

Nebraska Investment Finance Authority  
Housing Study Grant Program

**Nance County, Nebraska**  
*Housing Study and Planning Program*  
**2022**

**EXECUTIVE SUMMARY**



**Prepared By:**

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

COMPREHENSIVE PLANS & ZONING \* HOUSING STUDIES \*  
DOWNTOWN & 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**

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### **NANCE COUNTY PLANNING COMMISSION**

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

**Natalie Sharman – Zoning Administrator**

### **PLANNING STEERING COMMITTEE MEMBERS**

<b>Dan Willets – Fullerton (Mayor)</b>	<b>Lacie Andreason – Genoa (Clerk)</b>
<b>Joe Wegner – Fullerton</b>	<b>Gretchen Treadway – Fullerton</b>
<b>Pam Dozier – Genoa</b>	<b>Arnie Wemhoff – Fullerton</b>

**Mary Baldrige – 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.

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

*COMPREHENSIVE PLANS & ZONING \* HOUSING STUDIES \*  
DOWNTOWN & REDEVELOPMENT PLANNING \*  
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## ■ INTRODUCTION ■

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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 – Update.**

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 ■

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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 ■

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**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**

<u>Population Group</u>	<u>Type of Activity/Housing Needed</u>
Low- and Moderate-Income Family Households (Workforce Housing for New/Existing Employees).	a) First-Time Homebuyer Program. b) Down Payment Assistance Program. c) Housing Purchase/Rehabilitation/Resale. d) Credit-To-Own (CROWN) Housing Program (3+-Bedroom Units). e) Entry-Level Single Family Housing. f) Housing Rehabilitation.
Middle- to Upper-Income Elderly Persons & Families.	a) Housing Rehabilitation. 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. b) Duplex Rental Housing.
Housing Administration & Implementation.	a) Housing Demolition. b) Land Trust/Land Bank Program for Future Residential Development. c) Code Enforcement. 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**

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2012</u>	<u>2022</u>	<u>% Change</u> <u>2012-2022</u>
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**.

<b>TABLE C ESTIMATED HOUSING TARGET DEMAND NANCE COUNTY &amp; COMMUNITIES, NEBRASKA 2022</b>				
	<b><u>Owner</u></b>	<b><u>Renter</u></b>	<b><u>Total Target Demand</u></b>	<b><u>Est. Required Target Budget</u></b>
<b>Nance County:</b>	<b>59</b>	<b>45</b>	<b>104</b>	<b>\$17.3M</b>
Fullerton:	20	21	<b>41</b>	<b>\$6.5M</b>
Belgrade:	3	0	<b>3</b>	<b>\$0.5M</b>
Genoa:	15	24	<b>39</b>	<b>\$5.9M</b>
Balance of County:	21	0	<b>21</b>	<b>\$4.4M</b>
*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				

**(4) 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**

	<u><b>Fullerton</b></u>	<u><b>Belgrade</b></u>	<u><b>Genoa</b></u>
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
<u>Rating 4 – Dilapidated; Demolition Recommended</u>	<u>21</u>	<u>9</u>	<u>8</u>
<b>Totals</b>	<b>569</b>	<b>77</b>	<b>387</b>

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.

<b>TABLE E</b>		
<b>ESTIMATED HOUSING REHABILITATION/DEMOLITION DEMAND</b>		
<b>NANCE COUNTY &amp; COMMUNITIES, NEBRASKA</b>		
<b>2022</b>		
	<b># Rehabilitated / <u>Est. Cost*</u></b>	<b><u>Demolition</u></b>
<b>Nance County:</b>	<b>196 / \$7.5M</b>	<b>82</b>
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.

<b>TABLE F</b>						
<b>ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR</b>						
<b>NANCE COUNTY, FULLERTON &amp; GENOA, NEBRASKA</b>						
<b>2022</b>						
	<u>Income Range</u>					
	<b>0-30%</b>	<b>31-50%</b>	<b>51-80%</b>	<b>81-125%</b>	<b>126%+</b>	
<u><b>Nance County:</b></u>	<u><b>AMI</b></u>	<u><b>AMI</b></u>	<u><b>AMI</b></u>	<u><b>AMI</b></u>	<u><b>AMI</b></u>	<u><b>Totals</b></u>
<b>Owner</b>	0	0	12	20	27	<b>59</b>
<b>Renter</b>	2	4	9	14	16	<b>45</b>
<u><b>Fullerton:</b></u>						
<b>Owner</b>	0	0	4	6	10	<b>20</b>
<b>Renter</b>	0	2	3	7	9	<b>21</b>
<u><b>Genoa:</b></u>						
<b>Owner</b>	0	0	3	5	7	<b>15</b>
<b>Renter</b>	2	2	6	7	7	<b>24</b>
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**

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

\* Includes lease-to-own units.

<sup>1</sup> 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**

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
<b>OWNER</b>	(51%-80%)	(81%-125%)	(126%+)				<b>Work Force</b>
<b>UNITS</b>	<b>\$85,000-</b>	<b>\$115,000-</b>	<b>\$185,000+</b>	<b>Totals</b>			<b>(55%+ AMI)</b>
	<b>\$132,000</b>	<b>\$185,000</b>	<b>\$185,000+</b>				<b>\$85,000+</b>
2 Bedroom	2	8	5	15			4
3+ Bedroom	10	12	22	44			42
<b>Totals</b>	<b>12</b>	<b>20</b>	<b>27</b>	<b>59</b>			<b>46</b>
<u>PRICE – PURCHASE COST (Area Median Income)</u>							
<b>RENTAL</b>	(0%-30%)	(31%-50%)	(51%-80%)	(81%-125%)	(126%+)		<b>Work Force</b>
<b>UNITS</b>	<b>\$115-\$355</b>	<b>\$301-\$480</b>	<b>\$370-\$765</b>	<b>\$645-\$875</b>	<b>\$875+</b>	<b>Totals</b>	<b>(55%+ AMI)</b>
							<b>\$425+</b>
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
<b>Totals</b>	<b>2</b>	<b>4</b>	<b>9</b>	<b>14</b>	<b>16</b>	<b>45</b>	<b>28</b>

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**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
<b>18 to 54 Years</b>	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	--
<b>TOTALS</b>		<b>14 / 13</b>	<b>10.5 Acres</b>
<b>55+ Years</b>	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	--
<b>TOTALS</b>		<b>6 / 8</b>	<b>3.5 Acres</b>
<b>TOTAL UNITS / ACRES</b>		<b>20 / 21</b>	<b>14 Acres</b>
<b>*Includes Lease-To-Own</b>			
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**

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

\* Includes lease-to-own units.

<sup>1</sup> 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**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
<b>18 to 54 Years</b>	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	--
<b>TOTALS</b>		<b>10 / 12</b>	<b>8.5 Acres</b>
<b>55+ Years</b>	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	--
<b>TOTALS</b>		<b>5 / 2</b>	<b>5.5 Acres</b>
<b>TOTAL UNITS / ACRES</b>		<b>15 / 24</b>	<b>14.0 Acres</b>
<b>*Includes Lease-To-Own</b>			
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**

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

\* Includes lease-to-own units.

<sup>1</sup> 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**

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
	(51%-80%)	(81%-125%)	(126%+)				Work Force (55%+ AMI)
<b>OWNER</b>	<b>\$85,000-</b>	<b>\$115,000-</b>					
<b>UNITS</b>	<b>\$132,000</b>	<b>\$185,000</b>	<b>\$186,000+</b>	<b>Totals</b>			<b>\$85,000+</b>
2 Bedroom	1	3	2	6			2
3+ Bedroom	2	2	5	9			9
<b>Totals</b>	<b>3</b>	<b>5</b>	<b>7</b>	<b>15</b>			<b>11</b>
<u>PRICE – PURCHASE COST (Area Median Income)</u>							
	(0%-30%)	(31%-50%)	(51%-80%)	(81%-125%)	(126%+)		Work Force (55%+ AMI)
<b>RENTAL</b>	<b>\$115-\$355</b>	<b>\$301-\$480</b>	<b>\$370-\$765</b>	<b>\$645-\$875</b>	<b>\$875+</b>		
<b>UNITS</b>						<b>Totals</b>	<b>\$425+</b>
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
<b>Totals</b>	<b>2</b>	<b>2</b>	<b>6</b>	<b>7</b>	<b>7</b>	<b>24</b>	<b>13</b>

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

## ■ 10-YEAR HOUSING ACTION PLAN ■

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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 <b>Nance County housing capacity building / education / promotional program</b> 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.	<b>Nance County Housing Fair</b> – Annual Event.	Working with NENEDD and CNCS, showcase existing and potential housing programs and housing sites in Nance County.	\$5,500 Annually
3.	<b>Nance County Housing Program Website.</b>	To provide a resource for finding available owner and rental housing and buildable lots in the County and each Community.	\$7,000 Annually
4.	<b>County/Community Housing Investment Club.</b>	Invest in creating gap financing for local housing development.	\$35,000 Annually
5.	<b>Nance County Land Trust/Land Bank.</b>	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 <b>Nance County Workforce Housing Initiative/Employers Assistance Program.</b>	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.	<b>County-Wide Housing Rehabilitation Initiative &amp; Housing Inspection Program</b> 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.	<b>Fullerton</b> – Up to <b>eight units of independent living housing</b> , 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.	<b>Genoa</b> – Up to <b>12 units for independent elderly households</b> (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.	<b>Fullerton &amp; Genoa</b> – Encourage homeownership for elderly households. <b>Up to 10 units (five per Community)</b> for moderate- to upper-income households.	Affordable, retirement housing, including smaller single family homes, town homes and duplex units.	\$1,780,000
11.	<b>Fullerton &amp; Genoa</b> – Up to <b>four units (two per Community)</b> of <b>affordable rental housing</b> for special population individuals.	To provide affordable rental housing opportunities to persons with special needs.	\$605,000
12.	<b>Nance County-Wide</b> – Up to <b>four units of single family, owner housing</b> 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.	<b><i>Fullerton &amp; Genoa – Eight family rental units</i></b> , 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.	<b><i>Fullerton &amp; Genoa – Four to five CROWN, single family units</i></b> 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.	<b><i>Fullerton, Genoa &amp; Belgrade - Up to 20 single family homes (10 in Fullerton, seven in Genoa and three in Belgrade)</i></b> , 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.	<b><i>Nance County-Wide – Provide 20 to 25 single family units</i></b> 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.	<b><i>Nance County-Wide - Purchase / demolish up to 35 housing structures</i></b> , by 2022.	To provide land for replacement housing, while removing dilapidated houses.	\$1,225,000
18.	<b><i>Nance County-Wide - Provide a moderate rehabilitation program</i></b> for up to <b>80 housing units</b> 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.	<b><i>Nance County-Wide - Provide a rehabilitation program</i></b> for up to <b>40 housing units of substantial need</b> 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 ■

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**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 ■

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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.

Nebraska Investment Finance Authority  
Housing Study Grant Program

**Nance County, Nebraska**  
*Housing Study and Planning Program*



**Prepared By:**

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

*COMPREHENSIVE PLANS & ZONING \* HOUSING STUDIES \**  
*DOWNTOWN & REDEVELOPMENT PLANNING \**  
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*\* Becky Hanna, Tim Keelan, Lonnie Dickson, AICP, Keith Carl \**

**FEBRUARY, 2012**



# NANCE COUNTY & COMMUNITIES, NEBRASKA HOUSING STUDY

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## NANCE COUNTY PLANNING COMMISSION

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

Natalie Sharman – Zoning Administrator

## HOUSING STEERING COMMITTEE MEMBERS

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

Mary Baldrige – 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.

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

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

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

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# Section 1



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

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

## **■ 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 – Update.**

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**.

## **■ RESEARCH APPROACH ■**

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This **Housing Study** is comprised of information obtained from both public and private sources. All 1990, 2000 and 2010 demographic, economic and housing data for the County and each Community was derived from the U.S. Census. The projection of demographic, economic and housing data was completed by the Consultant, with the use of the U.S. Census, 2006-2010 American Community Survey estimates, and pertinent data through the Nebraska Department of Economic Development and the Nebraska Department of Labor.

**To facilitate both short- and long-range planning, housing demand projections were developed for a 10 year period. Therefore, the implementation period for this Housing Study will be February, 2012 to February, 2022.**



## ■ PURPOSE OF STUDY ■

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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**.

## ■ SUMMARY ■

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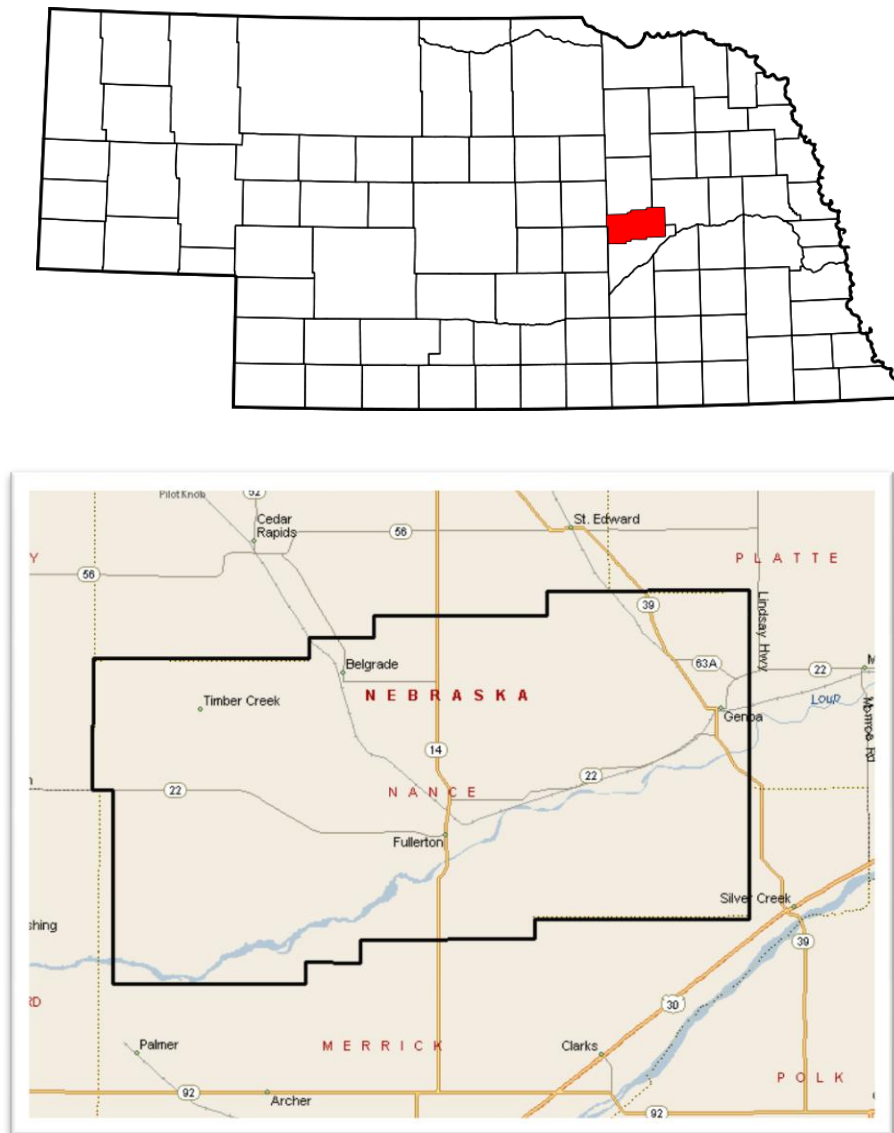
Nance County will have an estimated population of 3,426, by 2022. Fullerton, the County-Seat of Nance County, will experience a slightly declining population base during the next 10 years, resulting in an estimated 2022 population of 1,238. Overall, Nance County is projected to decrease, slightly, by an estimated 70 households, from 2012 to 2022.

The County should strive to develop up to **104 new housing units by 2022**. Approximately 59 of these units should be owner households, consisting of a blend of entry-level to upper-income single family units and duplexes or townhomes for retirees. Up to 45 rental units should be built in the County, by 2022, to accommodate the modern housing needs of working families, elderly and special population households.

**The largest number of new housing units will be needed in the Cities of Fullerton and Genoa. The City of Fullerton is projected to have a housing demand for 41 units, by 2022, consisting of 20 owner units and 21 rental units. The City of Genoa is projected to have a housing demand for 39 units, by 2022, consisting of 15 owner units and 24 rental units. An estimated 16.2 acres of land in Fullerton and 16 acres of land in Genoa will be needed to support future housing development, by 2022.**

The most critical housing issues in Nance County are to promote the development and improvement of housing for the local workforce households, along with the rehabilitation of owner- and renter-occupied units. Other priority housing needs in Nance County include providing housing opportunities for the elderly, first time homebuyers and middle-income persons and families, including new housing units of various types and price products, with two+-bedrooms. Future population and household growth in the County will be driven by new and expanded economic development and public service activities in each Community and the County as a whole.

### LOCATION MAP NANCE COUNTY, NEBRASKA



## Section 2

**NANCE COUNTY/  
COMMUNITIES, NEBRASKA  
COUNTY-WIDE HOUSING STUDY**  
**"Housing Needs & Wants Survey"**

**IMPORTANT!**  
COMPLETE AND RETURN THIS SURVEY BY MONDAY, NOVEMBER 14<sup>TH</sup>, AND BE ELIGIBLE FOR A \$100 DRAWING!! YOUR TELEPHONE NUMBER WILL ONLY BE USED TO CONTACT YOU IF YOU WIN THE DRAWING. SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING.

The Nance County Planning Commission is currently conducting a County-Wide Housing Study to determine both the present and future housing needs of Nance County and its Communities. An important activity of this Study is to ask you about the housing wants and needs of your Community. Please take a few minutes to complete the following survey, indicating the type of housing needed in your Community, during the next five years.

[Check (x) the appropriate boxes]. Place of Residence: Belgrade Fullerton  
\_\_\_\_\_ Rural Nance County \_\_\_\_\_ Other \_\_\_\_\_

\_\_\_\_\_ Greely \_\_\_\_\_ Somewhat \_\_\_\_\_ Don't \_\_\_\_\_  
\_\_\_\_\_ Needed \_\_\_\_\_ Needed \_\_\_\_\_ Need \_\_\_\_\_

**Housing For:**

- 1. Low-Income Families
- 2. Middle-Income Families
- 3. Upper-Income Families
- 4. Single Parent Families
- 5. Existing / New Employees
- 6. Single Family Housing
- 7. Rental Housing (General)
- 8. Manufactured Homes
- 9. Mobile Homes
- 10. Condos/Apartments/Townhomes
- 11. Duplex Housing
- 12. Apartment Complexes (3 to 12 Units per Complex)
- 13. Rehabilitation of Owner-occupied Housing
- 14. Rehabilitation of Renter-occupied Housing
- 15. Housing Choices for First-Time Homebuyers
- 16. Housing Choices for Rent-to-Own
- 17. Single Family Rent-to-Own
- 18. Short-Term 3 to 5 Years
- 19. Long-Term 5 to 15 Years
- 20. Duplex/Townhouse Rent-to-Own
- 21. Short-Term 3 to 5 Years
- 22. Long-Term 5 to 15 Years
- 23. One Bedroom (Apartment or House)
- 24. Two Bedroom (Apartment or House)
- 25. Three Bedroom (Apartment or House)

**Workforce Housing Needs Survey**

The Nance County Planning Commission, in cooperation with major employers in Nance County, is conducting the following Survey to determine the specific renter and owner housing needs of the County's workforce. If you work in one of the following listed communities, we would appreciate you completing and returning the following Survey to your employer by Monday, November 14<sup>th</sup>.

**Thank You!**

If you give us your name and telephone number, you will be eligible for a \$100 drawing. Your telephone number will only be used to contact you if you win the drawing. This Survey must be completed in order to be eligible for the \$100 Drawing.

**Place of Employment?**

In which Community do you currently reside?  
\_\_\_\_\_ Belgrade \_\_\_\_\_ Fullerton \_\_\_\_\_  
\_\_\_\_\_ Rural Nance County \_\_\_\_\_ Other \_\_\_\_\_

**Number of Persons in your household?** \_\_\_\_\_

**Do you rent or are you a homeowner?** \_\_\_\_\_ Rent \_\_\_\_\_ Own \_\_\_\_\_

**Are you satisfied with your current housing situation?** \_\_\_\_\_ Yes \_\_\_\_\_ No \_\_\_\_\_

**What is your current annual total household income?**  
\_\_\_\_\_ Less than \$25K \_\_\_\_\_ \$25K-\$50K \_\_\_\_\_ \$51K-\$70K \_\_\_\_\_ \$71K-\$80K \_\_\_\_\_ \$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
Lack of handicap accessible housing	Lack of handicap accessible housing
Lack of adequate public transportation	Lack of adequate public transportation
Cost of rent	Lack of knowledge of fair housing rights
Restrictive zoning/building codes	Housing prices
Job status	Restrictive zoning/building codes
Attitudes of landlords & neighbors	Job status
Lack of availability of decent rental units	Attitudes of immediate neighbors
Use of background checks	Mortgage lending application requirements
Excessive application fees and/or rental deposits	Excessive down payment/closing costs
Cost of utilities	Cost of utilities
Lack of educational resources about tenant responsibilities	Lack of educational resources about homeowner responsibilities
Other:	Cost of homeowner's insurance
	Other:
	Other:

## COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM

# **COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM**

## **■ INTRODUCTION ■**

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The Nance County & Communities, Nebraska Housing Study included both qualitative and quantitative research activities. Discussed in this Section is the **citizen participation program** used to gather the opinions of the Nance County citizenry regarding housing issues and housing needs. *Planning for the County and each Community's future is accurate and most effective when it includes opinions from as many community citizens as possible.* The methods used to gather information from the citizens of Nance County and each Community included Nance County Planning Commission and Housing Steering Committee meetings, housing “listening sessions” and two important Community Surveys, a “Housing Needs & Wants” Survey and a “Workforce Housing Needs” Survey.

## **■ HOUSING NEEDS & WANTS SURVEY ■**

---

The Nance County “Housing Needs & Wants Survey” was distributed to households in the Community. A total of **165 Surveys** were returned, including 81 surveys from Fullerton, 53 from Genoa, 21 from Rural Nance County and 10 from Belgrade.

**Survey** participants were asked to give their opinion about specific housing types and housing areas of greatest need in the Community. In addition, a component of the **Survey** allowed participants to offer individual comments regarding housing needs. The following summarizes the results of the **Survey**. Complete results of the **Survey**, along with Comments on specific Community needs are available in the **Appendix**.

### **NANCE COUNTY SURVEY RESULTS**

#### **Top Housing Needs**

- Housing for Low-Income Families
- Housing for Middle-Income Families
- Rental Housing (General)
- Rehabilitation of Renter-Occupied Housing
- Housing Choices for First-Time Homebuyers
- Three-Bedroom (Apartment or House)

**Additional Questions**

- 72.1 percent of the Survey respondents favored the County using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 60 percent of the Survey respondents supported Nance County in using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **92.1 percent of the Survey respondents favored Nance County in establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.**
- **85.4 percent of the Survey respondents supported the County in using grant dollars to purchase, rehab and resell vacant housing in the Community.**
- 75.1 percent of the Survey respondents favored Nance County in using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

**FULLERTON SURVEY RESULTS**

**Top Housing Needs**

- Housing for Low-Income Families
- Housing for Middle-Income Families
- Rental Housing (General)
- Rehabilitation of Owner-Occupied Housing
- Rehabilitation of Renter-Occupied Housing
- Housing Choices for First-Time Homebuyers
- Three-Bedroom (Apartment or House)

**Additional Questions**

- 79 percent of the Survey respondents favored the City of Fullerton using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 75.3 percent of the Survey respondents supported the Community in using State or Federal grant funds to conduct a rental housing rehabilitation program.

- **95.1 percent of the Survey respondents favored Fullerton in establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.**
- **93.8 percent of the Survey respondents supported the City of Fullerton in using grant dollars to purchase, rehab and resell vacant housing in the Community.**
- 77.7 percent of the Survey respondents favored Fullerton in using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

## **GENOA SURVEY RESULTS**

### **Top Housing Needs**

- Housing for Low-Income Families
- Housing for Middle-Income Families
- Single Family Housing
- Rental Housing (General)
- Rehabilitation of Renter-Occupied Housing
- Housing Choices for First-Time Homebuyers
- Two-Bedroom (Apartment or House)
- Three-Bedroom (Apartment or House)

### **Additional Questions**

- 60.3 percent of the Survey respondents favored the City of Genoa using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 43.4 percent of the Survey respondents supported the Community in using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **86.8 percent of the Survey respondents favored Genoa in establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.**

- **69.8 percent of the Survey respondents supported the City of Genoa in using grant dollars to purchase, rehab and resell vacant housing in the Community.**
- 66 percent of the Survey respondents favored Genoa in using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.



## ■ **WORKFORCE HOUSING NEEDS SURVEY** ■

---

The **Nance County Planning Commission**, in cooperation with major employers in the Nance County area, conducted a **Workforce Housing Needs Survey**, to determine the specific renter and owner housing needs of the Area's workforce. A total of **125 Surveys** were returned. This included 44 **Surveys** from Fullerton, 34 from Genoa, 28 from other or unidentified locations, 17 from Rural Nance County and two from Belgrade.

Survey participants were asked to supply 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 entire **Survey** results are available in the **Appendix**.

- Employees from the following businesses that participated in the survey included Nance County Courthouse, Golden Living Center, Fullerton and Twin River Public Schools, Preferred Sands and Genoa Medical Facilities.
- Survey participants included 116 homeowners and 19 renters. **25 participants were not satisfied with their current housing situation.** Reasons included the participants current home being too small or in need of substantial updating or being too far away from their place of employment.
- The majority of respondents could afford monthly house payments, not including house insurance and property taxes, up to \$650. Renters looking to upgrade to a more suitable rental housing unit could afford a monthly rent under \$500.

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 faced when obtaining affordable **owner housing** included **the cost of housing prices and utilities and excessive closing or down payment costs.** The most common barriers faced when obtaining affordable **rental housing** included **the high cost of rent and utilities and a lack of decent rental units in a prospective renter's price range.**



## ■ SUMMARY STATEMENTS ■

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Citizens and elected officials of Nance County provided several opportunities for input from various individuals, organizations, groups and community leaders, regarding the existing and future housing situation in the County. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in Nance County. Information addressing housing needs, the two Housing Surveys, Planning Steering Committee meetings and Community Housing “Listening Sessions” provided an opportunity to build consensus regarding future housing activities.

The following provides “*Summary Statements*” regarding the future of housing activities in Nance County.

- ◆ A number of owner and renter housing units in Nance County are in **need of substantial rehabilitation or demolition**. The general clean-up or demolition of dilapidated properties in the County needs to be an ongoing process. An organized effort could produce an inventory of available vacant land with access to infrastructure for redevelopment purposes. The newly-vacated land could be set aside in an established **Land Trust/Land Bank Program**. This, in itself, is an economic development activity, which will stabilize the population, improve the quality of life for many families and enhance the attractiveness of the Nance County Communities. **A total of 10 homes in the City of Genoa have been targeted by Community leaders for demolition.**
- ◆ Communities in Nance County are experiencing a **shortfall in the number of quality rental units** needed for current and prospective residents. General rental housing, preferably units consisting of two- to three-bedrooms, should be constructed to provide safe, decent and affordable rental housing options to those that need them. New rental housing of various types and price products, for elderly families, should be a top priority in the Communities of Fullerton and Genoa.
- ◆ Communities in Nance County currently **lack decent, affordable owner housing units for first-time homebuyers**, specifically for persons and families of low- to moderate-income. A **Credit-to-Own (CROWN) Program**, consisting of 10 to 12 homes, in a joint effort between Fullerton and Genoa would be appropriate in the County to provide greater access to homeownership for families. Other housing types for families could include duplexes for rent and single family homes consisting of two+-bedrooms, also aimed at the low- to moderate-income populations. The **first-time homebuyer program** should be considered in all Communities.

- ◆ **Employ proper, modern planning practices to the development in the rural areas of the County.** This includes residential developments provided via rural subdivision guidelines and procedures, which includes modern infrastructure systems.
- ◆ Each Community in Nance County should **review building, housing, land use and public infrastructure policies, annually,** and consider implementing an **“occupancy permit” program** for both existing and new housing, as well as for rental and owner housing. Such policies should be revised, if policies act as a barrier to the maintenance and development of safe and decent housing.
- ◆ Utilize all available **Federal, State and Local funding sources,** including, but not limited to CDBG, NAHTF, HOME and Tax Increment Financing, to assist in funding housing programs.
- ◆ Any economic development activity in Nance County should be **tied directly to a housing initiative.** As new jobs are created in the County and existing jobs are maintained, it is important to determine and act on the housing needs of the employees, including what employees can afford and what level of responsibility local employers, government and groups involved with housing have, to see that these housing needs are met.
- ◆ Creating housing development strategies will help **secure lenders, investors, contractors and local, State and Federal organizations to assist with housing planning and development in Nance County.** These organizations include Northeast Nebraska Economic Development District and Central Nebraska Community Services. A local housing educational program would assist local interests in understanding and utilizing existing affordable housing financial programs. This should also include housing education and opportunities for homebuyers and renters.
- ◆ Identifying locations of new housing development is important for Nance County and each Community. 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.

## ■ PRIORITY HOUSING ACTIVITIES ■

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**Table 2.1** 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 2.1**

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

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

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

## Section 3



**POPULATION, INCOME,  
ECONOMIC & HOUSING PROFILE**

# ***POPULATION, INCOME, ECONOMIC & HOUSING PROFILE***

## **■ INTRODUCTION ■**

---

This Section of the **Nance County & Communities, Nebraska Housing Study** provides a population, income and housing profile of the County and each Community. Presented are both trend data and projection analysis. Emphasis is placed on a 10-year projection of change.

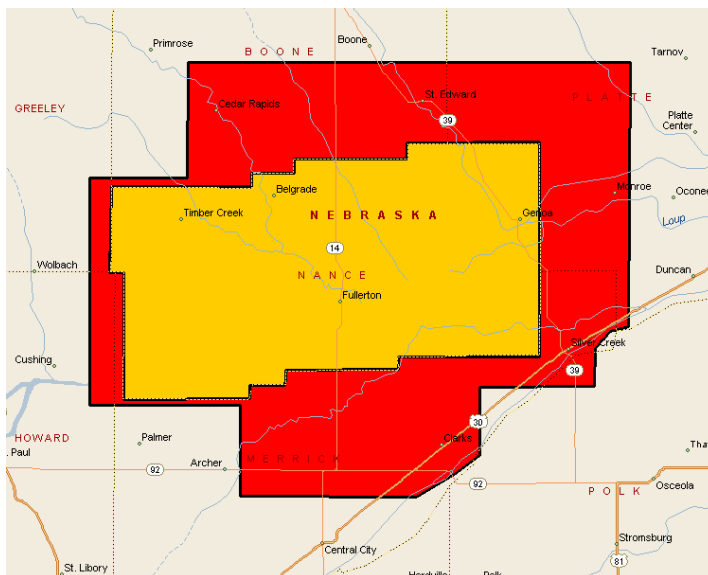
These projections are critical in the determination of both housing demand and need in the County and each Community. Projections and associated assumptions presented in the following profile will serve as the very basic foundation for preparing the County with a future housing stock capable of meeting 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 the understanding of changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Nance County, included a five-year period, **February, 2012 to February, 2022**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a reasonably high level of confidence.

## **■ HOUSING MARKET AREA ■**

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The **Housing Market Area of Nance County** is divided into **two segments**: a **Primary** and a **Secondary Housing Market Area**. The Primary Housing Market Area (Orange) for Nance County includes the entire County and each Community. The Secondary Housing Market Area (Red) for Nance County includes portions of Merrick, Howard, Boone, Platte, Polk and Greeley Counties. These Secondary Housing Market Areas could further stabilize the population of Nance County.



## ■ POPULATION PROFILE ■

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**Table 3.1** 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 slight 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 3.1**  
**POPULATION TRENDS AND PROJECTIONS**  
**NANCE COUNTY & COMMUNITIES, NEBRASKA**  
**1990-2022**

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

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

**Table 3.2** identifies **age distribution** in Nance County, from 1990 to 2000 and from 2012 to 2022. In 2012, Nance County is experiencing an estimated median age of 43.2 years. The largest decline in population in the County, from 2012 to 2022, is expected to occur with the 19 and Under age group, losing an estimated 144 people, or approximately 15.2 percent. **The largest increase in population will occur with the 55 to 64 age group, gaining 48 people, or 8.5 percent.**

<b>TABLE 3.2 POPULATION AGE DISTRIBUTION TRENDS &amp; PROJECTIONS NANCE COUNTY &amp; COMMUNITIES, NEBRASKA 1990-2022</b>							
<b>Nance County</b>				<b>2000-2010</b>			
<b><u>age group</u></b>	<b><u>1990</u></b>	<b><u>2000</u></b>	<b><u>2010</u></b>	<b><u>Change</u></b>	<b><u>2012</u></b>	<b><u>2022</u></b>	<b><u>Change</u></b>
19 and Under	1,296	1,205	961	-244	945	801	-144
20-34	761	516	538	+22	545	566	+21
35-54	911	1,172	967	-205	932	814	-118
55-64	468	349	557	+208	565	613	+48
65-74	410	417	307	-110	303	220	-83
75-84	308	277	272	-5	266	258	-8
85+	121	102	133	+31	137	154	+17
<b>TOTALS</b>	<b>4,275</b>	<b>4,038</b>	<b>3,735</b>	<b>-303</b>	<b>3,693</b>	<b>3,426</b>	<b>-267</b>
Median Age	36.7	40.1	45.0	+4.9	43.2	43.0	-0.2
<b>Fullerton</b>				<b>2000-2010</b>			
<b><u>age group</u></b>	<b><u>1990</u></b>	<b><u>2000</u></b>	<b><u>2010</u></b>	<b><u>Change</u></b>	<b><u>2012</u></b>	<b><u>2022</u></b>	<b><u>Change</u></b>
19 and Under	398	383	310	-73	306	253	-53
20-34	216	169	178	+9	181	188	+7
35-54	304	374	292	-82	287	242	-45
55-64	149	114	210	+96	220	274	+54
65-74	180	161	128	-33	122	92	-30
75-84	140	127	117	-10	115	106	-9
85+	65	50	72	+22	72	83	+11
<b>TOTALS</b>	<b>1,452</b>	<b>1,378</b>	<b>1,307</b>	<b>-71</b>	<b>1,303</b>	<b>1,238</b>	<b>-65</b>
Median Age	45.7	42.3	47.5	+5.2	46.8	47.7	+0.9
<b>Belgrade</b>				<b>2000-2010</b>			
<b><u>age group</u></b>	<b><u>1990</u></b>	<b><u>2000</u></b>	<b><u>2010</u></b>	<b><u>Change</u></b>	<b><u>2012</u></b>	<b><u>2022</u></b>	<b><u>Change</u></b>
19 and Under	39	37	25	-12	19	11	-8
20-34	26	13	23	+10	24	29	+5
35-54	36	47	34	-13	30	15	-15
55-64	21	12	21	+9	24	29	+5
65-74	17	16	8	-8	8	7	-1
75-84	16	7	12	+5	13	15	+2
85+	2	2	3	+1	3	3	+0
<b>TOTALS</b>	<b>157</b>	<b>134</b>	<b>126</b>	<b>-8</b>	<b>121</b>	<b>109</b>	<b>-12</b>
Median Age	42.1	42.3	48.2	+5.9	46.0	53.3	+7.3
<b>CONTINUED:</b>							

**TABLE 3.2 (CONTINUED)**  
**POPULATION AGE DISTRIBUTION**  
**TRENDS & PROJECTIONS**  
**NANCE COUNTY & COMMUNITIES, NEBRASKA**  
**1990-2022**

<b>Genoa</b>				<b>2000-2010</b>			
<b><u>age group</u></b>	<b><u>1990</u></b>	<b><u>2000</u></b>	<b><u>2010</u></b>	<b><u>Change</u></b>	<b><u>2012</u></b>	<b><u>2022</u></b>	<b><u>Change</u></b>
19 and Under	326	281	259	-22	256	225	-31
20-34	183	144	184	+40	187	220	+33
35-54	228	276	245	-31	244	223	-21
55-64	95	71	142	+71	149	191	+42
65-74	109	97	65	-32	62	51	-11
75-84	99	81	66	-15	64	51	-13
85+	42	31	42	+11	42	50	+8
<b>TOTALS</b>	<b>1,082</b>	<b>981</b>	<b>1,003</b>	<b>+22</b>	<b>1,004</b>	<b>1,011</b>	<b>+7</b>
Median Age	37.6	40.3	40.7	+0.4	39.5	40.1	+0.6
<b>Balance of County</b>				<b>2000-2010</b>			
<b><u>age group</u></b>	<b><u>1990</u></b>	<b><u>2000</u></b>	<b><u>2010</u></b>	<b><u>Change</u></b>	<b><u>2012</u></b>	<b><u>2022</u></b>	<b><u>Change</u></b>
19 and Under	533	504	367	-137	364	312	-52
20-34	336	190	153	-37	153	129	-24
35-54	343	475	396	-79	371	334	-37
55-64	203	152	184	+32	172	119	-53
65-74	104	143	106	-37	111	70	-41
75-84	53	62	77	+15	74	86	+12
85+	12	19	16	-3	20	18	-2
<b>TOTALS</b>	<b>1,584</b>	<b>1,545</b>	<b>1,299</b>	<b>-246</b>	<b>1,265</b>	<b>1,068</b>	<b>-197</b>
Median Age	31.8	38.1	41.2	+3.1	41.2	41.8	+0.6

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



**Table 3.3** identifies **specific household characteristics** of Nance County and each Community, from 1990 to 2022. The number of Nance County households is projected to decrease by an estimated 70, from 2012 to 2022, to an estimated 1,438 households. **Persons per household is projected to decrease, by 2022, as people live longer and the trend towards smaller families continues.**

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 increase during the next five years, with all persons in group quarters being located in Fullerton and Genoa.

**TABLE 3.3**  
**SPECIFIC HOUSEHOLD CHARACTERISTICS**  
**NANCE COUNTY & COMMUNITIES, NEBRASKA**  
**1990-2022**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<b>Nance County:</b>	1990	4,275	187	4,088	1,585	2.58
	2000	4,038	112	3,926	1,577	2.49
	2010	3,735	143	3,592	1,525	2.36
	<b>2012</b>	<b>3,693</b>	<b>143</b>	<b>3,550</b>	<b>1,508</b>	<b>2.35</b>
	<b>2022</b>	<b>3,426</b>	<b>151</b>	<b>3,275</b>	<b>1,438</b>	<b>2.27</b>
<b>Fullerton:</b>	1990	1,452	76	1,376	573	2.40
	2000	1,378	72	1,306	551	2.37
	2010	1,307	73	1,234	564	2.19
	<b>2012</b>	<b>1,303</b>	<b>73</b>	<b>1,230</b>	<b>563</b>	<b>2.18</b>
	<b>2022</b>	<b>1,238</b>	<b>76</b>	<b>1,162</b>	<b>540</b>	<b>2.15</b>
<b>Belgrade:</b>	1990	157	0	157	67	2.34
	2000	134	0	134	63	2.13
	2010	126	0	126	57	2.21
	<b>2012</b>	<b>121</b>	<b>0</b>	<b>121</b>	<b>56</b>	<b>2.21</b>
	<b>2022</b>	<b>109</b>	<b>0</b>	<b>109</b>	<b>51</b>	<b>2.15</b>
<b>Genoa:</b>	1990	1,082	98	984	403	2.44
	2000	981	40	941	411	2.29
	2010	1,003	70	933	408	2.29
	<b>2012</b>	<b>1,004</b>	<b>70</b>	<b>934</b>	<b>408</b>	<b>2.29</b>
	<b>2022</b>	<b>1,011</b>	<b>75</b>	<b>936</b>	<b>418</b>	<b>2.24</b>
<b>Balance of County:</b>	1990	1,584	13	1,571	542	2.90
	2000	1,545	0	1,545	552	2.80
	2010	1,299	0	1,299	496	2.62
	<b>2012</b>	<b>1,265</b>	<b>0</b>	<b>1,265</b>	<b>481</b>	<b>2.63</b>
	<b>2022</b>	<b>1,068</b>	<b>0</b>	<b>1,068</b>	<b>429</b>	<b>2.49</b>

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

**Table 3.4** identifies **tenure by household** for Nance County and each Community, from 1990 to 2022. **Nance County, as a whole, is currently (2012) comprised of an estimated 1,508 households, consisting of 1,160 owner households and 348 renter households.** By 2022, owner households will account for an estimated 75.9 percent of the households in Nance County, resulting in 1,092 owner households and 346 renter households, County-wide. Belgrade is projected to have the highest percentage of owner households, 88.3 percent, while Genoa is expected to have the highest percentage of renter households, 29 percent.

**TABLE 3.4**  
**TENURE BY HOUSEHOLD**  
**NANCE COUNTY & COMMUNITIES, NEBRASKA**  
**1990-2022**

	Year	Total Households	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<b>Nance County:</b>	1990	1,585	1,210	76.3%	375	23.7%
	2000	1,577	1,178	74.7%	399	25.3%
	2010	1,525	1,172	76.8%	353	23.2%
	<b>2012</b>	<b>1,508</b>	<b>1,160</b>	<b>76.9%</b>	<b>348</b>	<b>23.1%</b>
	<b>2022</b>	<b>1,438</b>	<b>1,092</b>	<b>75.9%</b>	<b>346</b>	<b>24.1%</b>
<b>Fullerton:</b>	1990	573	456	79.6%	117	20.4%
	2000	551	428	77.7%	123	22.3%
	2010	564	437	77.5%	127	22.5%
	<b>2012</b>	<b>563</b>	<b>438</b>	<b>77.8%</b>	<b>125</b>	<b>22.2%</b>
	<b>2022</b>	<b>540</b>	<b>414</b>	<b>76.7%</b>	<b>126</b>	<b>23.3%</b>
<b>Belgrade:</b>	1990	67	58	86.6%	9	13.4%
	2000	63	49	77.7%	14	22.3%
	2010	57	50	87.7%	7	12.3%
	<b>2012</b>	<b>56</b>	<b>49</b>	<b>87.5%</b>	<b>7</b>	<b>12.5%</b>
	<b>2022</b>	<b>51</b>	<b>45</b>	<b>88.3%</b>	<b>6</b>	<b>11.7%</b>
<b>Genoa:</b>	1990	403	307	76.2%	96	23.8%
	2000	411	302	73.5%	109	26.5%
	2010	408	301	73.8%	107	26.2%
	<b>2012</b>	<b>408</b>	<b>301</b>	<b>73.8%</b>	<b>107</b>	<b>26.2%</b>
	<b>2022</b>	<b>418</b>	<b>297</b>	<b>71.0%</b>	<b>121</b>	<b>29.0%</b>
<b>Balance of County:</b>	1990	542	389	71.8%	153	28.2%
	2000	552	399	72.3%	153	27.7%
	2010	496	384	77.4%	112	22.6%
	<b>2012</b>	<b>481</b>	<b>372</b>	<b>77.2%</b>	<b>109</b>	<b>22.8%</b>
	<b>2022</b>	<b>429</b>	<b>336</b>	<b>78.3%</b>	<b>93</b>	<b>21.7%</b>

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

## ■ INCOME PROFILE ■

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Information presented in the **Income Section** of this **Housing Study** assists in determining the number of households within Nance County and each Community having the financial capacity to afford housing. In addition, income analysis serves as an indicator 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.

**Table 3.5** identifies **median income trends and projections** for Nance County and each Community, from 1990 to 2022. From 1990 to 2000, median income in Nance County increased from \$20,742 to \$31,267, by 50.7 percent. **Currently (2012), the median income in Nance County is estimated to be \$42,088 and is expected to increase by 24 percent, during the next 10 years, to \$52,195.** The City of Genoa currently has the highest estimated median income, at \$42,014, followed by the Balance of County, at \$41,734.

By 2022, it is estimated that Genoa and the Balance of County will continue to have the highest median incomes in the County, at \$52,651 and \$51,828, respectively. Fullerton and Belgrade are projected to have median incomes of \$50,539 and \$49,364, respectively, by 2022.

**TABLE 3.5**  
**AREA MEDIAN INCOME – TRENDS & PROJECTIONS**  
**NANCE COUNTY & COMMUNITIES, NEBRASKA**  
**1990-2022**

	<u>1990</u>	<u>2000</u>	<u>2012</u>	<u>2022</u>
Nance County*:	<b>\$20,742</b>	<b>\$31,267</b>	<b>\$42,088</b>	<b>\$52,195</b>
Fullerton:	\$21,286	\$31,055	<b>\$40,866</b>	<b>\$50,359</b>
Belgrade:	\$15,469	\$28,750	<b>\$39,210</b>	<b>\$49,364</b>
Genoa:	\$19,395	\$31,023	<b>\$42,014</b>	<b>\$52,651</b>
Balance of County:	\$19,475	\$30,817	<b>\$41,734</b>	<b>\$51,828</b>

\*2012 Four-Person Household, 100% Area Median Income - \$53,300

Source: 1990, 2000 Census, Nebraska Investment Finance Authority, 2012

Hanna:Keelan Associates, P.C., 2012

**Table 3.6** identifies **per capita income trends and projections** for Nance County and the State of Nebraska, from 1990 to 2022. 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 2012, per capita income in Nance County is an estimated \$41,525, an increase of approximately 95.4 percent, from 2000. **By 2022, per capita income will increase an estimated 22.4 percent, to \$50,837, in Nance County.**

**TABLE 3.6**  
**PER CAPITA INCOME**  
**NANCE COUNTY, NEBRASKA / STATE OF NEBRASKA**  
**2000-2022**

	Nance County		State of Nebraska	
<u>Year</u>	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2000	\$21,253	--	\$28,598	--
2001	\$24,051	+13.2%	\$29,902	+4.6%
2002	\$22,728	-5.5%	\$30,314	+1.4%
2003	\$26,779	+17.8%	\$32,126	+6.0%
2004	\$29,258	+9.3%	\$33,265	+3.5%
2005	\$30,332	+3.7%	\$34,318	+3.2%
2006	\$28,601	+5.7%	\$35,679	+4.0%
2007	\$33,235	+16.2%	\$38,177	+7.0%
2008	\$38,696	+16.4%	\$40,163	+5.2%
2009	\$38,493	-0.5%	\$39,332	-2.1%
<b>2012</b>	<b>\$41,525</b>	<b>+7.9%</b>	<b>\$41,282</b>	<b>+5.0%</b>
<b>1999-2012</b>	<b>\$21,253-\$41,525</b>	<b>+95.4%</b>	<b>\$28,598-\$41,282</b>	<b>+44.3%</b>
<b>2012-2022</b>	<b>\$41,525-\$50,837</b>	<b>+22.4%</b>	<b>\$41,282-\$51,580</b>	<b>+24.9%</b>

Source: Nebraska Department of Economic Development, 2012  
Hanna:Keelan Associates, P.C., 2012

**Table 3.7** identifies **household incomes by age group** for Nance County, from 1990 to 2000 and from 2012 to 2022. The median income for all households in Nance County, in 2012, is estimated to be \$42,088. The County's household income is projected to increase to \$52,195, or 24 percent, by 2022.

For households with persons 65+ years or more, the median income in 2012 is estimated to be \$29,129. By 2022, this median income is expected to increase to \$35,580, or 22.1 percent.

**TABLE 3.7**  
**HOUSEHOLD INCOME BY AGE GROUP - TRENDS & PROJECTIONS**  
**NANCE COUNTY, NEBRASKA**  
**1990-2022**

<b>Income Group</b>	<b><u>1990*</u></b>	<b><u>2000*</u></b>	<b><u>2012</u></b>	<b><u>2022</u></b>	<b><u>% Change</u></b> <b><u>2012-2022</u></b>
<b>All Households:</b>					
Less than \$10,000	283	178	85	30	-64.7%
\$10,000-\$19,999	490	308	173	88	-49.1%
\$20,000-\$34,999	531	144	109	75	-31.2%
\$35,000-\$49,999	203	591	608	620	+2.0%
<u>\$50,000 or More</u>	<u>96</u>	<u>374</u>	<u>533</u>	<u>625</u>	<u>+17.3%</u>
<b>TOTALS</b>	<b>1,603</b>	<b>1,595</b>	<b>1,508</b>	<b>1,438</b>	<b>-4.6%</b>
Median Income	\$20,742	\$31,267	\$42,088	\$52,195	+24.0%
<b><u>Households 65+ Yrs.</u></b>					
Less than \$10,000	180	93	39	27	-30.7%
\$10,000-\$19,999	158	131	97	70	-27.8%
\$20,000-\$34,999	121	114	101	91	-9.9%
\$35,000-\$49,999	26	98	100	104	+4.0%
<u>\$50,000 or More</u>	<u>15</u>	<u>72</u>	<u>108</u>	<u>138</u>	<u>+27.8%</u>
<b>TOTALS</b>	<b>500</b>	<b>508</b>	<b>445</b>	<b>430</b>	<b>-2.9%</b>
Median Income	\$18,618	\$24,947	\$29,129	\$35,580	+22.1%

\* Specified 1990 & 2000 Data Used.

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2012

**Table 3.8** identifies persons in Nance County, Nebraska, **receiving social security income**, for 2010. A total of 830 persons in Nance County received social security income in 2010. Approximately 72.8 percent, or 605 persons were 65+ years of age, of which 260 persons were male and 345 persons were female.

<b>TABLE 3.8</b> <b>PERSONS RECEIVING SOCIAL SECURITY INCOME</b> <b>NANCE COUNTY, NEBRASKA</b> <b>2010</b>	
<u><b>Social Security Income-2000</b></u>	<u><b>Number of Beneficiaries</b></u>
<u>Retirement Benefits</u>	
Retired Workers	525
Wives & Husbands	50
Children	10
<u>Survivor Benefits</u>	
Widows & Widowers	85
Children	25
<u>Disability Benefits</u>	
Disabled Persons	110
Wives & Husbands	0
<u>Children</u>	<u>25</u>
<b>TOTAL</b>	<b>830</b>
<u>Aged 65 &amp; Older</u>	
Men	260
<u>Women</u>	<u>345</u>
<b>TOTAL</b>	<b>605</b>
<u><b>Supplemental Security Income-2010</b></u>	<u><b>Number of Beneficiaries</b></u>
Aged 65 or Older	13
<u>Blind and Disabled</u>	<u>N/A</u>
<b>TOTAL</b>	<b>13</b>
Source: Department of Health and Human Services, Social Security Administration, 2012 Hanna:Keelan Associates, P.C., 2012	

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

**Table 3.9 identifies estimated owner households by income, cost burdened with housing problems** in Nance County, from 1990 to 2022. In 2012, an estimated 188 owner households, or 16.2 percent, are cost burdened with housing problems. **By 2022, an estimated 164 owner households in Nance County will be cost burdened with housing problems.**

**Table 3.10 identifies estimated renter households by income, cost burdened with housing problems** in Nance County, from 1990 to 2022. In 2012, an estimated 92 renter households, or 26.4 percent, are cost burdened with housing problems. **By 2022, an estimated 85 renter households will be cost burdened with housing problems.**

**TABLE 3.9  
ESTIMATED OWNER HOUSEHOLDS BY INCOME  
COST BURDENED WITH HOUSING PROBLEMS  
NANCE COUNTY, NEBRASKA  
1990-2022**

<b>Inc. Rng.</b>	<b>1990*</b> <b># / #CB-HP</b>	<b>2000*</b> <b># / #CB-HP</b>	<b>2012</b> <b># / #CB-HP</b>	<b>2022</b> <b># / #CB-HP</b>
0-30% AMI	71 / 43	106 / 65	<b>95 / 50</b>	<b>64 / 45</b>
31-50% AMI	182 / 51	156 / 66	<b>144 / 47</b>	<b>125 / 42</b>
51-80% AMI	256 / 41	240 / 65	<b>223 / 46</b>	<b>208 / 40</b>
81%+ AMI	<u>676 / 29</u>	<u>745 / 70</u>	<u><b>698 / 45</b></u>	<u><b>695 / 37</b></u>
<b>TOTALS</b>	<b>1,185 / 164</b>	<b>1,247 / 266</b>	<b>1,160 / 188</b>	<b>1,092 / 164</b>

\*Specified data

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

Source: 1990, 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2012

**TABLE 3.10**  
**ESTIMATED RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**NANCE COUNTY, NEBRASKA**  
**1990-2022**

	<b>1990*</b>	<b>2000*</b>	<b>2012</b>	<b>2022</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	53 / 21	78 / 48	<b>63 / 43</b>	<b>62 / 40</b>
31-50% AMI	51 / 12	100 / 44	<b>82 / 40</b>	<b>81 / 38</b>
51-80% AMI	119 / 4	97 / 8	<b>80 / 5</b>	<b>80 / 4</b>
81%+ AMI	<u>195 / 13</u>	<u>148 / 8</u>	<b><u>123 / 4</u></b>	<b><u>123 / 3</u></b>
<b>TOTALS</b>	<b>418 / 50</b>	<b>423 / 108</b>	<b>348 / 92</b>	<b>346 / 85</b>

\*Specified data

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

Source: 1990, 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2012



## ■ ECONOMIC PROFILE ■

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The following statistical and narrative discussion provides an **Economic Profile** of Nance County and each Community. Included in this analysis is a review of relevant labor force data, annual employment trends, commuter data and the identification of major employers.

**Table 3.11** identifies the most current and projected **employment data** available for Nance County. The unemployment rate ranged from a high of 5.2 percent and a low of 2.4 percent, between 2000 and 2010. During this period, the total number of employed persons increased by 64.

**Currently, an estimated 2,082 employed persons exist, in Nance County.** The County currently has an estimated unemployment rate of 3.6 percent. By 2022, it is estimated that the unemployment rate will decrease, slightly, to 3.4 percent.

**TABLE 3.11**  
**EMPLOYMENT DATA TRENDS AND PROJECTIONS**  
**NANCE COUNTY, NEBRASKA**  
**2000-2022**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2000	2,011	--	3.0%
2001	2,008	-3	3.5%
2002	1,992	-16	4.5%
2003	1,995	+3	5.2%
2004	1,941	-44	4.5%
2005	1,947	+6	3.9%
2006	1,957	+10	2.9%
2007	1,976	+19	2.4%
2008	1,996	+20	3.0%
2009	2,063	+67	3.5%
2010	2,075	+12	3.6%
<b>2012</b>	<b>2,082</b>	<b>+7</b>	<b>3.6%</b>
<b>2022</b>	<b>2,109</b>	<b>+27</b>	<b>3.4%</b>
<b>2000-2022</b>	<b>2,011-2,109</b>	<b>+98</b>	<b>3.0%-3.4%</b>

Source: Nebraska Department of Labor, 2012  
Hanna:Keelan Associates, P.C., 2012

**Table 3.12** identifies **workforce employment by type** for Nance County, from 2009 to 2011. Overall, non-farm employment (wage and salary) decreased by 1.1 percent, between 2009 and 2011. The largest increases occurred in the Goods Producing and State Government Sectors. The largest decreases were experienced in the Professional & Business, Leisure & Hospitality and Other Services Sectors.

**TABLE 3.12**

**WORKFORCE EMPLOYMENT BY TYPE**

**NANCE COUNTY, NEBRASKA**

**2009-2011**

<b>Workforce</b>	<b><u>2009</u></b>	<b><u>2010</u></b>	<b><u>2011</u></b>	<b><u>% Change 2009-2011</u></b>
<b>Non-Farm Employment (Wage and Salary)</b>	<b>947</b>	<b>957</b>	<b>937</b>	<b>-1.1%</b>
Goods Producing	70	94	93	+32.9%
Manufacturing	*	*	*	*
Natural Resources & Const.**	*	*	*	*
Service Providing	877	864	844	-3.7%
Trade, Trans, Ware, Util***	*	*	*	*
Total Trade	*	128	129	N/A
Wholesale Trade	*	46	44	N/A
Retail Trade	86	82	85	-1.2%
Information	*	*	*	*
Financial Activities	52	54	50	-3.8%
Professional & Business	33	29	29	-12.1%
Education & Health	*	*	*	*
Leisure & Hospitality	76	74	60	-21.1%
Other Services	40	40	30	-25.0%
Total Governmental	376	370	370	-1.6%
Federal	19	20	16	-15.8%
State	10	12	13	+30.0%
Local	347	338	341	-1.7%

\* Data not available because of disclosure suppression.

\*\* Natural Resources & Construction.

\*\*\* Trade, Transportation, Warehousing & Utilities.

N/A = Not Available.

Source: Nebraska Department of Labor, Labor Market Information, 2012

Hanna:Keelan Associates, P.C., 2012

## ■ HOUSING STOCK & CONDITIONS ■

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The **Housing Stock and Conditions Section** of this Housing Study presents information that will assist in the determination of the housing demand for Nance County and each Community. This analysis reviews the current housing stock, substandard housing, occupancy and vacancy status and the cost of housing.

### ***Housing Conditions, Substandard Housing***

**Substandard housing, as defined by HUD**, as per the 2006-2010 American Community Survey Estimate, included (1) housing units lacking complete plumbing and (2) housing units with 1.01+ persons per room. **Table 3.13** identifies the **general condition of housing**, in Nance County and each Community, in 2010, as per this definition.

In Nance County, 22 housing units lacked complete plumbing in 2010, while 30 housing units were recorded as overcrowded. Of the 30 units experiencing overcrowded conditions, 16 units were located in Fullerton, eight units in Belgrade, and six units in Genoa.

**TABLE 3.13**  
**HOUSING STOCK PROFILE**  
**DEFINING SUBSTANDARD HOUSING – HUD**  
**NANCE COUNTY & COMMUNITIES, NEBRASKA**  
**2006-2010 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>
<b>Nance County:</b>	<b>1,528</b>	<b>1,506</b>	<b>98.5%</b>	<b>22</b>	<b>1.5%</b>	<b>30</b>	<b>2.0%</b>
Fullerton:	607	602	99.1%	5	0.9%	16	2.6%
Belgrade:	69	69	100.0%	0	0.0%	8	11.6%
Genoa:	388	371	95.6%	17	4.4%	6	1.5%
Balance of County:	464	464	100.0%	0	0.0%	0	0.0%

Source: 2006-2010 American Community Survey Estimate.  
Hanna:Keelan Associates, P.C., 2012

**Table 3.14** profiles the **estimated year housing structures built** for Nance County and each Community. An estimated 1,782 housing units currently (2012) exist in Nance County, of which 65.2 percent were built prior to 1960. This accounts for a majority of housing units constructed in the County. Approximately 33 housing structures have been demolished, in Nance County, since 2000.

**TABLE 3.14**

**ESTIMATED YEAR HOUSING STRUCTURES BUILT  
NANCE COUNTY & COMMUNITIES, NEBRASKA**

**2012**

<u>Year</u>	<u>Nance County</u>	<u>Fullerton</u>	
April, 2000 to Present	28	6	
1999 to March, 2000	2	0	
1995 to 1998	39	16	
1990 to 1994	34	11	
1980 to 1989	118	42	
1970 to 1979	200	88	
1960 to 1969	198	66	
1950 to 1959	170	77	
1940 to 1949	164	56	
<u>1939 or Before</u>	<u>862</u>	<u>282</u>	
<b>SUBTOTAL</b>	<b>1,815</b>	<b>644</b>	
<u>Units Lost (2000 to Present)</u>	<u>(33)</u>	<u>(13)</u>	
<b>TOTAL EST. UNITS – 2012*</b>	<b>1,782</b>	<b>631</b>	
% 1939 or Before	46.5%	42.6%	
% 1959 or Before	65.2%	63.7%	
			<b>Balance of</b>
<u>Year</u>	<u>Belgrade</u>	<u>Genoa</u>	<u>County</u>
April, 2000 to Present	0	8	14
1999 to March, 2000	0	0	2
1995 to 1998	0	6	17
1990 to 1994	0	6	17
1980 to 1989	6	15	55
1970 to 1979	1	48	63
1960 to 1969	12	66	54
1950 to 1959	0	49	44
1940 to 1949	9	45	54
<u>1939 or Before</u>	<u>51</u>	<u>205</u>	<u>324</u>
<b>SUBTOTAL</b>	<b>79</b>	<b>448</b>	<b>644</b>
<u>Units Lost (2000 to Present)</u>	<u>(1)</u>	<u>(13)</u>	<u>(6)</u>
<b>TOTAL EST. UNITS – 2012</b>	<b>78</b>	<b>435</b>	<b>638</b>
% 1939 or Before	64.1%	44.1%	49.8%
% 1959 or Before	75.6%	65.7%	65.2%

Source: Nance County & Communities, 2012

Hanna:Keelan Associates, P.C., 2012

**Table 3.15** 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 3.15**  
**HOUSING STRUCTURAL CONDITION SURVEY**  
**NANCE COUNTY COMMUNITIES, NEBRASKA**  
**2012**

	<u><b>Fullerton</b></u>	<u><b>Belgrade</b></u>	<u><b>Genoa</b></u>
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
<u>Rating 4 – Dilapidated; Demolition Recommended</u>	<u>21</u>	<u>9</u>	<u>8</u>
<b>Totals</b>	<b>569</b>	<b>77</b>	<b>387</b>

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

**Table 3.16** identifies **estimated housing stock occupancy/vacancy status** in Nance County and each Community, in 2012. Nance County is comprised of an estimated 1,782 housing units, consisting of an estimated 1,309 owner and 473 renter units. Of the 1,782 units, approximately 274 are vacant, resulting in an overall, estimated housing vacancy rate of 15.3 percent. The 274 vacant housing units consist of 134 owner and 116 renter units, equaling an owner housing vacancy rate of 10.2 percent and a renter housing vacancy rate of 24.5 percent. The Village of Belgrade has the highest vacancy rate at 28.2 percent, while Genoa has the lowest vacancy rate at 6.2 percent.

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 adjusted housing vacancy rate for Nance County is an estimated 7 percent, with an adjusted owner housing vacancy rate of 5.6 percent and adjusted renter housing vacancy rate of 10.8 percent.** The Village of Belgrade has the highest adjusted housing vacancy rate at 11.5 percent, while Genoa has the lowest adjusted housing vacancy rate at 3.4 percent.

The Cities of Fullerton and Genoa currently have overall, estimated housing vacancy rates of 10.8 and 6.2 percent, respectively. The **adjusted vacancy rate** is estimated to be 6.8 percent for Fullerton and 3.4 percent for Genoa. **These two Communities should take a serious position on upgrading their respective housing stock, during the next 10 years. This can be accomplished by building new homes and rehabilitating (economically worthy) existing housing units.**

**TABLE 3.16**  
**HOUSING STOCK OCCUPANCY/VACANCY STATUS**  
**NANCE COUNTY & COMMUNITIES, NEBRASKA**  
**2012**

	<u>Nance County</u>	<u>Fullerton</u>	
a) Housing Stock	1,782 (O=1,309; R=473)	631 (O=480; R=151)	
b) Vacant Housing Stock	274	68	
c) Occupied Housing Stock	1,508	563	
*Owner Occupied	1,160	438	
*Renter Occupied	348	125	
d) Housing Vacancy Rate*	15.3% (274)	10.8% (68)	
*Owner Vacancy	10.2% (134)	8.7% (42)	
*Renter Vacancy	24.5% (116)	17.2% (26)	
e) Adjusted Vacancy Rate**	7.0% (124)	6.8% (43)	
**Owner Vacancy	5.6% (73)	6.0% (29)	
**Renter Vacancy	10.8% (51)	9.2% (14)	
	<u>Belgrade</u>	<u>Genoa</u>	<u>Balance of</u>
a) Housing Stock	78 (O=65; R=13)	435 (O=318; R=117)	638 (O=446; R=192)
b) Vacant Housing Stock	22	27	157
c) Occupied Housing Stock	56	408	481
*Owner Occupied	49	301	372
*Renter Occupied	7	107	109
d) Housing Vacancy Rate*	28.2% (22)	6.2% (27)	24.6% (157)
*Owner Vacancy	21.5% (14)	5.3% (17)	16.3% (73)
*Renter Vacancy	46.1% (6)	8.5% (10)	43.7% (84)
e) Adjusted Vacancy Rate**	11.5% (9)	3.4% (15)	8.9% (57)
**Owner Vacancy	10.7% (7)	3.5% (11)	5.8% (26)
**Renter Vacancy	15.4% (2)	3.4% (4)	16.1% (31)

\* 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: 2000 Census  
 Nance County & Communities, 2012  
 Hanna:Keelan Associates, P.C., 2012

## ■ OWNER AND RENTER HOUSING COSTS ■

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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 tie these issues into an applicable format and secure the appropriate housing resources, including land and money. Nance 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.

**Table 3.17** identifies **gross rent** for Nance County and each Community, from 1990 to 2022. In 2012, the estimated median gross rent for Nance County is \$449. **The estimated median gross rent in Nance County is expected to increase by 22.5 percent, by 2022, to \$550.**

**The 2022 estimated median gross rent in the Cities of Fullerton and Genoa are projected to be \$497 and \$561, respectively, an increase of 21.2 and 15 percent from the estimated 2012 median rents. Genoa currently has and will continue to have the highest median rent in the County, from 2012 to 2022.**

**Table 3.18** identifies **owner occupied housing value** for Nance County and each Community, from 1990 to 2022. The Nance County median housing value, estimated to be \$70,100 in 2012, will increase by an estimated 41.6 percent by 2022 to \$99,300. The highest median housing value in 2012 exists in the City of Genoa, which has a median housing value of \$73,200. By 2022, the City of Genoa will have the highest estimated median owner housing value, \$101,400.



**TABLE 3.17**  
**GROSS RENT**  
**NANCE COUNTY & COMMUNITIES, NEBRASKA**  
**1990-2022**

		<u>Less than \$200</u>	<u>\$200 to \$299</u>	<u>\$300 to \$499</u>	<u>\$500 or More</u>	<u>Total</u>
<b>Nance County:</b>	1990	125	134	33	2	294
	<b>1990 Median Rent</b>	<b>\$235</b>				
	2000	96	57	152	32	337
	<b>2000 Median Rent</b>	<b>\$352</b>				
	<b>2012</b>	<b>\$449</b>				
	<b>2022</b>	<b>\$550</b>				
<b>Fullerton:</b>	1990	47	54	16	0	117
	<b>1990 Median Rent</b>	<b>\$225</b>				
	2000	39	31	53	13	136
	<b>2000 Median Rent</b>	<b>\$320</b>				
	<b>2012</b>	<b>\$410</b>				
	<b>2022</b>	<b>\$497</b>				
<b>Belgrade:</b>	1990	5	4	0	0	9
	<b>1990 Median Rent</b>	<b>\$238</b>				
	2000	2	4	4	0	10
	<b>2000 Median Rent</b>	<b>\$300</b>				
	<b>2012</b>	<b>\$378</b>				
	<b>2022</b>	<b>\$442</b>				
<b>Genoa:</b>	1990	27	50	15	2	94
	<b>1990 Median Rent</b>	<b>\$248</b>				
	2000	27	12	49	13	101
	<b>2000 Median Rent</b>	<b>\$354</b>				
	<b>2012</b>	<b>\$488</b>				
	<b>2022</b>	<b>\$561</b>				
<b>Balance of County:</b>	1990	46	26	2	0	74
	<b>1990 Median Rent</b>	<b>\$237</b>				
	2000	28	10	46	6	90
	<b>2000 Median Rent</b>	<b>\$366</b>				
	<b>2012</b>	<b>\$454</b>				
	<b>2022</b>	<b>\$532</b>				

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

**TABLE 3.18**  
**OWNER OCCUPIED HOUSING VALUE**  
**NANCE COUNTY & COMMUNITIES, NEBRASKA**  
**1990-2022**

		<b>Less than \$50,000</b>	<b>\$50,000 to \$99,999</b>	<b>\$100,000 to \$149,999</b>	<b>\$150,000 to \$199,999</b>	<b>\$200,000 or More</b>	<b>Total</b>
<b>Nance County:</b>	1990	719	111	5	4	0	<b>839</b>
	<b>1990 Med. Val.</b>	<b>\$23,900</b>					
	2000	476	319	48	0	6	<b>849</b>
	<b>2000 Med. Val.</b>	<b>\$45,500</b>					
	<b>2012</b>	<b>\$70,100</b>					
	<b>2022</b>	<b>\$99,300</b>					
<b>Fullerton:</b>	1990	359	58	0	0	0	<b>417</b>
	<b>1990 Med. Val.</b>	<b>\$24,200</b>					
	2000	219	143	20	0	0	<b>382</b>
	<b>2000 Med. Val.</b>	<b>\$44,400</b>					
	<b>2012</b>	<b>\$67,300</b>					
	<b>2022</b>	<b>\$92,900</b>					
<b>Belgrade:</b>	1990	53	0	0	0	0	<b>53</b>
	<b>1990 Med. Val.</b>	<b>\$15,000</b>					
	2000	43	3	0	0	0	<b>46</b>
	<b>2000 Med. Val.</b>	<b>\$16,700</b>					
	<b>2012</b>	<b>\$18,500</b>					
	<b>2022</b>	<b>\$22,600</b>					
<b>Genoa:</b>	1990	262	33	0	0	0	<b>295</b>
	<b>1990 Med. Val.</b>	<b>\$24,800</b>					
	2000	147	125	14	0	4	<b>290</b>
	<b>2000 Med. Val.</b>	<b>\$48,800</b>					
	<b>2012</b>	<b>\$73,200</b>					
	<b>2022</b>	<b>\$101,400</b>					
<b>Balance of County:</b>	1990	45	20	5	4	0	<b>74</b>
	<b>1990 Med. Val.</b>	<b>\$28,300</b>					
	2000	67	48	14	0	2	<b>131</b>
	<b>2000 Med. Val.</b>	<b>\$47,700</b>					
	<b>2012</b>	<b>\$70,800</b>					
	<b>2022</b>	<b>\$98,000</b>					

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

***Local Affordable Housing Options***

An estimated **82 affordable rental housing units** throughout Nance County were selected as part of a rental housing review. These units are funded by USDA Rural Development and the Department of Housing and Urban Development. **Table 3.19** identifies a list of **selected rental programs** in the Communities

**TABLE 3.19  
SELECTED RENTAL HOUSING OPTIONS  
NANCE COUNTY & COMMUNITIES, NEBRASKA  
2012**

<b><u>Name &amp; Address</u></b>	<b><u>Year</u></b>	<b><u>Units</u></b>	<b><u>Project Type</u></b>	<b><u>Rent Range</u></b>	<b><u>Occup./Waiting List</u></b>
Sunrise Villa/ Genoa Public Housing Auth. P.O. Box 401 Genoa, NE 68640 (402) 993-2493	N/A	Total Units: 20	HUD Elderly	N/A	N/A
Valley View Assisted Living 715 7 <sup>th</sup> Street Fullerton, NE 68638 (308) 536-3390	N/A	Total Beds: 30	Long-Term Care	N/A	77% / No Waiting List
Woodland Park Apartments 302 North Broadway Fullerton, NE 68638 (712) 255-3665	1990s	1-Bd: 32	USDA-RD HUD Elderly Section 8	30% Income FMR: \$532	87.5% / No Waiting List
FMR = Fair Market Rent. Source: Property Managers, Hanna:Keelan Associates, P.C., 2012					

**Table 3.20** identifies a **survey of rental properties**, conducted by the Nebraska Investment Finance Authority, from 2002 to 2010. There were two rental housing property managers that participated in the Survey, in 2010, managing a combined 23 rental housing units. Combined results identified no rental housing vacancy rate in 2010, a decrease from the 2009 vacancy rate of 28.3 percent.

Rental unit, in 2009, would take an average of five days to become occupied. This number increased in 2010 to nine days, showing that rental units in Nance County are taking longer to become occupied in 2010 than they were in 2009.

**TABLE 3.20**  
**SURVEY OF RENTAL PROPERTIES**  
**NANCE COUNTY, NEBRASKA**  
**2002-2010**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate</u>	<u>Absorption Rate (Days)</u>
2002	0	0	0.0%	0
2003	3	44	34.1%	17.8
2004	2	38	21.1%	309.6
2005	3	68	4.4%	19.8
2006	4	89	2.2%	31.4
2007	2	37	18.9%	14.5
2008	4	89	12.4%	4.0
2009	3	53	28.3%	5.0
2010	2	23	0.0%	9.0

Source: Nebraska Investment Finance Authority, 2012  
Hanna:Keelan Associates, P.C., 2012

**Table 3.21** identifies the **vacancy rate by unit type**, for Nance County, in 2010. Of the total 23 managed units that were surveyed, none were available, in 2010.

**TABLE 3.21**  
**VACANCY RATES BY UNIT TYPE**  
**NANCE COUNTY, NEBRASKA**  
**2010**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate</u>
Single Family Units	3	0	0.0%
Apartments	20	0	0.0%
Mobile Homes	0	0	0.0%
Not Sure of Type	0	0	0.0%
<b>Total Units</b>	<b>23</b>	<b>0</b>	<b>0.0%</b>

Source: Nebraska Investment Finance Authority, 2012  
Hanna:Keelan Associates, P.C., 2012

## ■ HOUSING DEMAND SITUATION ■

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In Nance County, there have been approximately 28 new housing units built since 2000. The majority of these new homes built were in the Balance of County, or rural areas of the 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. A majority of these homes are affordable to upper income families.

Some of the housing needs expressed in Nance County include **rehabilitation of owner- and renter-occupied housing, general rental housing and housing choices for low- to middle-income families consisting of two+-bedrooms**. Survey respondents stressed a need for safe, decent and affordable housing options and the need to rehabilitate or demolish distressed housing structures in the County.

New housing activities in Nance County should be geared toward providing the local workforce and first-time homebuyers with a variety of housing options through moderate or substantial housing rehabilitation. **Elderly housing in Nance County is in sufficient supply, but efforts to continue to maintain the availability of senior housing should be considered.** A home repair/modification program would be appropriate to assist elderly persons to stay in their home.

Housing options for elderly persons in Nance County can also include low density housing, such as duplexes, triplexes and patio homes.

Survey respondents identified a need for affordable owner and renter housing options, consisting of two or more bedrooms to support large families. There is a growing need for starter homes in Nance County, especially homes in the \$95,000 to \$135,000 price range for first-time homebuyers. Rehabilitation of homes in Nance County and each Community can help to meet the needs of households wishing to purchase a home in this price range. Both a purchase-rehabilitate-resale/re-rent program and a “Land Trust” or “Land Bank” program is recommended County-wide.

## Section 4



## HOUSING DEMAND/NEEDS ANALYSIS

# **HOUSING DEMAND/NEEDS ANALYSIS**

## **■ INTRODUCTION ■**

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This Section of the **Nance County & Communities Housing Study** provides a **Housing Needs/Demand Analysis** and **10-Year Housing Action Plan**. The needs/demand analysis includes the identification of housing “target” demand, based on available financial and organizational resources. The 10-Year Action Plan includes a detailed list of housing rehabilitation needs, future housing development activities and needed housing types to be undertaken in the County and each Community.

## **■ HOUSING DEMAND POTENTIAL ■**

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

### **(1) HOUSING VACANCY DEFICIENCY (DEMAND)**

**Housing vacancy deficiency** is defined as the number of vacant units lacking in a community/county, whereby the total percentage of vacant, available, code acceptable housing units is less than 5 to 6 percent. **A vacancy rate of 5 to 6 percent is the minimum rate recommended to allow a community to have sufficient housing available for both new and existing residents.** The determination of housing vacancy deficiency in Nance County and each Community considered a 6 percent vacancy of the current year-round housing stock, minus the current estimated year-round vacant units, in good or fair condition, meeting today’s housing code standards.

An **Adjusted Housing Vacancy Rate**, considering only vacant units meeting housing codes and have modern amenities results in a **vacancy rate of 7 percent, in Nance County.** Nance County has a slight, overall vacancy deficiency (demand), as it relates to owner housing units, which has an estimated adjusted vacancy rate of only 5.6 percent, respectively. **The greatest deficiency of owner and renter housing units can be found in the City of Genoa, which has an estimated adjusted owner vacancy rate of 3.5 percent and an adjusted renter vacancy rate of 3.4 percent.**

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

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

**Substandard Unit**

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

**Households Cost Burden**

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

**(3) “PENT-UP” HOUSING DEMAND**

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



### Housing Target Demand

**Table 4.1** 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 4.1** 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**.

<b>TABLE 4.1</b> <b>ESTIMATED HOUSING TARGET DEMAND</b> <b>NANCE COUNTY &amp; COMMUNITIES, NEBRASKA</b> <b>2022</b>				
	<u>Owner</u>	<u>Renter</u>	<u>Total Target Demand</u>	<u>Est. Required Target Budget</u>
<b>Nance County:</b>	<b>59</b>	<b>45</b>	<b>104</b>	<b>\$17.3M</b>
Fullerton:	20	21	<b>41</b>	<b>\$6.5M</b>
Belgrade:	3	0	<b>3</b>	<b>\$0.5M</b>
Genoa:	15	24	<b>39</b>	<b>\$5.9M</b>
Balance of County:	21	0	<b>21</b>	<b>\$4.4M</b>
*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				

**(4) HOUSING REHABILITATION/DEMOLITION DEMAND**

**Table 4.2** 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.

<b>TABLE 4.2</b>		
<b>ESTIMATED HOUSING REHABILITATION/DEMOLITION DEMAND</b>		
<b>NANCE COUNTY &amp; COMMUNITIES, NEBRASKA</b>		
<b>2022</b>		
	<b># Rehabilitated / <u>Est. Cost*</u></b>	<b><u>Demolition</u></b>
<b>Nance County:</b>	<b>196 / \$7.5M</b>	<b>82</b>
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.**



**Table 4.3** 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.

<b>TABLE 4.3</b>						
<b>ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR</b>						
<b>NANCE COUNTY, FULLERTON &amp; GENOA, NEBRASKA</b>						
<b>2022</b>						
	<u><b>Income Range</b></u>					
	<b>0-30%</b>	<b>31-50%</b>	<b>51-80%</b>	<b>81-125%</b>	<b>126%+</b>	
<u><b>Nance County:</b></u>	<u><b>AMI</b></u>	<u><b>AMI</b></u>	<u><b>AMI</b></u>	<u><b>AMI</b></u>	<u><b>AMI</b></u>	<u><b>Totals</b></u>
<b>Owner</b>	0	0	12	20	27	<b>59</b>
<b>Renter</b>	2	4	9	14	16	<b>45</b>
<u><b>Fullerton:</b></u>						
<b>Owner</b>	0	0	4	6	10	<b>20</b>
<b>Renter</b>	0	2	3	7	9	<b>21</b>
<u><b>Genoa:</b></u>						
<b>Owner</b>	0	0	3	5	7	<b>15</b>
<b>Renter</b>	2	2	6	7	7	<b>24</b>
Source: Hanna:Keelan Associates, P.C., 2012						

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

**Table 4.4A** 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 4.4A**  
**HOUSING EXPECTATIONS – SPECIFIC POPULATION GROUPS**  
**NANCE COUNTY, NEBRASKA**  
**2022**

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

\* Includes lease-to-own units.

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

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

**Table 4.4B** 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 4.4B  
PROPOSED HOUSING TYPES BY PRICE PRODUCT  
NANCE COUNTY, NEBRASKA  
2022**

<u>PRICE – PURCHASE COST (Area Median Income)</u>							<b>Work Force (55%+ AMI)</b>
<b>OWNER UNITS</b>	(51%-80%) <b>\$85,000- \$132,000</b>	(81%-125%) <b>\$115,000- \$185,000</b>	(126%+) <b>\$185,000+</b>	<b>Totals</b>		<b>\$85,000+</b>	
2 Bedroom	2	8	5	15		4	
3+ Bedroom	10	12	22	44		42	
<b>Totals</b>	<b>12</b>	<b>20</b>	<b>27</b>	<b>59</b>		<b>46</b>	

<u>PRICE – PURCHASE COST (Area Median Income)</u>							<b>Work Force (55%+ AMI)</b>
<b>RENTAL UNITS</b>	(0%-30%) <b>\$115-\$355</b>	(31%-50%) <b>\$301-\$480</b>	(51%-80%) <b>\$370-\$765</b>	(81%-125%) <b>\$645-\$875</b>	(126%+) <b>\$875+</b>	<b>Totals</b>	<b>\$425+</b>
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
<b>Totals</b>	<b>2</b>	<b>4</b>	<b>9</b>	<b>14</b>	<b>16</b>	<b>45</b>	<b>28</b>

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

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

**Table 4.4C** 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 4.5A**  
**HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR**  
**FULLERTON, NEBRASKA**  
**2022**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
<b>18 to 54 Years</b>	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	--
<b>TOTALS</b>		<b>14 / 13</b>	<b>10.5 Acres</b>
<b>55+ Years</b>	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	--
<b>TOTALS</b>		<b>6 / 8</b>	<b>3.5 Acres</b>
<b>TOTAL UNITS / ACRES</b>		<b>20 / 21</b>	<b>14 Acres</b>
<b>*Includes Lease-To-Own</b>			

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

**Table 4.5B 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 4.5B  
HOUSING EXPECTATIONS – SPECIFIC POPULATION GROUPS  
FULLERTON, NEBRASKA  
2022**

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

\* Includes lease-to-own units.

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

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



**Table 4.5C** 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 4.5C**  
**PROPOSED HOUSING TYPES BY PRICE PRODUCT**  
**FULLERTON, NEBRASKA**  
**2022**

<u>PRICE – PURCHASE COST (Area Median Income)</u>					
	(51%-80%)	(81%-125%)	(126%+)		Work Force
<b>OWNER</b>	<b>\$85,000-</b>	<b>\$115,000-</b>			<b>(55%+ AMI)</b>
<b>UNITS</b>	<b>\$132,000</b>	<b>\$185,000</b>	<b>\$186,000+</b>	<b>Totals</b>	<b>\$85,000+</b>
2 Bedroom	1	4	3	8	2
3+ Bedroom	3	2	7	12	12
<b>Totals</b>	<b>4</b>	<b>6</b>	<b>10</b>	<b>20</b>	<b>14</b>

<u>PRICE – PURCHASE COST (Area Median Income)</u>					
	(31%-50%)	(51%-80%)	(81%-125%)	(126%+)	Work Force
<b>RENTAL</b>	<b>\$301-\$480</b>	<b>\$370-\$765</b>	<b>\$645-\$875</b>	<b>\$875+</b>	<b>(55%+ AMI)</b>
<b>UNITS</b>					<b>\$425+</b>
1 Bedroom	1	0	0	0	0
2 Bedroom	1	1	5	4	6
3+ Bedroom	0	2	2	5	9
<b>Totals</b>	<b>2</b>	<b>3</b>	<b>7</b>	<b>9</b>	<b>15</b>

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

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

**Table 4.6A** 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 4.6A**  
**HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR**  
**GENOA, NEBRASKA**  
**2022**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
<b>18 to 54 Years</b>	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	--
<b>TOTALS</b>		<b>10 / 12</b>	<b>8.5 Acres</b>
<b>55+ Years</b>	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	--
<b>TOTALS</b>		<b>5 / 2</b>	<b>5.5 Acres</b>
<b>TOTAL UNITS / ACRES</b>		<b>15 / 24</b>	<b>14.0 Acres</b>
<b>*Includes Lease-To-Own</b>			
Source: Hanna:Keelan Associates, P.C., 2012			

**Table 4.6B 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 4.6B**

**HOUSING EXPECTATIONS – SPECIFIC POPULATION GROUPS**

**GENOA, NEBRASKA**

**2022**

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

\* Includes lease-to-own units.

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

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

**Table 4.6C** 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 4.6C**  
**PROPOSED HOUSING TYPES BY PRICE PRODUCT**  
**GENOA, NEBRASKA**  
**2022**

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
	(51%-80%)	(81%-125%)	(126%+)				Work Force (55%+ AMI)
<b>OWNER</b>	<b>\$85,000-</b>	<b>\$115,000-</b>					
<b>UNITS</b>	<b>\$132,000</b>	<b>\$185,000</b>	<b>\$186,000+</b>	<b>Totals</b>			<b>\$85,000+</b>
2 Bedroom	1	3	2	6			2
3+ Bedroom	2	2	5	9			9
<b>Totals</b>	<b>3</b>	<b>5</b>	<b>7</b>	<b>15</b>			<b>11</b>
<u>PRICE – PURCHASE COST (Area Median Income)</u>							
	(0%-30%)	(31%-50%)	(51%-80%)	(81%-125%)	(126%+)		Work Force (55%+ AMI)
<b>RENTAL</b>	<b>\$115-\$355</b>	<b>\$301-\$480</b>	<b>\$370-\$765</b>	<b>\$645-\$875</b>	<b>\$875+</b>		
<b>UNITS</b>						<b>Totals</b>	<b>\$425+</b>
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
<b>Totals</b>	<b>2</b>	<b>2</b>	<b>6</b>	<b>7</b>	<b>7</b>	<b>24</b>	<b>13</b>

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

## ■ 10-YEAR HOUSING ACTION PLAN ■

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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

	<u>Housing Implementation</u> HOUSING ACTIVITY	PURPOSE	EST. COST
1.	Creation of a <b>Nance County housing capacity building / education / promotional program</b> to local interests.	Working with the Northeast Nebraska Development District (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.	<b>Nance County Housing Fair</b> – Annual Event.	Working with NENEDD and CNCS, showcase existing and potential housing programs and housing sites in Nance County.	\$5,500 Annually
3.	<b>Nance County Housing Program Website.</b>	To provide a resource for finding available owner and rental housing and buildable lots in the County and each Community.	\$7,000 Annually
4.	<b>County/Community Housing Investment Club.</b>	Invest in creating gap financing for local housing development.	\$35,000 Annually
5.	<b>Nance County Land Trust/Land Bank.</b>	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 <b>Nance County Workforce Housing Initiative/Employers Assistance Program.</b>	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.	<b>County-Wide Housing Rehabilitation Initiative &amp; Housing Inspection Program</b> 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.	<b><i>Fullerton</i></b> – Up to <b>eight units of independent living housing</b> , 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.	<b><i>Genoa</i></b> – Up to <b>12 units for independent elderly households</b> (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.	<b><i>Fullerton &amp; Genoa</i></b> – Encourage homeownership for elderly households. <b>Up to 10 units (five per Community)</b> for moderate- to upper-income households.	Affordable, retirement housing, including smaller single family homes, town homes and duplex units.	\$1,780,000
11.	<b><i>Fullerton &amp; Genoa</i></b> – Up to <b>four units (two per Community)</b> of <b>affordable rental housing</b> for special population individuals.	To provide affordable rental housing opportunities to persons with special needs.	\$605,000
12.	<b><i>Nance County-Wide</i></b> – Up to <b>four units of single family, owner housing</b> for special population households.	Provide new housing opportunities to households having a family member with special needs.	\$725,000

## Section 4 - Housing Demand/Needs Analysis

### Family Rental/Owner Housing HOUSING ACTIVITY

### PURPOSE

### EST. COST

13.	<b>Fullerton &amp; Genoa – Eight family rental units</b> , 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.	<b>Fullerton &amp; Genoa – Four to five CROWN, single family units</b> 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.	<b>Fullerton, Genoa &amp; Belgrade - Up to 20 single family homes (10 in Fullerton, seven in Genoa and three in Belgrade)</b> , 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.	<b>Nance County-Wide – Provide 20 to 25 single family units</b> 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.	<b>Nance County-Wide - Purchase / demolish up to 35 housing structures</b> , by 2022.	To provide land for replacement housing, while removing dilapidated houses.	\$1,225,000
18.	<b>Nance County-Wide - Provide a moderate rehabilitation program</b> for up to <b>80 housing units</b> 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.	<b>Nance County-Wide - Provide a rehabilitation program</b> for up to <b>40 housing units of substantial need</b> 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



# Section 5



**AFFORDBALE HOUSING CONCEPTS &  
FINANCING/PARTNERSHIPS**

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

## **■ INTRODUCTION ■**

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**Section 5** of this **Housing Study** provides a discussion of **site analysis and affordable housing concepts** for Nance 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. Nance County and each Community can consider these and other successful affordable housing models in the development of needed housing.

## **■ SITE ANALYSIS PROCESS ■**

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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.	$\frac{1}{2}$ M	1 M
B. Drug	Wkg.	$\frac{1}{2}$ M	1 M
C. Medical	Wkg.	$\frac{1}{2}$ M	1 M
D. Shopping	$\frac{1}{2}$ M	$\frac{3}{4}$ M	1 M
E. Religious	$\frac{1}{2}$ M	$\frac{3}{4}$ 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.	$\frac{1}{2}$ M	1 M
B. Recreational	Wkg.	$\frac{1}{2}$ M	1 M
C. Shopping	$\frac{1}{2}$ M	$\frac{3}{4}$ M	1 M
D. Religious	$\frac{1}{2}$ M	$\frac{3}{4}$ M	1 M
E. Grocery	1 M	2 M	3 M
F. Drug	1 M	2 M	3 M
<u>Secondary</u>			
G. Medical	2 M	3 M	4 M

Notes: Wkg = Within Walking Distance  
M = Miles

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

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

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

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

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

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**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**.

The following affordable housing development options are provided as a courtesy by Excel Development Group (Liberty Estates, LLC, two- and three-bedroom Duplex Housing concepts) and 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, provided by the Nebraska Investment Finance Authority, with the CROWN or Credit-To-Own Program, HOME Funds and/or Nebraska Affordable Housing Trust Funds, available with the Nebraska Department of Economic Development (NDED) and/or Affordable Housing Program funds, provided by the Federal Home Loan Bank. Also included in funding affordable single family homes is conventional financing and Tax Increment Financing.

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

Net monthly rents for affordable single family homes range from \$450 to \$675, based on rental comparables and the level of affordability of the target population in the community being served. Typically, 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-aside 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** are 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.

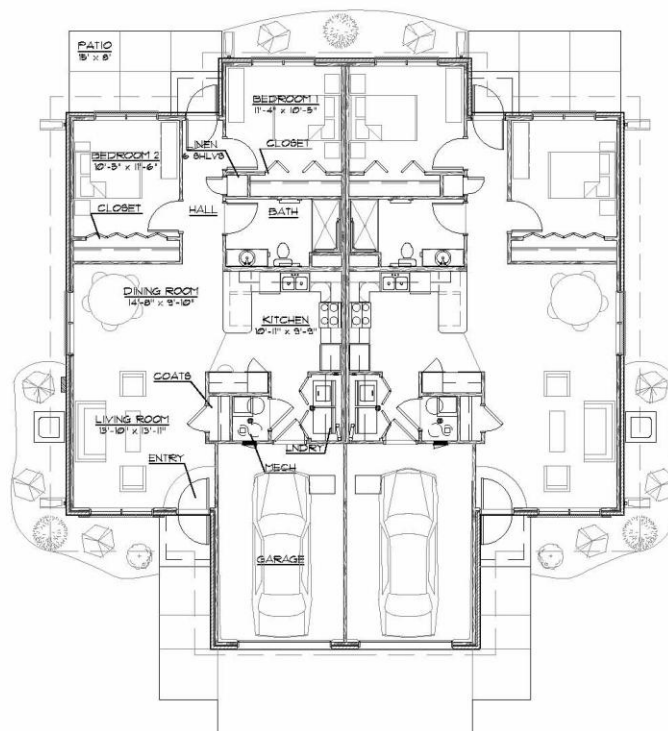
### **INDEPENDENT DUPLEX APARTMENT EXAMPLE**

The need for additional independent family and/or elderly duplex apartments was discussed at several of the Listening Sessions. Excel Development Group, of Lincoln, recently completed a new 24 unit residential development in Waverly, Nebraska, **Liberty Estates**, for families, retirees and the elderly. The Subdivision has 12 separate duplexes. Exteriors are constructed entirely of brick masonry and limestone trim. Liberty Estates is a terrific model of independent living elderly housing for low- to moderate-income households. Floor Plans for Liberty Estates are included on pages 5.8 and 5.9.





LIBERTY ESTATES, L.L.C.



☐ **2 BEDROOM FLOOR PLAN**  
SCALE: 1" = 10'-0" 983 SQFT

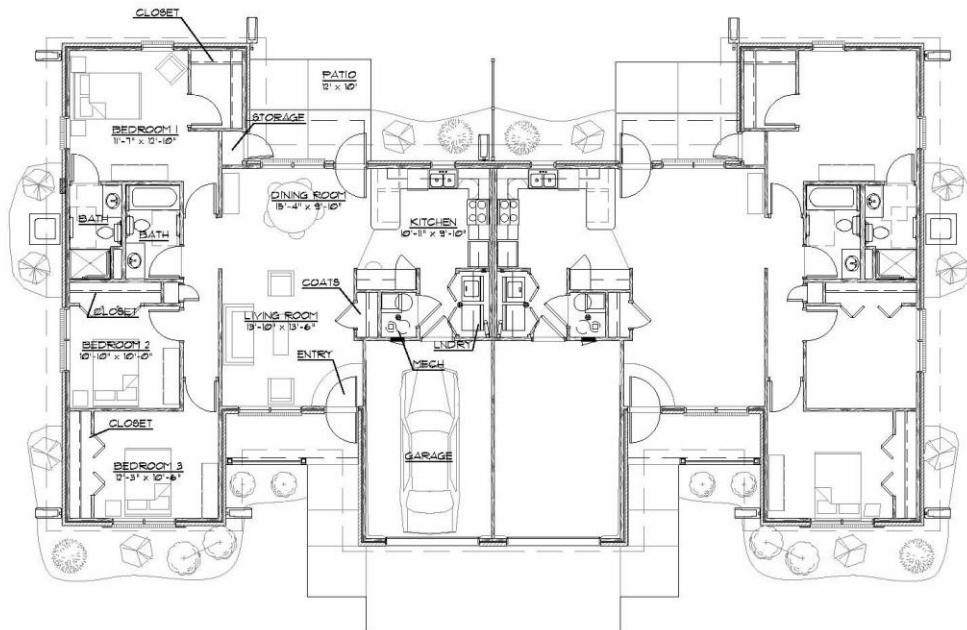


☐ **2 BEDROOM FRONT ELEVATION**  
SCALE: 1" = 10'-0"

ARCHITECTURAL DESIGN ASSOCIATES, P.C.



LIBERTY ESTATES, L.L.C.



☐ 3 BEDROOM FLOOR PLAN

SCALE 1" = 12'-0"

1,241 SQFT



☐ 3 BEDROOM FRONT ELEVATION

SCALE 1" = 12'-0"

ARCHITECTURAL DESIGN ASSOCIATES, P.C.



## O'Neill, Nebraska CROWN Homes







## ■ HOUSING FINANCIAL RESOURCES ■

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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.

# Appendix

The image displays two survey forms. The left form is titled "NANCE COUNTY/ COMMUNITIES, NEBRASKA COUNTY-WIDE HOUSING STUDY 'Housing Needs & Wants Survey'". It includes an "IMPORTANT!" notice about a \$100 drawing and a section for "Place of Residence" with checkboxes for "Greely", "Rural Nance County", "Other", "Bolgrade", "Somewhat Needed", and "Fallerton". Below this is a list of housing types for which needs are assessed, including "Housing For:", "1. Low Income Families", "2. Middle Income Families", "3. Upper Income Families", "4. Single Parent Families", "5. Existing (New) Employees", "6. Single Family Housing", "7. Rental Housing (General)", "8. Manufactured Homes", "9. Mobile Homes", "10. Condominiums/Townhomes", "11. Duplex Housing", "12. Apartment Complexes (3 to 12 Units per Complex)", "13. Rehabilitation of Owner-occupied Housing", "14. Rehabilitation of Renter-occupied Housing", "15. Housing Choices for First-Time Homebuyers", "16. Single Family Rent-to-Own", "17. Short-Term 3 to 5 Years", "18. Long-Term 5 to 15 Years", "19. Duplex/Townhouse Rent-to-Own", "20. Short-Term 3 to 5 Years", "21. Long-Term 5 to 15 Years", "22. One Bedroom (Apartment or House)", "23. Two Bedroom (Apartment or House)", and "24. Three Bedroom (Apartment or House)".

The right form is titled "Workforce Housing Needs Survey". It includes an introduction from the Nance County Planning Commission and a section for "Place of Employment" with checkboxes for "Bolgrade", "Fallerton", "Rural Nance County", "Glenos", and "Other?". Below this is a section for "Number of Persons in your household?" and "Do you rent or are you a homeowner?". It also includes a section for "What is your current annual total household income?" with checkboxes for "Less than \$25K", "\$25K-\$50K", "\$51K-\$75K", "\$76K-\$100K", and "\$101K+". The form concludes with a section for "As a renter or homeowner, what are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household?" with checkboxes for "For Renters" and "For Owners".

## HOUSING NEEDS & WANTS SURVEY & WORKFORCE HOUSING NEEDS SURVEY - RESULTS

# NANCE COUNTY, NEBRASKA COUNTY-WIDE HOUSING STUDY

## *“Housing Needs & Wants Survey”*

### IMPORTANT!!!

COMPLETE AND RETURN THIS SURVEY BY MONDAY, NOVEMBER 14<sup>TH</sup> AND BE ELIGIBLE FOR A \$100 DRAWING! YOUR NAME AND TELEPHONE NUMBER WILL ONLY BE USED TO CONTACT YOU IF YOU WIN THE DRAWING. SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING.

The Nance County Planning Commission is currently conducting a County-Wide Housing Study to determine both the present and future housing needs of Nance County and each Community. An important activity of this Study is to ask you about the housing wants and needs of your Community. Please take a few minutes to complete the following survey, indicating the type of housing needed in your Community during the next ten years.

[Check (√) the appropriate boxes]. Place of Residency:

  10   Belgrade   81   Fullerton   53   Genoa   21   Rural Nance County

**TOTAL: 165 SURVEYS**

	<b><u>Greatly Needed</u></b>	<b><u>Somewhat Needed</u></b>	<b><u>Don't Need</u></b>
▪ Housing For:	-----	-----	-----
1. Low-Income Families	<b>67</b>	59	27
2. Middle-Income Families	<b>75</b>	68	11
3. Upper-Income Families	18	55	<b>69</b>
4. Single Parent Families	55	<b>74</b>	16
5. Existing / New Employees	61	<b>75</b>	6
▪ Single Family Housing	67	<b>76</b>	5
▪ Rental Housing (General)	<b>83</b>	60	9
▪ Manufactured Homes	17	<b>77</b>	51
▪ Mobile Homes	4	30	<b>111</b>
▪ Condominiums/Townhomes	22	57	<b>73</b>
▪ Duplex Housing	44	<b>84</b>	28
▪ Apartment Complexes (3 to 12 Units per Complex)	47	<b>55</b>	54
▪ Rehabilitation of Owner-Occupied Housing	62	<b>63</b>	23
▪ Rehabilitation of Renter-Occupied Housing	<b>73</b>	48	29
▪ Housing Choices for First-Time Homebuyers	<b>78</b>	60	9
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	29	<b>77</b>	31
2. Long-Term 6 to 15 Years	41	<b>67</b>	33
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	22	<b>63</b>	53
2. Long-Term 6 to 15 Years	26	<b>60</b>	52
▪ One Bedroom (Apartment or House)	34	<b>65</b>	46
▪ Two Bedroom (Apartment or House)	71	<b>74</b>	10
▪ Three Bedroom (Apartment or House)	<b>67</b>	<b>67</b>	12

- OVER -

	<b><u>Greatly Needed</u></b>	<b><u>Somewhat Needed</u></b>	<b><u>Don't Need</u></b>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	24	<b>73</b>	52
▪ Group Home Housing for Persons with a Mental/Physical Disability	8	51	<b>86</b>
▪ Housing On "Main Street"	7	36	<b>102</b>
▪ Retirement Housing – Rental	27	<b>89</b>	32
▪ Retirement Housing – Purchase (Owner Occupant)	30	<b>78</b>	36
▪ Retirement Housing For:	-----	-----	-----
1. Low-Income Elderly Persons	60	<b>73</b>	21
2. Middle-Income Elderly Persons	41	<b>91</b>	19
3. Upper-Income Elderly Persons	16	61	<b>78</b>
4. Licensed Assisted Living w/ Specialized Services (e.g. healthcare, food prep, recreation services, etc.)	29	54	<b>60</b>
▪ Single-Room-Occupancy Housing (Boarding Homes)	6	36	<b>100</b>
▪ Short-Term Emergency Shelters – 30 Days or Less	12	52	<b>97</b>
▪ Long-Term Shelters – 90 Days or Less	7	37	<b>77</b>
▪ Transitional Housing (3-12 month temporary housing)	8	40	<b>92</b>
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:  
 ... an owner-occupied housing rehabilitation program? **119 Yes (72.1%)** 46 No (27.9%)  
 ... a renter-occupied housing rehabilitation program? **99 Yes (60.0%)** 66 No (40.0%)

Would you support your Community establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house? **152 Yes (92.1%)** 13 No (7.9%)

Would you support your Community using grant dollars to purchase, rehabilitate and resell vacant housing in the Community? **141 Yes (85.4%)** 24 No (14.6%)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? **124 Yes (75.1%)** 41 No (24.9%)

Any additional comments: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**THANK YOU!**  
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**by MONDAY, NOVEMBER 14TH**  
**to your City or Village Hall, or to:**

**Economic Development Office**  
**Nance County Courthouse**  
**Fullerton, NE 68638**

**(Optional)**

**Hey! Give us your telephone number and be eligible for a drawing to WIN \$100!!!**

(SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING).

**Name:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

# NANCE COUNTY, NEBRASKA COUNTY-WIDE HOUSING STUDY

## *“Housing Needs & Wants Survey”*

### IMPORTANT!!!

COMPLETE AND RETURN THIS SURVEY BY MONDAY, NOVEMBER 14<sup>TH</sup> AND BE ELIGIBLE FOR A \$100 DRAWING! YOUR NAME AND TELEPHONE NUMBER WILL ONLY BE USED TO CONTACT YOU IF YOU WIN THE DRAWING. SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING.

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[Check (✓) the appropriate boxes]. Place of Residency:

**10 Belgrade**    \_\_\_ Fullerton    \_\_\_ Genoa    \_\_\_ Rural Nance County

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

- OVER -

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

Would you support your Community using State or Federal grant funds to conduct:  
 ... an owner-occupied housing rehabilitation program? **6 Yes (60.0%)** 4 No (40.0%)  
 ... a renter-occupied housing rehabilitation program? **6 Yes (60.0%)** 4 No (40.0%)

Would you support your Community establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house? **10 Yes (100.0%)** 0 No (0.0%)

Would you support your Community using grant dollars to purchase, rehabilitate and resell vacant housing in the Community? **9 Yes (90.0%)** 1 No (10.0%)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? **9 Yes (90.0%)** 1 No (10.0%)

Any additional comments: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**THANK YOU!**  
**Please return completed survey**  
**by MONDAY, NOVEMBER 14TH**  
**to your City or Village Hall, or to:**

**Economic Development Office**  
**Nance County Courthouse**  
**Fullerton, NE 68638**

**(Optional)**

**Hey! Give us your telephone number and be eligible for a drawing to WIN \$100!!!**

(SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING).

**Name:** \_\_\_\_\_

**Phone:** \_\_\_\_\_



# NANCE COUNTY, NEBRASKA COUNTY-WIDE HOUSING STUDY

## *“Housing Needs & Wants Survey”*

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[Check (√) the appropriate boxes]. Place of Residency:

\_\_\_ Belgrade    **81 Fullerton**    \_\_\_ Genoa    \_\_\_ Rural Nance County

	<b><u>Greatly Needed</u></b>	<b><u>Somewhat Needed</u></b>	<b><u>Don't Need</u></b>
▪ Housing For:	-----	-----	-----
1. Low-Income Families	<b>36</b>	26	13
2. Middle-Income Families	<b>38</b>	36	2
3. Upper-Income Families	8	27	<b>35</b>
4. Single Parent Families	30	<b>35</b>	7
5. Existing / New Employees	31	<b>38</b>	1
▪ Single Family Housing	28	<b>43</b>	2
▪ Rental Housing (General)	<b>43</b>	32	2
▪ Manufactured Homes	10	<b>41</b>	21
▪ Mobile Homes	2	18	<b>50</b>
▪ Condominiums/Townhomes	11	31	<b>35</b>
▪ Duplex Housing	22	<b>41</b>	15
▪ Apartment Complexes (3 to 12 Units per Complex)	28	<b>30</b>	21
▪ Rehabilitation of Owner-Occupied Housing	<b>34</b>	28	10
▪ Rehabilitation of Renter-Occupied Housing	<b>41</b>	23	9
▪ Housing Choices for First-Time Homebuyers	<b>38</b>	31	4
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	16	<b>39</b>	12
2. Long-Term 6 to 15 Years	22	<b>33</b>	14
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	12	<b>32</b>	23
2. Long-Term 6 to 15 Years	11	<b>31</b>	26
▪ One Bedroom (Apartment or House)	14	<b>40</b>	19
▪ Two Bedroom (Apartment or House)	36	<b>39</b>	4
▪ Three Bedroom (Apartment or House)	<b>34</b>	30	7

- OVER -

	<u><b>Greatly Needed</b></u>	<u><b>Somewhat Needed</b></u>	<u><b>Don't Need</b></u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	12	<b>39</b>	24
▪ Group Home Housing for Persons with a Mental/Physical Disability	3	28	<b>41</b>
▪ Housing On "Main Street"	3	18	<b>51</b>
▪ Retirement Housing – Rental	12	<b>44</b>	18
▪ Retirement Housing – Purchase (Owner Occupant)	13	<b>39</b>	21
▪ Retirement Housing For:	-----	-----	-----
1. Low-Income Elderly Persons	30	<b>37</b>	10
2. Middle-Income Elderly Persons	22	<b>44</b>	9
3. Upper-Income Elderly Persons	7	30	<b>34</b>
4. Licensed Assisted Living w/ Specialized Services (e.g. healthcare, food prep, recreation services, etc.)	10	<b>33</b>	29
▪ Single-Room-Occupancy Housing (Boarding Homes)	4	18	<b>47</b>
▪ Short-Term Emergency Shelters – 30 Days or Less	7	25	<b>39</b>
▪ Long-Term Shelters – 90 Days or Less	3	20	<b>47</b>
▪ Transitional Housing (3-12 month temporary housing)	4	24	<b>41</b>
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:  
 ... an owner-occupied housing rehabilitation program? **64 Yes (79.0%)** 17 No (21.0%)  
 ... a renter-occupied housing rehabilitation program? **61 Yes (75.3%)** 20 No (24.7%)

Would you support your Community establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house? **77 Yes (95.1%)** 4 No (4.9%)

Would you support your Community using grant dollars to purchase, rehabilitate and resell vacant housing in the Community? **76 Yes (93.8%)** 5 No (6.2%)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? **63 Yes (77.7%)** 18 No (22.3%)

Any additional comments: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

**THANK YOU!**  
**Please return completed survey**  
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**to your City or Village Hall, or to:**

**Economic Development Office**  
**Nance County Courthouse**  
**Fullerton, NE 68638**

**(Optional)**

**Hey! Give us your telephone number and be eligible for a drawing to WIN \$100!!!**

(SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING).

**Name:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

# NANCE COUNTY, NEBRASKA COUNTY-WIDE HOUSING STUDY

## *“Housing Needs & Wants Survey”*

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[Check (√) the appropriate boxes]. Place of Residency:

\_\_\_ Belgrade    \_\_\_ Fullerton    **53 Genoa**    \_\_\_ Rural Nance County

	<b><u>Greatly Needed</u></b>	<b><u>Somewhat Needed</u></b>	<b><u>Don't Need</u></b>
▪ Housing For:	-----	-----	-----
1. Low-Income Families	<b>19</b>	16	12
2. Middle-Income Families	<b>27</b>	16	4
3. Upper-Income Families	5	<b>21</b>	16
4. Single Parent Families	15	<b>20</b>	7
5. Existing / New Employees	18	<b>22</b>	4
▪ Single Family Housing	<b>23</b>	18	2
▪ Rental Housing (General)	<b>23</b>	16	6
▪ Manufactured Homes	5	18	<b>21</b>
▪ Mobile Homes	1	2	<b>41</b>
▪ Condominiums/Townhomes	10	14	<b>20</b>
▪ Duplex Housing	18	<b>25</b>	5
▪ Apartment Complexes (3 to 12 Units per Complex)	11	17	<b>19</b>
▪ Rehabilitation of Owner-Occupied Housing	12	<b>24</b>	9
▪ Rehabilitation of Renter-Occupied Housing	<b>15</b>	<b>15</b>	16
▪ Housing Choices for First-Time Homebuyers	<b>24</b>	16	3
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	8	<b>19</b>	13
2. Long-Term 6 to 15 Years	9	<b>23</b>	10
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	7	<b>18</b>	16
2. Long-Term 6 to 15 Years	11	17	<b>30</b>
▪ One Bedroom (Apartment or House)	13	<b>18</b>	13
▪ Two Bedroom (Apartment or House)	<b>21</b>	<b>21</b>	4
▪ Three Bedroom (Apartment or House)	<b>21</b>	<b>21</b>	2

- OVER -

	<b><u>Greatly Needed</u></b>	<b><u>Somewhat Needed</u></b>	<b><u>Don't Need</u></b>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	5	19	<b>20</b>
▪ Group Home Housing for Persons with a Mental/Physical Disability	2	11	<b>30</b>
▪ Housing On "Main Street"	4	8	<b>31</b>
▪ Retirement Housing – Rental	8	<b>29</b>	7
▪ Retirement Housing – Purchase (Owner Occupant)	11	<b>24</b>	8
▪ Retirement Housing For:	-----	-----	-----
1. Low-Income Elderly Persons	19	<b>20</b>	7
2. Middle-Income Elderly Persons	13	<b>28</b>	4
3. Upper-Income Elderly Persons	7	<b>19</b>	17
4. Licensed Assisted Living w/ Specialized Services (e.g. healthcare, food prep, recreation services, etc.)	12	12	<b>19</b>
▪ Single-Room-Occupancy Housing (Boarding Homes)	0	13	<b>30</b>
▪ Short-Term Emergency Shelters – 30 Days or Less	3	10	<b>27</b>
▪ Long-Term Shelters – 90 Days or Less	3	6	<b>32</b>
▪ Transitional Housing (3-12 month temporary housing)	2	7	<b>33</b>
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:  
 ... an owner-occupied housing rehabilitation program? **32 Yes (60.3%)** 21 No (39.7%)  
 ... a renter-occupied housing rehabilitation program? 23 Yes (43.4%) **30 No (56.6%)**

Would you support your Community establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house? **46 Yes (86.8%)** 7 No (13.2%)

Would you support your Community using grant dollars to purchase, rehabilitate and resell vacant housing in the Community? **37 Yes (69.8%)** 16 No (30.2%)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? **35 Yes (66.0%)** 18 No (34.0%)

Any additional comments: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

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**Fullerton, NE 68638**

**(Optional)**  
**Hey! Give us your telephone**  
**number and be eligible for a**  
**drawing to WIN \$100!!!**

(SURVEYS MUST BE COMPLETED IN ORDER TO BE  
 ELIGIBLE FOR THE DRAWING).

**Name:** \_\_\_\_\_  
**Phone:** \_\_\_\_\_

# NANCE COUNTY, NEBRASKA COUNTY-WIDE HOUSING STUDY

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[Check (√) the appropriate boxes]. Place of Residency:

\_\_\_ Belgrade    \_\_\_ Fullerton    \_\_\_ Genoa    **21 Rural Nance County**

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

- OVER -

	<b><u>Greatly Needed</u></b>	<b><u>Somewhat Needed</u></b>	<b><u>Don't Need</u></b>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	5	11	4
▪ Group Home Housing for Persons with a Mental/Physical Disability	2	8	10
▪ Housing On "Main Street"	1	6	14
▪ Retirement Housing – Rental	5	10	5
▪ Retirement Housing – Purchase (Owner Occupant)	5	9	5
▪ Retirement Housing For:	-----	-----	-----
1. Low-Income Elderly Persons	6	13	2
2. Middle-Income Elderly Persons	4	13	4
3. Upper-Income Elderly Persons	1	7	13
4. Licensed Assisted Living w/ Specialized Services (e.g. healthcare, food prep, recreation services, etc.)	5	7	6
▪ Single-Room-Occupancy Housing (Boarding Homes)	1	3	17
▪ Short-Term Emergency Shelters – 30 Days or Less	2	9	9
▪ Long-Term Shelters – 90 Days or Less	1	7	12
▪ Transitional Housing (3-12 month temporary housing)	2	6	11
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:  
 ... an owner-occupied housing rehabilitation program? **17 Yes (81.0%)** 4 No (19.0%)  
 ... a renter-occupied housing rehabilitation program? 9 Yes (42.8%) **12 No (57.2%)**

Would you support your Community establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house? **19 Yes (90.5%)** 2 No (9.5%)

Would you support your Community using grant dollars to purchase, rehabilitate and resell vacant housing in the Community? **19 Yes (90.5%)** 2 No (9.5%)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? **17 Yes (81.0%)** 4 No (19.0%)

Any additional comments: \_\_\_\_\_

\_\_\_\_\_

**THANK YOU!**  
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**(Optional)**

**Hey! Give us your telephone number and be eligible for a drawing to WIN \$100!!!**

(SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING).

**Name:** \_\_\_\_\_

**Phone:** \_\_\_\_\_

# NANCE COUNTY, NEBRASKA

## HOUSING NEEDS & WANTS SURVEY COMMENTS

### FULLERTON

#### **Other Housing Types:**

- Independent Living units with garages.
- Four-Bedroom houses.

#### **Comments:**

- Current Low-Income housing has only one bedroom apartments – too small for married senior citizens. We need affordable two-bedroom apartments.
- We need clean rentals.
- We need to get rid of all of the old and run-down houses in Fullerton. Those types of houses seem to bring in “troubled” low-income types of people who are not an asset to our community. It only seems to bring in more trouble and crime and devalues our community. Why not help beautify our town?
- We need to start cleaning up lots and work on getting grants for things we need. Let’s get people out and about to see what needs to get done.
- Persons getting local-state-federal grant dollars need to be screened (checked).
- Upgrade infrastructure, water, sewer & streets and come up with a plan for the future. Laws are on the books for cleaning, upkeep and responsible residents, it’s just not enforced across town.
- Housing for the poor and elderly.
- Tearing down dilapidated houses should be made a priority.
- There is housing that needs to be taken care of. People with means can buy or build.
- Income-based housing should be considered in Fullerton.
- Anything that rids our town of eyesore housing and helps young families get into homeownership or a decent rental if they desire.
- This is a great help for our community. Lots of single parents or single persons would like to own a home but can’t afford it due to taxes or availability of funds.

### GENOA

#### **Comments:**

- We need middle-income housing and apartments for working people who can’t find living quarters. No more nursing homes, slum lords, or low rent assisted living facilities.
- I would like better lawn maintenance around vacant rentals and owner units.
- We need homes and apartments for working people.

- Use Tax Increment Financing and Property Increment Tax.
- The cost of tearing down and rebuilding houses is much greater than rehabilitating houses. By fixing existing housing, the money will go much further.

## **BELGRADE**

### **Comments:**

- The Belgrade area has a lot of empty houses that need torn down and rebuilt. This would also give some work options for independent contractors in the area.

## **RURAL NANCE COUNTY**

### **Comments:**

- So many homeowners don't mow for weeks or keep the weeds out of their yards. You'd think the City would have them at least keep up the front yard.
- I love the idea of tearing down housing that is vacant and dilapidated and offering free lots. It improves the town greatly.



# Workforce Housing Needs Survey

The Nance County Planning Commission, in cooperation with major employers in Nance County, is conducting the following Survey to determine the specific renter and owner housing needs of the County's workforce. If you work in one of the following listed communities, we would appreciate you completing and returning the following Survey to your employer by **Monday, November 14th**.

**Thank You!**

**If you give us your name and telephone number, you will be eligible for a \$100 drawing. Your telephone number will only be used to contact you if you win the drawing. This Survey must be completed in order to be eligible for the \$100 Drawing.**

Place of Employment? \_\_\_\_ (See Comments) \_\_\_\_\_

In which Community do you currently reside?

\_\_2\_\_ Belgrade **\_\_44\_\_ Fullerton** \_\_34\_\_ Genoa  
\_\_17\_\_ Rural Nance County \_\_28\_\_ Other? \_\_\_\_ (See Comments) \_\_\_\_\_

Number of Persons in your household? \_\_1 = 10 **2 = 47** 3 = 19 4 = 24 5+ = 33 \_\_\_\_

Do you rent or are you a homeowner? \_\_19\_\_ Rent **116 Own**

Are you satisfied with your current housing situation? **110 Yes** \_\_25\_\_ No

If no, why? \_\_\_\_ (See Comments) \_\_\_\_\_

What is your current annual total household income?

\_\_22\_\_ Less than \$35K **35 \$35K-\$50K** \_\_23\_\_ \$51K-\$70K \_\_24\_\_ \$71K-\$85K \_\_25\_\_ \$86K+

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

For Renters		For Owners	
1	Lack of handicap accessible housing	11	Lack of handicap accessible housing
1	Lack of adequate public transportation	9	Lack of adequate public transportation
3	Lack of knowledge of fair housing rights	9	Lack of knowledge of fair housing rights
<b>14</b>	<b>Cost of rent</b>	<b>40</b>	<b>Housing prices</b>
2	Restrictive zoning/building codes	15	Restrictive zoning/building codes
5	Job status	16	Job status
5	Attitudes of landlords & neighbors	14	Attitudes of immediate neighbors
<b>16</b>	<b>Lack of availability of decent rental units in your price range</b>	16	Mortgage lending application requirements
2	Use of background checks	<b>29</b>	<b>Excessive down payment/closing costs</b>
6	Excessive application fees and/or rental deposits	<b>34</b>	<b>Cost of utilities</b>
<b>9</b>	<b>Cost of utilities</b>	4	Lack of educational resources about homeowner responsibilities
2	Lack of educational resources about tenant responsibilities	25	Cost of homeowners insurance
	Other: _____		Other: _____
	Other: _____		Other: _____

OVER

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

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

0 Belgrade 14 Fullerton 15 Genoa **17 Rural Nance County** 10 Other

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

**47 Single Family** 1 Attached Townhouse or Duplex-Type Unit  
0 Mobile Home 1 Patio Home 4 Other? \_\_\_\_\_

How many bedrooms would your family need?

0 One 6 Two 19 Three **21 Four +**

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

9 Less than \$50K **17 \$50K - \$100K** 12 \$100K - \$120K  
3 \$120K - \$135K 5 \$135K - \$175K 3 \$175K - \$225K 3 \$225K +

What could your family afford for a monthly house payment?

**18 Less than \$450** **19 \$450 to \$650** 5 \$650 to \$870  
7 \$870 to \$1,050 6 \$1,050 +

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

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

0 Belgrade 1 Fullerton **3 Genoa** 2 Rural Nance County 1 Other

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

**6 Single Family** 0 Attached Townhouse or Duplex-Type Unit  
0 Mobile Home 0 Standard Apartment Unit  
1 Other? \_\_\_\_\_

How many bedrooms would your family need?

0 One 0 Two 2 Three **5 Four +**

What is the most your family could afford for monthly rent? 2 Less than \$400

**4 \$400 to \$500** 1 \$500 to \$550 0 \$550 to \$650 0 \$650 +

**Thank You For Your Participation!**

Name \_\_\_\_\_  
(Optional)

Telephone Number \_\_\_\_\_  
(Optional)

## NANCE COUNTY, NEBRASKA WORKFORCE HOUSING NEEDS SURVEY COMMENTS

### **Place of Employment:**

- Nance County Courthouse (22)
- Golden Living Center (4)
- Fullerton Public Schools (31)
- Twin River Public Schools (35)
- Preferred Sands (15)
- Genoa Medical Facilities (28)

### **Place of Residence (Other):**

- Albion – 1	- Osceola – 2
- Boone – 2	- Palmer – 1
- Boone County Rural – 1	- Platte – 1
- Cedar Rapids – 2	- Platte County Rural – 1
- Central City – 4	- Polk County Rural – 1
- Columbus – 8	- Silver Creek – 1
- Cornlea – 1	- St. Edward – 2
- Duncan – 1	- Stromsburg – 1
- Monroe – 1	

### **Are you satisfied with your current housing situation? If no, why?**

- Too small/Not enough bedrooms. (6)
- Unsatisfied with location (2).
- Rent is too high.
- Home needs repairs/Updates. (5)
- Would like to move to Nance County.
- Home is too old.
- I want to own an acreage.
- Too far from any lake to put a boat on.
- Would rather own instead of rent.
- Dilapidation of surrounding properties. (2)
- Can't afford a home.
- There needs to be a, owner & renter housing development program.
- Need more grant funding for middle-income housing improvements.
- Lack of homes.
- Lack of rental properties. (2)

**Issues or Barriers (For Owners):**

- Lack of decent affordable owner housing. (4)
- I want to find an acreage to raise animals, haven't found anything around here.
- Building lots are too small.
- Homes that are run-down and should be condemned. (3)
- Flood insurance issues.
- Road maintenance.
- Lack of choice of housing.
- High interest rates on mortgages from banks.
- Number/quality of homes for bigger families.
- Lack of Duplexes.
- Lack of rent-to-own housing. (2)

**Issues or Barriers (For Renters):**

- Apartments that allow pets.
- Condition of Apartment Units.
- General lack of rental properties.