take a proactive role in housing development and rehabilitation activities in the County.

**TABLE 4.6
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
GREELEY COUNTY COMMUNITIES, NEBRASKA
2025**

	# Rehabilitated / <u>Est. Cost*</u>	<u>Demolition*</u>
Greeley:	53 / \$2.0 M	20
Scotia:	44 / \$1.6 M	12
Spalding:	71 / \$2.6 M	14
Wolbach:	41 / \$1.5 M	12

*Based upon field inspections and age of housing.
Source: Hanna:Keelan Associates, P.C., 2015.

■ HOUSING DEVELOPMENT & REHABILITATION AREAS. ■

The need for new housing development, along with the rehabilitation or preservation of existing housing is important for each Greeley County Community. The field analysis completed as an activity of this **County-Wide Housing Study** included an assessment of the condition of the existing housing stock. Overall, the housing stock throughout Greeley County is in good condition, but areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, do exist. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development.

Field analysis also included the identification of vacant land suitable for new housing development. These areas are generally free from of natural and man-made constraints to growth such as floodplains, steep topography and areas in close proximity to current developing areas and Community amenities.

Available Vacant Land for Housing Development.

Each Community in Greeley County has vacant land available for the development of new housing types, ranging from infill development on lots in developed neighborhoods to large tracts of open space or agricultural land near the Corporate Limits of the Communities.

Infill lots are scattered in each Community and have the advantage of utilizing existing water, sewer and electrical utilities, but may also be too small for today's development standards. The development of a Community and/or County-Wide "Land Bank" program can assist in purchasing these infill lots, as well as adjacent lots when the opportunity arises.

Large tracts of land are also available in each Greeley County Community and consist of either open space (grassland) or are utilized for agricultural purposes. These tracts do not have any development constraints, but will need to have modern utilities provided.

Housing Redevelopment/Rehabilitation.

Portions of the Greeley County Communities are in need of housing redevelopment and rehabilitation activities. These areas are mainly concentrated within the older neighborhoods of each Community, where the condition of housing ranges from units needing minor to major rehabilitation. In some cases, identified areas consist of homes where rehabilitation is not cost effective and demolition may need to be considered.

Portions of the identified areas for housing rehabilitation, in each Community, should be considered for designation as a "Redevelopment Area," where Tax Increment Financing can be used as a funding tool for various public improvements.

SECTION 5

**AFFORDABLE HOUSING CONCEPTS &
FINANCING/PARTNERSHIPS.**

AFFORDABLE HOUSING CONCEPTS & FINANCING/PARTNERSHIPS.

■ INTRODUCTION ■

Section 5 of this **County-Wide Housing Study** provides a discussion of **site analysis and affordable housing concepts** for Greeley County. As housing programs are implemented in the County, potential sites for future housing developments will need to be identified. Proper site selection will greatly enhance the marketability of housing in the County.

Also included is a presentation and discussion of various affordable housing development options, successfully being implemented in Nebraska, today. Greeley County and each Community can consider these and other successful affordable housing models in the development of needed housing.

■ SITE ANALYSIS PROCESS ■

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	1 M	2 M	3 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 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 arterials, 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. ■

A total of 62 new housing units have been targeted for Greeley County by 2025. This would include up to 48 owner units and 14 rental units. Vacant land will need to be made available in or adjacent Greeley County Communities for the suitable development of various, needed housing types.

Identifying locations of new housing development is important for Greeley County and each Community. Each Community in Greeley County has unique restrictions on where new development can take place, such as river beds, flood plains and topographic issues. **Each Community should review their respective Comprehensive Plans, Future Land Use Maps and annexation policies, all in an effort to identify land for new housing developments.**

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

All Communities in Greeley County should implement housing rehabilitation activities, including purchase-rehab-resale or re-rent programs. The Communities of the County have an estimated 209 total housing structures needing moderate- to substantial rehabilitation and an estimated 58 housing structures where demolition could be recommended. The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land for each Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be set aside in a **County/Communities Land Bank Program.**

The field analysis completed as part of this **County-Wide Housing Study** included an assessment of the condition of the existing housing stock. All of the Communities in Greeley County have “pockets” or areas where houses are in need of moderate- to substantial rehabilitation. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development.

The following affordable housing development options are provided as a courtesy by Mesner Development Company and Dana Point Development Corporation, along with their respective architectural design team.

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

Although reasonably modest by design, 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 8,000 to 10,000 square feet, allowing for ample yard space.

Nebraska Bar-None, or Prairie Gold Homes are available to be used with a CROWN Program. Photos of a CROWN Credit-To-Own housing development in O'Neill, Nebraska, are provided as an example of a housing type the City can develop over the next five years.

Net monthly rents for affordable single family homes range from \$500 to \$675, based on rental comparables and the level of affordability of the target population in the community being served. Typically, Credit- or Lease-To-Own single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI). In a 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 eventually purchase a 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 \$95,000 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 is a popular affordable housing program 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 950 to 1,100 square feet, contain either two- or three-bedrooms, include a kitchen and dining area, a family room, at least one bath and a garage. Basements can be included in the development process, to provide additional living space, if necessary. **Affordable housing programs with supportive services for the subject tenant are the most successful programs.**

The 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.

INDEPENDENT DUPLEX APARTMENT EXAMPLE

The need for additional independent family and/or elderly duplex apartments was discussed at several of the Listening Sessions. Mesner Development Company of Central City, Nebraska, developed a new 18 unit residential development in **Holdrege, Nebraska, Sunrise Lane, LLC**, designated for retirees and the elderly. The Subdivision has nine separate duplexes. Exteriors are constructed entirely of vinyl siding and brick. Sunrise Lane, LLC, is an ideal model of independent living elderly housing for low- to moderate-income households. Duplexes and townhomes of similar construction are also suitable for families of low- to moderate-income.



**Waverly, Nebraska CROWN Homes
Courtesy: Dana Point Development Corporation.**



**Waverly, Nebraska CROWN Homes
Courtesy: Dana Point Development Corporation.**



■ IMPLEMENTING HOUSING DEVELOPMENTS IN GREELEY COUNTY. ■

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

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

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

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

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

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

“Section 8 Rental Housing (Tenant-Based).” Families with a tenant-based voucher choose and lease safe, decent, and affordable privately-owned rental housing.

■ HOUSING FINANCIAL RESOURCES ■

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

LOCAL FUNDING OPTIONS

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

Local Tax Base

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

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.

Greeley County Communities should consider the designation of “Redevelopment Areas” that would greatly benefit the provision of public services to blighted and substandard areas.

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 Community of Greeley has a Housing Authority that provides elderly housing units for local residents.

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.

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 Affordable Housing Trust Fund (NAHTF), 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 **2015 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$10.4 Million Community Development Block Grant
 \$3 Million HOME Investment Partnership Fund
 \$870,000 Emergency Solutions Grant Program
 \$1.9 Million Homeless Shelter Assistance Trust Funds
 \$9 Million Nebraska Affordable Housing Trust Fund
 \$360,000 Housing Opportunities for Persons with AIDS

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

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

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

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

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

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

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

Basic provisions of the NHTC:

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

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA)

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

A popular LIHTC Program is the CROWN (Credit-to-Own). CROWN is a lease-to-own housing program developed to bring home ownership within reach of very low-income households while assisting local governments in revitalizing their neighborhoods. The objectives of the program are to:

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

CROWN utilizes the LIHTC program as one financing tool. Other sources of financing may be HOME funds, NAHTF, Federal Home Loan Bank funding, local government grants and loans and traditional development financing sources.

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

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

Midwest Housing Equity Group (MHEG)

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

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

CHDO/Community Action Partnership/Economic Development District

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

Two CHDOs serve Greeley County: Central Nebraska Community Services Partnership and Central Nebraska Housing Developers.

The Nebraska Housing Developers Association is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, Economic and Housing Development Grant administration is provided by Central Nebraska Economic Development District.

Nebraska Energy Office (NEO)

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

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

Nebraska Department of Health and Human Services (NDHHS)

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

*REGIONAL FUNDING**Federal Home Loan Bank*

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

FEDERAL FUNDING

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

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

- **Section 8 Moderate Rehabilitation SRO’s** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.

- **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. **The 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 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 6

**GREELEY COUNTY 10-YEAR
HOUSING ACTION PLAN.**

GREELEY COUNTY 10-YEAR HOUSING ACTION PLAN.

■ INTRODUCTION. ■

The greatest challenge for Greeley County, during the next 10 years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. Overall, Greeley County should strive to build **62 new units; 48 owner units and 14 rental units, by 2025.**

■ HOUSING PARTNERSHIPS. ■

The successful implementation of the “Greeley County 10-Year Housing Action Plan” will begin with preparation of reasonable, feasible housing projects. Such a Plan will address all aspects of housing, including new construction, housing rehabilitation, the removal of “bad” housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement. Also important are the creation of a **Housing Partnership** comprised of housing stakeholders throughout the County. *“The bigger the circle of Partnerships, the better the delivery of housing.” The following partners are most commonly used to create new and preserve existing housing in Nebraska Counties and Communities. The list does not include all possible housing partners, such as foundations, private donors and financing available from local municipalities.*

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

RD = Department of Agriculture-Rural Development/Grants/Loan/Mortgage Guarantee.

AHP = Federal Home Loan Bank-Affordable Housing Program.

LIHTC/FTHB = Nebraska Investment Finance Authority-Low Income Housing Tax Credit & First-Time Homebuyer (Programs).

FHTC = Federal Historic Tax Credits.

SHTC = State Historic Tax Credits.

CDBG = Nebraska Department of Economic Development-Community Development Block Grant.

HOME = HOME Program.

NAHTF = Nebraska Affordable Housing Trust Fund.

OE = Owner Equity.

CPF = Conventional Private Financing.

TEBF = Tax Exempt Bond Financing.

TIF = Tax Increment Financing.

CNHD = Central Nebraska Housing Developers.

CNEDD = Central Nebraska Economic Development District.

CNCS = Central Nebraska Community Services.

HAs = Housing Authorities (of Greeley County Communities).

MAAA = Midland Area Agency on Aging.

MHEG = Midwest Housing Equity Group.

PD = Private Developer.

■ HOUSING PROJECTS ■

The following **Housing Action Plan** presents the “**priority**” housing programs proposed for Greeley County during the next 10 years. Programs include activities associated with the organizational or operational requirements of each Community to ensure housing development exists as an ongoing community and economic process, housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the County-Wide housing stock. The **Plan** defines a purpose and estimated cost for each housing program and, where relevant, the estimated cost subsidy.

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>
1. Establish a Greeley County Housing Partnership to guide interests in housing development activities in the County and each Community.	Establish a County-based organization that plans and implements affordable housing programs. The Housing Partnership should include the input and involvement of existing local housing organizations and agencies currently serving Greeley County, including, but not limited to, CNHD, CNEDD, CNCS, HAs and MAAA.	Not Applicable.
2. Establish an Employer’s Housing Assistance Program , encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing.	To encourage Major Employers in Greeley County to partner and financially assist in developing housing programs identified in the Housing Action Plan, including first-time homebuyer and down payment assistance programs and collaboration of major employers to complete needed workforce housing projects.	A \$75,000 annual contribution from major employers would be requested.
3. Initiate a Continuum of (Housing) Residential Care Program in the County, directed at persons and families 62+ years of age.	Housing assistance program provided by the Greeley County Housing Partnership , to address all facets of elderly housing needs in Greeley County, including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation and modification.	A \$60,000 annual contribution from local businesses and housing providers/stakeholders would be requested.
4. Create a Greeley County Land Trust/Land Bank Program .	Secure land for future housing developments within Greeley County Communities.	CNHD Estimated Annual Budget: \$70,000.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>
5.	County-Wide Housing Investment Club.	With the guidance of the Greeley County Housing Partnership , organize local funding and housing stakeholders to create a bank of funds to invest in needed gap financing for local housing developments.	\$65,000 Annually.
6.	Plan and implement an annual Greeley County Housing Summit.	The Greeley County Housing Partnership , with the assistance of local funding and housing stakeholders, would conduct an annual presentation of housing accomplishments and opportunities in Greeley County.	CNHD Estimated Annual Cost: \$3,000.

HOUSING PRESERVATION.

	<u>Activity/Purpose.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
7.	Housing Code Inspection and Rental Licensing Program, in Greeley County Communities , to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a Nuisance Abatement Program.	\$65,000.	65% or \$42,250.	CNHD, CNEDD & HAs
8.	Single Family Owner Housing Rehabilitation Program, 42 Units , moderate to substantial rehabilitation at \$32,000 to \$38,000 per unit, in Greeley County Communities, by 2025, to meet the needs of low- to moderate-income households.	\$1,470,000.	90% or \$1,323,000.	CNEDD, CNHD, CNCS, CDBG, HOME, NAHTF, TIF & OE.
9.	Purchase and Demolition of 58 substandard, dilapidated housing units in Greeley County Communities, by 2025 and establish a Land Bank of property (lots) for redevelopment purposes.	\$3,480,000.	100%.	CNEDD, CNHD, CDBG, NAHTF & TIF.
10.	Single Family Purchase-Rehab-Resale/Re-rent Program, 30 Units, 3+ bedroom houses , standard amenities in Greeley County Communities, by 2025, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI).	\$3,750,000.	70% or \$2,625,000.	CNEDD, CNHD, CNCS, PD, USDA-RD, CDBG, HOME NAHTF, TIF, CPF & OE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

Activity.	Total Cost.	Required Cost Subsidy.	Potential Partnerships.
<p>11. Elderly Rental Housing Program, Four Units:</p> <p>- Greeley & Spalding: 2 each.</p> <p>Two, three bedroom Duplex units, standard amenities, to meet the rental housing needs of low- to moderate-mixed-income elderly households (51%+ AMI).</p>	\$625,000.	80% or \$500,000.	PD, CNHD, MAAA, HAs, LIHTC, MHEG, HOME, NAHTF, AHP, HUD, RD, TIF & CPF.
<p>12. Greeley County Elderly Homeownership Initiative, 10 Units:</p> <p>- Greeley: 6 - Spalding: 4</p> <p>Mixed Income, 2 & 3 bedroom single family, town home and/or duplex units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (65%+ AMI).</p>	\$2,050,000.	45% or \$922,500.	PD, CNHD, MAAA, CNEDD, HOME, NAHTF, TIF, RD & CPF.
<p>13. Housing Rehabilitation/Modification Program, Six Units:</p> <p>- Greeley County Communities.</p> <p>Standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), Elderly and Special Population Households, with a Person(s) with a Disability.</p>	\$300,000.	90% or \$297,000.	MAAA, CNEDD, CNHD, CNCS, CDBG, HOME, NAHTF, TIF & OE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS (Continued).

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
14. Develop up to 16 units of affordable elderly rental housing in a licensed Assisted Living Facility , with supportive/specialized services for near-independent and frail-elderly residents of Greeley and Spalding.	\$1,383,300.	60% or \$830,000	PD, RD, HUD, MAAA, CNHD, TIF & CPF.
15. Develop a 30 bed, Long-Term Care Facility in Spalding with all required supportive/specialized services.	\$3,450,000.	70% or \$2,415,000.	PD, RD, MAAA, CNHD, TIF & CPF.

HOUSING FOR FAMILIES.

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
16. Single Family Rental, CROWN Rent-To-Own Program, Six Units: - Greeley & Spalding: 3 Each. Three+-bedroom houses with standard amenities to meet the affordable housing needs of low- to moderate-income households (51% to 80% AMI).	\$1,170,000.	80% or \$936,000.	PD, CNHD, LIHTC, MHEG, AHP, NAHTF, HOME, TIF & CPF.
17. General Rental Housing Program, Six Units: - Greeley: 4 - Spalding: 2 Duplexes, consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (51% to 125% AMI).	\$930,000.	70% or \$651,000.	PD, CNHD, LIHTC, MHEG, AHP, NAHTF, HOME, TIF & CPF.

HOUSING FOR FAMILIES (Continued).

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
<p>18. Family Homeownership Initiative, 28 Units:</p> <ul style="list-style-type: none"> - Greeley: 6 - Spalding: 4 - Remaining Communities: 2 each. - Rural County: 14 (planned subdivisions) <p>Scattered Site, Mixed Income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). Units constructed in “Remaining Communities” should focus on utilizing a Purchase-Rehab-Resale or Re-rent Program.</p>	\$5,544,000.	65% or \$3,603,600.	PD, CNHD, CNEDD, FTHB, RD, CDBG, NAHTF, HOME, TIF & CPF.
<p>19. Owner/Rental Housing Initiative for Special Populations, 12 Units:</p> <ul style="list-style-type: none"> - Greeley: 8 - Spalding: 4 <p>New construction and/or purchase-rehabilitate, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI).</p>	\$1,980,000.	90% or \$1,782,000.	PD, CNHD, CNEDD, CDBG, RD, NAHTF, HOME, LIHTC, MHEG, TIF, AHP & CPF.

APPENDIX I

GREELEY COUNTY SURVEY RESULTS.

Workforce Housing Needs Survey

The **Greeley County Planning Commission**, in cooperation with major employers in the Area, are conducting the following Survey to determine the specific renter and owner housing needs of the County's workforce. This Survey is part of a Community Housing Study, funded with a Housing Program Grant provided by the Nebraska Investment Finance Authority, with match funding from the County. We would appreciate you completing and returning the following Survey to your employer by **WEDNESDAY, OCTOBER 15TH**.

Place of Employment? ___ *Greeley County* = 7 ___ *Central Valley Public Schools* = 10 ___

Which Community are you from? ___7___ Greeley ___4___ Scotia ___0___ Spalding
 ___3___ Wolbach ___1___ Rural Greeley County ___ ___ Other ___ *North Loup and Ord* = 1 each ___

If Other, Why? _____

If Other, are you interested in moving to Greeley County? ___0___ Yes **2** ___ **No**

Number of Persons in your household? _____ 1 = 2 **2 = 8** 3 = 2 4 = 3 5+ = 2 _____

Do you rent or are you a homeowner? ___3___ Rent **14** ___ **Own**

Are you satisfied with your current housing situation? **14** ___ **Yes** ___3___ No

If No, why? _____

What is your current annual total household income?

___1___ Less than \$25K ___3___ \$25K-\$50K **6** ___ **\$50K-\$70K** ___2___ \$70K-\$80K ___2___ \$80K+

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	
0	Lack of handicap accessible housing	2	Lack of handicap accessible housing
0	Lack of adequate public transportation	2	Lack of adequate public transportation
0	Lack of knowledge of fair housing rights	0	Lack of knowledge of fair housing rights
1	Cost of rent	5	Housing prices
0	Restrictive zoning/building codes	0	Restrictive zoning/building codes
1	Job status	2	Job status
0	Attitudes of landlords & neighbors	3	Attitudes of immediate neighbors
0	Lack of availability of decent rental units in your price range	1	Mortgage lending application requirements
0	Use of background checks	2	Excessive down payment/closing costs
0	Excessive application fees and/or rental deposits	5	Cost of utilities
1	Cost of utilities	0	Lack of educational resources about homeowner responsibilities
0	Lack of educational resources about tenant responsibilities	2	Cost of homeowners insurance
	Other: _____	4	Lack of sufficient homes for sale
	Other: _____		Other: _____

OVER

Which one of the following housing types would you most like to purchase or upgrade to in the next five years?

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

4 Single Family Home 0 Townhouse Or Duplex Type Unit
 0 Mobile Home 13 **None, I plan to remain where I am**
 0 Apartment

How many bedrooms would your family need?

1 One 1 Two 4 Three 7 **Four +**

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

2 Less than \$50K 1 \$50K-\$70K 5 **\$70K-\$100K** 2 \$100K-\$130K
 1 \$130K-\$150K 1 \$150K-\$175K 0 \$176K+

What can you afford for a monthly house or rental payment?

2 Under \$350 5 **\$350 to \$500** 1 \$500 to \$650
 0 \$650 to \$800 3 \$800 to \$1,000 1 \$1,000+

Thank You For Your Participation!

Long Term Care Housing Survey Spalding, Nebraska

The Spalding LTC Development Committee is conducting a Market Study to determine the potential demand for a Long Term Care Facility in the Community. The Study will help us identify housing and service needs in our community and the surrounding area. Please return the survey in an envelope with postage applied to: P.O. Box 15, Spalding, NE 68665 by September 16, 2013. Surveys returned with your name and contact information will be eligible for two \$25.00 DRAWINGS!!

- 1) Sex: Male__81__ **Female__190__** **TOTAL SURVEYS: 271**
- 2) Marital Status: Single__25__ **Married__188__** Divorced__15__ Separated__0__
Widowed__43__
- 3) Age: Under 55__86__ **55-64__73__** 65-74__44__ 75-84__47__ 85+__21__
- 4) In your opinion, is there a need for a Long Term Care Housing Facility in Spalding?
260__Yes 9__No
- 5) In your opinion, is there a need for an Assisted Living Facility in Spalding? **245__Yes** __19__No
- 6) The following is a list of common support services offered at area Long Term Care Housing Facilities. Please indicate the importance of each service.

	Not Important	Somewhat Important	Very Important
24-Hour Supervision	40	112	113
Visiting Professional Services (dental, lab, therapy, etc.)	30	124	113
Private Rooms	10	72	186
Semi-Private Rooms	28	118	109
Transportation to Appointments or Events	6	70	191
Recreational & Life Enrichment Programs	10	82	173
Residents Council	22	132	104
On-Site Physical Therapy	4	68	198
On-Site Occupational Therapy	21	87	152
On-Site Speech Therapy	28	106	126
Adult Day Care Services (Supervision, Meals, Baths)	14	107	138
Secured Entry System	9	61	196
Central Dining Room/Meeting Place	3	57	208
Private Dining/Family Room	32	131	99
Public Courtyard/Patio Area	20	125	123
Therapeutic Whirlpool	15	83	170
On-Site Barber/Beauty Shop	29	98	141
Multi-Purpose Room	31	159	76
Library/Computer Lab	65	140	52
Chapel	6	51	210
Movie Theater	173	79	14

- OVER -

- 7) If an Assisted Living Facility were proposed as an addition to the Long Term Care Facility, please identify the importance of the following Amenities and Features.

	Not Important	Somewhat Important	Very Important
Resident Parking/Private Garages	62	143	59
Laundry Facility	7	43	217
Computer/Internet Lab	67	148	46
Fitness/Exercise Room	12	112	140
Horticulture/Garden Area	53	146	63
Individually-Controlled Heating/Air Conditioning	3	46	217
Personal Emergency Response System	5	56	202
One- and Two-Bedroom Suites Available	16	106	144
Kitchenette with Appliances	24	104	135
Safety-Designed Bathrooms (Sit-Down Shower, Tub, etc.)	2	29	238
Cable Television	9	97	162
Utilities included in Monthly Fee	12	93	160
Private Patio/Balcony	102	130	34
Personal Belongings Allowed	3	43	221
Fully-Furnished Units	41	147	75
Designated Smoking Units	156	50	59
Designated Units Allowing Pets	86	113	67

Thank You For Your Participation!
Please enter your Name and Telephone Number for a
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APPENDIX II

GREELEY COUNTY TABLE PROFILE.

**TABLE 1
POPULATION TRENDS AND PROJECTIONS
GREELEY COUNTY & COMMUNITIES, NEBRASKA
2000-2025**

	<u>2000</u>	<u>2010</u>	<u>2015</u>	<u>2025</u>	<u>% Change 2015-2025</u>
Greeley County:	2,714	2,538	2,482	2,359	-4.9%
Greeley:	531	466	450	442	-1.7%
Scotia:	308	318	305	299	-2.0%
Spalding:	537	487	464	450	-3.0%
Wolbach:	287	283	276	270	-2.1%
Balance of County*:	1,051	984	987	898	-9.0%

2012 Population Estimates:

Greeley – 453; Scotia – 306; Spalding – 469; Wolbach – 270.

Source: 2000, 2010 Census, 2012 Census Population Estimates.
Hanna:Keelan Associates, P.C., 2015.

**TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
GREELEY COUNTY & COMMUNITIES, NEBRASKA
2000-2025**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Greeley County:	2000	2,714	62	2,652	1,077	2.46
	2010	2,538	53	2,485	1,069	2.32
	2015	2,482	29	2,453	1,064	2.30
	2025	2,359	27	2,332	1,051	2.21
Greeley:	2000	531	30	501	213	2.35
	2010	466	29	437	204	2.14
	2015	450	29	421	200	2.11
	2025	442	27	415	195	2.12
Scotia:	2000	308	0	308	140	2.20
	2010	318	0	318	139	2.29
	2015	305	0	305	139	2.19
	2025	299	0	299	137	2.18
Spalding:	2000	537	32	505	220	2.30
	2010	487	24	463	217	2.13
	2015	464	0	464	216	2.15
	2025	450	0	450	213	2.11
Wolbach:	2000	287	0	287	128	2.24
	2010	283	0	283	128	2.21
	2015	276	0	276	127	2.17
	2025	270	0	270	126	2.14
Balance of County:	2000	1,051	0	1,051	376	2.79
	2010	984	0	984	381	2.58
	2015	987	0	987	382	2.58
	2025	898	0	898	380	2.36

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2015.

**TABLE 3
TENURE BY HOUSEHOLD
GREELEY COUNTY & COMMUNITIES, NEBRASKA
2000-2025**

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Greeley County:	2000	1,077	846	78.5%	231	21.5%
	2010	1,069	851	79.6%	218	20.4%
	2015	1,064	853	80.1%	211	19.9%
	2025	1,051	858	81.6%	193	18.4%
Greeley:	2000	213	164	77.0%	49	23.0%
	2010	204	148	72.5%	56	27.5%
	2015	200	146	73.0%	54	27.0%
	2025	195	142	72.8%	53	27.2%
Scotia:	2000	140	112	80.0%	28	20.0%
	2010	139	110	79.1%	29	20.9%
	2015	139	110	79.1%	29	20.9%
	2025	137	108	78.8%	29	21.2%
Spalding:	2000	220	180	81.8%	40	18.2%
	2010	217	179	82.4%	38	17.6%
	2015	216	178	82.4%	38	17.6%
	2025	213	177	83.1%	36	16.9%
Wolbach:	2000	128	100	78.1%	28	21.9%
	2010	128	101	78.9%	27	21.1%
	2015	127	101	79.5%	26	20.5%
	2025	126	102	80.9%	24	19.1%
Balance of County:	2000	376	290	77.1%	86	22.9%
	2010	381	313	82.1%	68	17.9%
	2015	382	318	83.2%	64	16.8%
	2025	380	329	86.5%	51	13.5%

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2015.

**TABLE 4
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
GREELEY COUNTY & COMMUNITIES, NEBRASKA
2000-2025**

Greeley County		2000-2010				
age group	2000	2010	Change	2015	2025	Change
19 and Under	794	648	-146	607	499	-108
20-34	332	285	-47	218	253	+35
35-54	699	671	-28	668	659	-9
55-64	260	349	+89	366	378	+12
65-74	301	271	-30	258	239	-19
75-84	212	225	+13	223	231	+8
85+	116	89	-27	85	100	+15
TOTALS	2,714	2,538	-176	2,482	2,359	-123
Median Age	41.7	46.4	+4.7	46.9	49.1	+2.2
Greeley		2000-2010				
age group	2000	2010	Change	2015	2025	Change
19 and Under	161	102	-59	91	68	-23
20-34	51	76	+25	78	84	+6
35-54	146	99	-47	90	75	-15
55-64	36	66	+30	71	78	+7
65-74	42	48	+6	50	60	+10
75-84	58	42	-16	38	40	+2
85+	37	33	-4	32	37	+5
TOTALS	531	466	-65	450	442	-8
Median Age	42.3	49.8	+7.5	50.2	51.9	+1.7
Scotia		2000-2010				
age group	2000	2010	Change	2015	2025	Change
19 and Under	72	79	+7	73	70	-3
20-34	38	65	+27	6	69	+6
35-54	64	61	-3	59	54	-5
55-64	37	39	+2	39	37	-2
65-74	49	38	-11	34	29	-5
75-84	24	30	+6	30	32	+2
85+	24	6	-18	7	8	+1
TOTALS	308	318	-10	305	299	-6
Median Age	49.0	42.8	-6.2	42.3	41.2	-1.1

CONTINUED:

TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
GREELEY COUNTY & COMMUNITIES, NEBRASKA
2000-2025

Spalding		2000-2010				
age group	2000	2010	Change	2015	2025	Change
19 and Under	143	105	-38	88	66	-22
20-34	67	62	-5	59	48	-11
35-54	117	121	+4	125	137	+12
55-64	48	66	+18	73	81	+8
65-74	70	48	-22	38	28	-10
75-84	54	58	+4	59	62	+3
85+	38	27	-11	22	28	+6
TOTALS	537	487	-50	464	450	-14
Median Age	45.9	49.2	+3.3	49.9	51.7	+1.8
Wolbach		2000-2010				
age group	2000	2010	Change	2015	2025	Change
19 and Under	80	72	-8	68	57	-11
20-34	49	40	-9	35	30	-5
35-54	68	74	+6	75	82	+7
55-64	25	37	+12	39	43	+4
65-74	34	34	+0	34	32	-2
75-84	26	21	-5	20	20	+0
85+	5	5	+0	5	6	+1
TOTALS	287	283	-4	276	270	-6
Median Age	38.6	45.5	+6.9	45.9	47.3	+1.4
Balance of County		2000-2010				
age group	2000	2010	Change	2015	2025	Change
19 and Under	338	290	-48	287	238	-49
20-34	127	42	-85	40	22	-18
35-54	304	316	+12	319	311	-8
55-64	114	141	+27	144	139	-5
65-74	106	103	-3	102	90	-12
75-84	50	74	+24	76	77	+1
85+	12	18	+6	19	21	+2
TOTALS	1,051	984	-67	987	898	-89
Median Age	38.7	44.6	+5.9	45.0	46.8	+1.8

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2015.

**TABLE 5
HOUSEHOLD INCOME BY AGE GROUP - TRENDS AND PROJECTIONS
GREELEY COUNTY, NEBRASKA
2000-2025**

<u>Income Group</u>	<u>2000*</u>	<u>2012*</u>	<u>2015</u>	<u>2025</u>	<u>% Change 2015-2025</u>
All Households:					
Less than \$10,000	126	93	87	59	-32.2%
\$10,000-\$19,999	219	157	149	128	-14.1%
\$20,000-\$34,999	326	168	162	155	-4.3%
\$35,000-\$49,999	186	169	166	164	-1.2%
\$50,000 or More	214	435	500	545	+9.0%
TOTALS	1,071	1,022	1,064	1,051	-1.2%
Median Income	\$28,375	\$44,219	\$47,107	\$55,788	+18.4%
Households 65+ Yrs.					
Less than \$10,000	71	58	50	31	-38.0%
\$10,000-\$19,999	115	85	79	60	-24.0%
\$20,000-\$34,999	110	75	72	68	-5.5%
\$35,000-\$49,999	46	35	34	36	+5.9%
\$50,000 or More	67	128	138	174	+26.0%
TOTALS	409	381	373	369	-1.0%
Median Income	\$22,522	\$30,499	\$33,788	\$36,774	+8.4%

* Specified 2000 & 2012 Data Used. 2012 Estimate subject to margin of error.
 Source: 2000 Census, 2008-2012 American Community Survey.
 Hanna:Keelan Associates, P.C., 2015.

**TABLE 6
PER CAPITA INCOME
GREELEY COUNTY, NEBRASKA / STATE OF NEBRASKA
2002-2025**

<u>Year</u>	<u>Greeley County</u>		<u>State of Nebraska</u>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2002	\$22,417	--	\$30,314	--
2003	\$26,650	+18.8%	\$32,126	+6.0%
2004	\$26,829	+0.6%	\$33,265	+3.5%
2005	\$29,460	+9.8%	\$34,318	+3.1%
2006	\$25,941	-11.9%	\$35,679	+4.0%
2007	\$26,210	+1.0%	\$37,887	+6.2%
2008	\$29,083	+11.0%	\$40,396	+6.6%
2009	\$30,225	+3.9%	\$38,438	-4.8%
2010	\$31,803	+5.2%	\$39,445	+2.6%
2011	\$39,276	+24.0%	\$42,450	+7.6%
2015	\$42,018	+7.0%	\$45,572	+7.3%
2002-2015	\$22,417-\$42,018	+87.4%	\$30,314-\$45,572	+50.3%
2015-2025	\$42,018-\$51,937	+23.6%	\$45,572-\$55,009	+20.7%

Source: Nebraska Department of Economic Development, 2015.
Hanna:Keelan Associates, P.C., 2015.

**TABLE 7
PERSONS RECEIVING SOCIAL SECURITY INCOME
GREELEY COUNTY, NEBRASKA
2012**

<u>Social Security Income-2012</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	420
Wives & Husbands	45
Children	5
<u>Survivor Benefits</u>	
Widows & Widowers	65
Children	15
<u>Disability Benefits</u>	
Disabled Persons	55
Wives & Husbands	0
<u>Children</u>	<u>15</u>
TOTAL	620
<u>Aged 65 & Older</u>	
Men	230
<u>Women</u>	<u>270</u>
TOTAL	500
<u>Supplemental Security Income-2012</u>	
Aged 65 or Older	N/A
<u>Blind and Disabled</u>	<u>N/A</u>
TOTAL	N/A

N/A = Not Available.

Source: Department of Health and Human Services,
Social Security Administration, 2015.
Hanna:Keelan Associates, P.C., 2015.

TABLE 8
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
GREELEY COUNTY, NEBRASKA
2000-2025

Inc. Rng.	2000* # / #CB-HP	2010* # / #CB-HP	2015 # / #CB-HP	2025 # / #CB-HP
0-30% AMI	90 / 68	80 / 70	70 / 61	51 / 42
31-50% AMI	132 / 56	95 / 30	88 / 26	76 / 17
51-80% AMI	212 / 62	150 / 35	155 / 28	150 / 22
81%+ AMI	<u>452 / 34</u>	<u>475 / 10</u>	540 / 7	581 / 3
TOTALS	886 / 220	800 / 140	853 / 122	858 / 84

*Specified data

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

Source: 2000, 2010 CHAS Tables; huduser.org.
 Hanna:Keelan Associates, P.C., 2015.

TABLE 9
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
GREELEY COUNTY, NEBRASKA
2000-2025

Inc. Rng.	2000* # / #CB-HP	2010* # / #CB-HP	2015 # / #CB-HP	2025 # / #CB-HP
0-30% AMI	60 / 40	55 / 25	52 / 22	40 / 18
31-50% AMI	42 / 16	20 / 4	16 / 3	9 / 2
51-80% AMI	75 / 4	35 / 10	32 / 8	29 / 7
81%+ AMI	<u>81 / 4</u>	<u>55 / 8</u>	111 / 6	151 / 5
TOTALS	258 / 64	165 / 47	211 / 39	193 / 32

*Specified data

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

Source: 2000, 2010 CHAS Tables; huduser.org.
 Hanna:Keelan Associates, P.C., 2015.

**TABLE 10
EMPLOYMENT DATA TRENDS AND PROJECTIONS
GREELEY COUNTY, NEBRASKA
2002-2025**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2002	1,368	--	3.6%
2003	1,412	+44	3.6%
2004	1,397	-15	3.9%
2005	1,335	-62	3.7%
2006	1,302	-33	3.0%
2007	1,248	-54	2.6%
2008	1,259	+11	3.0%
2009	1,272	+13	3.7%
2010	1,263	-9	3.7%
2011	1,323	+60	3.1%
2012	1,371	+48	3.3%
2013	1,312	-59	3.2%
2015	1,265	-47	4.2%
2025	1,302	+37	4.0%
2002-2025	1,368-1,302	-66	3.6%-4.0%

Source: Nebraska Department of Labor, 2015.
Hanna:Keelan Associates, P.C., 2015.

**TABLE 11
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
GREELEY COUNTY, NEBRASKA
2000-2025**

	<u>2000</u>	<u>2010</u>	<u>2015</u>	<u>2025</u>
Civilian Labor Force	1,411	1,312	1,320	1,356
Unemployment	41	49	55	54
Rate of Unemployment	2.9%	3.7%	4.2%	4.0%
Employment	1,370	1,263	1,265	1,302
	<u>Change in Employment</u>			
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>
2000-2010	-107	-10.7	-7.8%	-0.8%
2015-2025	+37	+3.7	+2.9%	+0.3%

Source: Nebraska Department of Labor, Labor Market Information, 2015.
Hanna:Keelan Associates, P.C., 2015.

TABLE 12
WORKFORCE EMPLOYMENT BY TYPE
GREELEY COUNTY, NEBRASKA
2012-2014

Workforce	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>% Change</u> <u>2012-2014</u>
Non-Farm Employment (Wage and Salary)	649	586	596	-8.2%
Goods Producing	66	58	62	-6.0%
Manufacturing	*	*	*	*
Natural Resources & Const.**	27	21	24	-11.1%
Service Providing	583	528	534	-8.4%
Trade, Trans, Ware, Util***	*	*	*	*
Total Trade	136	149	145	-6.6%
Wholesale Trade	77	94	95	+23.3%
Retail Trade	59	55	50	-15.2%
Information	*	*	*	*
Financial Activities	33	39	51	+54.5%
Professional & Business	*	*	*	*
Education & Health	*	*	*	*
Leisure & Hospitality	8	10	27	+237.5%
Other Services	17	11	20	+17.6%
Total Government	306	302	269	-12.1%
Federal	14	15	11	-21.4%
State	9	7	7	-22.2%
Local	283	280	251	-11.3%

* Data not available because of disclosure suppression.

** Natural Resources & Construction.

*** Trade, Transportation, Warehousing & Utilities.

Source: Nebraska Department of Labor, Labor Market Information, 2015.
 Hanna:Keelan Associates, P.C., 2015.

**TABLE 13
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
GREELEY COUNTY & COMMUNITIES, NEBRASKA
2012 ESTIMATE***

	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>
Greeley County:	1,022	1,016	99.4%	6	0.6%	11	1.1%
Greeley:	208	204	98.0%	4	2.0%	0	0.0%
Scotia:	157	155	98.7%	2	1.3%	0	0.0%
Spalding:	231	231	100.0%	0	0.0%	0	0.0%
Wolbach:	112	112	100.0%	0	0.0%	3	2.7%
Balance of County:	314	314	100.0%	0	0.0%	8	2.5%

*2012 Estimate subject to margin of error.
Source: 2008-2012 American Community Survey.
Hanna:Keelan Associates, P.C., 2015.

**TABLE 14
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
GREELEY COUNTY & COMMUNITIES, NEBRASKA
2015**

<u>Year</u>	<u>Greeley County</u>	<u>Greeley</u>	<u>Scotia</u>
2013 to Present	6	N/A	N/A
2010 to 2012	2	0	0
2000 to 2009	41	6	4
1990 to 1999	85	31	6
1980 to 1989	103	19	18
1970 to 1979	122	14	16
1960 to 1969	95	20	25
1950 to 1959	101	18	7
1940 to 1949	85	3	20
<u>1939 or Before</u>	<u>656</u>	<u>168</u>	<u>86</u>
SUBTOTAL	1,296	279	182
<u>Units Lost (2013 to Present)</u>	<u>(7)</u>	<u>(N/A)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2015	1,289	279	182
% 1939 or Before	50.3%	60.2%	47.2%
% 1959 or Before	58.2%	67.7%	62.1%

<u>Year</u>	<u>Spalding</u>	<u>Wolbach</u>	<u>Balance of County</u>
2013 to Present	2	N/A	4
2010 to 2012	2	0	0
2000 to 2009	3	3	25
1990 to 1999	24	3	21
1980 to 1989	35	7	24
1970 to 1979	32	15	45
1960 to 1969	11	10	29
1950 to 1959	11	13	52
1940 to 1949	19	19	24
<u>1939 or Before</u>	<u>139</u>	<u>68</u>	<u>195</u>
SUBTOTAL	278	138	419
<u>Units Lost (2013 to Present)</u>	<u>(3)</u>	<u>(N/A)</u>	<u>(4)</u>
TOTAL EST. UNITS – 2015	275	138	415
% 1939 or Before	49.4%	49.2%	46.0%
% 1959 or Before	61.4%	72.4%	64.3%

NOTE: Specified Data Used. 2012 Estimate subject to margin of error.

N/A = Not Available.

Source: 2008-2012 American Community Survey.

Communities of Greeley County, 2015.

Hanna:Keelan Associates, P.C., 2015.

**TABLE 15
HOUSING STOCK OCCUPANCY/VACANCY STATUS
GREELEY COUNTY & COMMUNITIES, NEBRASKA
2015**

	<u>Greeley County</u>	<u>Greeley</u>	<u>Scotia</u>
a) Housing Stock	1,289 (O = 1,018; R = 271)	279 (O = 202; R = 77)	182 (O = 143; R = 39)
b) Vacant Housing Stock	225	79	43
c) Occupied Housing Stock	1,064	200	139
*Owner Occupied	853	146	110
*Renter Occupied	211	54	29
d) Housing Vacancy Rate*	17.4% (225)	28.3% (79)	23.6% (43)
*Owner Vacancy	16.2% (165)	27.7% (56)	23.1% (33)
*Renter Vacancy	22.1% (60)	29.8% (23)	25.6% (10)
e) Adjusted Vacancy Rate**	7.0% (91)	10.3% (29)	10.9% (20)
**Owner Vacancy	6.2% (64)	9.4% (19)	9.7% (14)
**Renter Vacancy	9.9% (27)	13.0% (10)	15.3% (6)
	<u>Spalding</u>	<u>Wolbach</u>	<u>Balance of County</u>
a) Housing Stock	275 (O = 218; R = 57)	138 (O = 110; R = 28)	415 (O = 345; R = 70)
b) Vacant Housing Stock	59	11	33
c) Occupied Housing Stock	216	127	382
*Owner Occupied	178	101	318
*Renter Occupied	38	26	64
d) Housing Vacancy Rate*	21.4% (59)	8.0% (11)	7.9% (33)
*Owner Vacancy	18.3% (40)	8.1% (9)	7.8% (27)
*Renter Vacancy	33.3% (19)	7.1% (2)	8.5% (6)
e) Adjusted Vacancy Rate**	8.3% (23)	2.9% (4)	3.6% (15)
**Owner Vacancy	7.3% (16)	2.7% (3)	3.4% (12)
**Renter Vacancy	12.3% (7)	3.5% (1)	4.3% (3)

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

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

Source: 2008-2012 American Community Survey.
Greeley County & Communities, 2015.
Hanna:Keelan Associates, P.C., 2015.

**TABLE 16
OWNER OCCUPIED HOUSING VALUE
GREELEY COUNTY & COMMUNITIES, NEBRASKA
2000-2025**

		Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Total
Greeley County:	2000*	376	143	22	3	10	554
	2000 Med. Val.	\$36,600					
	2012*	354	247	89	36	92	818
	2012 Med. Val.	\$66,300					
	2015 2025	\$71,200 \$85,300					
Greeley:	2000*	97	38	4	3	2	144
	2000 Med. Val.	\$39,000					
	2012*	77	53	16	0	9	155
	2012 Med. Val.	\$59,400					
	2015 2025	\$64,900 \$71,100					
Scotia:	2000*	90	13	0	0	0	103
	2000 Med. Val.	\$21,400					
	2012*	66	51	3	6	0	126
	2012 Med. Val.	\$43,100					
	2015 2025	\$48,200 \$56,800					
Spalding:	2000*	97	53	5	0	0	155
	2000 Med. Val.	\$42,800					
	2012*	95	54	40	11	9	209
	2012 Med. Val.	\$62,600					
	2015 2025	\$66,300 \$72,400					

CONTINUED:

**TABLE 16 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
GREELEY COUNTY & COMMUNITIES, NEBRASKA
2000-2025**

		Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Total
Wolbach:	2000*	63	8	2	0	0	73
	2000 Med. Val.	\$23,800					
	2012*	61	26	7	2	0	96
	2012 Med. Val.	\$40,900					
	2015	\$43,300					
	2025	\$54,000					
Balance of County:	2000*	29	31	11	0	8	79
	2000 Med. Val.	\$66,900					
	2012*	55	63	23	17	74	232
	2012 Med. Val.	\$98,900					
	2015	\$104,300					
	2025	\$118,900					

*Specified Data Used. 2012 Estimate subject to margin of error.
Source: 2000 Census, 2008-2012 American Community Survey.
Hanna:Keelan Associates, P.C., 2015.

**TABLE 17
GROSS RENT
GREELEY COUNTY & COMMUNITIES, NEBRASKA
2000-2025**

		<u>Less than \$200</u>	<u>\$200 to \$399</u>	<u>\$400 to \$599</u>	<u>\$600 or More</u>	<u>Total</u>
Greeley County:	2000*	57	94	34	8	193
	2000 Median Rent	\$306				
	2012*	68	51	38	47	204
	2012 Median Rent*	\$459				
	2015	\$474				
	2025	\$528				
Greeley:	2000*	7	27	15	0	49
	2000 Median Rent	\$265				
	2012*	4	18	4	27	53
	2012 Median Rent*	\$621				
	2015	\$656				
	2025	\$712				
Scotia	2000*	7	16	4	2	29
	2000 Median Rent	\$359				
	2012*	13	10	4	4	31
	2012 Median Rent*	\$363				
	2015	\$370				
	2025	\$395				
Spalding:	2000*	17	24	4	0	45
	2000 Median Rent	\$297				
	2012*	14	6	2	0	22
	2012 Median Rent*	\$383				
	2015	\$408				
	2025	\$453				

CONTINUED:

TABLE 17 (CONTINUED)
GROSS RENT
GREELEY COUNTY & COMMUNITIES, NEBRASKA
2000-2025

		<u>Less</u> <u>than \$200</u>	<u>\$200 to</u> <u>\$399</u>	<u>\$400 to</u> <u>\$599</u>	<u>\$600 or</u> <u>More</u>	<u>Total</u>
Wolbach:	2000*	6	16	7	2	31
	2000 Median Rent	\$297				
	2012*	1	7	8	0	16
	2012 Median Rent*	\$406				
	2015	\$440				
	2025	\$498				
Balance of County:	2000*	20	11	4	4	39
	2000 Median Rent	\$338				
	2012*	36	10	20	16	82
	2012 Median Rent*	\$404				
	2015	\$449				
	2025	\$503				

*Specified Data Used. 2012 Estimate subject to margin of error.
 Source: 2000 Census, 2008-2012 American Community Survey.
 Hanna:Keelan Associates, P.C., 2015.

**TABLE 19
SURVEY OF RENTAL PROPERTIES
GREELEY COUNTY, NEBRASKA
2002-2014**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	2	16	12.5	0.0
2003	2	16	6.3	10.3
2004	1	8	37.5	22.0
2005	2	13	15.4	55.8
2006	2	13	23.1	195.7
2007	3	18	22.2	189.5
2008	4	29	10.3	142.0
2009	4	32	3.1	93.1
2010	6	47	10.6	24.5
2011	6	38	5.3	87.8
2012	4	29	3.4	37.0
2013	3	18	27.8	60.0
2014	5	33	12.1	90.0

Source: Nebraska Investment Finance Authority, 2015.

**TABLE 20
VACANCY RATES BY UNIT TYPE
GREELEY COUNTY, NEBRASKA
2014**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate</u>
Single Family Units	0	0	0.0%
Apartments	33	4	12.1%
Mobile Homes	0	0	0.0%
Not Sure of Type	0	0	0.0%
Total Units	33	4	12.1%

Source: Nebraska Investment Finance Authority, 2015.

**TABLE 21
ESTIMATED HOUSING TARGET DEMAND
GREELEY COUNTY & COMMUNITIES, NEBRASKA
2025**

	<u>Owner</u>	<u>Renter</u>	<u>Total Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
Greeley County:	48	14	62	\$11.7 M
Greeley:	10	4	14	\$2.5 M
Scotia:	5	2	7	\$1.3 M
Spalding:	8	6	14	\$2.6 M
Wolbach:	5	2	7	\$1.4 M
Balance of County*:	20	0	20	\$3.9 M

*Based upon new households, providing affordable housing for 20% of cost burdened households, replacement of 20% of housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for “pent-up” demand, based upon local capacity and availability of land and financial resources.

NOTE: New housing should include both new construction and purchase-rehab/resale or re-rent activities.

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 22
AREA HOUSEHOLD INCOME (AMI)
GREELEY COUNTY, NEBRASKA
2015

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$12,000	\$13,700	\$15,400	\$17,100	\$18,500	\$19,850	\$21,250	\$22,600
50% AMI	\$19,950	\$22,800	\$25,650	\$28,500	\$30,800	\$33,100	\$35,350	\$37,650
60% AMI	\$23,940	\$27,360	\$30,780	\$34,200	\$36,960	\$39,720	\$42,420	\$45,180
80% AMI	\$31,950	\$36,500	\$41,050	\$45,600	\$49,250	\$52,900	\$56,550	\$60,200
100%AMI	\$39,900	\$45,600	\$51,300	\$57,000	\$61,600	\$66,200	\$70,700	\$75,300
125%AMI	\$49,875	\$57,000	\$64,125	\$71,250	\$77,000	\$82,750	\$88,375	\$94,125

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 23
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
GREELEY COUNTY, NEBRASKA
2025

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner:	0	0	10	24	14	48
Renter:	0	6	6	2	0	14

Source: Hanna:Keelan Associates, P.C., 2015.

**TABLE 24
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
GREELEY COUNTY, NEBRASKA
2025**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)						Workforce Sector 45%+ AMI
	0%-30%	31%-60%	61%-80%	81%-125%	126%+	Totals	
Elderly (55+)	0	0	2	8	4	12	4
Family	0	0	6	14	10	30	28
Special							
Populations¹	<u>0</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	0	0	10	24	14	48	32
RENTAL							
UNITS							
Elderly (55+)	0	2	2	0	0	4	0
Family	0	2	3	2	0	7	7
Special							
Populations¹	<u>0</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>0</u>
Subtotals	0	6	6	2	0	14*	7
Totals	0	6	16	26	14	62	39

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

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

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

Source: Hanna:Keelan Associates, P.C., 2015.

**TABLE 25
HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINTS)
GREELEY COUNTY, NEBRASKA
2025**

PRICE – PURCHASE COST (Area Median Income)

Owner	(61%-80%)	(81%-125%)	(126%+)	Totals	Work Force (45%+ AMI)
Units**	\$141,000*	\$182,000*	\$242,000**+		\$124,000*
2 Bedroom	2	4	2	8	0
3+ Bedroom	8	20	12	40	32
Totals	10	24	14	48	32

PRICE – PURCHASE COST (Area Median Income)

Rental	(31%-60%)	(61%-80%)	(81%125%)	(126%+)	Totals	Work Force (45%+ AMI)
Units**	\$570**	\$630**	\$785**	\$875**+		\$510**
2 Bedroom	4	3	0	0	7	0
3+ Bedroom	2	3	2	0	7	7
Totals	6	6	2	0	14	7

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 26
HOUSING CONDITIONS SURVEY BY COMMUNITY
GREELEY COUNTY COMMUNITIES, NEBRASKA
2015

	<u>Greeley</u>	<u>Scotia</u>	<u>Spalding</u>	<u>Wolbach</u>	<u>Total</u>
Rating 1 – Excellent, New	35	15	36	14	100
Rating 2 – Sound	57	40	60	30	187
Rating 3 –Minor Deteriorating	66	68	102	60	296
Rating 4 –Major Deteriorating	32	15	26	17	90
<u>Rating 5 – Critical/Dilapidated</u>	<u>11</u>	<u>7</u>	<u>5</u>	<u>6</u>	<u>29</u>
Totals	201	145	229	127	702

Source: Hanna:Keelan Associates, P.C., 2015.

TABLE 27
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
GREELEY COUNTY COMMUNITIES, NEBRASKA
2025

	<u># Rehabilitated /</u> <u>Est. Cost*</u>	<u>Demolition*</u>
Greeley:	53 / \$2.0 M	20
Scotia:	44 / \$1.6 M	12
Spalding:	71 / \$2.6 M	14
Wolbach:	41 / \$1.5 M	12

*Based upon field inspections and age of housing.
 Source: Hanna:Keelan Associates, P.C., 2015.