Nebraska Investment Finance Authority
Housing Study Grant Program

# Nance County, Nebraska

## *Housing Study and Planning Program*
## *2022*

## EXECUTIVE SUMMARY

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

*Lincoln, Nebraska* 402.464.5383 *

* Becky Hanna, Tim Keelan, Lonnie Dickson, AICP, Keith Carl *


**FEBRUARY, 2012**

# NANCE COUNTY & COMMUNITIES, NEBRASKA HOUSING STUDY

## NANCE COUNTY PLANNING COMMISSION

**Chuck Delancey, Chairperson**
**John Cieloha, Vice-Chair**
**Brett Houtby**
**Pat Connelly**
**Dennis McCoig**
**Lynn Belitz**
**Galen Frenzen**
**Roy Guisinger**
**Delmer Wondercheck**

**Natalie Sharman – Zoning Administrator**

## PLANNING STEERING COMMITTEE MEMBERS

**Dan Willets – Fullerton (Mayor)**
**Joe Wegner – Fullerton**
**Pam Dozier – Genoa**
**Lacie Andreason – Genoa (Clerk)**
**Gretchen Treadway – Fullerton**
**Arnie Wemhoff – Fullerton**

**Mary Baldridge – Executive Director**
**Nance County Economic Development**

The **Nance County & Communities, Nebraska Housing Study** was funded by a ***Housing Grant from the Nebraska Investment Finance Authority*** and matching funds from the County and Communities.

The **Housing Study** was completed with guidance and direction of **Nance County Economic Development and the Nance County Planning Commission and Planning Steering Committee.**

The **Housing Study** was completed by **Hanna:Keelan Associates, P.C.,** a professional Community Planning and Research Consulting Firm, based in Lincoln, Nebraska.

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# ■ INTRODUCTION ■

This **Housing Study** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for **Nance County, Nebraska, including each Community and the Balance of County (Rural Nance County).** The Study describes the past, present and projected demographics, economic and housing conditions in the County, as well as a **"Housing Action Plan,"** identifying recommended housing programs in the Nance County Communities, during the next 10 years. **This Study serves as a component of the Nance County, Nebraska Comprehensive Plan.**

This **Housing Study** was conducted for the **Nance County Planning Commission. (NCPC),** by **Hanna:Keelan Associates, P.C.,** a Nebraska based community planning and research consulting firm, under the guidance and direction of a local Planning Steering Committee and the **NCPC**. **Members of the NCPC, local elected officials and real estate and business professionals, as well as the Citizens of Nance County, all provided invaluable information.**

Funding for the **Housing Study** was provided by **NANCE COUNTY AND EACH COMMUNITY** and a Housing Study Grant from the **NEBRASKA INVESTMENT FINANCE AUTHORITY.**

# ■ PURPOSE OF STUDY ■

The **purpose of this Housing Study** is threefold: (1) **analyze** the recent **past and present housing situation** in **Nance County,** with emphasis on the need for owner and rental housing options for the workforce, elderly and low-income populations; (2) **identify** the future **target housing needs** for **Nance County, including the preservation of housing stock through housing rehabilitation programs;** (3) **provide a process** for **educating and energizing the leadership** of **Nance County and each Community** to take a more active role in improving and creating new, modern and safe market rate and affordable housing options; and (4) **pursue and maintain an ongoing process of implementing new and appropriate housing programs.**

***QUALITATIVE INPUT***

This **Housing Study** included the participation of Nance County leadership, including the **Nance County Planning Commission** and **Nance County Economic Development.** A **Housing Steering Committee** directed the Housing Study. The Housing Steering Committee meetings allowed Hanna:Keelan to share statistical data and receive informed input from the participants, regarding populations, households, housing needs, opportunities and challenges, as well as local economic issues. The Housing Study process also included local housing **"listening sessions"** and the implementation of **two** important **Housing Surveys.**

## ■ PRIORITY HOUSING ACTIVITIES ■

**Table A** identifies the **Priority Housing Activities** for **Nance County,** which were derived from the results of both qualitative and quantitative housing planning research activities. The following is a review of these priorities for the County.

**TABLE A**
**PRIORITY HOUSING NEEDS**
**NANCE COUNTY, NEBRASKA**
**2022**

| Population Group | Type of Activity/Housing Needed |
|---|---|
| Low- and Moderate-Income Family Households (Workforce Housing for New/Existing Employees). | a) First-Time Homebuyer Program.<br>b) Down Payment Assistance Program.<br>c) Housing Purchase/Rehabilitation/ Resale.<br>d) Credit-To-Own (CROWN) Housing Program (3+-Bedroom Units).<br>e) Entry-Level Single Family Housing.<br>f) Housing Rehabilitation. |
| Middle- to Upper-Income Elderly Persons & Families. | a) Housing Rehabilitation.<br>b) Additional Single Family Housing, both within the Communities and Planning Jurisdictions. |
| Low- and Moderate-Income Elderly Households. | a) Housing Rehabilitation/Modification with Handicap Accessibility.<br>b) Duplex Rental Housing. |
| Housing Administration & Implementation. | a) Housing Demolition.<br>b) Land Trust/Land Bank Program for Future Residential Development.<br>c) Code Enforcement.<br>d) County-Wide Resource Development. |

Source: Hanna:Keelan Associates, P.C., 2012

## ■ POPULATION PROFILE ■

**Table B** identifies **population trends and projections** for Nance County and each Community, from 1990 to 2022. **The 2010 Census identifies Nance County with a population of 3,735.** Currently (2012), the population for the County is an estimated 3,693 and is expected to decrease an estimated 7.2 percent, or by 267 persons, from 2012 to 2022.

The City of Genoa is projected to increase in population by an estimated 0.7 percent, or seven persons, to 1,011. All remaining Communities in Nance County, as well as the Balance of County, are projected to experience, at a minimum, a mild decrease in population, by 2022. **A stable population base contributes to the need for new and improved housing for various forms, types and sectors of the County.**

**TABLE B**
**POPULATION TRENDS AND PROJECTIONS**
**NANCE COUNTY & COMMUNITIES, NEBRASKA**
**1990-2022**

| | 1990 | 2000 | 2010 | 2012 | 2022 | % Change 2012-2022 |
|---|---|---|---|---|---|---|
| **Nance County:** | **4,275** | **4,038** | **3,735** | **3,693** | **3,426** | **-7.2%** |
| Fullerton: | 1,452 | 1,378 | 1,307 | **1,303** | **1,238** | **-5.0%** |
| Belgrade | 157 | 134 | 126 | **121** | **109** | **-9.9%** |
| Genoa: | 1,082 | 981 | 1,003 | **1,004** | **1,011** | **+0.7%** |
| Balance of County: | 1,584 | 1,545 | 1,299 | **1,265** | **1,068** | **-15.5%** |

Source: 1990, 2000, 2010 Census;
Hanna:Keelan Associates, P.C., 2012

## *Housing Target Demand*

**Table C** identifies the **estimated housing "target" demand** in Nance County and each Community, by 2022. Nance County has an estimated 10-year housing demand potential for **104 units,** including **59 owner** and **45 renter units.** The City of Fullerton has an estimated 10-year housing demand potential for at least 41 units, including 20 owner and 21 renter units. The City of Genoa has a housing target demand for an estimated 15 owner housing units and 24 renter housing units, a total of 39 units.

The estimated 10-year housing demand potential for the remainder of Nance County is 21 units in the Balance of County and three units in Belgrade.

## *Estimated Costs*

**Table C** also offers the total **estimated cost** to develop the proposed **housing "target" demand** in Nance County and each Community. The total estimated **cost** for the County is **$17.3 Million.**

**TABLE C**
**ESTIMATED HOUSING TARGET DEMAND**
**NANCE COUNTY & COMMUNITIES, NEBRASKA**
**2022**

| | Owner | Renter | Total Target Demand | Est. Required Target Budget |
|---|---|---|---|---|
| **Nance County:** | **59** | **45** | **104** | **$17.3M** |
| Fullerton: | 20 | 21 | **41** | **$6.5M** |
| Belgrade: | 3 | 0 | **3** | **$0.5M** |
| Genoa: | 15 | 24 | **39** | **$5.9M** |
| Balance of County: | 21 | 0 | **21** | **$4.4M** |

*Based upon new households, providing affordable housing for 40% of cost burdened households, replacement of 30% 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.

Source: Hanna:Keelan Associates, P.C., 2012

## *Housing Rehabilitation/Demolition Demand*

**Table D** identifies the results of a **Housing Structural Condition Survey**, conducted in the Communities of Nance County. The total number of housing structures surveyed was 569 in Fullerton, 77 in Belgrade and 387 in Genoa. A total of 235 structures in Fullerton, 14 in Belgrade and 131 in Genoa were determined to be in good condition while a total of 38 structures were considered to be in dilapidated condition (not cost effective to be rehabilitated) and potentially in need of demolition.

**The City of Genoa is in the planning stages of obtaining and demolishing 10 homes in the Community to make vacant land available for new housing development.**

**TABLE D**
**HOUSING STRUCTURAL CONDITION SURVEY**
**NANCE COUNTY COMMUNITIES, NEBRASKA**
**2012**

| | Fullerton | Belgrade | Genoa |
|---|---|---|---|
| Rating 1 – Good Condition | 235 | 14 | 131 |
| Rating 2 – Fair Condition; Moderate Rehab Needed | 256 | 30 | 211 |
| Rating 3 – Deteriorated; Substantial Rehab Needed | 57 | 24 | 37 |
| Rating 4 – Dilapidated; Demolition Recommended | 21 | 9 | 8 |
| **Totals** | **569** | **77** | **387** |

Source: Hanna:Keelan Associates, P.C., 2012

**Table E** identifies the estimated **housing rehabilitation and demolition needs** in Nance County and each Community, by 2022. An estimated **196 housing structures in Nance County** are in need of either moderate or substantial rehabilitation, during the next 10 years, at an estimated cost of $7.5 Million. An additional **82 total units,** scattered throughout the County, are in need of **demolition,** by 2022.

**TABLE E**
**ESTIMATED HOUSING REHABILITATION/DEMOLITION DEMAND**
**NANCE COUNTY & COMMUNITIES, NEBRASKA**
**2022**

| | **# Rehabilitated / Est. Cost*** | **Demolition** |
|---|---|---|
| **Nance County:** | **196 / $7.5M** | **82** |
| Fullerton: | 75 / $2.9M | 24 |
| Belgrade: | 21 / $800K | 12 |
| Genoa: | 55 / $2.1M | 14 |
| Balance of County: | 45 / $1.7M | 32 |

*Based upon field inspections and age of housing.
Source: Hanna:Keelan Associates, P.C., 2012

**The demolition of substandard, dilapidated, unsafe housing units should be a priority housing activity in Nance County, during the next 10 years. Land being occupied by "bad and unsafe" housing located in Communities should be secured in a single County-Wide "Land Trust" or "Land Bank," reserved for future housing development.**

## EXAMPLES OF DETERIORATED & DILAPIDATED HOUSING STRUCTURES IN NANCE COUNTY, NEBRASKA.

## ■ HOUSING DEMAND BY INCOME SECTOR ■

**Table F** identifies the **estimated year-round housing demand, by income sector,** for Nance County and the Cities of Fullerton and Genoa, by 2022. In Nance County, 104 new units will be targeted, consisting of **59 owner** and **45 renter units.** This includes an estimated 41 new units in Fullerton and an estimated 39 new units in Genoa.

New owner units should focus on meeting the housing needs of households having an Area Median Income (AMI) of 51 percent or higher. New rental units should focus on serving the elderly and families of all incomes.

**TABLE F**
**ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR**
**NANCE COUNTY, FULLERTON & GENOA, NEBRASKA**
**2022**

| | Income Range | | | | | |
|---|---|---|---|---|---|---|
| **Nance County:** | **0-30% AMI** | **31-50% AMI** | **51-80% AMI** | **81-125% AMI** | **126%+ AMI** | **Totals** |
| **Owner** | 0 | 0 | 12 | 20 | 27 | **59** |
| **Renter** | 2 | 4 | 9 | 14 | 16 | **45** |
| **Fullerton:** | | | | | | |
| **Owner** | 0 | 0 | 4 | 6 | 10 | **20** |
| **Renter** | 0 | 2 | 3 | 7 | 9 | **21** |
| **Genoa:** | | | | | | |
| **Owner** | 0 | 0 | 3 | 5 | 7 | **15** |
| **Renter** | 2 | 2 | 6 | 7 | 7 | **24** |

Source: Hanna:Keelan Associates, P.C., 2012

**Table G** identifies **housing target demand** in Nance County, **for specific population groups,** by 2022. Target populations include elderly, family and special needs populations, per Area Median Income (AMI). The housing types in Nance County include both owner and rental units of varied bedroom types.

In Nance County, **104 units** will be needed by 2022, consisting of **59 owner** and **45 rental units.** The majority of these owner units should be built for the non-elderly, family households, with an almost equal number of rental units for elderly and family households. **An estimated 74 housing units, consisting of 46 owner and 28 rental units should be built for the workforce population in the County.**

**TABLE G**
**HOUSING EXPECTATIONS – SPECIFIC POPULATION GROUPS**
**NANCE COUNTY, NEBRASKA**
**2022**

| | HOUSEHOLD AREA MEDIAN INCOME (AMI) | | | | | | Workforce Sector |
|---|---|---|---|---|---|---|---|
| **OWNER UNITS** | **0%-30%** | **31%-50%** | **51%-80%** | **81%-125%** | **126%+** | **Totals** | **55%+ AMI** |
| **Elderly (55+)** | 0 | 0 | 0 | 8 | 10 | **18** | **12** |
| **Family** | 0 | 0 | 10 | 10 | 17 | **37** | **34** |
| **Special Populations[1]** | 0 | 0 | 2 | 2 | 0 | **4** | **0** |
| **Subtotals** | **0** | **0** | **12** | **20** | **27** | **59** | **46** |
| **RENTAL UNITS** | | | | | | | |
| **Elderly (55+)** | 1 | 2 | 5 | 6 | 6 | **20** | **8** |
| **Family** | 0 | 1 | 4 | 8 | 10 | **23** | **20** |
| **Special Populations[1]** | 1 | 1 | 0 | 0 | 0 | **2** | **0** |
| **Subtotals** | **2** | **4** | **9** | **14** | **16** | **45** | **28** |
| **Totals** | **2** | **4** | **21** | **34** | **43** | **104** | **74** |

* Includes lease-to-own units.

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

Source: Hanna:Keelan Associates, P.C., 2012

**Table H** identifies **proposed housing types by price product** with the given Area Median Income (AMI) for Nance County, by 2022. The owner housing type most needed will be units with three or more bedrooms, priced at $185,000+. For rental units, those with two- and three-bedrooms, with a price range between $370 and $875 present the greatest need in Nance County.

**Three+-bedroom units at a purchase price at $85,000+ and an estimated monthly rent cost of $425+ are the most needed housing types for the workforce population in Nance County.**

**TABLE H**
**PROPOSED HOUSING TYPES BY PRICE PRODUCT**
**NANCE COUNTY, NEBRASKA**
**2022**

**PRICE – PURCHASE COST (Area Median Income)**

| **OWNER UNITS** | (51%-80%) **$85,000-$132,000** | (81%-125%) **$115,000-$185,000** | (126%+) **$185,000+** | **Totals** | **Work Force (55%+ AMI) $85,000+** |
|---|---|---|---|---|---|
| 2 Bedroom | 2 | 8 | 5 | **15** | **4** |
| 3+ Bedroom | 10 | 12 | 22 | **44** | **42** |
| **Totals** | **12** | **20** | **27** | **59** | **46** |

**PRICE – PURCHASE COST (Area Median Income)**

| **RENTAL UNITS** | (0%-30%) **$115-$355** | (31%-50%) **$301-$480** | (51%-80%) **$370-$765** | (81%-125%) **$645-$875** | (126%+) **$875+** | **Totals** | **Work Force (55%+ AMI) $425+** |
|---|---|---|---|---|---|---|---|
| 1 Bedroom | 1 | 1 | 2 | 0 | 0 | **4** | **0** |
| 2 Bedroom | 1 | 2 | 3 | 10 | 6 | **22** | **9** |
| 3+ Bedroom | 0 | 1 | 4 | 4 | 10 | **19** | **19** |
| **Totals** | **2** | **4** | **9** | **14** | **16** | **45** | **28** |

Source: Hanna:Keelan Associates, P.C., 2012

## ■ HOUSING DEMAND PER POPULATION GROUPS & PRICE PRODUCTS – FULLERTON, NEBRASKA ■

**Table I** identifies the estimated **land use projections and housing types for different age sectors** in **Fullerton, Nebraska, by 2022.** An estimated **14 acres of land** will be required to complete the needed housing developments in Fullerton.

An estimated 14 units will need to be developed for the 55+ age group, requiring an estimated 3.5 acres, while an estimated 26 units will need to be developed for non-elderly families, requiring an estimated 10.5 acres. New housing types in Fullerton should include single family, town home duplex units.

**TABLE I**
**HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR**
**FULLERTON, NEBRASKA**
**2022**

| Age Sector | Type of Unit | #Owner / #Renter | Land Requirements (Acres) |
|---|---|---|---|
| **18 to 54 Years** | Single Family Unit | 14 / 5* | 9.0 |
| | Patio Home Unit | 0 / 0 | -- |
| | Town Home Unit | 0 / 0 | -- |
| | Duplex Unit | 0 / 8 | 1.5 |
| | Apartment - 3+ Units | 0 / 0 | -- |
| **TOTALS** | | **14 / 13** | **10.5 Acres** |
| | | | |
| **55+ Years** | Single Family Unit | 2 / 0 | 1.25 |
| | Patio Home Unit | 0 / 0 | -- |
| | Town Home Unit | 2 / 0 | 0.5 |
| | Duplex Unit | 2 / 8 | 1.75 |
| | Apartment - 3+ Units | 0 / 0 | -- |
| **TOTALS** | | **6 / 8** | **3.5 Acres** |
| | | | |
| | | | |
| **TOTAL UNITS / ACRES** | | **20 / 21** | **14 Acres** |
| | | | |
| ***Includes Lease-To-Own** | | | |

Source: Hanna:Keelan Associates, P.C., 2012

**Table J** identifies **housing target demand** in Fullerton, **for specific population groups,** by 2022. An estimated **41 units** will be needed by 2022 in Fullerton, consisting of **20 owner** and **21 rental units.** The majority of the owner units should be built for the family households in Fullerton. **An estimated 29 housing units, consisting of 14 owner and 15 rental units should be built for workforce populations in the City of Fullerton.**

**TABLE J**
**HOUSING EXPECTATIONS – SPECIFIC POPULATION GROUPS**
**FULLERTON, NEBRASKA**
**2022**

| | HOUSEHOLD AREA MEDIAN INCOME (AMI) | | | | | | Workforce Sector |
|---|---|---|---|---|---|---|---|
| **OWNER UNITS** | **0%-30%** | **31%-50%** | **51%-80%** | **81%-125%** | **126%+** | **Totals** | **55%+ AMI** |
| **Elderly (55+)** | 0 | 0 | 0 | 2 | 4 | **6** | **2** |
| **Family** | 0 | 0 | 3 | 3 | 6 | **12** | **12** |
| **Special Populations[1]** | 0 | 0 | 1 | 1 | 0 | **2** | **0** |
| **Subtotals** | **0** | **0** | **4** | **6** | **10** | **20** | **14** |
| **RENTAL UNITS** | | | | | | | |
| **Elderly (55+)** | 0 | 1 | 1 | 5 | 3 | **8** | **3** |
| **Family** | 0 | 0 | 2 | 4 | 6 | **12** | **12** |
| **Special Populations[1]** | 0 | 1 | 0 | 0 | 0 | **1** | **0** |
| **Subtotals** | **0** | **2** | **3** | **7** | **9** | **21** | **15** |
| **Totals** | **0** | **2** | **7** | **13** | **19** | **41** | **29** |

* Includes lease-to-own units.

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

Source: Hanna:Keelan Associates, P.C., 2012

**Table K** identifies **proposed housing types by price product** with the given Area Median Income (AMI) for the City of Fullerton, by 2022. The owner housing type most needed in Fullerton will be units with three or more bedrooms, priced at or above $186,000. For rental units, those with two- and three-bedrooms, with a price range at or above $645 present the greatest need in Fullerton.

**Three+-bedroom units at a purchase price at $85,000+ and an estimated monthly rent cost of $425+ are the most needed housing types for the workforce population in Fullerton.**

**TABLE K**
**PROPOSED HOUSING TYPES BY PRICE PRODUCT**
**FULLERTON, NEBRASKA**
**2022**

**PRICE – PURCHASE COST (Area Median Income)**

| **OWNER UNITS** | (51%-80%) **$85,000-$132,000** | (81%-125%) **$115,000-$185,000** | (126%+) **$186,000+** | **Totals** | **Work Force (55%+ AMI) $85,000+** |
|---|---|---|---|---|---|
| 2 Bedroom | 1 | 4 | 3 | **8** | **2** |
| 3+ Bedroom | 3 | 2 | 7 | **12** | **12** |
| **Totals** | **4** | **6** | **10** | **20** | **14** |

**PRICE – PURCHASE COST (Area Median Income)**

| **RENTAL UNITS** | (31%-50%) **$301-$480** | (51%-80%) **$370-$765** | (81%-125%) **$645-$875** | (126%+) **$875+** | **Totals** | **Work Force (55%+ AMI) $425+** |
|---|---|---|---|---|---|---|
| 1 Bedroom | 1 | 0 | 0 | 0 | **1** | **0** |
| 2 Bedroom | 1 | 1 | 5 | 4 | **11** | **6** |
| 3+ Bedroom | 0 | 2 | 2 | 5 | **9** | **9** |
| **Totals** | **2** | **3** | **7** | **9** | **21** | **15** |

Source: Hanna:Keelan Associates, P.C., 2012

## ■ HOUSING DEMAND PER POPULATION GROUPS & PRICE PRODUCTS – GENOA, NEBRASKA ■

**Table L** identifies the estimated **land use projections and housing types for different age groups** in **Genoa, Nebraska, by 2022.** An estimated **14 acres of land** will be required to complete the needed housing developments in Genoa.

An estimated 19 units will need to be developed for the 55+ age group, requiring an estimated 5.5 acres, while an estimated 22 units will need to be developed for non-elderly households, requiring an estimated 8.5 acres. New housing types in Genoa should include single family and duplex units.

**TABLE L**
**HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR**
**GENOA, NEBRASKA**
**2022**

| Age Sector | Type of Unit | #Owner / #Renter | Land Requirements (Acres) |
|---|---|---|---|
| **18 to 54 Years** | Single Family Unit | 10 / 4* | 6.5 |
| | Patio Home Unit | 0 / 0 | -- |
| | Town Home Unit | 0 / 0 | -- |
| | Duplex Unit | 0 / 8 | 2.0 |
| | Apartment - 3+ Units | 0 / 0 | -- |
| **TOTALS** | | **10 / 12** | **8.5 Acres** |
| | | | |
| **55+ Years** | Single Family Unit | 5 / 0 | 2.5 |
| | Patio Home Unit | 0 / 0 | -- |
| | Town Home Unit | 0 / 3 | -- |
| | Duplex Unit | 0 / 2 | 3.0 |
| | Apartment - 3+ Units | 0 / 0 | -- |
| **TOTALS** | | **5 / 2** | **5.5 Acres** |
| | | | |
| | | | |
| **TOTAL UNITS / ACRES** | | **15 / 24** | **14.0 Acres** |
| | | | |
| ***Includes Lease-To-Own** | | | |

Source: Hanna:Keelan Associates, P.C., 2012

**Table M** identifies **housing target demand** in Genoa, **for specific population groups,** by 2022. An estimated **39 units** will be needed by 2022 in Genoa, consisting of **15 owner** and **24 rental units.** Almost an equal number of these units should be built for elderly and non-elderly households. **An estimated 24 housing units, consisting of 11 owner and 13 rental units should be built for the workforce population in the City of Genoa.**

**TABLE M**
**HOUSING EXPECTATIONS – SPECIFIC POPULATION GROUPS**
**GENOA, NEBRASKA**
**2022**

| | HOUSEHOLD AREA MEDIAN INCOME (AMI) | | | | | | Workforce Sector |
|---|---|---|---|---|---|---|---|
| **OWNER UNITS** | **0%-30%** | **31%-50%** | **51%-80%** | **81%-125%** | **126%+** | **Totals** | **55%+ AMI** |
| **Elderly (55+)** | 0 | 0 | 0 | 2 | 3 | **5** | **2** |
| **Family** | 0 | 0 | 2 | 3 | 4 | **9** | **9** |
| **Special Populations[1]** | 0 | 0 | 1 | 0 | 0 | **1** | **0** |
| **Subtotals** | **0** | **0** | **3** | **5** | **7** | **15** | **11** |
| **RENTAL UNITS** | | | | | | | |
| **Elderly (55+)** | 1 | 1 | 4 | 3 | 3 | **12** | **5** |
| **Family** | 0 | 1 | 2 | 4 | 4 | **11** | **8** |
| **Special Populations[1]** | 1 | 0 | 0 | 0 | 0 | **1** | **0** |
| **Subtotals** | **2** | **2** | **6** | **7** | **7** | **24** | **13** |
| **Totals** | **2** | **2** | **9** | **12** | **14** | **39** | **24** |

* Includes lease-to-own units.

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

Source: Hanna:Keelan Associates, P.C., 2012

**Table N** identifies **proposed housing types by price product** with the given Area Median Income (AMI) for the City of Genoa, by 2022. The owner housing type most needed in Genoa will be units with three or more bedrooms, priced at or above $115,000. For rental units, those with two- and three-bedrooms, with a price range at or above $645 present the greatest need in Genoa.

**Three+-bedroom units at a purchase price at $85,000+ and two+-bedroom units with an estimated monthly rent cost of $425+ are the most needed housing types for the workforce population in Genoa.**

**TABLE N**
**PROPOSED HOUSING TYPES BY PRICE PRODUCT**
**GENOA, NEBRASKA**
**2022**

**PRICE – PURCHASE COST (Area Median Income)**

| **OWNER UNITS** | (51%-80%) **$85,000-$132,000** | (81%-125%) **$115,000-$185,000** | (126%+) **$186,000+** | **Totals** | **Work Force (55%+ AMI) $85,000+** |
|---|---|---|---|---|---|
| 2 Bedroom | 1 | 3 | 2 | **6** | **2** |
| 3+ Bedroom | 2 | 2 | 5 | **9** | **9** |
| **Totals** | **3** | **5** | **7** | **15** | **11** |

**PRICE – PURCHASE COST (Area Median Income)**

| **RENTAL UNITS** | (0%-30%) **$115-$355** | (31%-50%) **$301-$480** | (51%-80%) **$370-$765** | (81%-125%) **$645-$875** | (126%+) **$875+** | **Totals** | **Work Force (55%+ AMI) $425+** |
|---|---|---|---|---|---|---|---|
| 1 Bedroom | 1 | 0 | 2 | 0 | 0 | **3** | **0** |
| 2 Bedroom | 1 | 1 | 2 | 5 | 2 | **11** | **3** |
| 3+ Bedroom | 0 | 1 | 2 | 2 | 5 | **10** | **10** |
| **Totals** | **2** | **2** | **6** | **7** | **7** | **24** | **13** |

Source: Hanna:Keelan Associates, P.C., 2012

## ■ 10-YEAR HOUSING ACTION PLAN ■

The greatest challenge for Nance County, during the next 10 years, will be to rehabilitate the existing owner- and renter-occupied housing stock, along with developing new owner and rental housing opportunities for persons and families of all ages. At a minimum, **55 units of owner housing** and **41 units of rental housing** of varied types will be needed for workforce families. Also needed, during the next 10 years will be additional market rate ownership housing and units for special population households.

A proposed **10-Year Housing Action Plan** for Nance County is included with this Housing Study to give clarity and direction to the development of additional housing units in Nance County. The Action Plan identifies specific housing activities and an estimated cost associated with the activity.

# *Nance County & Communities, Nebraska*
# 10-YEAR HOUSING ACTION PLAN

***Housing Implementation***

| | HOUSING ACTIVITY | PURPOSE | EST. COST |
|---|---|---|---|
| 1. | Creation of a **Nance County housing capacity building / education / promotional program** to local interests. | Working with the Northeast Nebraska Economic Development (NENEDD) and the Central Nebraska Community Services (CNCS), educate County and Community housing interests on the local housing situation and potential and to recruit both for-profit and non-profit housing developers. | $20,000 Annually |
| 2. | **Nance County Housing Fair** – Annual Event. | Working with NENEDD and CNCS, showcase existing and potential housing programs and housing sites in Nance County. | $5,500 Annually |
| 3. | **Nance County Housing Program Website.** | To provide a resource for finding available owner and rental housing and buildable lots in the County and each Community. | $7,000 Annually |
| 4. | **County/Community Housing Investment Club.** | Invest in creating gap financing for local housing development. | $35,000 Annually |
| 5. | **Nance County Land Trust/Land Bank.** | Working with NENEDD, CNCS and City/Village officials, create a local Land Trust or Land Bank Program, to secure land in each Community for future housing needs, while eliminating blight in neighborhoods. | $130,000 Annually |
| 6. | Create a **Nance County Workforce Housing Initiative/Employers Assistance Program.** | Working with NENEDD and CNCS, and local business and industry and City, Village and County Governments provide additional housing in the County. Included in the Workforce Housing Initiative could be an Employers Assistance Program to assist employees in securing proper housing and, eventually, becoming homeowners. | $8,000 Annually |
| 7. | **County-Wide Housing Rehabilitation Initiative & Housing Inspection Program** for rental and owner properties. | Working with NENEDD and CNCS, develop A housing rehabilitation program to assist families and individuals, county-wide, in the moderate- to substantial repair of their homes, both owner and rental units. Allow for the ongoing inspection of both owner and rental housing properties, to insure code enforcement and the availability of safe housing. | $45,000 Annually (Administration Only.) |

***Housing Developments***
***Elderly/Special Population***
***Rental/Owner Units***

| | HOUSING ACTIVITY | PURPOSE | EST. COST |
|---|---|---|---|
| 8. | ***Fullerton*** – Up to **eight units** of **independent living housing,** for elderly households (55+ yrs), consisting of duplexes and/or townhouse unit types, @ 31%+ AMI. | To provide elderly households with two- and three-bedroom affordable housing rental options in Fullerton, Nebraska. | $1,150,000 |
| 9. | ***Genoa*** – Up to **12 units for independent elderly households** (55+ yrs.) consisting of duplex unit types, @ 31% to 80% AMI. | To provide affordable elderly households with two- and three-bedroom housing opportunities in Genoa, Nebraska. | $1,810,000 |
| 10. | ***Fullerton & Genoa*** – Encourage homeownership for elderly households. **Up to 10 units (five per Community)** for moderate- to upper-income households. | Affordable, retirement housing, including smaller single family homes, town homes and duplex units. | $1,780,000 |
| 11. | ***Fullerton & Genoa*** – Up to **four units (two per Community)** of **affordable rental housing** for special population individuals. | To provide affordable rental housing opportunities to persons with special needs. | $605,000 |
| 12. | ***Nance County-Wide*** – Up to **four units** of **single family, owner housing** for special population households. | Provide new housing opportunities to households having a family member with special needs. | $725,000 |

***Family Rental/Owner Housing***

| | HOUSING ACTIVITY | PURPOSE | EST. COST |
|---|---|---|---|
| 13. | ***Fullerton & Genoa* – Eight family rental units,** in each Community, mixed income for families. | To provide two- and three-bedroom affordable rental duplex housing for families of various income levels. | $2,400,000 |
| 14. | ***Fullerton & Genoa* – Four to five CROWN, single family units** for each Community, for families of mixed income. | To provide rental housing with a rent-to-own option. Combine with local Workforce Housing Initiative. | $1,600,000 |
| 15. | ***Fullerton, Genoa & Belgrade* -** Up to **20 single family homes (10 in Fullerton, seven in Genoa and three in Belgrade),** for families of moderate- to upper-income. | Provide three+-bedroom home ownership opportunities to families. Combine with local Workforce Housing Initiative and First-Time Homebuyers Program. | $3,560,000 |
| 16. | ***Nance County-Wide* – Provide 20 to 25 single family units** for families @ 126%+ AMI. | To provide three+-bedroom home ownership opportunities to families desiring to reside in a rural subdivision. Combine with local Workforce Housing Initiative. | $4,900,000 |

***Housing Rehabilitation Program***

| | HOUSING ACTIVITY | PURPOSE | EST. COST |
|---|---|---|---|
| 17. | ***Nance County-Wide* - Purchase / demolish** up to **35 housing structures,** by 2022. | To provide land for replacement housing, while removing dilapidated houses. | $1,225,000 |
| 18. | ***Nance County-Wide*** - Provide a **moderate rehabilitation program** for up to **80 housing units** by 2022, either owner or renter units. | To upgrade housing for low- to moderate-income families. To include a separate home repair/ modification program for elderly persons desiring to stay in their home. | $2,900,000 |
| 19. | ***Nance County-Wide* -** Provide a **rehabilitation program** for up to **40 housing units of substantial need** by 2022, either owner or renter units. | To upgrade substantially deteriorated housing of low- to moderate-income families. To include a separate home repair/ modification program for elderly persons desiring to stay in their home. | $2,200,000 |

## ■ AFFORDABLE HOUSING DEVELOPMENT OPTIONS & RESIDENTIAL LAND NEEDS ■

**Nance County** has been targeted for at least **104 new housing units, by 2022.** This would include up to **59 owner units** and **45 rental units.** Vacant land is available in most Nance County Communities that would be suitable for the development of various, needed housing types. **The Community of Genoa is in the early process of implementing a program to demolish 10 dilapidated structures for the purpose of providing vacant land for new housing development.**

The Cities of Fullerton and Genoa will need up to 14 acres of land, each, within the Cities' Corporate Limits, to accommodate a projected housing target demand of 41 units in Fullerton and 39 units in Genoa. Additionally, new owner units could be built within each respective Community's One-Mile Planning Jurisdiction. These units should be planned for and built in a rural subdivision, having all modern infrastructure, including water, sewer and road systems.

Identifying locations of new housing development is important for Nance County and each Community. Each Community in Nance County has unique restrictions on where new development can take place, such as river beds, flood plains and topographic issues. The City of Fullerton should consider the development of vacant lots in the western portions of the Community, while looking ahead to residential subdivision development outside the Corporate Limits to the west of the City. Genoa should consider residential subdivision development in the northern portions of the Community. Highway corridors possess an advantage towards residential subdivision development by allowing quick access to services and facilities within each Community.

**Nance County has an estimated 196 housing structures needing moderate- to substantial rehabilitation and an estimated 82 housing structures for demolition.** 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 Land Trust/Land Bank Program.**

**RENTAL DUPLEXES – GRAND ISLAND, NEBRASKA (Mesner Development)**

**CREDIT-TO-OWN (CROWN) – O'NEILL, NEBRASKA (Excel Development)**

# ■ 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 its 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.

## ***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.

**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.

**Genoa is the only Nance County Communities with an active Public Housing Authority. The Central Nebraska Joint Housing Authority also provides affordable housing in Nance County.**

## *STATE PROGRAMS*

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

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

The **2011 Annual Action Plan,** prepared and administered by the Nebraska Department of Economic Development (NDED), has the following, approximate allocations of State and Federal funds available for housing activities. The 2012 Action Plan is currently under development.

$13.5 Million Community Development Block Grant
$5.6 Million HOME Investment Partnership Fund
$627,000 Emergency Shelter Grant Program
$1.6 Million Homeless Shelter Assistance Trust Funds
$4.3 Million Nebraska Affordable Housing Trust Fund
$344,500 Housing Opportunities for Persons with AIDS

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

NDED also administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to local Community and County municipalities for financing housing, planning and public works projects. All Nebraska Counties and Communities are an eligible applicant for CDBG funds. Lincoln and Omaha receive an annual allocation of CDBG funds, from the Department of Housing and Urban Development, as entitlement communities. The remaining Nebraska Communities are non-entitlement Communities and can compete annually for CDBG funds for various community and economic development programs, including housing. Seven Nebraska Communities, each with a population of 20,000 to 49,999 are eligible for multi-year CDBG funding with the Comprehensive Revitalization Category of funding.

NDED also administers the **Neighborhood Stabilization Program,** which assists Communities with the rehabilitation of dilapidated properties in hopes of creating a more sustainable housing market.

## *Nebraska Affordable Housing Trust Fund*

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

## *Nebraska Investment Finance Authority (NIFA)*

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

- **Low-Income Housing Tax Credit (LIHTC) Program** – Provides a 4 and 9 percent tax credit to developers for the development of low cost, affordable multifamily, single family or elderly housing projects. **Developers can utilize the resources of the Midwest Housing Equity Group of Nebraska to secure tax credit equity.** A popular LIHTC program is the **CROWN (Credit-to-Own).** The CROWN program creates a lease-to-own program for renters/potential homeowners. The **CRANE (Collaborative Resources Alliance for Nebraska)** is a set-a-side program for targeted resources, for community development and housing programs.
- **Single Family Mortgage Program** – Provides a less than current market interest rate for First-time Homebuyers. Local lender participation is encouraged in this program.
- **Bar-None Housing (Prairie Gold)** – Affordable housing available for Nebraska homebuyers. Houses are low maintenance and energy efficient.

## *CHDOs & Community Action Agencies*

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

**The Community Action Agency/CHDO serving Nance County and its Communities is Central Nebraska Community Services. Northeast Nebraska Economic Development, Inc. provides grant writing and administration services to Nance County Communities.**

### *Nebraska Energy Office (NEO)*

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

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

### *Nebraska Department of Health and Human Services (NDHHS)*

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

## *REGIONAL FUNDING*

### *Federal Home Loan Bank*

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

## *FEDERAL FUNDING*

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

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

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.

- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.

- **HUD Section 202 Program** – Provides a capital advance to non-profit developers for development of elderly housing for either independent living or congregate (frail elderly) living. The program provides 100 percent financing, with a capital advance, no repayment loan and operational subsidy.

- **HUD Section 811 Program** – Provides a capital advance to non-profit developers for development of housing for persons with a disability(ies). The program provides 100 percent financing with an operational subsidy.

- **Mortgage Insurance** – The HUD 221(d)(3) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit-motivated developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

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

**a)** **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available**

**b)** **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.

**c)** **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for **"special populations."**

**d)** **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**

**e)** **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

## ***Other Federal Funding***

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