

Gage County & Communities, Nebraska County-Wide Housing Study

With Strategies for Affordable Housing - 2025.

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.

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

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FEBRUARY, 2020

GAGE COUNTY & COMMUNITIES, NEBRASKA

COUNTY-WIDE HOUSING STUDY

WITH STRATEGIES FOR AFFORDABLE HOUSING - 2025.

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This **County-Wide Housing Study** was prepared for the **Gage Area Growth Enterprise (NGage)** and funded by the **Nebraska Investment Finance Authority Housing Study Grant Program**, with matching funds from NGage. The **Housing Study** was completed by **Hanna:Keelan Associates, P.C.**, with the guidance and direction of the **Gage County Housing Steering Committee**.

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*COMPREHENSIVE PLANS & ZONING * HOUSING STUDIES *
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SECTION 1:

OVERVIEW OF RESEARCH APPROACH & PURPOSE OF STUDY.

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SECTION 1 | OVERVIEW OF RESEARCH APPROACH & PURPOSE OF STUDY.

INTRODUCTION.

This **County-Wide Housing Study** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for **Gage County, Nebraska**, including each Community, as well as the rural, unincorporated areas of the County, identified in this **Study** as “Balance of County.” The **Housing Study** describes the past, present and projected demographics, economic and housing conditions in the County, including a five-year housing unit target demand. Various housing concepts, available funding sources and potential housing partnerships are identified and recommended future housing projects are presented in a “**Five-Year Housing Action Plan.**”

This **Housing Study** serves as an update to the previous **Gage County-Wide Housing Study, completed in 2016.** The **2016 Study** set a housing target demand of 446 housing units over a five-year period. Since its completion, the **2016 Housing Study** has served as a catalyst for many new housing activities throughout Gage County. Between 2017 and Fall, 2019, an estimated 130 housing units were built in the Communities and rural areas of Gage County.

This **Housing Study** will assist County leaders in analyzing the impact of these recently completed housing activities on the various housing needs, County-Wide, including a focus on the need for workforce housing and strategies for affordable housing development.

Funding for the **Housing Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from **Gage Area Growth Enterprise (NGage).** The **Study** was prepared by **Hanna:Keelan Associates, P.C.**, a Nebraska-based community planning and research consulting firm, on behalf of **NGage**, for governmental entities and both public and private/non-profit businesses and development entities within Gage County and the surrounding areas. **NGage** serves as the economic development organization for the City of Beatrice and Gage County. The organization reports regularly to the Mayor and City Council of Beatrice, as well as the Gage County Board of Supervisors, and meets with City Councils and Village Boards across the County. A **County-Wide Housing Steering Committee** consisting of local housing stakeholders, as well as the general citizenry of Gage County, provided valuable information throughout the development of this **Housing Study.**

RESEARCH APPROACH.

The **Gage County-Wide Housing Study** is comprised of information obtained from both public and private sources. All demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2013-2017 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and other secondary data sources.

To facilitate effective planning and implementation activities, housing demand projections were developed for a five-year period. The implementation period for this Housing Study will be February, 2020 to February, 2025.

This **Housing Study** included both quantitative and qualitative research activities. The **qualitative activities** included a **comprehensive citizen participation program** consisting of County-Wide Surveys, Housing “Listening Sessions” with both the general citizenry and key Community and County-Wide organizations/employers and meetings with an organized “Housing Steering Committee,” comprised of citizens from Gage County Communities, local businesses and government leadership, with the intent to allow important input regarding the housing issues and needs of Gage County.

Quantitative research activities included the gathering of multiple sets of statistical and field data for the County and each Community. The collection and analysis of this data allowed for the projection of the County population and household base, income capacity and housing profile and demand.



PURPOSE OF STUDY.

“The purpose of this Housing Study is to establish a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for Gage County. This will ensure that proper guidance is observed in the development of various affordable housing types for persons and families of all income sectors.”

The **Primary Objectives** of this **Housing Study** include:

- 1) **Analyze the recent past and present housing situation** in Gage County, with emphasis on determining the need for workforce, elderly, special needs and both rental and owner housing options;
- 2) **Provide a process for educating and energizing the leadership** of Gage County and each Community to take an active role in improving and creating modern and safe, both market rate and affordable housing options, including the creation of **project-specific County-Wide and/or Community Housing Partnerships**;
- 3) **Identify the future housing target demand** in Gage County for both new and rehabilitated housing units, with an associated **Five-Year Housing Action Plan**;
- 4) Design program-specific housing projects to address **the needs of the local workforce, college students, the elderly and retirees, families of all sizes and income levels and persons with special needs**;
- 5) **Introduce new and innovative housing programs** that are both an economic and social “fit” for Gage County, to address both **immediate and long-term housing needs**, with **Place-Based Development Components**, all in an effort to meet the **quality of growth** standards set by the County;
- 6) **Address and eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of Gage County; and
- 7) Provide a **process for repairing and replacing housing units** lost/damaged due to **natural disaster**.

SECTION 1: OVERVIEW OF RESEARCH APPROACH & PURPOSE OF STUDY.

This **Housing Study** is prepared in a manner that thoroughly addresses all of the preceding **Objectives**. Public opinion, population and economic trends and projections and future housing needs are detailed in the following sections of this **Housing Study**:

- ❖ **Comprehensive Citizen Participation Program.**
- ❖ **Gage County/Community Profile.**
- ❖ **County-Wide Housing Needs Analysis/Target Demand.**
- ❖ **County-Wide Housing Goals, Action Steps & Planning Initiatives.**
- ❖ **Affordable Housing Concepts, Implementation & Funding Sources/Partnerships.**
- ❖ **Gage County Five-Year Housing Action Plan.**

This **County-Wide Housing Study** should be utilized by Communities and economic and housing development corporations, public school districts and other important for-profit and non-profit groups and organizations in Gage County. Additionally, local developers and contractors who commit funds for housing developments can utilize this **Study** for proposing appropriate housing programs in Gage County. **The creation of housing-specific Community Housing Partnerships will be the key ingredient for successful implementation of prepared housing programs.**

This **Housing Study** will also make the use of housing funds more accessible and effective, and encourage investors to make better informed decisions that target the County's and each Community's needs and desires for new housing types. All of this will result in a continued growth pattern for Gage County.

SUMMARY.

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

Gage County is projected to reach an estimated population of 21,599 by 2025. This represents an estimated increase of 0.4 percent from the current (2020) estimated population of 21,577. To meet the needs of current and future residents, the County should target up to **322 new housing units, by 2025.** A total of **204 owner** and **118 rental housing units** should be targeted to accommodate the housing needs of low- to moderate-income families, students, elderly and special population households and, especially, the housing needs of the local workforce. New housing types should include single family homes, duplex/triplex units, town homes, and general rental apartments.

A majority of newly-constructed housing units should be targeted for the City of Beatrice, along with the Balance of County in selected rural areas of Gage County, as deemed appropriate by the County Comprehensive Plan. An estimated **178 housing units**, consisting of **94 owner** and **84 rental units**, are projected for the **City of Beatrice**, by 2025. A total of **78 owner units** are projected for the **Balance of County**. The other Cities and Villages in Gage County should, primarily, focus on housing purchase-rehab-resale or re-rent activities to meet their respective housing target demand.

In Beatrice, an estimated **39.6 acres of land** will be required to meet the projected housing demand for the Community, including **32 acres for new construction.**

A demand for new and/or rehabilitated housing units exists in **Downtown Beatrice**. A total of **32 units**, consisting of **10 owner** and **22 rental housing units**, should be targeted for Downtown Beatrice, by 2025.

GAGE COUNTY HOUSING STEERING COMMITTEE.

The **Gage County-Wide Housing Study** process included the formation of a **Housing Steering Committee**, comprised of citizens from Gage County Communities, local businesses and local governmental leadership. The creation of this **Committee** for the **Housing Study** provided the Consultant with a foundation of knowledge to create **housing goals, action steps and planning initiatives** and a **Five-Year Housing Action Plan** that address the housing interests of the County. The following issues, identified by Steering Committee members and highlighted in this **Housing Study**, will need to be addressed during the next five years:

- County-Wide, the housing price point in most need for low-income individuals and families is approximately \$125,000.
- A lack of *affordable* housing exists in Communities throughout Gage County, particularly for young families/ professionals and first-time homebuyers.
- In the City of Beatrice, vacant lots have been on the market for more than a decade. Such lots are prime candidates for infill housing development in the Community.
- There is demand in Beatrice for new Assisted Living facilities, to meet the needs of the current and future elderly population.
- The Community of Adams has a severe shortage of land availability, as no lots are currently available within the existing Corporate Limits.
- 10 additional townhomes are planned to be developed at Gold Crest Retirement Center in Adams.
- In several Gage County Communities, owners of undeveloped land adjacent existing Corporate Limits are reluctant to sell their land for new housing/community development.

SECTION 2:

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

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SECTION 2 | COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

INTRODUCTION.

Both qualitative and quantitative research methods were utilized in the development of the **Gage County-Wide Housing Study**. A **comprehensive citizen participation program** was implemented to gather the opinions of the Gage County citizenry regarding housing issues and needs. *Planning for the County and each Community's future is most effective when it includes opinions from as many citizens as possible.* The methods used to gather information from the citizens of Gage County and each Community included **Housing Steering Committee meetings, County-Wide Housing "Listening Sessions"** in the Communities of Adams, Beatrice and Wymore and two important Surveys: a **"Gage County Citizen Housing Survey,"** and a **"Workforce Housing Needs Survey."**

GAGE COUNTY CITIZEN HOUSING SURVEY.

The **"Gage County Citizen Housing Survey"** was made available to households in Gage County Communities at select locations and on pertinent Community and County websites. A total of **377 Surveys** were completed and returned, providing valuable public input. **Survey** participants were asked to give their opinion on issues regarding their current housing situation, issues or barriers preventing residents from obtaining affordable housing and the specific housing types most needed or desired throughout Gage County. The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix I** of this **County-Wide Housing Study**.



SECTION 2: COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

- Survey participants were asked to address some of the **issues** or **barriers** they experience in **obtaining affordable owner or renter housing**. The barriers identified when obtaining affordable **owner housing** included *housing prices, a lack of sufficient homes for sale and the age and condition of the County's existing housing stock*. The identified barriers faced when obtaining affordable **rental housing** included the *high cost of rent and a lack of available, decent rental units at an affordable price*.

The top issues/barriers to obtaining affordable both owner and renter housing in Gage County, as identified by Survey participants, has generally remained the same since the **2016 Gage County Housing Study**.

- **A total of 34 Survey participants were not satisfied with their current housing situation**. Reasons included high property taxes, homes too small or in need of substantial updating and/or rehabilitation and a lack of new, affordable housing that could improve their current living situation. The **2016 Housing Study** identified **51 Survey** participants who were not satisfied with their current housing situation, out of 328 total **Surveys** returned.
- Top housing needs in Gage County, as identified by **Survey** participants included *housing for middle-income families, single parent housing, workforce housing, general rental housing, housing choices and/or down payment assistance for first-time homebuyers, retirement housing for lower-income elderly persons and single family homes or apartments with three+ bedrooms*.

Housing for middle-income families was also one of the top housing needs identified by **Survey** participants for the **2016 Housing Study**. The recently proposed “**Missing Middle Housing Act**” (**LB 794**), further described in **Section 6** of this **Housing Study**, is a Bill that aims to provide a greater availability of affordable, ‘middle’ housing in Nebraska Communities.

- **Survey** participants identified a **purchase price** range for housing of **\$100,000 to \$175,000** as being the most affordable for residents of Gage County.
- **Monthly rent** in the **\$400 to \$600** range was identified by **Survey** respondents as being the most affordable in Gage County.
- Approximately **77 percent** of **Survey** respondents supported the County using State or Federal grant funds to conduct an owner housing rehabilitation program. 68 percent of the **Survey** respondents supported Gage County using State or Federal grant funds to conduct a rental housing rehabilitation program.

SECTION 2: COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

- **94 percent of the Survey respondents supported Gage County establishing a local program that would purchase and remove dilapidated houses and make the lots available for a family or individual to build a house.**
- **91 percent of the Survey respondents supported the County using grant dollars to purchase, rehabilitate and resell vacant housing.**
- 79 percent of the **Survey** respondents supported Gage County using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- **Elderly (55+ years) participants** of the **Survey** identified *single family homes, assisted living housing and townhomes/duplex-type rental homes* as the specific housing types most needed for the elderly population of Gage County over the next five years.

WORKFORCE HOUSING NEEDS SURVEY.

A collaborative group of public and non-profit entities, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the County's workforce. A total of **386 Surveys** were returned. **Survey** participants were asked to provide information on such topics as issues and barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or a renter. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in **Appendix I** of this **Housing Study**.

- **Survey** participants consisted of **310 homeowners** and **63 renters**. **A total of 55 participants were not satisfied with their current housing situation.** Reasons included their home or lot being too small, in need of substantial updating, wanting to become a homeowner and being located too far from their place of employment. Of the 227 total **Surveys** returned for the **2016 Housing Study**, 51 participants were not satisfied with their current housing situation.
- The majority of respondents identified the ability to purchase a **home priced in the \$100,000 to \$175,000 range** and an affordable **monthly rent ranging from \$400 to \$600**. Participants of the **2016 Housing Study** identified affordable purchase price and monthly rent ranges of \$50,000 to \$100,000 and \$550 to \$650, respectively.

SECTION 2: COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

- **The City of Beatrice and the rural/unincorporated areas of Gage County were favored by Survey participants as the Community/location they would most like to purchase or rent a home.**
- A total of **133 participants** identified a desire to **purchase or rent a single family home** in the next **five years**.
- The most common barriers identified to obtaining affordable **owner housing** included the cost of real estate taxes, housing prices, cost of utilities and the age and condition of the County's existing housing stock.
- Barriers faced when obtaining **affordable rental housing** included the high cost of rent and a lack of available, decent rental units at an affordable price.

COUNTY-WIDE “HOUSING LISTENING SESSIONS”.

In December, 2019, three **County-Wide “Housing Listening Sessions”** were conducted in the Communities of Adams, Beatrice and Wymore, to secure the opinion of housing needs from the local citizenry. The following statements were expressed by those in attendance at the **Listening Sessions** regarding priority housing issues and/or needs in their respective community and, ultimately, Gage County.

- Participants of the **Listening Sessions** expressed that few lots are available within each Community, and that new areas within or surrounding Community Corporate Limits need to be identified for new housing development. Existing landowners are unwilling to sell available land for new housing development.
- **Adams, Beatrice and Wymore** have designated **“Redevelopment Areas”** where Tax Increment Financing (TIF) can be utilized as a means of supplying public infrastructure to housing development programs, or replacing existing infrastructure. This can assist builders/developers in reducing the overall cost of new housing development in Gage County Communities.
- Other Gage County Communities should consider designating areas that possess blight and substandard criteria and use the designation towards a common goal of rehabilitating existing or constructing new housing.

SECTION 2: COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

- A large component that drives up the cost of constructing a new house is the amenities and quality of inputs such as countertops and cabinets. First-time homebuyers may need to adjust their expectations of what amenities are necessary in their first home in order to keep homes more affordable.
- Participants of all three **Listening Sessions** generally agreed that the housing price points most needed in Gage County is in the \$150,000 to \$200,000 range for owner units and \$500 to \$600 per month for rental units.
- In the Village of Adams, interest in available housing from residents in other nearby Communities, specifically in Lancaster County, has increased exponentially in recent years. Participants at the Adams **Listening Session** believe this interest has created “*artificially high*” housing prices in the Community.
- Gage County Communities need to consider the development of housing specifically targeted for current and future employees of Gage County businesses. Additionally, the County needs to recruit new employers to retain current residents as Gage County employees, rather than working in other Communities such as Lincoln, for example.
- “High-end” rental units (higher quality, price points, etc.) are in demand in Gage County Communities for individuals and families that do not want to buy immediately, but very few are available.
- Freeman Public Schools (FPS) in the Village of Adams is missing out on potential students because young families wishing to send their children to FPS are not able to find housing in the Village of Adams and surrounding areas.
- In Beatrice, the existing housing stock near the Downtown is in need of substantial repair and is consistently vacant. The area is zoned for commercial use, but the lack of demand to redevelop the area for commercial uses has created underutilized, economically obsolete lots.



SECTION 3:

GAGE COUNTY/COMMUNITY PROFILE.

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SECTION 3 | GAGE COUNTY/ COMMUNITY PROFILE.

INTRODUCTION.

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

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

The analysis and projection of demographic variables are the foundation of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Gage County, included a five-year period, **February, 2020 to February, 2025.** This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

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

Population.

Income.

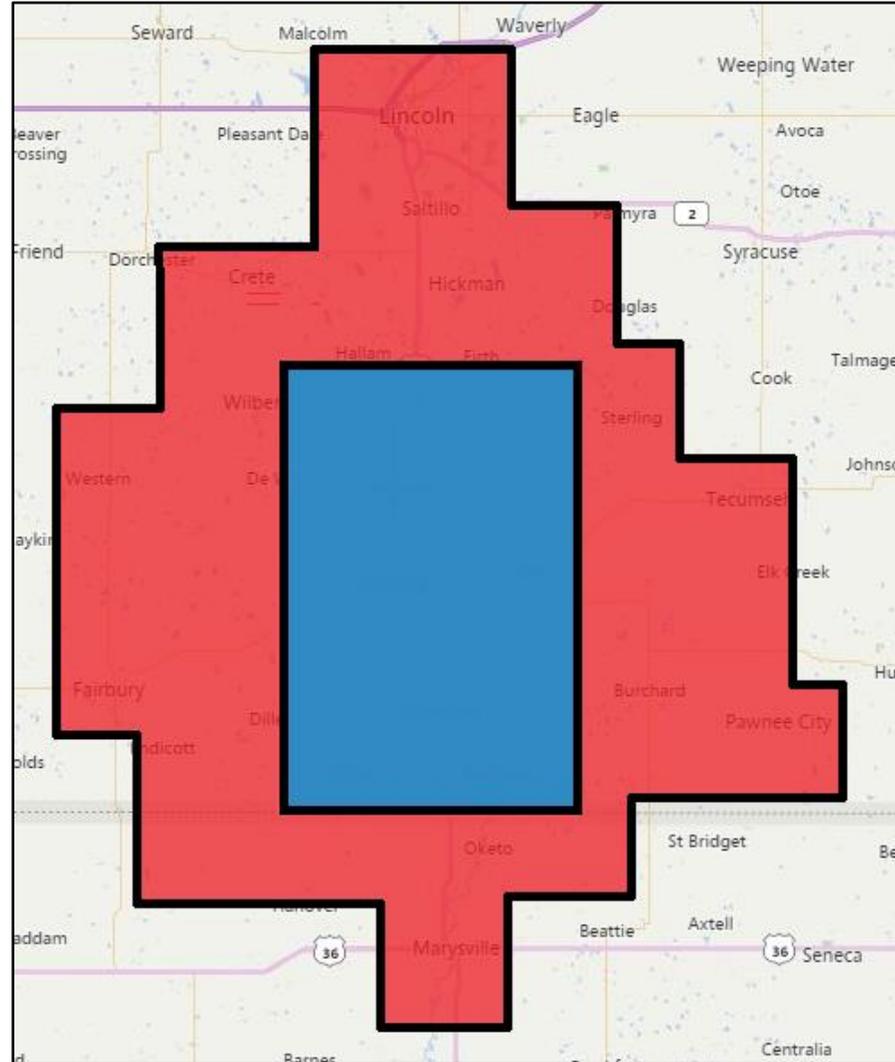
Economics.

Housing.

HOUSING MARKET AREA.

The **Housing Market Area (HMA)** for Gage County is divided into two geographic areas: a **Primary** and a **Secondary HMA**. The **Primary HMA** (blue) includes the entirety of Gage County and each Community. The **Secondary HMA** (red) was determined by 2010 Census Tract boundaries and proximity to other large centers of population. This **Secondary HMA** includes portions of Jefferson, Saline, Seward, Lancaster, Johnson and Pawnee Counties in Nebraska, and Marshall County, Kansas. The **Secondary HMA** also includes the Communities of Fairbury, Crete, Lincoln, Tecumseh and Pawnee, Nebraska, as well as Marysville, Kansas.

The **Secondary Market** provides additional support to the **Gage County Housing Market Area**, as well as increased economic development opportunities and support. Gage County housing stakeholders, funders, economic and community development entities and other interested parties should strive to attract residents from the Secondary Area through the provision of a variety of housing types, both owner and renter, at various price ranges, for all income levels and age groups.



POPULATION PROFILE.

Population Trends and Projections.

Table 3.1, Page 3.4, identifies population trends and projections for Gage County and each Community, from 2000 to 2025. The population of the previous two Decennial Censuses (2000 and 2010) recorded a decline in population for Gage County. The County’s population decreased from 22,993, in 2000, to 22,311, in 2010, an decrease of 682 persons, or 3 percent. The Communities of Adams and Pickrell experienced population increases, between 2000 and 2010, of 17.1 percent and 9.3 percent, respectively. **Currently (2020), the population for the County is an estimated 21,577 and is expected to increase by an estimated 0.4 percent by 2025.**

The Communities of Adams, Beatrice and Cortland, as well as the Balance of County are projected to experience population increases by 2025, with the Village of Adams to have the highest percentage increase, 2.6 percent. Population increase can be attributed to expanding employment opportunities in close proximity to these Communities, combined with specifically targeting workforce housing as a primary economic driver in these Communities. The remaining Gage County Communities are projected to decrease, slightly, but remain stable through 2025. **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
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2025**

	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2025</u>	<u>% Change 2020-2025</u>
Gage County:	22,993	22,311	21,577	21,599	+0.4%
Beatrice:	12,496	12,459	12,299	12,330	+0.7%
Adams:	489	573	620	636	+2.6%
Barneston:	122	116	106	98	-7.5%
Blue Springs:	383	331	313	302	-3.5%
Clatonia:	275	231	215	201	-6.5%
Cortland:	488	482	462	465	+0.6%
Filley:	174	132	123	115	-6.5%
Liberty:	86	76	73	68	-6.8%
Odell:	345	307	290	285	-1.7%
Pickrell:	182	199	188	180	-4.2%
Virginia	67	60	58	57	-1.7%
Wymore	1,656	1,457	1,370	1,356	-1.0%
Balance of County:	6,230	5,888	5,460	5,506	+0.8%

2018 U.S. Census Population Estimates:

Gage Co. – 21,493; **Beatrice** – 12,274; **Adams** – 611; **Barneston** – 110; **Blue Springs** – 316; **Clatonia** – 218; **Cortland** – 473; **Filley** – 127; **Liberty** – 73; **Odell** – 293; **Pickrell** – 191; **Virginia** – 58; **Wymore** – 1,342; **Balance of County** – 5,407.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2020.

SECTION 3: GAGE COUNTY/COMMUNITY PROFILE.

Age.

In **2020**, Gage County is experiencing an **estimated median age of 44.2 years**. The largest increase in population in the County, from 2020 to 2025, is expected to occur within the **“55 to 64” age group**, gaining an estimated 245 people, or 7.9 percent.

The **Gage County 65+ year elderly population** is projected to increase by 2025, with the “65 to 74” age group projected to experience the largest increase, an estimated 97 persons. All Communities in Gage County are projected to either remain stable or increase in population among persons 65+ years of age. To retain this segment of the population, it is important that a range of elderly services, amenities and appropriate housing be made available in Gage County to encourage senior/elderly populations from leaving their respective Communities and, ultimately, the County.

Persons Per Household.

Persons per household declined in Gage County, from 2000 to 2010, from 2.35 to 2.33 persons per household. Currently, an estimated of 2.25 persons exist in a single household in Gage County. This number is projected to remain stable through 2025, as people live longer and the trend towards smaller families continues.

INCOME PROFILE.

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

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. Currently (2020), per capita income in Gage County is an estimated \$50,996, an increase of approximately 21.6 percent from the 2012 per capita income of \$41,946. **By 2025, per capita income in Gage County is projected to increase by an estimated 12.1 percent, to \$57,210.**

The **median income for all households** in Gage County, in 2020, is estimated to be \$54,636. The County's household median income is projected to increase to \$60,772, or 11.2 percent by 2025. For households with persons **65+ years of age**, the median income in 2020 is estimated to be \$40,238. By 2025, this median income is expected to increase to \$45,537, or 13.2 percent.

Cost Burdened/Housing Problems.

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

In 2020, an estimated 1,280 owner households in Gage County, or 19.4 percent are cost burdened with housing problems. **By 2025, an estimated 1,262 owner households in Gage County will be cost burdened with housing problems.**

Currently, an estimated 977 renter households in Gage County, or 36 percent are cost burdened with housing problems. **By 2025, an estimated 983 renter households will be cost burdened with housing problems.**

ECONOMIC PROFILE.

Gage County is home to several large employers, including, but not limited to Beatrice Community Hospital, Koch Industries and five public schools systems. These and other employers could form a partnership to create various owner and rental housing types, including single room occupancy/transitional housing for their employees. New housing development and rehabilitation will greatly assist these and other Gage County employers in encouraging commuting employees to relocate to Gage County Communities.

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

Employment Trends.

Between 2004 and 2020, the unemployment rate in Gage County ranged from a high of 6.3 percent to a low of 2.4 percent. During this period, the total number of employed persons decreased by 1,684 persons. However, the total number of employed person in the County has increased each year since 2017.

Currently, an estimated 11,075 persons are in the civilian labor force of Gage County. This number is expected to increase by 159 persons, or 1.4 percent by 2025. Total employment for Gage County is also projected to increase between 2020 and 2025, from 10,720 to an estimated 10,869, representing a 1.4 percent increase.

Employment By Type.

Data obtained from the Nebraska Department of Labor highlights Gage County's largest employers. As of October, 2019, non-farm employment (wage and salary) comprises 9,169 jobs in Gage County. The three largest employment sectors in the County are Health Care & Social Assistance, Manufacturing and Local Government.

Several programs and organizations of economic and business development are available in Gage County. Gage Area Growth Enterprise (NGage) provides the technical assistance needed to attract, grow and retain employment and economic opportunities. Other organizations that promote economic development throughout the County include Main Street Beatrice, Beatrice Area Chamber of Commerce, Gage County Tourism and other local organizations throughout the County such as the Cortland Improvement Association and Wymore-Blue Springs Area Fund.

HOUSING PROFILE.

Households.

Currently, an estimated 9,304 households reside in Gage County, consisting of 6,590 owner and 2,714 renter households. By 2025, owner households will account for an estimated 70.7 percent of the households in the County. **The Communities of Adams, Beatrice and Cortland, as well as the Balance of County, are projected to experience an increase in total households, by 2025, while the total number of households in remaining Communities are projected to remain stable or slightly decrease over the next five years.**

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 the Communities of Adams, Beatrice or Wymore, as well as the Balance of County.

Housing Units/Vacancy & Occupancy.

In 2020, Gage County contains an estimated 11,477 housing units, consisting of approximately 7,982 owner and 3,514 rental units. Of these 11,477 units, approximately 2,192 are vacant, resulting in an overall, housing vacancy rate of 19 percent. The 2,192 vacant housing units consist of an estimated 1,394 owner and 798 rental units, equaling an owner housing vacancy rate of 17.4 percent and a rental housing vacancy rate of 22.7 percent. The Village of Clatonia has the highest housing vacancy rate, at 32.7 percent, while the Village of Liberty has the lowest vacancy rate, with no vacant housing units.

An estimated 47.8 percent of the existing housing stock in Gage County was built prior to 1960. A total of 65 housing units have been demolished or lost in the County since 2017.

The **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. A minimum AHVR of 6 to 7 percent is recommended for Gage County and Communities, to have sufficient housing available for new and existing residents. **The overall adjusted housing vacancy rate for Gage County is an estimated 5.6 percent,** which includes an adjusted owner housing vacancy rate of 5.3 percent and adjusted rental housing vacancy rate of 6.2 percent. **The AHVR for Gage County, for both owner and rental housing, has decreased, slightly, since the 2016 Housing Study. The 2016 Study identified an overall AHVR of 6.5 percent, including an adjusted owner vacancy rate of 5.9 percent and an adjusted rental vacancy rate of 7.7 percent.**

SECTION 3: GAGE COUNTY/COMMUNITY PROFILE.

The current owner housing AHVR of 5.3 percent concludes that Gage County has an owner housing vacancy deficiency. Gage County Communities should take a position to upgrade their housing stock during the next five years through both new construction and the rehabilitation of (economically feasible) existing housing units.

Tables 3.2A and 3.2B, Page 3.10, identify a Survey of rental properties, conducted by the Nebraska Investment Finance Authority, for Gage County and the City of Beatrice, from 2002 to 2018. A total of 30 rental housing programs in the County (21 in Beatrice) participated in the 2018 Survey, totaling 493 rental housing units. Results identified an 8.3 percent rental housing vacancy rate in 2018 in the County, and 8.8 percent vacancy rate for the City of Beatrice.

Rental units in the County, for 2017, took an average of 51 days to become occupied. This number decreased in 2018 to 33.2 days. Rental units in Gage County take a shorter time to become occupied and, thus, creating a high demand for additional rental units.



SECTION 3: GAGE COUNTY/COMMUNITY PROFILE.

**TABLE 3.2A
SURVEY OF RENTAL PROPERTIES
GAGE COUNTY, NEBRASKA
2002-2018**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	8	334	5.1	43.5
2003	6	405	4.0	27.1
2004	8	312	8.0	45.4
2005	11	336	15.5	67.4
2006	17	373	11.5	27.6
2007	25	521	8.1	37.4
2008	23	436	7.1	65.5
2009	30	596	7.0	36.5
2010	27	578	10.0	62.0
2011	30	572	7.5	29.9
2012	30	537	6.9	36.1
2013	33	632	8.5	50.1
2014	37	720	5.3	52.0
2015	28	463	4.1	23.5
2016	30	461	9.3	44.0
2017	28	382	9.9	51.0
2018	30	493	8.3	33.2

Source: Nebraska Investment Finance Authority, 2019.

**TABLE 3.2B
SURVEY OF RENTAL PROPERTIES
CITY OF BEATRICE, NEBRASKA
2002-2018**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	8	334	5.1	43.5
2003	5	235	19.1	47.4
2004	8	1,470	11.2	15.4
2005	10	332	15.7	72.6
2006	16	369	11.7	28.7
2007	22	502	8.2	39.3
2008	19	344	8.4	39.3
2009	24	509	5.9	28.0
2010	23	525	7.8	48.0
2011	27	528	7.0	35.5
2012	24	452	7.3	38.5
2013	26	537	7.5	50.1
2014	31	669	5.4	52.0
2015	22	400	4.25	20.8
2016	21	415	9.2	40.4
2017	22	354	8.8	50.8
2018	21	445	8.8	35.8

Source: Nebraska Investment Finance Authority, 2019.

SECTION 3: GAGE COUNTY/COMMUNITY PROFILE.

Tables 3.3A and 3.3B identify the **vacancy rate by unit type** for Gage County and the City of Beatrice, in 2018. For Gage County, of the total 493 managed units that were surveyed, only 41 were available in 2018. This contributes to a vacancy rate, of surveyed units, of 8.3 percent. In the City of Beatrice, 39 rental units were available of the total 445 units surveyed.

**TABLE 3.3A
VACANCY RATES BY UNIT TYPE
GAGE COUNTY, NEBRASKA
2018**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	40	2	5.0
Apartments	402	34	8.5
Mobile Homes	0	0	0.0
Other	36	0	0.0
<u>Not Sure of Type</u>	<u>48</u>	<u>5</u>	<u>10.4</u>
Total Units	493	41	8.3

Source: Nebraska Investment Finance Authority, 2019.

**TABLE 3.3B
VACANCY RATES BY UNIT TYPE
CITY OF BEATRICE, NEBRASKA
2018**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	37	2	5.4
Apartments	365	32	8.8
Mobile Homes	0	0	0.0
Other	0	0	0.0
<u>Not Sure of Type</u>	<u>43</u>	<u>5</u>	<u>11.6</u>
Total Units	445	39	8.8

Source: Nebraska Investment Finance Authority, 2019.

SECTION 3: GAGE COUNTY/COMMUNITY PROFILE.

Table 3.4 highlights the **average sales price of single family homes** in Gage County, from 2000 to 2018. In 2018, an average sales price of \$112,750 was recorded, representing an increase of \$51,570, or 84.3 percent from the 2000 price of \$61,180. 2018 also represents the peak average sale price of homes in the County since 2000.

Housing Conditions.

Utilizing information provided by the Gage County Assessor’s Office, a **Housing Structural Condition Survey** was implemented for Gage County Communities to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. An estimated 8 percent of the total housing stock across all Gage County Communities was rated as “Good” or “Very Good.” An estimated 1,351 structures (21.2%) were rated as being in a “Fair” condition, while an estimated 293 structures (4.6%) received a “Poor” rating. **Residential structures rated as “Poor” are likely not cost effective to be rehabilitated and should be targeted for demolition.**

**TABLE 3.4
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
GAGE COUNTY, NEBRASKA
2000-2018**

<u>Fiscal Year</u>	<u>Average Sale Price</u>
2000	\$61,180
2001	\$70,842
2002	\$69,493
2003	\$69,604
2004	\$81,869
2005	\$83,117
2006	\$84,061
2007	\$91,993
2008	\$89,451
2009	\$93,292
2010	\$100,264
2011	\$100,326
2012	\$94,268
2013	\$98,570
2014	\$101,342
2015	\$108,339
2016	\$101,468
2017	\$108,896
<u>2018</u>	<u>\$112,750</u>
Change (2000-2018)	+\$51,570 (+84.3%)

Source: Nebraska Investment Finance Authority, 2019.

SECTION 3: GAGE COUNTY/COMMUNITY PROFILE.

Housing Values.

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

The Gage County **median housing value of owner-occupied households**, estimated to be **\$113,400 in 2020, is projected to increase by an estimated 10 percent by 2025 to \$124,700**. In Gage County, the highest median housing value in 2020 exists in the Balance of County, which will have an estimated median housing value of \$216,700. **By 2025, the Balance of County will continue to have the highest estimated median owner housing value, \$240,500**. The high housing values in the Balance of County are attributed to the significant number of rural residential subdivisions, or homes built adjacent, outside existing corporate limits of Communities.

In 2020, the estimated median gross rent for Gage County is \$689. **The estimated median gross rent in Gage County is projected to increase by 8.3 percent, by 2025, to \$746.**

Affordable Housing Stock.

With the population and number of households projected to increase by 2025, it is important that an appropriate, affordable housing stock of various types is available in all Communities of Gage County, including housing for new and existing retirees and the elderly. Residents and local housing stakeholders have expressed a need for additional affordable housing units to meet the County's demand, particularly among middle-income families and first-time homebuyers.

A total of **16 affordable rental housing programs were reviewed in Gage County**, comprising a total of **271 units**. These programs are financially supported by any one or more funding sources, including the Nebraska Investment Finance Authority's LIHTC Program, USDA-Rural Development and the Department of Housing and Urban Development. Nine programs identified, at least, 90 percent occupancy, with eight programs maintaining a waiting list.

Additionally, eight facilities providing skilling nursing/long term care, assisted living and/or senior independent living were reviewed. **Six facilities maintained occupancy rates of at least 80 percent.**

SECTION 4:

COUNTY-WIDE HOUSING NEEDS ANALYSIS/ TARGET DEMAND.

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

 **Gage**
OPPORTUNITY GROWS HERE

SECTION 4 | COUNTY-WIDE HOUSING NEEDS ANALYSIS / TARGET DEMAND.

INTRODUCTION.

This Section of the **Gage County, Nebraska County-Wide Housing Study with Strategies for Affordable Housing** provides a **Housing Needs Analysis**, as well as a **five-year housing unit Target Demand** for Gage County and each Community. The needs/demand analysis includes the identification of a housing “target” demand for both new housing development and housing rehabilitation activities.

CURRENT HOUSING DEMAND SITUATION.

The 2016 Gage County-Wide Housing Study set a five-year housing unit target demand of 446 units. Through the efforts of **NGage** and local housing stakeholders, an estimated 130 new housing units were constructed or moved into Gage County between 2017 and Fall, 2019. During the two years prior to the completion of 2016 Study (2014-2016), only 27 housing units were constructed, County-Wide. The majority of new homes built since 2017 are located in either the City of Beatrice or the Balance of County (rural Gage County). Most of the owners of these new homes are previous owners or renters from the area desiring to move into a new/larger or more appropriate home.

Currently, Gage County contains an estimated 11,477 housing units, consisting of approximately 7,982 owner and 3,514 rental units. Of these 11,477 units, approximately 2,192 are vacant, resulting in an overall, housing vacancy rate of 19 percent. The 2,192 vacant housing units consist of an estimated 1,394 owner and 798 rental units, equaling an owner housing vacancy rate of 17.4 percent and a rental housing vacancy rate of 22.7 percent.

The **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. A minimum AHVR of 6 to 7 percent is recommended for Gage County and Communities, to have sufficient housing available for new and existing residents. **The overall adjusted housing vacancy rate for Gage County is an estimated 5.6 percent**, which includes an adjusted owner housing vacancy rate of 5.3 percent and adjusted rental housing vacancy rate of 6.2 percent. **The AHVR for Gage County, for both owner and rental housing, has decreased, slightly, since the 2016 Housing Study. The 2016 Study identified an overall AHVR of 6.5 percent, including an adjusted owner vacancy rate of 5.9 percent and an adjusted rental vacancy rate of 7.7 percent.**

SECTION 4: COUNTY-WIDE HOUSING NEEDS ANALYSIS/TARGET DEMAND.

Some of the housing issues expressed in the **Citizen Housing Survey** and **Workforce Housing Needs Survey**, as well as the **County-Wide “Housing Listening Sessions,”** included **housing for middle-income families, single parent housing, workforce housing, general rental housing, housing choices and/or down payment assistance for first-time homebuyers, retirement housing for lower-income elderly persons and single family homes or apartments with three+ bedrooms.**

Participants of all three **Listening Sessions** generally agreed that the housing price points most needed in Gage County is in the **\$150,000 to \$200,000** range for **owner units** and **\$500 to \$600** per month for **rental units.**

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

HOUSING DEMAND POTENTIAL.

To effectively determine housing demand potential, four separate components were reviewed. These included **(1) housing demand based upon new population/households, the replacement of housing in substandard condition and the need for affordable housing units for persons/families considered to be “cost burdened,” (2) vacancy deficiency (demand), (3) local “pent-up” housing demand and (4) local housing development capacity.** The following describes each of these components.

(1) NEW HOUSEHOLDS, “COST BURDENED” HOUSEHOLDS & SUBSTANDARD HOUSING CONDITIONS.

New Households.

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

Currently (2020), the population of Gage County is an estimated 21,577. The County is projected to increase in population by an estimated 0.4 percent during the next five years, to reach a 2025 population of 21,599, which, in turn, will result in an increase in total households.

“Cost Burdened” Households Experiencing Housing Problems.

Owner or renter households experiencing cost burden are paying more than 30 percent of their income on housing costs, including maintenance and mortgage payments. According to HUD standards, a housing unit is considered to have problems if it is overcrowded (more than one person per room) and/or lacks complete plumbing. **Currently, an estimated 24.3 percent of all households in Gage County are cost burdened and/or experiencing housing problems.** This equals an estimated 1,280 owner and 977 renter households. By 2025, the total number of cost burdened households is projected to decline, slightly, but will require the development of additional housing affordable to various income levels.

Substandard Units/Overcrowded Conditions.

A substandard unit, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room, including bedrooms, within a housing unit. The 2000 and 2010 Censuses, the analysis of building and property conditions maintained by the Gage County Assessor’s Office and field observations completed by Hanna:Keelan produced data identifying substandard housing units and housing units having overcrowded conditions.

- A total of **6,367 housing structures** located within Gage County Communities were recorded by the Gage County Assessor. Of these structures, **1,351, or 21.2 percent** were identified as being in a **“Fair”** condition, while an additional **293, or 4.6 percent** were identified as **“Poor.”** **An estimated 25 to 30 percent of these housing units are currently occupied.**

During the next five years, these structures should be targeted for either moderate or substantial rehabilitation or, in extreme cases, demolition and replacement. Units in a **“Poor”** condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.

- As per the 2013-2017 American Community Survey, an estimated **60 housing units** in Gage County were experiencing ***overcrowded conditions*** and **30 units lacked complete plumbing.** The housing target demand determination for Gage County and each Community should target the replacement of at least 20 percent of these substandard and overcrowded housing structures.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

Housing vacancy deficiency is defined as the number of vacant units lacking in a Community or County, whereby the total percentage of vacant, available, code acceptable housing units is less than 6 to 7 percent. A vacancy rate of 6 percent is the minimum rate recommended for Gage County, to have sufficient housing available for both new and existing residents.

An **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are available for year-round rent or purchase, meeting current housing code and having modern amenities. **Currently, Gage County maintains an estimated, overall AHVR of 5.6 percent**, which includes an estimated AHVR for **owner housing of 5.3 percent** and **6.2 percent for rental housing**. **This concludes that an owner “vacancy deficiency” exists in homes that are suitable for sale in Gage County.**

(3) “PENT-UP” HOUSING DEMAND.

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

(4) LOCAL HOUSING DEVELOPMENT CAPACITY.

A **local housing development capacity** is calculated for each Gage County Community and the Balance of County. The calculation is based on the County’s and each Community’s level of housing leadership, ability to organize for housing development, land availability, existing zoning regulations and housing codes, accessibility to general contractors and other building trades and building supply/materials.

HOUSING UNIT TARGET DEMAND.

Table 4.1, Page 4.6, identifies the estimated housing target demand for Gage County and each Community, by 2025. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout Gage County.

The total estimated **housing unit target demand** in **Gage County**, by **2025**, is **322 housing units, including 204 owner and 118 rental units**, at an estimated development cost of **\$92 Million**. Smaller Communities in the County should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units.

The City of Beatrice has the greatest demand for new construction and housing rehabilitation activities in Gage County. An estimated **178 units, including 94 owner and 84 rental units** should be targeted in Beatrice, at an estimated budget of **\$43 million**. Of the 178 housing units, an estimated **32 units** should be targeted for **Downtown Beatrice**, consisting of **10 owner and 22 rental** housing units.



Beatrice Total Estimated Calculated Housing Demand

The Beatrice Total Estimated Calculated Housing Demand, less the Local housing Development Capacity is **479 housing units, including 270 owner and 209 rental units.**

SECTION 4: COUNTY-WIDE HOUSING NEEDS ANALYSIS/TARGET DEMAND.

**TABLE 4.1
ESTIMATED HOUSING UNIT TARGET DEMAND
GAGE COUNTY & COMMUNITIES, NEBRASKA
2025**

	<u>Owner</u>	<u>Rental</u>	<u>Est. Total Housing Unit Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
Gage County:	204	118	322	\$92.0
Beatrice:	94	84	178**	\$43.0
Adams:	10	6	16	\$4.10
Barneston:	0	2	2	\$0.35
Blue Springs:	2	2	4	\$0.95
Clatonia:	2	4	6	\$1.33
Cortland:	6	4	10	\$2.60
Filley:	2	2	4	\$0.95
Liberty:	0	2	2	\$0.35
Odell:	2	2	4	\$0.97
Pickrell:	4	2	6	\$1.97
Virginia:	0	2	2	\$0.35
Wymore:	4	6	10	\$2.28
Balance of County:	78	0	78	\$32.80

*Based upon new households, housing for cost burdened households, replacement of occupied substandard/dilapidated housing stock, including housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency of structurally sound housing units, build for “pent-up” demand and **calculation for local housing development capacity.**

**Includes Downtown Housing Potential:
Beatrice: 32 Units; 10 Owner & 22 Rental.

NOTE: Housing development activities in each Community should include both new construction (74.5%) and purchase-rehab/resale or re-rent (25.5%) activities.

Source: Hanna:Keelan Associates, P.C., 2020.

HOUSING DEMAND BY INCOME SECTOR.

Area Median Income (AMI).

Table 4.2 identifies the current **Area Median Income (AMI)**, per household size, for Gage County.

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$14,700	\$16,800	\$18,900	\$21,000	\$22,700	\$24,400	\$26,050	\$27,750
50% AMI	\$24,500	\$28,000	\$31,500	\$35,000	\$37,800	\$40,600	\$43,400	\$46,200
60% AMI	\$29,400	\$33,600	\$37,800	\$42,000	\$45,360	\$48,720	\$52,080	\$55,440
80% AMI	\$39,200	\$44,800	\$50,400	\$56,000	\$60,500	\$65,000	\$69,450	\$73,950
100% AMI	\$49,000	\$56,000	\$63,000	\$70,000	\$75,600	\$81,200	\$86,800	\$92,400
125% AMI	\$61,250	\$70,000	\$78,750	\$87,500	\$94,500	\$101,500	\$108,500	\$115,500

Source: U.S. Department of Housing and Urban Development – 2019 HOME Income Limits.

Housing Need & Affordability Analysis.

Table 4.3, Page 4.8, presents a **housing need & affordability analysis** for Gage County, as per 2013-2017 American Community Survey data. The **Table** identifies the number of both owner and renter households occupying selected price points (products) within Gage County. The **Table** provides a reasonable “**snapshot**” of household occupancy in Gage County by comparing the number of existing households at varied income levels, to the number of existing households at varied affordable ranges (price points) associated with each income level.

In 2017, approximately 478 households in Gage County maintained annual incomes below \$10,000. At this time, approximately 984 households resided in units considered affordable to households at this income level, resulting in a ‘surplus’ of approximately 506. Housing surpluses are also identified for the \$10,000 to \$19,999 and \$20,000 to \$34,999 income ranges. Housing ‘shortages’ were identified for all income brackets \$35,000 and above.

SECTION 4: COUNTY-WIDE HOUSING NEEDS ANALYSIS/TARGET DEMAND.

The following *general assumptions* can be made from the **housing need & affordability analysis results**:

- ✓ The data presented suggests that many middle- to upper-income persons and families in Gage County are living in units below their housing affordability threshold (spending less than 25% of household income on housing costs). **Housing development of higher quality and value may result in a “filtering” effect, where middle- and upper-income individuals and families move into new homes, opening older, less expensive homes for households of low- to moderate-income.**
- ✓ The (+) could indicate that a particular Housing Price Point/Product (owner or rental unit), is over-occupied by any one or all income Groups, thus a low vacancy rate and a need for additional units of that particular Housing Price Point/Product.
- ✓ The (-) could indicate the under-occupancy of a particular Housing Price Point/Product, thus a need for additional units at a particular Price Point.

**TABLE 4.3
HOUSING NEED & AFFORDABILITY ANALYSIS
GAGE COUNTY, NEBRASKA
2017 ESTIMATE**

Income Range	% of Median Income	% of Households in Each Range	# Households in Each Range	Affordable Range for Owner Units	# of Owner Units	Affordable Range for Renter Units	# of Rental Units	Total Affordable Units	Total Balance	Owner Balance	Renter Balance
\$0-\$9,999	19.1%	5.2%	478	\$0-\$34,999	586	\$0-\$199	398	984	+506	+362	+144
\$10,000-\$19,999	38.3%	10.6%	982	\$35K-\$69,999	1,244	\$200-\$399	710	1,984	+972	+744	+228
\$20,000-\$34,999	67.0%	17.5%	1,623	\$70K-\$124,999	1,789	\$400-\$699	1,468	3,257	+1,634	+902	+732
\$35,000-\$49,999	95.7%	14.5%	1,340	\$125K-\$174,999	1,062	\$700-\$999	233	1,295	-45	+170	-215
\$50,000-\$74,999	143.6%	20.7%	1,920	\$175K-\$249,999	799	\$1,000-\$1,499	66	865	-1,055	-549	-506
\$75,000-\$99,999	191.5%	14.6%	1,355	\$250K-\$399,999	631	\$1,500-\$1,999	0	631	-724	-419	-305
\$100,000-\$149,999	287.2%	11.7%	1,079	\$400K-\$499,999	112	\$2,000-\$2,999	38	150	-929	-853	-76
\$150,000+	Over 287.2%	5.2%	478	\$500,000 Or More	115	\$3,000 Or More	4	119	-359	-357	-2
Totals:	\$52,223	100.0%	9,255		6,338		2,917	9,255	+0	+0	+0

Source: 2013-2017 American Community Survey.
Hanna:Keelan Associates, P.C., 2020.

SECTION 4: COUNTY-WIDE HOUSING NEEDS ANALYSIS/TARGET DEMAND.

Table 4.4 identifies the **estimated housing unit target demand for Gage County and the City of Beatrice, by 2025, by income sector.** County-Wide, approximately 322 housing units, consisting of 204 owner and 118 rental units, should be targeted by 2025. For both owner and rental housing, the County will need to focus on addressing the housing needs and demand of individuals and families of all income sectors, However, the primary focus (greatest demand) will be on the housing needs and demands of individuals and families who have an AMI of 61 percent or higher. **Of the five income sectors identified in Table 4.4, the greatest demand for owner housing in Gage County over the next five years will be at or above 126 percent AMI. For rental housing, the greatest demand will be in the 61 to 80 percent AMI range.**

An estimated 185 housing units, consisting of 127 owner and 58 rental units should be built for the workforce population in the County.

An estimated 94 housing units, consisting of 56 owner and 38 rental units should be targeted for the workforce population in the City of Beatrice.

**TABLE 4.4
ESTIMATED YEAR-ROUND HOUSING UNIT TARGET DEMAND BY INCOME SECTOR
GAGE COUNTY/CITY OF BEATRICE, NEBRASKA
2025**

	<u>Income Range</u>						
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	<u>Totals</u>	<u>Est. Workforce Housing Demand</u>
<u>Gage County:</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>		
Owner:	0	24	36	50	94	204	127
Rental:	10	30	38	26	14	118	58
<u>Beatrice:</u>							
Owner:	0 (0)	14 (40)	22 (63)	30 (86)	28 (81)	94 (270)	56 (160)
Rental:	5 (12)	20 (50)	25 (62)	20 (50)	14 (35)	84 (209)	38 (95)

NOTE: (##) indicates the Beatrice Total Estimated Calculated Housing Demand, less the Local housing Development Capacity.

Source: Hanna:Keelan Associates, P.C., 2020.

HOUSING DEMAND POTENTIAL FOR HOUSEHOLD & UNIT TYPES (BY AMI & PRICE POINTS).

Target populations, or household types, include elderly, family and special needs populations, per **Area Median Income (AMI)**. The housing unit types in Gage County include both owner and rental units of varied bedroom types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the right population sector. The majority of new housing options in Gage County should be directed towards family populations, especially the local workforce.

Table 4.5, Page 4.11, identifies the **housing unit target demand** in Gage County, for **specific population groups** by 2025. In Gage County, **322 units** will be needed by 2025, consisting of **204 owner** and **118 rental units**. This includes an estimated 99 total units for elderly (55+) households, 199 total units for families and 24 total units for special populations, or those with a mental or physical disability(ies). **An estimated 185 housing units, consisting of 127 owner and 58 rental units should be built for the workforce population in the County.**

Table 4.6, Page 4.12, identifies **proposed housing unit types by target price point ranges** with the given AMI for Gage County, by 2025. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price of \$307,000 or above. Two- and three-bedroom rental units, with an average affordable monthly rent in the \$670 to \$878 range present the greatest demand in Gage County.

Three+-bedroom units at an average purchase price of \$170,600 and an estimated average monthly rent cost of \$770 are the most needed housing types for the workforce population in Gage County.

SECTION 4: COUNTY-WIDE HOUSING NEEDS ANALYSIS/TARGET DEMAND.

**TABLE 4.5
HOUSING UNIT TARGET DEMAND – HOUSEHOLD TYPE BY AMI
GAGE COUNTY, NEBRASKA
2025**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	2	10	16	26	54	13
Family	0	18	20	34	68	140	112
Special Populations¹	<u>0</u>	<u>4</u>	<u>6</u>	<u>0</u>	<u>0</u>	10	2
Subtotals	0	24	36	50	94	204	127
RENTAL UNITS*							
Elderly (55+)	0	10	15	12	8	45	6
Family	6	14	19	14	6	59	48
Special Populations¹	<u>4</u>	<u>6</u>	<u>4</u>	<u>0</u>	<u>0</u>	14	4
Subtotals	10	30	38	26	14	118	58
Totals	10	54	74	76	108	322	185

* Includes lease- or credit-to-own units.

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

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2020.

SECTION 4: COUNTY-WIDE HOUSING NEEDS ANALYSIS/TARGET DEMAND.

**TABLE 4.6
HOUSING UNIT TARGET DEMAND – UNIT TYPE / PRICE POINT (PRODUCT) RANGE BY AMI
GAGE COUNTY, NEBRASKA
2025**

	<u>PRICE – PURCHASE COST (Area Median Income)</u>					<u>Totals</u>	<u>Workforce</u>
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
Owner	\$0 to	\$75,550 to	\$148,660 to	\$197,400 to	\$307,000+		\$170,600
Units*	\$73,100	\$146,225	\$194,960	\$304,630	\$307,000+		
1 Bedroom ¹	0	0	2	2	0	4	0
2 Bedroom ¹	0	8	10	10	12	40	12
3+ Bedroom	0	16	24	38	82	160	115
Totals	0	24	36	50	94	204	127
	<u>PRICE – RENT COST (Area Median Income)</u>						
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
Rental	\$0 to	\$340 to	\$670 to	\$889 to	\$1,380+		Workforce
Units**	\$328	\$658	\$878	\$1,370	\$1,380+	Totals	\$770
1 Bedroom ¹	0	2	2	2	2	8	0
2 Bedroom ¹	4	18	21	12	6	61	19
3+ Bedroom	6	10	15	12	6	49	39
Totals	10	30	38	26	14	118	58

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2020.

SECTION 4: COUNTY-WIDE HOUSING NEEDS ANALYSIS/TARGET DEMAND.

Table 4.7 identifies housing unit target demand in the City of Beatrice, for specific population groups by 2025. A total of 178 units, including both new construction and purchase/rehab/resale or re-rent housing units, consisting of 94 owner and 84 rental units should be targeted for Beatrice by 2025. This includes an estimated 70 total units for elderly (55+) households, 94 total units for families and 14 total units for special populations, or those with a mental or physical disability(ies). An estimated 94 housing units, consisting of 56 owner and 38 rental units should be targeted for the workforce population in Beatrice.

**TABLE 4.7
HOUSING UNIT TARGET DEMAND – HOUSEHOLD TYPE BY AMI
CITY OF BEATRICE, NEBRASKA
2025**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	6	10	16	32	8
Family	0	11	13	20	12	56	48
Special Populations¹	<u>0</u>	<u>3</u>	<u>3</u>	<u>0</u>	<u>0</u>	6	0
Subtotals	0	14	22	30	28	94	56
RENTAL UNITS*							
Elderly (55+)	0	8	12	10	8	38	4
Family	3	8	11	10	6	38	32
Special Populations¹	<u>2</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>0</u>	8	2
Subtotals	5	20	25	20	14	84	38
Totals	5	34	47	50	42	178	94

* Includes lease- or credit-to-own units.
¹ Any person with a special housing need due to a cognitive and/or mobility disability.
 Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.
 Source: Hanna:Keelan Associates, P.C., 2020.

SECTION 4: COUNTY-WIDE HOUSING NEEDS ANALYSIS/TARGET DEMAND.

Table 4.8 identifies proposed housing unit types by target price point ranges associated with each AMI category for the City of Beatrice, by 2025. In Beatrice, the owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households at or above 126 percent AMI, with an average affordable purchase price of \$295,700 or above. Two- and three-bedroom rental units, with an average affordable monthly rent in the \$655 to \$860 range present the greatest demand for rental housing in Beatrice. Three+-bedroom units at an average purchase price of \$164,300 and an estimated average monthly rent cost of \$750 are the most needed housing types for the Beatrice workforce population.

**TABLE 4.8
HOUSING UNIT TARGET DEMAND – UNIT TYPE / PRICE POINT (PRODUCT) RANGE BY AMI
CITY OF BEATRICE, NEBRASKA
2025**

	<u>PRICE – PURCHASE COST (Area Median Income)</u>					<u>Totals</u>	<u>Workforce \$164,300</u>
	<u>(0%-30%) \$0 to \$70,395</u>	<u>(31%-60%) \$72,750 to \$140,815</u>	<u>(61%-80%) \$143,160 to \$187,750</u>	<u>(81%-125%) \$190,100 to \$293,350</u>	<u>(126%+) \$295,700+</u>		
Owner Units*							
1 Bedroom ¹	0	0	2	2	0	4	0
2 Bedroom ¹	0	5	7	8	7	27	8
<u>3+ Bedroom</u>	<u>0</u>	<u>9</u>	<u>13</u>	<u>20</u>	<u>21</u>	<u>63</u>	<u>48</u>
Totals	0	14	22	30	28	94	56
	<u>PRICE – RENT COST (Area Median Income)</u>					<u>Totals</u>	<u>Workforce \$750</u>
	<u>(0%-30%) \$0 to \$321</u>	<u>(31%-60%) \$335 to \$645</u>	<u>(61%-80%) \$655 to \$860</u>	<u>(81%-125%) \$870 to \$1,340</u>	<u>(126%+) \$1,350+</u>		
Rental Units**							
1 Bedroom ¹	0	0	0	2	2	4	0
2 Bedroom ¹	2	12	13	10	6	43	8
<u>3+ Bedroom</u>	<u>3</u>	<u>8</u>	<u>12</u>	<u>8</u>	<u>6</u>	<u>37</u>	<u>30</u>
Totals	5	20	25	20	14	84	38

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2020.

HOUSING REHABILITATION/DEMOLITION DEMAND.

Table 4.9 identifies the **rehabilitation and demolition demand** for each **Gage County Community**, by **2025**. Approximately **945 housing units** should be targeted for **moderate or substantial rehabilitation** in Gage County, at an estimated cost of **\$31.2M**. Based upon both field inspections and information obtained from the Gage County Assessor’s Office, up to **699 housing units** may be considered not cost effective for rehabilitation and could (eventually) be targeted for **demolition**. The **Five-Year Housing Action Plan** in this **Study** identifies a target goal of 35 housing units for demolition by 2025. The cost of demolition will range, depending on acquisition of the housing unit.

Land being occupied by **“bad and unsafe” housing** located in Communities should be secured in a **County-Wide “Land Bank,”** to be reserved for future housing development. The **Gage Area Growth Enterprise (NGage)**, in collaboration with local public, private and non-profit housing groups, should take a proactive role in housing development and rehabilitation activities throughout Gage County. Communities seeking to revitalize their respective housing stock will want to consider tools of redevelopment, such as Community Development Block Grants and Tax Increment Financing to assist with such activities.

**TABLE 4.9
ESTIMATED HOUSING UNIT
REHABILITATION / DEMOLITION DEMAND
GAGE COUNTY COMMUNITIES, NEBRASKA
2025**

	# Rehabilitated / Est. Cost*^	Demolition
Gage County:	945 / \$31.2M	699
Beatrice:	741 / \$24.4M	501
Adams:	15 / \$510,000	8
Barneston:	1 / \$35,000	3
Blue Springs:	32 / \$1.1M	44
Clatonia:	12 / \$396,000	10
Cortland:	7 / \$224,000	4
Filley:	8 / \$145,000	3
Liberty:	10 / \$370,000	9
Odell:	14 / \$462,000	17
Pickrell:	5 / \$168,000	5
Virginia:	4 / \$123,000	6
Wymore:	96 / \$3.3M	89

*Based upon Gage County Assessor Information, Field Inspections and Age of Housing.

^Includes both Moderate and Substantial Rehabilitation Activities.

Source: Hanna:Keelan Associates, P.C., 2020.

HOUSING DEVELOPMENT & REHABILITATION AREAS: CITY OF BEATRICE.

New Housing Development.

Recent housing development in the City of Beatrice has included a variety of single- and multifamily housing types, both owner and renter, in locations throughout the Community. An estimated 63 housing units were constructed in Beatrice between 2017 and Fall, 2019. The 2016 Gage County Housing Study served as a catalyst for the following housing projects in Beatrice:

- A former hospital building at 10th and Jackson Streets was demolished and replaced with 16 rental units and six single family homes.
- Six high-efficiency, two-bedroom “tiny home” rental units were constructed along Graham Street in the western portion of the Community.
- A new senior living project consisting of 21 total units, including duplexes, triplexes and four-plexes.
- The City of Beatrice sold city-owned lots with plans to build single family homes on infill lots throughout the Community.
- Multiple developers are renovating or planning acquisitions of apartment complexes around the City.

Housing development and redevelopment activities in Beatrice should first focus on the infill of vacant land within the Corporate Limits. This will allow new development to take advantage of existing infrastructure, including water, sewer and electrical utilities. Large tracts of land exist where housing development on a large scale, including townhomes, duplexes, triplexes and apartments could take place. Single lots in developed neighborhoods would be best suited for single family homes. **NGage should continue to work in conjunction with the City of Beatrice in identifying suitable lots throughout the Community to be targeted for infill housing development. This includes being active in a joint County-Wide Land Bank Program to provide an “inventory” of available, development-ready residential lots.**

Illustration 4.1, Page 4.17 identifies large, vacant tracts of agricultural land that could be secured for new housing development within and surrounding Beatrice. These areas would be suitable for a variety of both single family and multifamily housing types.

HOUSING DEVELOPMENT AREAS

CITY OF BEATRICE, NEBRASKA

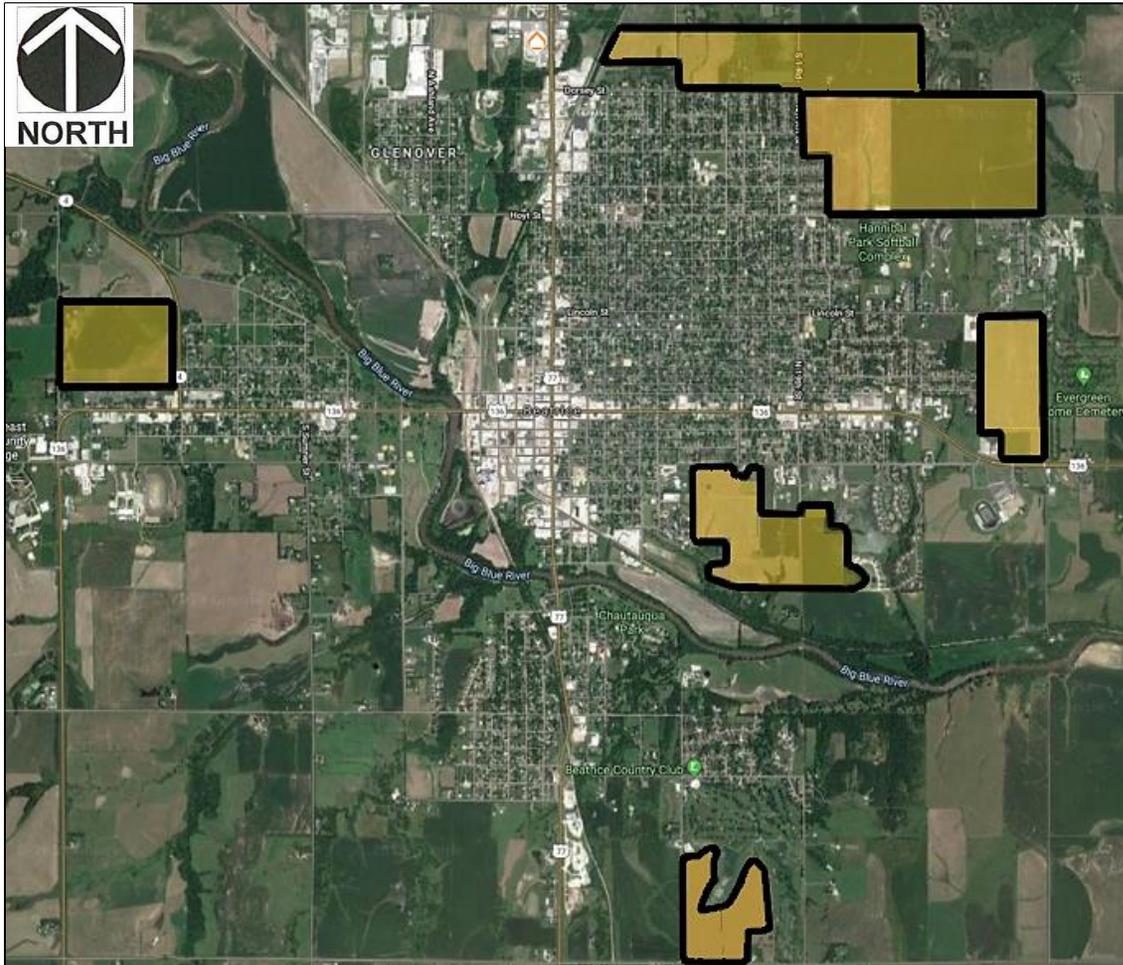


ILLUSTRATION 4.1

LEGEND

 VACANT LAND AVAILABLE FOR NEW HOUSING DEVELOPMENT

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

* Lincoln, Nebraska * 402.464.5383 *

Housing Redevelopment/Rehabilitation.

Housing redevelopment and rehabilitation should focus on the existing **Redevelopment Areas** in the City of Beatrice. A total of eight **Redevelopment Areas** currently exist in the City of Beatrice. A ninth area is in the process of being designated in the eastern portion of the Community along the U.S. Highway 136 Corridor. The existing and proposed **Redevelopment Areas** contain housing, as well as commercial and industrial structures, in a deteriorating condition in need of rehabilitation, or in some cases dilapidated and not cost effective for rehabilitation. These nine areas should be the primary targets for housing redevelopment and rehabilitation in Beatrice. Additionally, these areas should also be considered for public infrastructure rehabilitation/replacement, including streets, sidewalks and landscaping enhancements. **Illustration 4.2, Page 4.19** identifies the location of the eight existing **Redevelopment Areas** in Beatrice.

Housing in Downtown Beatrice.

Downtown Beatrice is located in the heart of the Community. The 2010 Census identified a total of 174 housing units in Downtown Beatrice, comprised of 133 households and 41 vacant units. Of the 133 households, a total of 15 were owner occupied and 118 were renter occupied. The 41 vacant units consisted of two owner and 39 rental units. The 2016 Gage County Housing Study identified the potential to create 63 additional residential units in Downtown Beatrice through moderate to substantial rehabilitation of vacated upper-levels.

By 2025, Beatrice will need to develop an estimated 32 new housing units in Downtown, including 10 owner and 22 rental units.

EXISTING REDEVELOPMENT AREAS

CITY OF BEATRICE, NEBRASKA

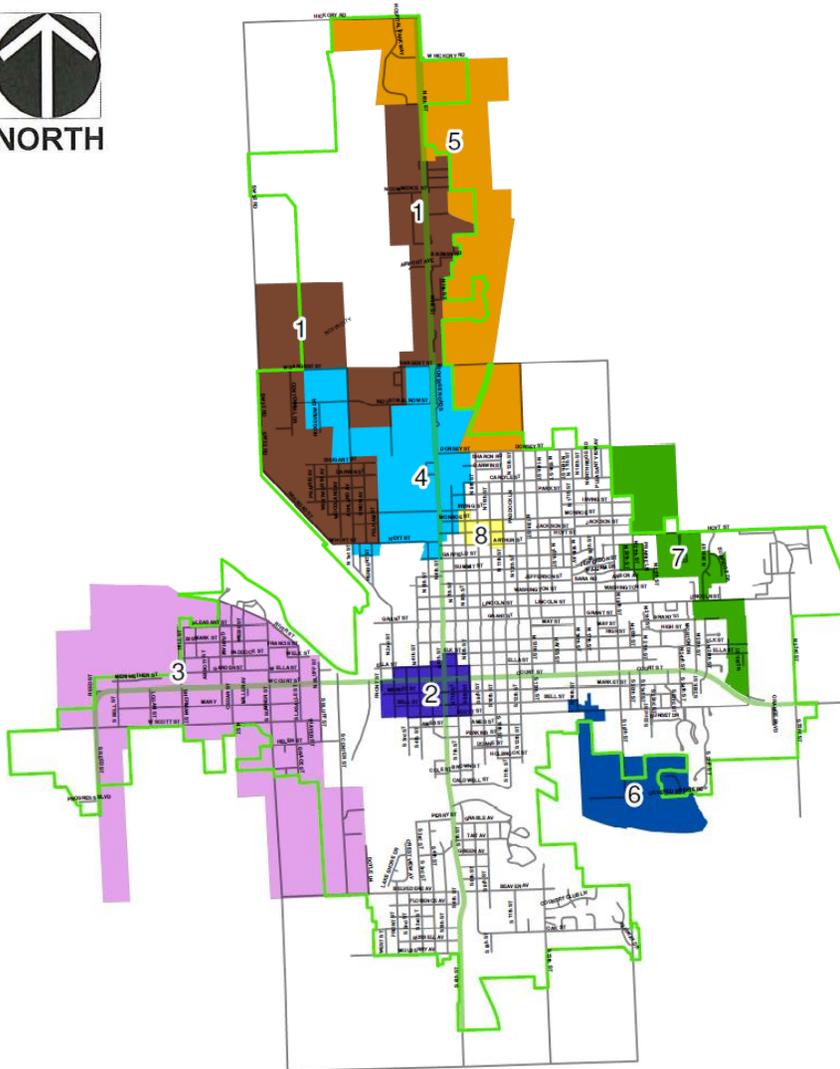


ILLUSTRATION 4.2

LEGEND

-  REDEVELOPMENT AREA #1
-  REDEVELOPMENT AREA #2
-  REDEVELOPMENT AREA #3
-  REDEVELOPMENT AREA #4
-  REDEVELOPMENT AREA #5
-  REDEVELOPMENT AREA #6
-  REDEVELOPMENT AREA #7
-  REDEVELOPMENT AREA #8
-  CITY OF BEATRICE STREETS
-  CITY OF BEATRICE CORPORATE LIMITS

HANNA:KEELAN ASSOCIATES, P.C.
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SITE ANALYSIS PROCESS & HOUSING LAND USE NEEDS.

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 composed of a variety of key community amenities, 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 such as in Gage County, the total number of points will vary based upon the types of services and amenities available in the area.

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

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

Family Housing

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

Notes: Wkg = Within Walking Distance
 M = Miles

SECTION 4: COUNTY-WIDE HOUSING NEEDS ANALYSIS/TARGET DEMAND.

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

- Floodplain/wetland locations, which require lengthy public review process and consideration of alternative sites in the area.
- Sites in or adjacent historic districts, buildings or archeological sites, which may result in expensive building modifications to conform to historic preservation requirements and a longer 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.”

Table 4.10, Page 4.24 identifies the estimated **land use projections and housing types per age sector** for the City of Beatrice, by 2025. The City should target a wide variety of housing types for both new construction and purchase/rehab/resale or re-rent to reach the overall housing unit target demand of 178 units, by 2025. These housing types include single family units, patio home (single-level) units, town homes, duplexes/triplexes and apartment units, including Downtown housing.

The housing target demand of **178 housing units** for the City of Beatrice includes 94 owner and 84 rental housing units. For persons and families age 18 to 54 years, a total of 62 owner and 46 rental housing units are needed to accommodate young professionals and workforce families, minorities, existing/new employees and persons of low, moderate and upper income. An estimated **26.7 acres** will be required to accommodate the housing target demand of the 18 to 54 age sector.

An estimated 32 owner and 38 rental housing units should be designated for retirees, seniors and elderly populations in the City of Beatrice, by 2025. An estimated **12.9 acres** will be required to complete the needed housing target demand for new senior/elderly housing development projects.

The housing target demand of 178 housing units should include an estimated 74 owner and 58 rental units of new construction, while remaining units should be those targeted for purchase/rehab/resale or re-rent. The **estimated land requirements** for new construction units is approximately **32 acres**. It is recommended that the City of Beatrice *designate* a total of three times the total land required for new housing construction, thus **96 total acres**.

SECTION 4: COUNTY-WIDE HOUSING NEEDS ANALYSIS/TARGET DEMAND.

**TABLE 4.10
HOUSING UNIT TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
CITY OF BEATRICE, NEBRASKA
2025**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	50 / 10*	20.4
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	10 / 8	2.8
	Duplex/Triplex Unit	0 / 20	3.0
	Apartment - 4+ Units***	2 / 8	0.5
Totals		62 / 46	26.7
55+ Years			
55+ Years	Single Family Unit	12 / 0	4.2
	Patio Home Unit	8 / 0	1.8
	Town Home Unit	10 / 10	3.0
	Duplex/Triplex Unit	0 / 24	3.6
	Apartment - 4+ Units***	2 / 4	0.3
Totals		32 / 38	12.9
TOTAL UNITS / ACRES		94 / 84	39.6 ACRES
TOTAL UNITS / ACRES OF NEW CONSTRUCTION		74 / 58	32.0 ACRES / 96 ACRES^^

*Includes Credit-To-Own Units.

**Includes housing for persons with a disability.

***Includes housing in Downtown.

^Includes Public Right-of-Way.

^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.

Source: Hanna:Keelan Associates, P.C., 2020.

EMERGENCY HOUSING REPLACEMENT/REPAIR DUE TO NATURAL DISASTER.

In March, 2019, historic flooding severely affected the State of Nebraska and the surrounding region. This prompted leaders across the State to address the issue of housing emergency preparedness. It is important that Gage County leaders be prepared with a strategy for future emergency housing needs due to a natural disaster.

Preliminary monetary flood damage estimates, as reported by the Omaha World-Herald in March, 2019, revealed nearly \$650 million in flood-related damage across the State of Nebraska, including approximately **\$677,500 in Gage County**. Conversations with Nebraska Emergency Management Agency (NEMA) staff revealed that State-Wide, it has been difficult to assess damages and estimate total monetary damages and number of housing units affected by the flooding. The Federal Emergency Management Agency (FEMA) is currently in the process of collecting and analyzing this data. A final flood-related damage assessment is not expected to be released by FEMA until July, 2020.

Gage County was one of 81 Nebraska Counties to declare an emergency and request federal public assistance. The most recent data provided by FEMA reports approximately \$2.4 million in public assistance approved State-Wide, including \$1.68 million in emergency work and \$211,000 permanent work. The following describes the type of assistance available through FEMA's Public Assistance grant program.

Public Assistance Grant Program.

The purpose of the Public Assistance grant program is to support communities' recovery from major disasters by providing them with grant assistance for debris removal, life-saving emergency protective measures and restoring public infrastructure. Local government, states, tribes, territories and certain private nonprofit organizations are eligible to apply.

FEMA processes Public Assistance grant funding according to the type of work the applicant undertakes. Eligible work must be required as a result of the declared incident, be located in the designated area, be the legal responsibility of the applicant and be undertaken at a reasonable cost. Eligible work is classified into the following categories:

Emergency Work

Category A: Debris removal.

Category B: Emergency protective measures

Permanent Work

Category C: Roads and bridges

Category D: Water control facilities

Category E: Public buildings and contents

Category F: Public utilities

Category G: Parks, recreational and other facilities

FEMA's website provides information on the Federal funding guidelines for each of the categories listed above in the *Public Assistance Program and Policy Guide*.

The federal share of assistance will not be less than 75 percent of the eligible cost for emergency measures and permanent restoration. The recipient determines how the non-federal share of 25 percent will be dispersed to its applicants.

SECTION 5:

GAGE COUNTY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

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SECTION 5 | GAGE COUNTY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

INTRODUCTION.

The following **Housing Goals, Action Steps and Planning Initiatives** represent the benchmark of this **Gage County Housing Study**. **Housing Goals** are broad statements for defining and addressing the general housing issues, opportunities and needs of Gage County. **Action Steps** strive to assemble the necessary Partnerships and funding opportunities for housing development and rehabilitation activities, while **Planning Initiatives** highlight housing development/preservation programs, which are further defined in the **Gage County Five-Year Housing Action Plan**.

The following **Housing Goals, Action Steps and Planning Initiatives** are the product of both **quantitative and qualitative research activities** performed in Gage County. **Quantitative** research activities included the compilation, analysis and projection of pertinent population, economic, income and housing data, all in an effort to understand the recent past, present and future housing needs and target demand for the individuals and families of Gage County. **Qualitative** research activities included the collection of invaluable housing information from local housing stakeholders, major employers and the general citizenry of Gage County, via a series of meetings with a **Housing Steering Committee**, public **Housing Listening Sessions** and the implementation of two Surveys: a **Citizen Housing Survey** and a **Workforce Housing Needs Survey**.

The **Gage County-Wide Housing Goals, Action Steps and Planning Initiatives** are divided into five primary categories:

1. **Housing Partnerships & Housing Education.**
2. **Housing Development, Rehabilitation & Preservation.**
3. **Impediments/Barriers to Fair Housing.**
4. **Emergency Housing & Natural Disaster Preparedness.**
5. **Housing Study Implementation & Review.**



HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

Goal 1: Housing Partnerships & Housing Education.

Goal 1.1 – Gage Area Growth Enterprise (NGage) should continue to take on a leadership role in the successful development of housing in Gage County by establishing/maintaining a Gage County-Wide Housing Partnership (GC-WHP). The GC-WHP should work directly with local, regional, State and Federal housing stakeholders and housing funders to encourage the development of project-specific housing programs that meet the needs of the County’s current and future residents. The GC-WHP should maximize the opportunity to safely house all individuals and families in appropriate, affordable owner and rental housing types throughout the County, while taking the lead in encouraging and securing financing for housing development and preservation programs in Gage County.

- **Action Step 1:** Continue to **recruit local persons** and **organizations** that play a role in housing development in Gage County, including, but not limited to City and Village staff, profit and non-profit organizations, bankers, builders, realtors and other housing professionals.
- **Action Step 2:** Select and **prioritize housing programs** of both new construction and housing preservation in Gage County, as defined in the **Five-Year Housing Action Plan**.
- ❖ **Planning Initiative 1:** The **GC-WHP** should include Community and County leadership/organizations from both the private and public sector, including, but not limited to **NGage**, Southeast Nebraska Development District, Southeast Nebraska Affordable Housing Council, Blue Valley Community Action, Beatrice and Wymore Housing Authorities, Main Street Beatrice, Tri-County Board of Realtors, local major employers, bankers and housing developers/contractors and Gage County Community Redevelopment Authorities/Community Development Agencies to create **project-specific housing partnerships**.

SECTION 5: GAGE COUNTY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

- ❖ **Planning Initiative 2:** The **GC-WHP** will assist in implementing housing programs of greatest need in Gage County, as identified in the **Five-Year Housing Action Plan**. This would include meeting the housing needs and demands of the following priority *household sectors/types*:
 - *Housing for the local workforce, for both new and existing employees.*
 - *Both owner and rental housing for households of all income ranges and ages.*
 - *Owner and rental housing rehabilitation activities for existing, substandard/dilapidated housing.*
 - *Both temporary and permanent emergency housing for “special needs” populations, including, but not limited to persons and families with mobility and/or cognitive disabilities, homeless and near-homeless, victims of domestic abuse and natural disasters, single parent households, multi-generational households, new American households and Veterans.*
 - *General housing redevelopment, rehabilitation and preservation.*
 - *Explore the implementation of alternative housing development options, including tiny and/or small houses.*

- ❖ **Planning Initiative 3:** The **GC-WHP** will need to create local housing funding initiatives, such as a **Gage County Housing Investment Trust Fund (HITF)**, to assist in providing “gap” financing for proposed affordable housing development and rehabilitation programs in Gage County. For-profit, non-profit and philanthropic organizations, as well as commitments from major employers and local Foundations should be primary contributors. The **HITF** could potentially be utilized to assist in funding the following activities:
 - Investment funding for individual owner and rental housing rehabilitation programs.
 - A community purchase-rehab-resale and re-rent program. Vacated housing on the real estate market in need of rehabilitation could be purchased by the **GC-WHP**, or a local economic development entity such as **NGage**, for the purpose of being rehabilitated into a viable, livable housing unit for persons and families generally of moderate income. The house is then put back on the market for sale by a local realtor or other housing-related agency.

SECTION 5: GAGE COUNTY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

- **“Gap” financing and/or developer incentives** for the construction of new, affordable housing units.
 - Down payment and closing cost assistance via low- or no-interest loans for persons and families purchasing a home in Gage County. Housing purchase price maximums and household income thresholds can be determined by the **GC-WHP**.
 - First or second mortgage assistance for prospective or current homeowners, including reduced rate or deferred payment loans.
- ❖ **Planning Initiative 4:** Create a local **Land Trust/Land Bank Program**, to operate as a 501(c)3 organization with a Board of Directors. The Land Trust/Land Bank will need to acquire developed or developable properties, via foreclosure or donation, to be repurposed and/or reutilized for new development projects, including housing.

Goal 1.2 – Elevate the “housing intelligence” of the Gage County leadership, by providing the appropriate learning systems for educating members of the GC-WHP on the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs throughout the County.

- **Action Step 1:** Plan and implement a “housing” educational component, to successfully, both advocate for and assist in implementing needed housing programs in Gage County, as identified in the **Five-Year Housing Action Plan**. Design and provide a **“Housing Education Program,”** to address pertinent housing development topics including, but not limited to housing need recognition, housing advocacy, homeowner and tenant responsibilities, housing financial planning and housing development.
 - **Action Step 2:** Understand the working connection between the **Gage County Housing Study** and other, current, local planning initiatives that will, in some capacity, have an impact on the future development, rehabilitation and preservation of both the current and future housing stock in Gage County Communities.
- ❖ **Planning Initiative 1.** Train local community and housing stakeholder leadership to monitor and understand local, State and Federal housing legislative proposals and policies that could impact housing programs in Gage County Communities, as identified in the **Five-Year Housing Action Plan**.

Goal 2: Housing Development, Rehabilitation & Preservation.

Goal 2.1 – Address the overall housing development needs of both owner and renter households, of all age and income sectors, of varied price points/products. The overall housing unit target demand for Gage County’s general population/households, by 2025, is an estimated 322 housing units, consisting of 204 owner units and 118 rental units. In the City of Beatrice, the projected housing unit target demand of 178 total units includes an estimated 94 owner units and 84 rental units. Housing development to meet this demand, including both new construction and purchase/rehab/resell or re-rent activities, will require an estimated 39.6 acres of land area, by 2025.

- **Action Step 1:** With the assistance of a Gage County Land Trust/Land Bank, **purchase and secure developable lots necessary for housing development opportunities.**
- **Action Step 2:** Create an **Incentive Program** for local developers and contractors to utilize in the development of both owner and rental housing of all price points in Gage County. This could include modifying any existing height restrictions and/or floor-area-ratios, reduced lot and/or infrastructure costs, materials purchase assistance, etc.
- **Action Step 3:** New housing development projects in Gage County Communities should utilize **place-based development components**, whereby development supports each community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.
- ❖ **Planning Initiative 1:** A County-Wide Land Trust/Land Bank should concentrate on acquiring developable lots in close proximity to **major employment centers** to develop housing for both local and community employees.
- ❖ **Planning Initiative 2:** Target up to **184 housing units**, including 144 owner and 40 rental units, **for persons of middle to upper income at or above 81 percent of the Area Median Income (AMI)**. Housing in this AMI range will have an average affordable purchase price generally in the \$197,400 to \$307,000 range. The average affordable monthly rent will generally range from \$889 to \$1,380. These housing units are typically affordable to people who have the financial means to purchase a lot or tract of land and build a house without additional financial assistance.

SECTION 5: GAGE COUNTY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

- ❖ **Planning Initiative 3:** A total of **74 housing units**, including 36 owner and 38 rental units, **for persons of moderate income, or between 61 and 80 percent AMI**, should be targeted for construction in Gage County over the next five years. Average affordable purchase prices for households within this income bracket will range from \$148,660 to \$194,960, while average affordable monthly rents will range from \$670 to \$878. This income bracket represents much of the **“missing middle” housing development product**, considered to be in the highest demand among young professionals and workforce populations, but also have the smallest supply of available housing due to a lack of supportive funding availability, land and development costs, etc.

The **GC-WHP** is encouraged to work with Gage County Communities in developing new and/or enhancing existing land use plans and codes and ordinances to advance the development of housing in this price range, as well as creating a grassroots-level housing development/rehabilitation program, including purchase-rehab-resale or re-rent activities for existing housing.

- ❖ **Planning Initiative 4:** Target the development of up to **64 housing units**, including 24 owner and 40 rental units, **for persons of extremely low, very low and low income, or between 0 and 60 percent AMI**. Average purchase prices should not exceed \$146,225, while average monthly rents should not exceed \$658. Typically, rental housing units for these income groups are developed with the assistance of local, State and Federal subsidies, such as Low-Income Housing Tax Credits (LIHTC), HOME funds, HUD Section 8 and Nebraska Affordable Housing Trust Fund and/or a locally organized purchase-rehab-resale or re-rent program. An additional activity could include rehabilitating existing low- to moderate-income housing for increased marketability and safety of local tenants.
- ❖ **Planning Initiative 5:** In an effort to satisfy an **immediate housing need** in Gage County, consider allowing **non-traditional, alternative housing developments** on existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for **single room occupancy rental units, accessory dwellings, tiny or small houses and developing homes specifically designed for lots typically not sized to local and/or national building and development codes**.
- ❖ **Planning Initiative 6:** The **City of Beatrice**, by allocating a minimum of **39.6 acres** for housing development, including 32 acres for new construction, by 2025, will need to **monitor available, buildable land areas**, to match the development or build potential for the Community’s total housing unit target demand of 178 housing units.

SECTION 5: GAGE COUNTY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

Goal 2.2 – A Workforce Housing Initiative should be implemented, involving major employers in directly providing assistance to their employees in securing appropriate and affordable housing in Gage County. Overall, the County will need to target up to 185 housing units for both existing and future local employees, by 2025.

- **Action Step 1:** Encourage housing developers to pursue securing any and all **available tools of financing assistance** in the development of new housing projects in the Community. This could include the use of Tax Increment Financing (TIF) to assist in financing the development of workforce housing.
- **Action Step 2:** Implement a **housing development plan with local major employers** to ensure the provision of safe, decent and affordable owner and rental housing options for the local workforce.
- ❖ **Planning Initiative 1: Encourage buy-in from major employers** in Gage County Communities to financially contribute to workforce housing development projects in the County, potentially on land owned by the Land Trust/Land Bank.
- ❖ **Planning Initiative 2: Major employers** in the County should consider **becoming active in providing both developmental and financial assistance** for existing and new employees that are actively seeking housing in Gage County Communities. Assistance could include, but not be limited to, down payment assistance, developing and providing **“transitional” housing** for new employees, translation services and locating and negotiating the rent and/or purchase price of a housing unit and providing funding assistance.
- ❖ **Planning Initiative 3:** Finance the creation of a **Limited Liability Partnership (LLP)**, comprised of two or more **major employers** (possible mix of both public and private) to become directly involved with the development of a designated **“workforce” housing project/subdivision**.



Goal 2.3 – A Senior/Elderly Housing & Continuum of Care Initiative in Gage County directed at persons and families 55+ years of age. By 2025, Gage County Communities will need to target up to 99 additional both owner and rental housing products for the elderly population. This should include an estimated 54 owner and 45 rental housing units.

- **Action Step 1:** Address all facets of elderly housing in Gage County, including additional affordable housing, both owner and rental, for elderly persons. The GC-WHP, will be critical in advancing specialized housing for Gage County’s senior population.
- **Action Step 2:** A partnership consisting of local elderly housing/service providers, as well as skilled nursing, assisted living and senior independent living housing providers should be created with the mission of serving the need for in-home services, memory care, hospice, maintenance and repair of homes occupied by elderly households in the County.
- **Action Step 3:** Motivate local entities to establish new or maintain existing supportive services programs such as transportation to local businesses, shopping centers, hospitals, medical clinics and entertainment venues from existing and new senior/elderly housing facilities.
- **Action Step 4:** Consider pursuing membership in the American Association of Retired Persons (AARP) “Age-Friendly Network” and the development of an “Age-Friendly Initiative.” A designated “Age-Friendly” Community indicates that local leadership has made the commitment to actively work toward making their Community a better place to live for people of all ages. The City of Grand Island is currently the only designated “Age-Friendly” Community in the State of Nebraska. A 2011 AARP report titled *Ageing in Place: A State Survey of Livability Policies and Practices* details policies and practices to support an “aging-in-place” population. **Policies should include integrating land use, housing and transportation services in the planning process of new elderly (55+) housing developments.**

SECTION 5: GAGE COUNTY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

- ❖ **Planning Initiative 1: Secure developable land**, via a potential Land Trust/Land Bank program, for the development of **senior/elderly housing facilities**.
- ❖ **Planning Initiative 2:** Plan and develop an “**intergenerational**” housing project to allow for shared living of elderly persons with younger generations of family members or friends.
- ❖ **Planning Initiative 3: Educate the public about the benefits of senior living.** Develop a messaging platform and communications plan to highlight benefits and resident experiences. Promote programs and services designed to enhance emotional, physical and cognitive well-being, along with the benefits of recreation and leisure opportunities.
- ❖ **Planning Initiative 4: Educate the senior population** about legal, financial, insurance, advocacy and policy procedures in obtaining senior/elderly housing.
- ❖ **Planning Initiative 5:** For senior populations desiring to remain independent in their current home, work with local senior service providers to encourage an “**Aging in Place**” procedure, including the provision of medical and supportive service needs.

Goal 2.4 – Plan and implement a Downtown Housing Initiative for the City of Beatrice. An estimated 32 new housing units should be developed/added to the housing supply in the Beatrice Downtown, by 2025, including an estimated 10 owner units and 22 rental units.

- **Action Step 1: Consult with Downtown advisory/ development groups**, such as Main Street Beatrice, the Beatrice Community Redevelopment Authority and additional, Downtown-associated committees and organizations.
- **Action Step 2:** Engage local developers and contractors to **develop new and rehabilitate existing properties in Downtown.**



SECTION 5: GAGE COUNTY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

- ❖ **Planning Initiative 1:** Continue to **identify existing commercial buildings with upper floors** suitable to target for new residential development in Downtown Beatrice.
- ❖ **Planning Initiative 2:** Encourage business owners to **rehabilitate**, if necessary, and **“rent out” upper floors** of existing commercial buildings to increase housing availability in Downtown Beatrice.
- ❖ **Planning Initiative 3:** Encourage the **use of grant dollars**, such as Community Development Block Grant dollars, for commercial and residential building rehabilitation. **Tax Increment Financing (TIF)**, which can be utilized for public infrastructure, residential and commercial purposes, may be used to revitalize buildings in Downtown areas. Additionally, both State and Federal Historic Tax Credits should be marketed to area developers to expand housing efforts throughout the Downtown.

Goal 2.5 – Implement a Special Needs Supportive Housing Initiative, including but not limited to housing for homeless and near-homeless persons and families, persons with chronic cognitive and/or physical disabilities, chronic illnesses and developmental disabilities and Veterans. An estimated 10 owner and 14 rental housing units should be planned and developed for persons of special needs in Gage County, by 2025. Include emergency shelters, transitional housing and group homes that encourage resident safety and/or handicap accessibility as part of this Goal.

- **Action Step 1: A Housing Partnership**, comprised of local groups such as Blue Valley Behavioral Health, local Housing Authorities, League of Human Dignity, Gage County United Way and Blue Valley Community Action needs to plan and develop solutions to providing housing for Gage County’s most vulnerable population groups.
- **Action Step 2: Encourage the development of rental housing** utilizing the U.S. Department of Housing and Urban Development’s (HUD) Veteran Affairs Supportive Housing (VASH) voucher program. VASH provides housing assistance for homeless and near-homeless Veterans, in conjunction with HUD’s Housing Choice Voucher program, in addition to case management and clerical services via the U.S. Department of Veteran’s Affairs. A **Partnership** between the Gage County Veterans Service Office, Nebraska Department of Veteran’s Affairs and local Veteran counseling and guidance centers and regional benefits administration offices would be beneficial for providing services, including housing, to local Veterans.

SECTION 5: GAGE COUNTY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

- ❖ **Planning Initiative 1:** Consider applying for grant funding via the **Nebraska Homeless Assistance Program**, via the Nebraska Department of Health and Human Services to assist in providing a “**continuum of care**” approach to persons and families experiencing homelessness and near-homelessness.
- ❖ **Planning Initiative 2:** Develop a County-Wide or Community-specific plan(s) to **safely house homeless and near-homeless persons and victims of domestic violence/abuse.**
- ❖ **Planning Initiative 3:** Create and implement a **Gage County-Wide supportive housing services plan** to encourage and support the provision of housing for persons with special needs, including mobility and cognitive disabilities. Owner and rental housing developed for special needs populations should meet all ADA requirements and be accessible for all persons experiencing a disability.

Goal 2.6 – Implement and promote Housing Redevelopment, Rehabilitation and Preservation programs for Gage County, including the demolition and replacement of dilapidated housing units. An estimated 945 housing units, both owner and rental, in Gage County, are in need of moderate to substantial rehabilitation. An estimated, additional 699 housing units are in a condition that may warrant removal and replacement over the next five years.

- **Action Step 1: Housing Redevelopment, Rehabilitation & Preservation Initiative** to promote the systemic development of new housing units on existing vacant lots and the rehabilitation (both moderate and substantial) of existing housing stock to preserve and protect existing housing units that are of old age or historical significance and are affordable. Reinvestment in distressed neighborhoods will boost local property value bases and provide additional housing choices for prospective buyers.
- ❖ **Planning Initiative 1:** Identify housing units that are in need of **moderate rehabilitation** in Gage County. This includes homes needing “cosmetic” and minor “structural” improvements such as new siding, windows, paint, roof surface, doors, etc.
- ❖ **Planning Initiative 2:** Identify housing units that are in need of **substantial rehabilitation** in Gage County. This includes homes needing the improvements identified in Planning Initiative 1, but also includes repairs to structural and infrastructure elements of the house, such as foundation, baring walls and roof lines/ structural repairs and plumbing/electrical upgrades.



SECTION 5: GAGE COUNTY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

- ❖ **Planning Initiative 3:** Identify housing units that should be **demolished and replaced** in Gage County. Housing that is not cost effective for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.
- ❖ **Planning Initiative 4:** A **systematic code inspection** of all housing structures, 60+ years of age, combined with a **rental housing licensing program** would prove beneficial to the overall condition/status of the housing stock in each Gage County Community.
- ❖ **Planning Initiative 5:** Create a County-Wide plan for the **repair and/or replacement** of housing units damaged/destroyed due to **natural disaster events**.

Goal 2.7 – Encourage housing developers to take advantage of “tools of alternative energy implementation,” such as unit specific wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.

- **Action Step 1: Promote the use of energy conservation methods.** Reduce consumption of energy in residential sectors.
- **Action Step 2: Require compliance with a “Conditional” or “Special Use Permit”** for any and all alternative energy projects.
- **Action Step 3:** Promote the development of vocational **education opportunities** at local Public and Private Schools in Gage County to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.
- **Action Step 4:** Promote the **expanded use of solar and geothermal exchange energy systems** for applications throughout Gage County.
- **Action Step 5:** Promote the **rehabilitation of residential buildings utilizing weatherization methods and energy efficient or “green building” materials**, in conformance with “LEED” certified building techniques.

SECTION 5: GAGE COUNTY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

- ❖ **Planning Initiative 1: Utilize** Gage County and Communities **comprehensive plans, zoning ordinances and development and building codes** to control the placement and operation of alternative energy systems. Local zoning ordinances should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.
- ❖ **Planning Initiative 2: Implement a “pilot” alternative energy program** at a developing residential subdivision. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- ❖ **Planning Initiative 3: Expand awareness of available incentives that could assist in replacing old lighting fixtures, or heating and cooling systems** with new energy efficient systems that reduce consumption and energy costs.

Goal 3: Impediments/Barriers to Fair Housing.

Goal 3.1 – Identify and establish a plan to eliminate all barriers and impediments to fair housing choice. Both the public and private sectors of Gage County should play a role in this process. This would include the involvement of City/Village Government, schools, churches and the local private sector.

- **Action Step 1: Address the primary impediments to fair housing choice** in Gage County. As identified by participants of the Workforce Housing Needs Survey, this includes **the cost of real estate taxes and housing prices**. For **renters**, impediments include the **high cost of rent, a lack of available, decent rental housing and the age/condition of existing rental housing units**.
- **Action Step 2: Create and support the efforts of a County-Wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. Activities of the **Advisory Group** could include the following:
 - The creation of an “Action Plan” to identify strategies to further affordable housing opportunities.
 - Hosting a “Housing Fair” for developers and contractors to promote existing market opportunities that exist for the development of affordable housing.
 - Promote “Equal Housing Opportunities” on flyers, brochures and local newspapers.
 - Assist local Housing Authorities with enforcing fair housing policies and submitting complaints of discrimination to the Nebraska Equal Opportunity Commission.

SECTION 5: GAGE COUNTY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

- ❖ **Planning Initiative 1:** Gage County Communities should prepare and approve, by Ordinance, a **Fair Housing Policy**, to ensure all current and future residents of Gage County do not experience discrimination in housing choice.
- ❖ **Planning Initiative 2: Develop housing for minorities and “New Americans”** needing safe and affordable housing.
- ❖ **Planning Initiative 3: Support bilingual and impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- ❖ **Planning Initiative 4:** As a form of **Fair Housing Enforcement**, routinely **inspect rental housing units** to ensure minimum standards for dwelling units are maintained.

Goal 4: Emergency Housing & Natural Disaster Preparedness.

Goal 4.1 – Prepare an emergency housing “plan of action” in an effort to assist the Communities of Gage County in providing temporary, short-term shelter to those affected by natural disaster, including post-disaster housing repair, reconstruction and/or household relocation plans. Utilize recommendations set forth in the *Nebraska Housing Impact Analysis*.

- **Action Step 1:** Assemble local, State and Federal “**Disaster Housing Partners**,” who will play a critical role in ensuring the provision of housing for persons and families affected by catastrophic natural disaster. **Partners** should include local governments, Gage County Emergency Management Agency, Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Nebraska Emergency Management Agency, Federal Emergency Management Agency, U.S. Department of Housing and Urban Development and United States Department of Agriculture-Rural Development.
- **Action Step 2:** Create and monitor a list of residential properties in Gage County requiring housing repair/rehabilitation or replacement due to flooding and other natural disasters to assist in securing needed funding, above and beyond insurance assistance to aid families.

SECTION 5: GAGE COUNTY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

- **Action Step 3:** Encourage local governments to review and revise comprehensive planning, land use, zoning and subdivision regulation documents as a means of **limiting or eliminating housing development in areas where a natural disaster, such as flooding, could frequently occur.**
- ❖ **Planning Initiative 1:** Develop a Gage County “**Emergency Operations Plan**” that includes initiatives for providing temporary housing for persons and families affected by natural disaster.
- ❖ **Planning Initiative 2:** Encourage local landlords to allow persons and families displaced by natural disaster to temporarily reside in vacant, non-occupied housing units. **NIFA has prepared a State-wide list of low-income housing tax credit properties that provide emergency housing to displaced persons and families due to natural disaster.**

Goal 5: Housing Study Implementation & Review.

Goal 5.1 – Maintain and regularly review this County-Wide Housing Study, in an effort to continue efficient, sustainable housing development.

- **Action Step 1:** An established **GC-WHP** and other local housing stakeholders should collaborate for an **annual review process of this Housing Study.** Local elected officials, governmental volunteers, community and economic development groups and local housing stakeholders and funders should be involved in this review.
- ❖ **Planning Initiative 1:** The **Housing Study** review should coincide with an annual review of other important, County-Wide planning documents such as the Comprehensive Plan, Zoning and Subdivision Regulations and other future community planning and economic development initiatives/master plans that are imperative to future development and qualities of life offered in Gage County.
- ❖ **Planning Initiative 2:** Ensure the **Housing Study** is made available, via several media outlets, to allow for public and private sector review and input.

SECTION 6:

AFFORDABLE HOUSING CONCEPTS, IMPLEMENTATION & FUNDING SOURCES/PARTNERSHIPS.

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SECTION 6 | AFFORDABLE HOUSING CONCEPTS, IMPLEMENTATION & FUNDING SOURCES/PARTNERSHIPS.

INTRODUCTION.

Section 6 of this **County-Wide Housing Study** provides a discussion of **affordable housing concepts and housing funding options** for Gage 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. Gage County and each Community can consider these and other successful affordable housing models in the development of needed housing.

HOUSING DEVELOPMENT IMPLEMENTATION.

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

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

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

SECTION 6: AFFORDABLE HOUSING CONCEPTS, IMPLEMENTATION & FUNDING SOURCES/PARTNERSHIPS.

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

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

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

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

AFFORDABLE HOUSING CONCEPTS.

A total of 322 new housing units have been targeted for Gage County by 2025. This would include up to **204 owner units** and **118 rental units.** Vacant land will need to be secured in or adjacent Gage County Communities for the proper development of various, needed housing types.

Identifying the unique restrictions on where new development can occur in each Gage County Community, such as river beds, flood plains and topographic issues, is important and necessary to determine proper locations for new housing developments. **Each Community should review their respective Comprehensive Plans, Future Land Use Maps and Annexation Policies, all in an effort to identify land for new housing developments.**



SECTION 6: AFFORDABLE HOUSING CONCEPTS, IMPLEMENTATION & FUNDING SOURCES/PARTNERSHIPS.

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

Each Community in Gage County should implement housing rehabilitation activities, including purchase-rehab-resale or re-rent programs. Gage County Communities have an estimated 1,351 housing structures rated in a “Fair” condition, or those likely in need of moderate to substantial rehabilitation. An additional 293 structures are rated as being in a “Poor” condition and will likely require demolition and replacement. The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land within each Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be set aside in an established **County-Wide Land Bank Program**.

The field analysis completed as a component of this **County-Wide Housing Study** included an overall assessment of the condition of the existing housing stock, with structural condition information obtained from the Gage County Assessor’s Office. All of the Communities in Gage County have **“pockets” or areas** where a majority of housing units are **in need of moderate to substantial rehabilitation**. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development.

Single family homes are being developed as **Credit-, or Lease-To-Own (CROWN)**, affordable housing options in Nebraska Communities, including the Sunset Crown homes in Beatrice. This housing option is typically funded with Low-Income Housing Tax Credits, administered by the Nebraska Investment Finance Authority, with the CROWN or Credit-To-Own Program, HOME Funds and/or Nebraska Affordable Housing Trust Funds, available through the Nebraska Department of Economic Development (NDED) and/or Affordable Housing Program funds, provided by the Federal Home Loan Bank. Also included in funding affordable single family homes is conventional financing and Tax Increment Financing. CROWN home examples in the Communities of Beatrice and Waverly, Nebraska are provided on **Page 6.6**.

Although reasonably modest by design, all in an effort to maximize the use of tax dollars, the single family home CROWN units provide all necessary living space for a family of up to six persons. Amenities could include, but not be limited to, three- or four-bedrooms, upper and lower level bathrooms, a great or family room, finished basement, kitchen, dining area and a single or double stall garage. The square footage of these affordable single family homes typically ranges from 1,200 to 1,400 square feet. These homes are usually constructed on lots of 12,000 to 16,000 square feet, allowing for ample yard space.

In a CROWN, or lease-to-own type program, a small percentage of the net monthly rent is set aside for eventual use by the tenant as a down payment to purchase the home. Net monthly rents for affordable single family homes range from \$685 to \$915, based on rental comparable and the level of affordability of the target population in the Community. Typically, CROWN single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI).

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 affordable homes, typically, ranges from \$155,000 to \$240,000. In a First-Time Homebuyers Program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of the purchase price.

Duplex/triplex rental housing is a popular affordable housing program in Nebraska, for 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 affordable duplex/triplex rental housing have traditionally ranged from \$595 to \$905, depending upon the local housing economics of the subject community.

SECTION 6: AFFORDABLE HOUSING CONCEPTS, IMPLEMENTATION & FUNDING SOURCES/PARTNERSHIPS.

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 1,000 to 1,400 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.

Immediate and housing alternatives are needed in Gage County as a solution to the Community’s growing population of families and workforce employees. Participants of the **County-Wide Housing “Listening Sessions,”** as well as **Survey** respondents, identified a large number of families and employees seeking affordable housing in Gage County, but due to a lack of units being provided, are moving into homes and apartments that do not meet their needs, are priced higher than their desired price or are located outside their Community of choice.

The following immediate housing alternatives would create additional housing choices in Gage County for persons and families of all income sectors. **It is recommended that local elected leadership, along with local public, private and non-profit housing groups, support this type of housing development through the identification of suitable lots, the approval of infill ordinances and design guideline review.**

Beatrice, Nebraska CROWN Homes (*Sunset Crown*)



Waverly, Nebraska CROWN Homes



INDEPENDENT DUPLEX APARTMENT EXAMPLE

The need for additional independent family and/or elderly duplex/triplex-type (shared-walls) apartments was discussed during meetings with the **County-Wide Housing Steering Committee** and the public **Listening Sessions**. An 18 unit residential development with nine separate duplexes in **Holdrege, Nebraska, Sunrise Lane, LLC**, designated for retirees and the elderly is a typical affordable housing program. Exteriors are constructed entirely of vinyl siding and brick. Sunrise Lane, LLC, is an ideal model of independent living elderly housing for low- to moderate-income households. Duplexes and townhomes of similar construction are also suitable for families of low- to moderate-income. Townhomes constructed in both Waverly and Falls City, Nebraska are provided on **Page 6.8** as examples of housing types that the Communities of Gage County could develop over the next five years.



Waverly and Falls City, Nebraska Townhomes



Infill Housing.

Infill housing serves the purpose of creating housing units on vacant lots, generally located in or near the center of the Community, that would otherwise be considered too small for today’s development standards. An advantage to this housing type is to make use of existing water, sewer and electrical utility lines already in place. Infill housing is widely considered to be a “smart growth” technique for Communities, with an average sale price that is generally lower than that of new residential subdivision development.

“Accessory” Housing (Tiny Houses).

Also known as “In-Law Suites” or “Granny Flats,” “Tiny Houses” are accessory housing providing additional housing opportunities in selected community neighborhoods. Accessory housing structures are growing in popularity in Communities dealing with issues pertaining to the displacement of low- to moderate-income residents. Some advantages to this housing unit type include property owners living on-site, construction not consuming additional land, an alternative to traditional apartment life and a reduced cost of construction when compared to conventional apartment development.



Tiny Houses in Beatrice, Nebraska.

Six 944-square foot “Tiny Houses” were constructed in the City of Beatrice in 2018. The “high-efficiency,” bungalow-style homes include two bedrooms, one-and-a-half baths and a finished basement. The homes were built to “fit” the surrounding neighborhood and come with a two-stall carport and a 10-by-12 foot outbuilding for storage. A target monthly rental rate of \$850 was set at the time of construction.

Conversion Housing.

Families meeting required guidelines established by the U.S. Department of Housing and Urban Development can apply for “conversion vouchers” that support families in public housing units being displaced due to demolition, transfer of ownership or unacceptable living conditions. Families are allowed to find a housing unit that is suitable for their needs and income whereby 30 percent of the family’s income and Housing Authority payment standard, or the gross rent, whichever is lower, is covered through a Housing Assistance Payments contract with the owner. It is important for the Communities of Gage County to provide a variety of safe, decent housing alternatives in the event a public housing complex falls victim to the previously mentioned scenarios of substandard housing.

Single Room Occupancy (SRO) Housing.

This housing type is typically developed as expanded dormitory-style housing and consisting of six, eight or more units per building. SRO housing is a suitable housing type for young professionals entering the workforce and serves as a type of transitional housing for young families. Major employers should see this housing type as an advantage to reduce the commute times of their employees and become active in its production through partnerships with local development corporations and developers.

FUNDING SOURCES & PARTNERSHIPS.

To produce new and upgrade existing renter and owner occupied housing in Gage County, **public/private partnerships** must occur to access affordable housing programs. These **partnerships** will help to reduce the cost of development and/or long-term operations. The following information identifies various funding sources, programs and strategies available to assist in financing future housing activities in the County. 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 Options.

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, to purchase land for commercial or industrial development and for the development of workforce housing.

Currently, the Cities of Beatrice and Wymore and the Village of Adams have designated “Redevelopment Areas.” These and other Communities would benefit greatly from being actively involved in providing TIF for new development projects.

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 a Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects.

The Communities of Beatrice and Wymore have Housing Authorities that provide elderly housing units for local residents.

Local Major Employers and/or Community Foundation Assistance.

A common occurrence today within many cities and counties nationwide is to have major local employers and community foundations directly involved in housing developments and improvements, in an effort to provide housing opportunities to low- and moderate-income persons and families. 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; and
- g) Single-Room Occupancy housing for new employees of major employers.

Local and regional lending institutions serving a particular community or county should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing of local housing programs. The previously described local funding options could be used separately or “pooled” together and utilized in equal proportions for the implementation of community-wide housing programs.

STATE PROGRAMS.

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

Nebraska Department of Economic Development (NDED).

The **2019 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

- \$22.3 Million – Community Development Block Grant
- \$5.1 Million – HOME Investment Partnership Fund
- \$597,000 – Housing Opportunities for Persons with AIDS
- \$977,000 – Emergency Solutions Grant Program
- \$4.8 Million – Federal Housing Trust Fund
- \$11.3 Million – Nebraska Affordable Housing Trust Fund
- \$3.4 Million – Homeless Shelter Assistance Trust Funds

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

SECTION 6: AFFORDABLE HOUSING CONCEPTS, IMPLEMENTATION & FUNDING SOURCES/PARTNERSHIPS.

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

Gage County is a member of the Southeast Nebraska Development District (SENDD), which provides community and economic development grant preparation and implementation activities, as well as technical assistance for a variety of community development needs such as water and wastewater improvements, community centers and recreation facilities and street and drainage improvements, among other community projects that enhance the quality of life.

Nebraska Affordable Housing Trust Fund (NAHTF).

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

LB 518-Rural Workforce Housing Investment Act/Rural Workforce Housing Fund (RWHF).

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

LB 794-Missing Middle Housing Act.

On January 8, 2020, Legislative Bill 794 “**Missing Middle Housing Act**” was first introduced to the Nebraska Legislature by the Urban Affairs Committee. The proposed Bill aims to “...*provide greater availability of affordable housing, increase residential density, promote more efficient and effective land use and create conditions for successful mass transit, bikeability, walkability and affordability in residential neighborhoods.*” If adopted, the Bill would limit local regulatory powers (amend local building zoning ordinances/regulations to comply with the Act) by allowing two, three- and four-family homes, as well as townhomes and “cottage clusters,” on all residential lots in cities of 5,000 residents or more.

LB 794 is part of a growing national trend in giving homeowners and builders regulatory relief with the aim of increasing home building and home affordability, and is very similar to a recently enacted Oregon law and recent proposals in Virginia and Maryland. Currently, 32 cities in Nebraska, including Beatrice, would be included under the provisions of LB 794.

Nebraska Historic Tax Credit (NHTC).

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

The **NHTC** establishes a \$15,000,000 tax credit pool, and the Nebraska State Historical Society (SHPO) has handled the annual allocation of the credits since 2015.

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

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

Basic provisions of the NHTC:

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

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA).

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

LB 884-State Low-Income Housing Tax Credit is another source of funding for affordable housing.

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

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

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

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

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

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

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

Midwest Housing Equity Group (MHEG).

MHEG was created in 1993 to secure equity capital to invest into affordable rental housing throughout Nebraska, Kansas, Iowa and Oklahoma. **MHEG** is a privately-owned non-profit corporation with a seven-member board of Directors and receives no federal or state dollars. **MHEG's** income is derived from its ability to obtain equity capital and investing into affordable housing properties. **MHEG** provides equity financing for the federal low income housing tax credit program, as defined in Section 42 of the Internal Revenue Code. In addition to tax credit syndication, **MHEG** staff provides technical assistance to developers, owners and management companies on the development/management of tax credit properties.

Midwest Housing Development Fund (MHDF).

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

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

The **Community Action Partnership** serving a particular Community or County can provide housing and weatherization programs in a specified service area. **Blue Valley Community Action (BVCA)** provides community social services, emergency services, family development and nutrition programs in Gage County. Communities in Gage County should work with **BVCA** to provide safe, accessible, affordable housing to its residents.

BVCA and the **Southeast Nebraska Affordable Housing Council** serve as **CHDOs** for **Gage County** regarding the provision of affordable housing. The **Nebraska Housing Developers Association** is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, economic and housing development grant administration is provided by **Southeast Nebraska Development District (SEND)**.

Nebraska Energy Office (NEO).

Low-Income Weatherization Assistance Program – This Federally funded program assists people with low-incomes by making energy improvements to their homes. The program is a State-wide effort carried out primarily by Nebraska Community Action Partnerships. The weatherization program concentrates on energy improvements which have the greatest impact on making recipient’s homes more energy efficient, thereby lowering their energy consumption. Eligible weatherization measures include caulking, weather stripping, ceiling, wall and floor insulation and furnace repair.

Nebraska Department of Health and Human Services (NDHHS).

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

REGIONAL FUNDING.

Federal Home Loan Bank.

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

FEDERAL FUNDING

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

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

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **Mortgage Insurance** – The **HUD 221(d)(4)** 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.

HUD 203(b) provides mortgage insurance for a person to purchase or refinance a principal residence. The mortgage loan is funded by a lending institution, such as a mortgage company, bank or savings and loan association and the mortgage is insured by HUD.

Section 203(k) Rehab Mortgage Insurance enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.

- **Section 811 Supportive Housing for Persons with Disabilities Program** – Through the Section 811 program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.
- **Section 202 Multifamily Health Care Program** – Helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.
- **Single Family Homeownership/Housing Counseling Agencies** – HUD provides free assistance through local housing counseling agencies where consumers can access information and counseling in regards to buying a home, refinancing a mortgage, saving a home from foreclosure and more.

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.
- c) **Section 504 Program** – Also known as the Home Repair Program, aims to provide loans for very-low-income homeowners to repair, improve or modernize their homes. The **504 Program** also provides grants, which can be issued to eligible seniors aged 62 and older, and may only be used for the removal of health and safety hazards.
- d) **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.”**
- e) **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.**
- f) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

Other Federal Funding.

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

SECTION 7:
GAGE COUNTY
FIVE-YEAR HOUSING ACTION PLAN.

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


OPPORTUNITY GROWS HERE

SECTION 7 | GAGE COUNTY FIVE-YEAR HOUSING ACTION PLAN.

INTRODUCTION.

The greatest challenge for Gage County, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. Overall, Gage County should target **322 new units; 204 owner units and 118 rental units, by 2025.**

The successful implementation of the “**Gage County Five-Year Housing Action Plan**” will begin with the preparation of reasonable, feasible housing projects. Such a Plan will address all aspects of housing, including new construction, housing rehabilitation, the removal of “bad” housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement.

Important to the cause for new and improved housing in Gage County will be the creation of **Housing Partnerships**, comprised of housing stakeholders throughout the County in the form of existing housing groups, local government and specific housing funding sources. *“The bigger the circle of Partners, the better the delivery of housing.” The following pages identify selected Gage County groups, organizations and funds/funding sources available to create new and preserve existing housing throughout the County.*



PLACE-BASED DEVELOPMENT COMPONENTS.

Each **Housing Program** identified in this **Gage County Housing Action Plan** should incorporate “**Place-Based**” development components, whereby development supports each community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements. The four general concepts of place-based development include the following:

ACCESS AND LINKAGES:

- Does the housing program have adequate accessibility and walkability to other neighborhoods and centers in the Community?
- What is the program’s proximity to local services and amenities?
- Can people utilize a variety of transportation modes, such as sidewalks, streets, automobiles, bicycles and public transit, to travel to and from the housing program?
- Is the housing program visible from other neighborhoods or parts of the city?
- Is public parking available for visitors to the housing program?

COMFORT AND IMAGE:

- Is the proposed housing program located in a safe neighborhood?
- Are there historic attributes to consider for the proposed housing program?
- Is the neighborhood of the proposed housing program clean and safe for all residents?
- Are there any environmental impacts that could hinder the development of a housing program?

USES AND ACTIVITIES:

- How will the proposed housing program be used? By young families and local workforce? By elderly or special needs populations?
- Are there amenities proposed, or existing and nearby to the housing program that will keep local residents active, including parks and recreation opportunities?
- Does the housing program include a central gathering space for program residents, as well as community residents?

SOCIABILITY:

- Will the housing program be developed in a way that will allow residents to socialize and interact with one another?
- Will people take pride in living at the proposed housing program?
- Are diverse populations encouraged to reside at the housing program?
- Does the housing program present a welcoming environment for both current and prospective residents?

HOUSING DEVELOPMENT PROGRAMS.

The following **Gage County Housing Action Plan** presents the “**priority**” housing programs proposed for the County and Communities during the next five years. Programs include housing units, both owner and rental units, for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the local housing stock. The **Plan** defines a purpose and estimated cost for each housing program and, where relevant, the estimated needed cost subsidy.

Each housing program should incorporate the previously discussed “**Place-Based**” development concepts, whereby development supports the Community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.



ORGANIZATIONAL/OPERATIONAL PROGRAMS

1. Maintain a **Gage County-Wide Housing Partnership (GC-WHP)** under the direction and guidance of the **Gage Area Growth Enterprise (NGage)** to promote and assist in implementing housing development activities in the County and each Community.

PURPOSE: Under the leadership of **NGage**, create a **GC-WHP** to plan, guide and implement **project-specific affordable housing projects**. To include the input and involvement of existing Gage County housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services.

ESTIMATED COST: \$25,000 Annually.

2. Create a **Gage County Land and Housing Bank Program**.

PURPOSE: To secure both land and housing for future housing development and redevelopment activities throughout Gage County.

ESTIMATED COST: \$200,000 Annually.

3. Organize a **Gage County-Wide Housing Investment Club**.

PURPOSE: Via the efforts of the **GC-WHP**, organize local funding and housing stakeholders to create a pool or bank of funds to invest in needed gap financing for local housing developments.

ESTIMATED COST: \$150,000 Annually.

4. Create an **Employer's Housing Assistance Program**, encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing.

PURPOSE: To encourage **Major Employers** in Gage County to partner and financially assist in developing housing programs identified in the **Housing Action Plan**, including first-time homebuyer and down payment assistance programs and collaboration of major employers to complete needed **workforce housing projects**.

ESTIMATED COST: \$175,000 Annually.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (CONTINUED)

5. Continue/Expand a **Continuum of (Housing) Residential Care Program** in the County, directed at residents 55+ years of age.

PURPOSE: To address all facets of **elderly housing needs and associated support services** in Gage County, including advocating for the development of all housing types and needed support services for elderly households, with emphasis on new construction and home rehabilitation and modification.

ESTIMATED COST: \$125,000 Annually.

6. Plan and implement an annual **Gage County Housing Summit**.

PURPOSE: The **GC-WHP**, with the assistance of **NGage** and local funders, should conduct an annual presentation of housing accomplishments and opportunities in Gage County.

ESTIMATED COST: \$5,000 Annually.

HOUSING PRESERVATION PROGRAMS

7. Create a **Gage County-Wide Housing Code Inspection and Rental Licensing Program**, with the assistance of and (partial) funding by participating municipalities.

PURPOSE: To provide a year-round, on-going housing inspection and enforcement and licensing program, to support a safe, affordable both owner and rental housing stock. Can combine with a **County-Wide Nuisance Abatement Program**.

ESTIMATED COST: \$200,000 Annually.

REQUIRED COST SUBSIDY: 75% or \$150,000.



HOUSING PRESERVATION PROGRAMS (CONTINUED)

8. County-Wide Single Family Owner Housing Rehabilitation Program, in Gage County Communities.

PURPOSE: Target up to **55 Units** for moderate to substantial rehabilitation at \$28,000 to \$42,000 per unit, to meet the needs of **low- to moderate-income households (0% to 80% AMI)**.

ESTIMATED COST: \$1,925,000.

REQUIRED COST SUBSIDY: 70% or \$1,347,500.



9. County-Wide Purchase and Demolition of up to 35 substandard, dilapidated housing units, in Gage County Communities.

PURPOSE: To remove 'bad' housing and purchase property to be credited to the Land & Housing Bank for the purpose new housing development.

ESTIMATED COST: \$2,975,000.

REQUIRED COST SUBSIDY: 70% or \$2,100,000.



10. County-Wide Owner and Rental Housing Purchase-Rehab-Resale/Re-Rent Program, target 80 Units, in Gage County Communities.

PURPOSE: Target **80 Units**, purchased with moderate rehabilitation for re-sale or re-rent by low- to moderate-income households (0% to 80% AMI).

ESTIMATED COST: \$15,200,000.

REQUIRED COST SUBSIDY: 50% or \$7,600,000.



HOUSING FOR ELDERLY/SENIOR POPULATIONS

11. Low- to Moderate-Income (31% to 80% AMI) Elderly (55+ Years) Rental Housing Initiative, 25 Units.

- Beatrice: 20 Units.*
- Other Communities: 5 Total Units.

*Includes Downtown Housing Initiative.

PURPOSE: Mixed income, two- bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of very low- to moderate- mixed-income elderly households.

ESTIMATED COST: \$4,000,000.

REQUIRED COST SUBSIDY: 70% or \$2,800,000.



12. Middle- to Upper-Income (81%+ AMI) Elderly (55+ Years) Rental Housing Initiative, 20 Units.

- Beatrice: 18 Units.*
- Other Communities: 2 Total Units.

*Includes Downtown Housing Initiative.

PURPOSE: Mixed income, two- bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of middle- to upper- mixed-income elderly households, with possible minimum supportive.

ESTIMATED COST: \$3,500,000.

REQUIRED COST SUBSIDY: 30% or \$1,050,000.



13. Moderate- to Upper-Income (61%+ AMI) Elderly (55+ Years) Homeownership Initiative, 52 Units.

- Beatrice: 32 Units.
- Adams: 5 Units.
- Wymore: 2 Units.
- Other Communities: 13 Total Units.

PURPOSE: Scattered site, mixed income, two & three-bedroom single family, and town home units, standard amenities, complete accessibility design, to meet the needs of moderate- to upper-income elderly households.

ESTIMATED COST: \$14,560,000.

REQUIRED COST SUBSIDY: 20% or \$2,912,000.



HOUSING FOR ELDERLY/SENIOR POPULATIONS (CONTINUED)

14. **Low- to Moderate-Income (31% to 80% AMI) Housing Rehabilitation/Modification Initiative, 16 Total Units.**

PURPOSE: Standard amenities, visitability and accessibility design, to meet the needs of very-low- to moderate-income, *Elderly and Special Population Households*.

ESTIMATED COST: \$720,000.

REQUIRED COST SUBSIDY: 85% or \$612,000.



HOUSING FOR FAMILIES/SPECIAL POPULATIONS

15. **Low- to Moderate-Income (31% to 80% AMI) Single Family Rental, CROWN Rent-to-Own Program, 12 Total Units, County-Wide.**

- Beatrice: 10 Units.

PURPOSE: Single development and/or scattered site, mixed-income, 3+-bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households. **Initiative should be combined with a Workforce Housing Development Program.**

ESTIMATED COST: \$2,800,000.

REQUIRED COST SUBSIDY: 55% or \$1,540,000.



16. **Very Low- to Moderate Income (0% to 80 % AMI) General Affordable Rental Housing Initiative, 27 Units.**

- Beatrice: 15 Units.*

- Other Communities: 12 Total Units.

PURPOSE: Scattered site, mixed income, multifamily apartments, town homes and/or duplexes, consisting of 2 & 3+ bedroom units with standard amenities, to meet the affordable rental housing needs of very low- to moderate-income households. **Initiative should be combined with a Workforce Housing Development Program.**

ESTIMATED COST: \$4,320,000.

REQUIRED COST SUBSIDY: 60% or \$2,592,000.



*Includes Downtown Housing Initiative.

HOUSING FOR FAMILIES/SPECIAL POPULATIONS (CONTINUED)

17. Middle- to Upper-Income (81%+ AMI) General Rental Housing Initiative, 20 Units.

- Beatrice: 16 Units.*
- Other Communities: 4 Total Units.

*Includes Downtown Housing Initiative.

PURPOSE: Scattered site, mixed income, multifamily apartments, town homes and/or duplexes, consisting of 2 & 3+ bedroom units with standard amenities, to meet the rental housing needs of middle- to upper-income households. **Initiative should be combined with a Workforce Housing Development Program.**

ESTIMATED COST: \$3,500,000.

REQUIRED COST SUBSIDY: 30% or \$1,050,000.



18. Moderate- to Upper-Income (61%+ AMI) Family Home-ownership Initiative, 122 Units:

- Beatrice: 45 Units.*
- Adams: 5 Units.
- Wymore: 2 Units.
- Other Communities/Balance of County: 70 Total Units.

*Includes Downtown Housing Initiative.

PURPOSE: Scattered site, mixed income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of moderate- to upper-income family households. **Initiative should be combined with a Workforce Housing Development Program.**

ESTIMATED COST: \$38,430,000.

REQUIRED COST SUBSIDY: 20% or \$7,686,000.



19. Very Low- to Moderate-Income (0% to 80% AMI) County-Wide Owner/Rental Housing Initiative for Special Populations, up to 14 Units, in Beatrice.

PURPOSE: Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable housing needs of persons with special needs. Needs to include persons with a **physical and/or chronic mental disability**. **May also include a housing program for Veterans utilizing a HUD-VASH Voucher.**

ESTIMATED COST: \$3,220,000.

REQUIRED COST SUBSIDY: 80% or \$2,576,000.



HOUSING FOR FAMILIES/SPECIAL POPULATIONS (CONTINUED)

20. Low- to Moderate-Income (31% to 80% AMI) Single Room Occupancy Housing Program, 10 rooms, two buildings (new construction and/or building retrofit), Beatrice.

PURPOSE: To meet the needs of low- to moderate-income, single person workforce households. **Initiative should be combined with a Workforce Housing Development Program.**

ESTIMATED COST: \$1,500,000.

REQUIRED COST SUBSIDY: 60% or \$900,000.



21. County-Wide - 10 Units of temporary shelter housing and/or transitional housing.

(Selected Communities.)

PURPOSE: For persons experiencing chronic homelessness or near-homelessness. **May also include a housing program for Veterans utilizing a HUD-VASH Voucher.**

ESTIMATED COST: \$1,450,000.

REQUIRED COST SUBSIDY: 90% or \$1,305,000.



22. County-Wide - Immediate and/or Alternative Housing Initiative – Create 10 to 12 units of rental housing.

(Selected Communities.)

PURPOSE: Develop rental housing for immediate/alternative housing needs, including accessory housing for families, “narrow lot” developments and small or tiny homes. **Initiative should be combined with a Workforce Housing Development Program** and relocations due to natural disasters.

ESTIMATED COST: \$1,200,000.

REQUIRED COST SUBSIDY: 60% or \$720,000.



LOCAL PLANNING INITIATIVE

23. Local Planning Initiative.

PURPOSE: Beatrice and other Gage County Communities update their Comprehensive Plan and Zoning & Subdivision Regulations, to enhance housing and other community and economic development activities.

ESTIMATED COST:

- **Beatrice:** \$50,000 to \$60,000.
- **Other Communities:** \$12,000 to \$20,000.



APPENDIX I: *GAGE COUNTY SURVEY RESULTS.*

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

 **Gage**
OPPORTUNITY GROWS HERE

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

COUNTY-WIDE CITIZEN SURVEY FOR GAGE COUNTY, NEBRASKA

Gage Area Growth Enterprise (NGage) is preparing a **County-Wide Housing Study** to determine both present and future housing needs in Gage County, during the next five years. **The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from NGage.** An important activity of the **Housing Study** is to ask about the housing needs of your Community and the County. **TOTAL SURVEYS: 377**

Where do you reside?

Answer	0%	100%	Number of Response(s)	Response Ratio
Adams			13	3.4 %
Barneston			2	<1 %
Beatrice			235	62.3 %
Blue Springs			8	2.1 %
Clatonia			1	<1 %
Cortland			3	<1 %
Filley			8	2.1 %
Holmesville			7	1.8 %
Liberty			1	<1 %
Odell			6	1.5 %
Pickrell			5	1.3 %
Virginia			3	<1 %
Wymore			21	5.5 %
Rural/Unincorporated Gage County)			31	8.2 %
Outside of Gage County (Identify)			23	6.1 %
No Response(s)			10	2.6 %
Totals			377	100%

If you do not live in Gage County, are you interested in moving to Gage County?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			39	10.3 %
No			47	12.4 %
No Response(s)			291	77.1 %
Totals			377	100%

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

Did you and your family move to Gage County from another County or State? If Yes, please indicate year of relocation and reason for relocation.

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			131	34.7 %
No			73	19.3 %
I already live in Gage County			139	36.8 %
No Response(s)			34	9.0 %
Totals			377	100%

In which of the following sectors are you employed?

Answer	0%	100%	Number of Response(s)	Response Ratio
Government			34	9.0 %
Non-Profit Organization			20	5.3 %
Retail & Wholesale Trade			17	4.5 %
Real Estate			13	3.4 %
Information			1	<1 %
Education			32	8.4 %
Leisure & Hospitality			2	<1 %
Transportation			12	3.1 %
Accommodation & Food			4	1.0 %
Finance			24	6.3 %
Manufacturing			20	5.3 %
Agricultural/Forestry Natural Resources			9	2.3 %
Administrative			5	1.3 %
Health Care/ Social Work			67	17.7 %
Utilities/ Construction			12	3.1 %
Professional/ Technical			24	6.3 %
Mining			1	<1 %
Arts/Entertainment			3	<1 %
Retired			31	8.2 %
Other			36	9.5 %
No Response(s)			10	2.6 %
Totals			377	100%

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

Gender

Answer	0%	100%	Number of Response(s)	Response Ratio
Male			93	24.6 %
Female			272	72.1 %
Prefer not to answer			2	<1 %
No Response(s)			10	2.6 %
Totals			377	100%

Age

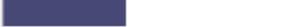
Answer	0%	100%	Number of Response(s)	Response Ratio
18-24			16	4.2 %
25-34			83	22.0 %
35-44			101	26.7 %
45-54			59	15.6 %
55-64			71	18.8 %
65-74			31	8.2 %
75-84			5	1.3 %
85+			0	0.0 %
No Response(s)			11	2.9 %
Totals			377	100%

Number of persons in your household?

Answer	0%	100%	Number of Response(s)	Response Ratio
1			33	8.7 %
2			135	35.8 %
3			54	14.3 %
4			88	23.3 %
5+			56	14.8 %
No Response(s)			11	2.9 %
Totals			377	100%

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

Please indicate your household income range for 2018.

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$50,000			77	20.4 %
\$50,000-\$74,999			92	24.4 %
\$75,000-\$99,999			69	18.3 %
\$100,000-\$149,999			82	21.7 %
\$150,000-\$199,999			26	6.8 %
\$200,000-\$249,999			7	1.8 %
\$250,000-\$299,999			4	1.0 %
\$300,000+			6	1.5 %
No Response(s)			14	3.7 %
Totals			377	100%

Which type of housing do you currently live in?

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family House (own)			265	70.2 %
Single Family House (rent)			37	9.8 %
Duplex/Triplex (own)			3	<1 %
Duplex/Triplex (rent)			7	1.8 %
Manufactured/Mobile Home (own)			1	<1 %
Manufactured/Mobile Home (rent)			0	0.0 %
Townhome (own)			2	<1 %
Townhome (rent)			2	<1 %
Rental Apartment			4	1.0 %
Condominium			0	0.0 %
Acreage			42	11.1 %
Tiny Home			0	0.0 %
Upper Level/ Downtown			0	0.0 %
Row Housing			0	0.0 %
Other			3	<1 %
No Response(s)			11	2.9 %
Totals			377	100%

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

As a renter, what are the top issues or barriers with obtaining affordable, suitable housing for your household? Check all that apply. If you are an owner, please skip to Question #11.

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			4	6.8 %
Lack of adequate public transportation			3	5.1 %
Lack of knowledge of fair housing rights			5	8.6 %
Cost of rent			42	72.4 %
Restrictive zoning/building codes			3	5.1 %
Job status			6	10.3 %
Attitudes of landlords and neighbors			21	36.2 %
Lack of availability of decent rental units in your price range			35	60.3 %
Use of background checks			6	10.3 %
Excessive application fees and/or rental deposits			12	20.6 %
Cost of utilities			18	31.0 %
Lack of educational resources about tenant responsibilities			3	5.1 %
Age and condition of existing rental housing			14	24.1 %
Other			13	22.4 %
Totals			58	100%

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

As an owner, what are the top issues or barriers you experience with obtaining affordable, suitable housing for your household? Check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			8	2.9 %
Lack of adequate public transportation			5	1.8 %
Lack of knowledge of fair housing rights			6	2.2 %
Housing prices			106	38.9 %
Restrictive zoning/building codes			29	10.6 %
Job status			21	7.7 %
Attitudes of immediate neighbors			27	9.9 %
Mortgage lending application requirements			24	8.8 %
Excessive down payment/closing costs			52	19.1 %
Cost of utilities			64	23.5 %
Lack of educational resources about homeowner responsibilities			5	1.8 %
Cost of homeowners insurance			42	15.4 %
Lack of sufficient homes for sale			91	33.4 %
Age and condition of existing housing			81	29.7 %
Other			41	15.0 %
Totals			272	100%

Are you satisfied with your current housing situation? If no, please explain.

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			244	64.7 %
No			34	9.0 %
No Response(s)			99	26.2 %
Totals			377	100%

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

Please rate the level of need for each housing type for Gage County.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed, 4 = Sufficient Supply

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Housing for Low-Income Families					269	2.0
Housing for Middle-Income Families					277	1.6
Housing for Upper-Income Families					269	2.8
Housing for Single Parent Families					267	1.8
Housing for Existing/New Employees					262	1.9
Residential Acreages					262	2.1
Single Family Housing					266	1.9
General Rental Housing					268	1.9
Manufactured Homes					262	2.5
Mobile Homes					262	3.0
Condominiums/ Townhomes					264	2.4
Duplex Housing					258	2.2
Apartment Complexes (4 to 12 Units per Complex)					263	2.2
Rehabilitation of Owner-Occupied Housing					260	1.9
Rehabilitation of Renter-Occupied Housing					259	1.9
Housing choices for first-time homebuyers					266	1.8
Single Family Rent-To-Own: Short Term (3-5 Years)					258	2.0
Single Family Rent-To-Own: Long Term (6-15 Years)					259	2.0

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

CONTINUED: Please rate the level of need for each housing type for Gage County.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed, 4 = Sufficient Supply

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Duplex/Townhouse Rent-To-Own: Short Term (3-5 Years)					257	2.3
Duplex/Townhouse Rent-To-Own: Long Term (6-15 Years)					257	2.3
One-Bedroom Apartment or House					257	2.3
Two-Bedroom Apartment or House					258	1.9
Three+-Bedroom Apartment or House					261	1.7
Independent Living Housing for Persons with a Mental/Physical Disability					251	2.1
Group Home Housing for Persons with a Mental/Physical Disability					252	2.3
Housing in Downtown					255	2.4
Retirement Housing (Rental)					259	2.2
Retirement Housing (Owner/Purchase)					254	2.3
Retirement Housing for Lower-Income Elderly Persons					261	1.9
Retirement Housing for Middle-Income Elderly Persons					265	2.0
Retirement Housing for Upper-Income Elderly Persons					258	2.5
Licensed Assisted Living w/ Specialized Services (health care, food prep, recreation, etc.)					260	2.2
Single Room Occupancy Housing (Boarding Homes)					256	2.5
Short-Term Emergency Shelters (30 Days or Less)					254	2.0
Long-Term Shelters					250	2.2
Transitional/ Temporary Housing					254	2.1
Housing for Persons with Chronic Illness, including Alcohol/Substance Abuse					252	2.1
Other (Please Comment)					73	2.6

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

If you are currently a renter and would like to become a homeowner, or if you are currently an owner and desire to upgrade or change housing in the next five years, please complete the following questions.

Where would you like to purchase or rent a home?

Answer	0%	100%	Number of Response(s)	Response Ratio
Adams			6	1.5 %
Barneston			0	0.0 %
Beatrice			89	23.6 %
Blue Springs			4	1.0 %
Clatonia			1	<1 %
Cortland			10	2.6 %
Filley			2	<1 %
Holmesville			1	<1 %
Liberty			0	0.0 %
Odell			5	1.3 %
Pickrell			8	2.1 %
Virginia			0	0.0 %
Wymore			5	1.3 %
Rural/Unincorporated Gage County			35	9.2 %
Outside of Gage County (please identify)			26	6.8 %
No Response(s)			185	49.0 %
Totals			377	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			97	25.7 %
Mobile Home			3	<1 %
Attached Townhouse or Duplex/Triplex Unit			12	3.1 %
Patio Home (Slab Home)			1	<1 %
Residential Acreage			46	12.2 %
I plan to remain where I am			56	14.8 %
No Response(s)			162	42.9 %
Totals			377	100%

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

How many bedrooms will your family need?

Answer	0%	100%	Number of Response(s)	Response Ratio
One			5	1.3 %
Two			45	11.9 %
Three			90	23.8 %
Four or More			67	17.7 %
No Response(s)			170	45.0 %
Totals			377	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$100K			64	16.9 %
\$100K-\$175K			69	18.3 %
\$176K-\$250K			40	10.6 %
\$251K+			33	8.7 %
No Response(s)			171	45.3 %
Totals			377	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			13	3.4 %
\$400 to \$600			53	14.0 %
\$601 to \$800			48	12.7 %
\$801 to \$950			23	6.1 %
\$951 to \$1,100			21	5.5 %
\$1,101+			32	8.4 %
No Response(s)			187	49.6 %
Totals			377	100%

Did your place of residence experience any damage due to the Spring and Summer 2019 rain and flooding? If Yes, please explain.

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			28	11.4 %
No			217	88.5 %
Totals			245	100%

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			203	53.8 %
No			60	15.9 %
No Response(s)			114	30.2 %
Totals			377	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			177	46.9 %
No			83	22.0 %
No Response(s)			117	31.0 %
Totals			377	100%

Are you in favor of your Community establishing a local program that would purchase and remove dilapidated houses, making lots available for a family or individual to build owner or rental housing?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			248	65.7 %
No			16	4.2 %
No Response(s)			113	29.9 %
Totals			377	100%

Are you in favor of your Community securing State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			240	63.6 %
No			23	6.1 %
No Response(s)			114	30.2 %
Totals			377	100%

Are you in favor of your Community securing State and/or Federal grant dollars to provide down payment assistance to first-time home buyers?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			207	54.9 %
No			56	14.8 %
No Response(s)			114	30.2 %
Totals			377	100%

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

If you are 55+ years of age, please complete the following questions. Otherwise, please skip to the end of the Survey.

Which of the following additional housing types are needed in Gage County, for persons 55+ years of age, during the next five years. Check the top three (3).

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			55	43.3 %
Duplex - Rent			46	36.2 %
Duplex - Purchase			32	25.1 %
Town Home - Rent			42	33.0 %
Town Home - Purchase			39	30.7 %
Nursing Home/Long-Term Care			31	24.4 %
Apartment - Purchase			12	9.4 %
Assisted Living Housing			46	36.2 %
One-Bedroom Apartment - Rent			16	12.5 %
Two-Bedroom Apartment - Rent			33	25.9 %
Tiny Home			25	19.6 %
Upper Level/ Downtown			13	10.2 %
Row Housing			3	2.3 %
Other			6	4.7 %
Totals			127	100%

Please rate the quality of the following Support

Services for Seniors in Gage County.

1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Case Management/Legal Aid					103	2.1
Cultural/Language Assistance					98	1.9
Continuing Education Opportunities					105	2.5
Employment Opportunities					107	2.2
Adult Care Services					105	2.2
Alcohol/Drug Abuse Services					103	1.9
Food/Meals-On-Wheels					107	2.7
Home Health & Memory Care					106	2.5
Counseling Services					107	2.3
Disability Aid					102	2.1

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

CONTINUED: Please rate the quality of the following Support

Services for Seniors in Gage County.

1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Home Repair/Rehabilitation Services					107	2.0
Transportation/Auto Repair					107	2.2
Finance Assistance/Management					103	2.0
Health Services (Mental, Physical, etc.)					107	2.4
Law Enforcement					105	2.8
Senior Social & Recreational Activities					109	2.4
Housing (Permanent, Transitional, etc)					107	2.3
Emergency Transportation					108	2.6
Volunteer Opportunities					107	2.6
Specialized Housing Services (Veterans, Homeless, etc.)					105	1.8

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

If you plan to change housing within the next five years, which of the following types would you be most interested in moving to? Check three (3).

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			65	65.0 %
Duplex - Rent			16	16.0 %
Duplex - Purchase			18	18.0 %
Town Home - Rent			20	20.0 %
Town Home - Purchase			29	28.9 %
Nursing Home/Long-Term Care			2	2.0 %
Apartment - Purchase			3	3.0 %
Assisted Living Housing			5	5.0 %
One-Bedroom Apartment - Rent			3	3.0 %
Two-Bedroom Apartment - Rent			14	14.0 %
Tiny Home			10	10.0 %
Upper Level/ Downtown			10	10.0 %
Row Housing			1	1.0 %
Other			7	7.0 %
Totals			100	100%

WORKFORCE HOUSING NEEDS SURVEY

Gage Area Growth Enterprise (NGage) is preparing a **County-Wide Housing Study** to determine both present and future housing needs in Gage County, during the next five years. **The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from NGage.** We would appreciate you completing and returning the following Survey to your employer by Wednesday, October 23rd. **TOTAL SURVEYS: 386**

Where do you currently reside?

Answer	0%	100%	Number of Response(s)	Response Ratio
Adams			3	<1 %
Barneston			0	0.0 %
Beatrice			238	61.6 %
Blue Springs			1	<1 %
Clatonia			0	0.0 %
Cortland			3	<1 %
Filley			7	1.8 %
Holmesville			3	<1 %
Liberty			0	0.0 %
Odell			10	2.5 %
Pickrell			10	2.5 %
Virginia			2	<1 %
Wymore			20	5.1 %
Rural/Unincorporated Gage County			27	6.9 %
Outside of Gage County (Identify)			47	12.1 %
No Response(s)			15	3.8 %
Totals			386	100%

If you do not reside in Gage County, are you interested in moving to Gage County? Why or why not?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			8	2.0 %
No			40	10.3 %
I already live in Gage County			312	80.8 %
No Response(s)			26	6.7 %
Totals			386	100%

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

Do you commute to Gage County for work?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			100	25.9 %
No			260	67.3 %
No Response(s)			26	6.7 %
Totals			386	100%

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than 10 Minutes			43	11.1 %
10-20 Minutes			31	8.0 %
21-30 Minutes			24	6.2 %
31-40 Minutes			18	4.6 %
41-50 Minutes			17	4.4 %
51-60 Minutes			1	<1 %
61+ Minutes			1	<1 %
No Response(s)			251	65.0 %
Totals			386	100%

Number of persons in your household?

Answer	0%	100%	Number of Response(s)	Response Ratio
1			33	8.5 %
2			124	32.1 %
3			79	20.4 %
4			86	22.2 %
5 or More			54	13.9 %
No Response(s)			10	2.5 %
Totals			386	100%

Do you rent, or are you a homeowner?

Answer	0%	100%	Number of Response(s)	Response Ratio
Rent			63	16.3 %
Own			310	80.3 %
No Response(s)			13	3.3 %
Totals			386	100%

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

How much is your monthly rent or mortgage payment?

Answer	0%	100%	Number of Response(s)	Response Ratio
\$0-\$499			104	26.9 %
\$500-\$649			61	15.8 %
\$650-\$799			56	14.5 %
\$800-\$949			41	10.6 %
\$950-\$1,099			23	5.9 %
\$1,100-\$1,249			33	8.5 %
\$1,250+			47	12.1 %
No Response(s)			21	5.4 %
Totals			386	100%

Are you satisfied with your current housing situation? If no, why not?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			322	83.4 %
No			55	14.2 %
No Response(s)			9	2.3 %
Totals			386	100%

Please indicate your total household income range.

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$50,000			65	16.8 %
\$50,000-\$74,999			86	22.2 %
\$75,000-\$99,999			71	18.3 %
\$100,000-\$149,999			82	21.2 %
\$150,000-\$199,999			40	10.3 %
\$200,000-\$249,999			11	2.8 %
\$250,000-299,999			4	1.0 %
\$300,000+			9	2.3 %
No Response(s)			18	4.6 %
Totals			386	100%

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

If you are a renter, what are the issues or barriers you experience with obtaining affordable, suitable housing for your household? If you are a homeowner, please skip to Question #12.

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			2	3.1 %
Lack of adequate public transportation			4	6.3 %
Lack of knowledge of fair housing rights			4	6.3 %
Cost of rent			37	58.7 %
Restrictive zoning/building codes			4	6.3 %
Job status			5	7.9 %
Attitudes of landlords & neighbors			12	19.0 %
Lack of availability of decent rental units in your price range			34	53.9 %
Use of background checks			1	1.5 %
Excessive application fees and/or rental deposits			10	15.8 %
Cost of utilities			12	19.0 %
Lack of educational resources about tenant responsibilities			2	3.1 %
Age and condition of existing rental housing			17	26.9 %
Other			12	19.0 %
Totals			63	100%

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

If you are a homeowner, what are the issues or barriers you experience with obtaining affordable, suitable housing for your household?

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			5	1.8 %
Lack of adequate public transportation			6	2.2 %
Lack of knowledge of fair housing rights			9	3.3 %
Housing prices			81	30.0 %
Restrictive zoning/building codes			21	7.7 %
Job status			21	7.7 %
Attitudes of immediate neighbors			30	11.1 %
Mortgage lending application requirements			21	7.7 %
Excessive down payment/closing costs			52	19.2 %
Cost of utilities			66	24.4 %
Lack of educational resources about homeowner responsibilities			7	2.5 %
Cost of homeowners insurance			58	21.4 %
Lack of sufficient homes for sale			62	22.9 %
Cost of Real Estate Taxes			122	45.1 %
Age and condition of existing housing			66	24.4 %
Other			38	14.0 %
Totals			270	100%

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

If you are currently a homeowner or renter and would like to upgrade or change housing in the next five years, please complete the following questions. If not, please scroll to the end to finish.

Where would you like to purchase or rent a home? Check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Adams			15	6.1 %
Barneston			1	<1 %
Beatrice			118	48.5 %
Blue Springs			0	0.0 %
Clatonia			5	2.0 %
Cortland			16	6.5 %
Filley			12	4.9 %
Holmesville			7	2.8 %
Liberty			0	0.0 %
Odell			5	2.0 %
Pickrell			26	10.6 %
Virginia			2	<1 %
Wymore			6	2.4 %
Rural/Unincorporated Gage County			65	26.7 %
Outside of Gage County (Identify)			64	26.3 %
Totals			243	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			133	34.4 %
Attached Townhouse or Duplex/Triplex Unit			8	2.0 %
Residential Acreage			59	15.2 %
Mobile Home			1	<1 %
Patio Home (slab home)			0	0.0 %
Tiny Home			1	<1 %
Upper Level/ Downtown			1	<1 %
Row Housing			0	0.0 %
I plan to remain where I am			71	18.3 %
No Response(s)			112	29.0 %
Totals			386	100%

APPENDIX I: GAGE COUNTY SURVEY RESULTS.

How many bedrooms will your family need?

Answer	0%	100%	Number of Response(s)	Response Ratio
1			8	2.0 %
2			60	15.5 %
3			102	26.4 %
4+			98	25.3 %
No Response(s)			118	30.5 %
Totals			386	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$100K			86	22.2 %
\$100K to \$175K			107	27.7 %
\$176K to \$250K			35	9.0 %
\$251K+			37	9.5 %
No Response(s)			121	31.3 %
Totals			386	100%

What is the most your family could afford for monthly rent, which doesn't include monthly utilities?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			29	7.5 %
\$400 to \$600			60	15.5 %
\$601 to \$800			59	15.2 %
\$801 to \$950			29	7.5 %
\$951 to \$1,100			23	5.9 %
\$1,101+			41	10.6 %
No Response(s)			145	37.5 %
Totals			386	100%

APPENDIX II: *GAGE COUNTY TABLE PROFILE.*

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



OPPORTUNITY GROWS HERE

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

	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2025</u>	<u>% Change 2020-2025</u>
Gage County:	22,993	22,311	21,577	21,599	+0.4%
Beatrice:	12,496	12,459	12,299	12,330	+0.7%
Adams:	489	573	620	636	+2.6%
Barneston:	122	116	106	98	-7.5%
Blue Springs:	383	331	313	302	-3.5%
Clatonia:	275	231	215	201	-6.5%
Cortland:	488	482	462	465	+0.6%
Filley:	174	132	123	115	-6.5%
Liberty:	86	76	73	68	-6.8%
Odell:	345	307	290	285	-1.7%
Pickrell:	182	199	188	180	-4.2%
Virginia	67	60	58	57	-1.7%
Wymore	1,656	1,457	1,370	1,356	-1.0%
Balance of County:	6,230	5,888	5,460	5,506	+0.8%

2018 U.S. Census Population Estimates:

Gage Co. – 21,493; **Beatrice** – 12,274; **Adams** – 611; **Barneston** – 110; **Blue Springs** – 316; **Clatonia** – 218; **Cortland** – 473; **Filley** – 127; **Liberty** – 73; **Odell** – 293; **Pickrell** – 191; **Virginia** – 58; **Wymore** – 1,342; **Balance of County** – 5,407.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2020.

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

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Gage County:	2000	22,993	1,036	21,957	9,316	2.35
	2010	22,311	523	21,988	9,422	2.33
	2020	21,577	592	20,985	9,304	2.25
	2025	21,599	601	20,998	9,330	2.25
Beatrice:	2000	12,496	391	12,105	5,395	2.24
	2010	12,459	193	12,266	5,509	2.23
	2020	12,299	274	12,025	5,465	2.20
	2025	12,330	288	12,042	5,480	2.20
Adams:	2000	489	89	420	187	2.25
	2010	573	107	466	197	2.37
	2020	620	113	507	208	2.43
	2025	636	118	518	212	2.44
Barneston:	2000	122	0	122	49	2.49
	2010	116	0	116	48	2.42
	2020	106	0	106	44	2.39
	2025	98	0	98	41	2.37
Blue Springs:	2000	383	0	383	166	2.31
	2010	331	0	331	147	2.25
	2020	313	0	313	142	2.20
	2025	302	0	302	138	2.19

CONTINUED:

**TABLE 2 (CONTINUED)
 SPECIFIC HOUSEHOLD CHARACTERISTICS
 GAGE COUNTY & COMMUNITIES, NEBRASKA
 2000-2025**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Clatonia:	2000	275	0	275	120	2.29
	2010	231	0	231	109	2.12
	2020	215	0	215	103	2.08
	2025	201	0	201	98	2.05
Cortland:	2000	488	0	488	198	2.46
	2010	482	0	482	204	2.36
	2020	462	0	462	200	2.31
	2025	465	0	465	201	2.31
Filley:	2000	174	0	174	73	2.38
	2010	132	0	132	61	2.16
	2020	123	0	123	56	2.16
	2025	115	0	115	53	2.15
Liberty:	2000	86	0	86	34	2.53
	2010	76	0	76	29	2.62
	2020	73	0	73	27	2.66
	2025	68	0	68	25	2.66
Odell:	2000	345	0	345	142	2.43
	2010	307	0	307	133	2.31
	2020	290	0	290	127	2.27
	2025	285	0	285	125	2.27

CONTINUED:

TABLE 2 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2025

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Pickrell:	2000	182	0	182	78	2.33
	2010	199	0	199	84	2.37
	2020	188	0	188	81	2.30
	2025	180	0	180	78	2.29
Virginia:	2000	67	0	67	31	2.16
	2010	60	0	60	29	2.07
	2020	58	0	58	25	2.32
	2025	57	0	57	23	2.48
Wymore:	2000	1,656	51	1,605	713	2.25
	2010	1,457	44	1,413	647	2.18
	2020	1,370	37	1,333	620	2.15
	2025	1,356	29	1,327	617	2.15
Balance of County:	2000	6,230	505	5,725	2,130	2.68
	2010	5,888	179	5,709	2,245	2.54
	2020	5,460	164	5,296	2,206	2.40
	2025	5,506	153	5,353	2,239	2.39

*2013-2017 American Community Survey estimated group quarters population: 252.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2020.

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

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Gage County:	2000	9,316	6,631	71.2%	2,685	28.8%
	2010	9,422	6,700	71.1%	2,722	28.9%
	2020	9,304	6,590	70.8%	2,714	29.2%
	2025	9,330	6,596	70.7%	2,734	29.3%
Beatrice:	2000	5,395	3,497	64.8%	1,898	35.2%
	2010	5,509	3,495	63.4%	2,014	36.6%
	2020	5,465	3,421	62.6%	2,044	37.4%
	2025	5,480	3,421	62.4%	2,059	37.6%
Adams:	2000	187	140	74.9%	47	25.1%
	2010	197	145	73.6%	52	26.4%
	2020	208	152	73.0%	56	27.0%
	2025	212	154	72.7%	58	27.3%
Barneston:	2000	49	43	87.8%	6	12.2%
	2010	48	35	72.9%	13	27.1%
	2020	44	31	70.1%	13	29.9%
	2025	41	28	69.1%	13	30.9%
Blue Springs:	2000	166	133	80.1%	33	19.9%
	2010	147	116	78.9%	31	21.1%
	2020	142	110	77.5%	32	22.5%
	2025	138	106	76.8%	32	23.2%

CONTINUED:

**TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2025**

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Clatonia:	2000	120	104	86.7%	16	13.3%
	2010	109	87	79.8%	22	20.2%
	2020	103	80	77.7%	23	22.3%
	2025	99	75	75.8%	24	24.2%
Cortland:	2000	198	172	86.9%	26	13.1%
	2010	204	170	83.3%	34	16.7%
	2020	200	164	82.2%	36	17.8%
	2025	201	163	81.2%	38	18.8%
Filley:	2000	73	66	90.4%	7	9.6%
	2010	61	53	86.9%	8	13.1%
	2020	56	48	85.1%	8	14.9%
	2025	53	45	84.2%	8	15.8%
Liberty:	2000	34	30	88.2%	4	11.8%
	2010	29	24	82.8%	5	17.2%
	2020	27	21	79.6%	6	20.4%
	2025	25	20	78.4%	5	21.6%
Odell:	2000	142	118	83.1%	24	16.9%
	2010	133	112	84.2%	21	15.8%
	2020	127	108	84.9%	19	15.1%
	2025	125	107	85.4%	18	14.6%

CONTINUED:

TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2025

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Pickrell:	2000	78	71	91.0%	7	9.0%
	2010	84	72	85.7%	12	14.3%
	2020	81	67	82.8%	14	17.2%
	2025	78	64	81.8%	14	18.2%
Virginia:	2000	31	31	100.0%	0	0.0%
	2010	29	23	79.3%	6	20.7%
	2020	25	20	80.0%	5	20.0%
	2025	23	18	77.9%	5	22.1%
Wymore:	2000	713	537	75.3%	176	24.7%
	2010	647	471	72.8%	176	27.2%
		620	443	71.4%	177	28.6%
		2020	435	70.5%	182	29.5%
		2025				
Balance of County:	2000	2,130	1,689	79.2%	441	20.8%
	2010	2,245	1,897	84.5%	328	15.5%
	2020	2,206	1,925	87.2%	281	12.8%
	2025	2,239	1,960	87.5%	279	12.5%

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

APPENDIX II: GAGE COUNTY TABLE PROFILE.

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

<u>Gage County age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	6,162	5,584	-578	5,162	4,959	-203
20-34	3,649	3,397	-252	3,222	3,178	-44
35-54	6,594	6,059	-535	5,793	5,597	-196
55-64	2,174	2,945	+771	3,114	3,359	+245
65-74	2,036	2,003	-33	2,015	2,112	+97
75-84	1,650	1,544	-106	1,474	1,536	+62
85+	728	779	+51	807	859	+52
TOTALS	22,993	22,311	-682	21,577	21,599	+22
Median Age	39.9	43.7	+3.8	44.2	45.0	+0.8
<u>Beatrice age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	3,280	3,085	-195	2,915	2,835	-80
20-34	2,128	2,167	+39	2,180	2,200	+20
35-54	3,315	3,124	-191	3,076	2,985	-91
55-64	1,117	1,540	+423	1,613	1,735	+122
65-74	1,104	1,106	+2	1,106	1,130	+24
75-84	1,045	938	-107	900	918	+18
85+	507	499	-8	509	527	+18
TOTALS	12,496	12,459	-37	12,299	12,390	+91
Median Age	39.9	42.6	+2.7	43.3	44.3	+1.0
<u>Adams age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	108	147	+39	159	163	+4
20-34	91	105	+14	116	120	+4
35-54	96	116	+20	127	131	+4
55-64	19	43	+24	48	49	+1
65-74	48	36	-12	38	40	+2
75-84	63	59	-4	61	61	+0
85+	64	67	+3	71	72	+1
TOTALS	489	573	+0	620	636	+16
Median Age	45.3	40.8	-4.5	41.4	42.1	+0.7

CONTINUED:

APPENDIX II: GAGE COUNTY TABLE PROFILE.

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

<u>Barneston age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	34	28	-6	22	19	-3
20-34	9	17	+8	17	17	+0
35-54	50	42	-8	37	33	-4
55-64	8	14	+6	16	17	+1
65-74	12	7	-5	6	5	-1
75-84	8	7	-1	7	7	+0
85+	<u>1</u>	<u>1</u>	<u>+0</u>	<u>1</u>	<u>0</u>	<u>-1</u>
TOTALS	122	116	-6	106	98	-8
Median Age	40.5	45.0	+4.5	45.8	46.9	+1.1
<u>Blue Springs age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	101	68	-33	55	45	-10
20-34	53	39	-14	31	24	-7
35-54	116	104	-12	100	93	-7
55-64	51	44	-7	41	39	-2
65-74	36	48	+12	58	70	+12
75-84	24	19	-5	18	20	+2
85+	<u>2</u>	<u>9</u>	<u>+7</u>	<u>11</u>	<u>11</u>	<u>+0</u>
TOTALS	383	331	-52	313	302	-11
Median Age	42.2	49.3	+7.1	50.2	51.7	+1.5
<u>Clatonia age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	72	48	-24	36	22	-14
20-34	38	49	+11	51	51	+0
35-54	86	65	-21	55	41	-14
55-64	23	34	+11	35	43	+8
65-74	16	21	+5	22	25	+3
75-84	37	8	-29	9	10	+1
85+	<u>3</u>	<u>6</u>	<u>+3</u>	<u>7</u>	<u>9</u>	<u>+2</u>
TOTALS	275	231	-44	215	201	-14
Median Age	41.7	46.2	+4.5	46.9	48.4	+1.5

CONTINUED:

APPENDIX II: GAGE COUNTY TABLE PROFILE.

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

<u>Cortland age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	133	124	-9	114	105	-9
20-34	97	81	-16	73	65	-8
35-54	134	136	+2	132	129	-3
55-64	49	54	+5	55	61	+6
65-74	37	50	+13	58	67	+9
75-84	33	27	-6	20	24	+4
85+	5	10	+5	10	14	+4
TOTALS	488	482	-6	462	465	+3
Median Age	37.1	40.4	+3.3	48.2	49.8	+1.6
<u>Filley age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	48	31	-17	26	21	-5
20-34	18	14	-4	14	11	-3
35-54	54	38	-16	34	29	-5
55-64	18	13	-5	12	10	-2
65-74	21	16	-5	16	18	+2
75-84	12	14	+2	14	17	+3
85+	3	6	+3	7	9	+2
TOTALS	174	132	-42	123	115	-8
Median Age	42.4	47.5	+5.1	48.5	50.2	+1.7
<u>Liberty age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	26	25	-1	23	22	-1
20-34	7	10	+3	10	8	-2
35-54	31	17	-14	15	11	-4
55-64	9	16	+7	16	17	+1
65-74	8	6	-2	6	7	+1
75-84	4	1	-3	2	2	+0
85+	1	1	+0	1	1	+0
TOTALS	86	76	-10	73	68	-5
Median Age	39.7	37.5	-2.2	38.3	40.2	+1.9

CONTINUED:

APPENDIX II: GAGE COUNTY TABLE PROFILE.

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

<u>Odell age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	109	83	-26	75	70	-5
20-34	50	38	-12	31	27	-4
35-54	85	73	-12	68	61	-7
55-64	27	43	+16	47	52	+5
65-74	39	34	-5	31	32	+1
75-84	26	21	-5	22	24	+2
85+	9	15	+6	16	19	+3
TOTALS	345	307	-38	290	285	-5
Median Age	39.4	44.6	+5.2	45.3	47.2	+1.9
<u>Pickrell age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	42	57	+15	59	57	-2
20-34	34	35	+1	33	30	-3
35-54	50	45	-5	42	33	-9
55-64	27	23	-4	22	17	-5
65-74	14	23	+9	24	26	+2
75-84	12	10	-2	10	9	-1
85+	3	6	+3	7	8	+1
TOTALS	182	199	+17	188	180	-8
Median Age	39.5	36.8	-2.7	37.5	38.3	+0.8
<u>Virginia age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	12	13	+1	13	14	+1
20-34	14	9	-5	6	6	+0
35-54	20	20	+0	21	22	+1
55-64	7	7	+0	7	6	-1
65-74	9	6	-3	6	5	-1
75-84	5	4	-1	4	4	+0
85+	0	1	+1	1	1	+0
TOTALS	67	60	-7	58	57	-1
Median Age	41.5	45.5	+4.0	46.1	47.0	+0.9

CONTINUED:

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

<u>Wymore age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	433	353	-80	319	302	-17
20-34	248	189	-59	149	140	-9
35-54	395	387	-8	378	371	-7
55-64	160	188	+28	215	232	+17
65-74	186	152	-34	143	138	-5
75-84	150	118	-32	98	102	+4
85+	84	70	-14	68	71	+3
TOTALS	1,656	1,457	-199	1,370	1,356	-14
Median Age	41.7	46.8	+5.1	47.6	49.6	+2.0
<u>Balance of County age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025 Change</u>
19 and Under	1,764	1,522	-242	1,346	1,284	-62
20-34	862	644	-218	511	479	-32
35-54	2,162	1,892	-270	1,708	1,658	-50
55-64	659	926	+267	987	1,081	+94
65-74	506	498	-8	501	549	+48
75-84	231	318	+87	309	338	+29
85+	46	88	+42	98	117	+19
TOTALS	6,230	5,888	-342	5,460	5,506	+46
Median Age	39.2	42.8	+3.6	43.8	45.9	+2.1

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

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

<u>Income Group</u>	<u>2000*</u>	<u>2017*</u>	<u>2020</u>	<u>2025</u>	<u>% Change 2020-2025</u>
All Households:					
Less than \$10,000	877	478	420	286	-31.9%
\$10,000-\$19,999	1,429	982	906	813	-10.2%
\$20,000-\$34,999	2,368	1,623	1,538	1,398	-9.1%
\$35,000-\$49,999	1,836	1,340	1,281	1,226	-4.3%
\$50,000 or More	2,812	4,832	5,159	5,607	+8.7%
TOTALS	9,322	9,255	9,304	9,330	+0.3%
Median Income	\$34,908	\$52,223	\$54,636	\$60,772	+11.2%
Households 65+ Yrs.					
Less than \$10,000	425	176	138	82	-40.6%
\$10,000-\$19,999	804	545	496	429	-13.5%
\$20,000-\$34,999	705	575	505	439	-13.1%
\$35,000-\$49,999	426	400	390	366	-6.2%
\$50,000 or More	448	1,038	1,263	1,543	+22.2%
TOTALS	2,808	2,734	2,792	2,859	+2.4%
Median Income	\$25,723	\$38,372	\$40,238	\$45,537	+13.2%

* Specified 2000 & 2017 Data Used. 2017 Estimate subject to margin of error.

Source: 2000 Census, 2013-2017 American Community Survey.

Hanna:Keelan Associates, P.C., 2020.

**TABLE 6
PER CAPITA INCOME
TRENDS AND PROJECTIONS
GAGE COUNTY / STATE OF NEBRASKA
2012-2025**

<u>Year</u>	<u>Gage County</u>		<u>State of Nebraska</u>	
	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
2012	\$41,946	--	\$46,066	--
2013	\$46,600	+11.0%	\$45,876	-0.4%
2014	\$45,944	-1.4%	\$48,419	+5.5%
2015	\$48,375	+5.3%	\$49,567	+2.3%
2016	\$45,958	-5.0%	\$50,029	+0.9%
2017	\$48,079	+4.6%	\$50,809	+1.6%
2020	\$50,996	+6.0%	\$52,346	+3.0%
2012-2020	\$41,946-\$50,996	+21.6%	\$46,066-\$52,346	+13.6%
2020-2025	\$50,996-\$57,210	+12.1%	\$52,346-\$58,002	+10.8%

Source: Nebraska Department of Economic Development, 2019.

Hanna:Keelan Associates, P.C., 2020.

TABLE 7	
PERSONS RECEIVING SOCIAL SECURITY INCOME	
GAGE COUNTY, NEBRASKA	
2018	
<u>Social Security Income-2018</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	3,905
Wives & Husbands	160
Children	40
<u>Survivor Benefits</u>	
Widows & Widowers	340
Children	190
<u>Disability Benefits</u>	
Disabled Persons	705
Wives & Husbands	5
<u>Children</u>	<u>135</u>
TOTAL	5,480
<u>Aged 65 & Older</u>	
Men	1,895
<u>Women</u>	<u>2,385</u>
TOTAL	3,280
<u>Supplemental Security Income-2018</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	17
<u>Blind and Disabled</u>	<u>382</u>
TOTAL	399

Source: Department of Health and Human Services,
Social Security Administration, 2019.

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

<u>Inc. Rng.</u>	<u>2000*</u> # / #CB-HP	<u>2016*</u> # / #CB-HP	<u>2020</u> # / #CB-HP	<u>2025</u> # / #CB-HP
0-30% AMI	409 / 306	505 / 335	300 / 278	264 / 263
31-50% AMI	562 / 235	675 / 320	751 / 353	748 / 351
51-80% AMI	1,146 / 307	1,145 / 305	1,135 / 296	1,129 / 287
81%+ AMI	<u>4,553 / 324</u>	<u>4,105 / 285</u>	4,404 / 353	4,457 / 361
TOTALS	6,670 / 1,172	6,430 / 1,245	6,590 / 1,280	6,596 / 1,262

*Specified data

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

Source: 2000 & 2012-2016 CHAS Tables.

Hanna:Keelan Associates, P.C., 2020.

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

<u>Inc. Rng.</u>	<u>2000*</u> # / #CB-HP	<u>2016*</u> # / #CB-HP	<u>2020</u> # / #CB-HP	<u>2025</u> # / #CB-HP
0-30% AMI	419 / 250	570 / 400	770 / 649	784 / 676
31-50% AMI	461 / 226	490 / 285	331 / 211	303 / 220
51-80% AMI	616 / 142	705 / 150	501 / 92	517 / 66
81%+ AMI	<u>1,146 / 42</u>	<u>1,055 / 65</u>	1,112 / 25	1,130 / 21
TOTALS	2,642 / 660	2,820 / 900	2,714 / 977	2,734 / 983

*Specified data

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

Source: 2000 & 2012-2016 CHAS Tables.

Hanna:Keelan Associates, P.C., 2020.

**TABLE 10
EMPLOYMENT DATA TRENDS AND PROJECTIONS
GAGE COUNTY, NEBRASKA
2004-2025**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2004	12,404	--	4.5%
2005	12,259	-145	4.5%
2006	12,222	-37	3.7%
2007	12,099	-123	3.5%
2008	11,998	-101	4.7%
2009	11,186	-812	6.3%
2010	11,256	+70	5.6%
2011	11,340	+84	4.8%
2012	11,486	+146	4.5%
2013	11,447	-39	3.7%
2014	10,623	-824	4.1%
2015	10,539	-84	2.7%
2016	10,680	+141	3.5%
2017	10,503	-177	3.5%
2018	10,652	+149	2.4%
2020*	10,720	+68	3.2%
2025	10,869	+149	3.4%
2004-2025	12,404-10,869	-1,535	4.5%-3.4%

*Estimate as of August, 2019.
Source: Nebraska Department of Labor, 2019.
Hanna:Keelan Associates, P.C., 2020.

**TABLE 11
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
GAGE COUNTY, NEBRASKA
1990-2025**

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2025</u>
Civilian Labor Force	11,345	12,686	11,920	11,075	11,234
Unemployment	211	382	664	355	385
Rate of Unemployment	1.8%	3.0%	5.6%	3.2%	3.4%
Employment	11,134	12,304	11,256	10,720	10,869
<u>Change in Employment</u>					
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-2000	+1,170	+117.0	+10.5%	+1.0%	
2000-2010	-1,048	-104.8	-8.5%	-0.9%	
2020-2025	+149	+29.8	+1.4%	+0.3%	

Source: Nebraska Department of Labor, Labor Market Information, 2019.
Hanna:Keelan Associates, P.C., 2020.

**TABLE 12
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
GAGE COUNTY & COMMUNITIES, NEBRASKA
2017 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>
Gage County:	9,255	9,225	99.7%	30	0.3%	60	0.6%
Beatrice:	5,597	5,589	99.8%	8	0.2%	34	0.6%
Adams:	230	230	100.0%	0	0.0%	5	2.2%
Barneston:	53	53	100.0%	0	0.0%	0	0.0%
Blue Springs:	131	125	95.4%	6	4.6%	2	1.5%
Clatonia:	144	144	100.0%	0	0.0%	2	1.4%
Cortland:	200	200	100.0%	0	0.0%	0	0.0%
Filley:	57	57	100.0%	0	0.0%	0	0.0%
Liberty:	20	20	100.0%	0	0.0%	0	0.0%
Odell	157	157	100.0%	0	0.0%	0	0.0%
Pickrell:	96	96	100.0%	0	0.0%	0	0.0%
Virginia:	24	24	100.0%	0	0.0%	0	0.0%
Wymore:	644	641	99.5%	3	0.5%	4	0.6%
Balance of County:	1,902	1,889	99.3%	13	0.7%	13	0.7%

*2017 Estimate subject to margin of error.

Source: 2013-2017 American Community Survey.

Hanna:Keelan Associates, P.C., 2020.

**TABLE 13
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
GAGE COUNTY & COMMUNITIES, NEBRASKA
2020**

<u>Year</u>	<u>Gage County</u>	<u>Beatrice</u>	<u>Adams</u>	<u>Barneston</u>	<u>Blue Springs</u>	<u>Clatonia</u>
2017 to Present*	130	63	8	N/A	1	N/A
2014 to 2016*	27	7	4	0	1	0
2010 to 2013*	138	43	22	0	0	0
2000 to 2009*	1,065	644	45	0	2	8
1990 to 1999	1,169	716	14	1	14	6
1980 to 1989	681	399	17	2	13	5
1970 to 1979	1,560	932	25	13	35	47
1960 to 1969	1,230	858	12	5	9	13
1950 to 1959	1,874	640	7	2	2	18
1940 to 1949	753	523	15	0	8	10
<u>1939 or Before</u>	<u>2,934</u>	<u>1,565</u>	<u>88</u>	<u>33</u>	<u>96</u>	<u>46</u>
SUBTOTAL	11,561	6,390	257	56	181	153
<u>Units Lost (2017 to Present)</u>	<u>(65)</u>	<u>(44)</u>	<u>(0)</u>	<u>(N/A)</u>	<u>(10)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2019	11,496	6,346	257	56	171	153
% 1939 or Before	24.9%	23.9%	34.2%	58.9%	56.1%	30.1%
% 1959 or Before	47.8%	42.3%	42.8%	62.5%	61.9%	48.3%

CONTINUED:

APPENDIX II: GAGE COUNTY TABLE PROFILE.

**TABLE 13 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
GAGE COUNTY & COMMUNITIES, NEBRASKA
2020**

<u>Year</u>	<u>Cortland</u>	<u>Filley</u>	<u>Liberty</u>	<u>Odell</u>	<u>Pickrell</u>	<u>Virginia</u>
2017 to Present*	N/A	0	0	N/A	N/A	0
2014 to 2016*	3	0	0	0	0	0
2010 to 2013*	0	0	0	1	0	0
2000 to 2009*	8	0	0	4	8	0
1990 to 1999	55	4	0	22	11	0
1980 to 1989	15	0	5	12	13	0
1970 to 1979	52	11	4	8	10	7
1960 to 1969	26	10	0	13	11	5
1950 to 1959	16	3	2	20	6	1
1940 to 1949	9	10	1	6	5	4
<u>1939 or Before</u>	<u>55</u>	<u>32</u>	<u>15</u>	<u>76</u>	<u>37</u>	<u>11</u>
SUBTOTAL	239	70	27	162	101	28
<u>Units Lost (2017 to Present)</u>	<u>(N/A)</u>	<u>(0)</u>	<u>(0)</u>	<u>(N/A)</u>	<u>(N/A)</u>	<u>(0)</u>
TOTAL EST. UNITS – 2019	239	70	27	162	101	28
% 1939 or Before	23.0%	45.7%	55.6%	46.9%	36.6%	39.2%
% 1959 or Before	33.5%	64.3%	66.7%	62.9%	47.5%	57.1%

CONTINUED:

**TABLE 13 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
GAGE COUNTY & COMMUNITIES, NEBRASKA
2020**

<u>Year</u>	<u>Wymore</u>	<u>Balance of County</u>
2017 to Present*	0	58
2014 to 2016*	0	12
2010 to 2013*	0	72
2000 to 2009*	31	315
1990 to 1999	38	288
1980 to 1989	31	169
1970 to 1979	63	353
1960 to 1969	105	163
1950 to 1959	45	1,112
1940 to 1949	68	94
<u>1939 or Before</u>	<u>381</u>	<u>499</u>
SUBTOTAL	762	3,135
<u>Units Lost (2017 to Present)</u>	<u>(10)</u>	<u>(1)</u>
TOTAL EST. UNITS – 2019	752	3,134
% 1939 or Before	50.7%	15.9%
% 1959 or Before	65.7%	54.4%

*Specified Data Used. 2017 Estimate subject to margin of error.

N/A = Not Available.

Source: 2013-2017 American Community Survey.

Communities of Gage County, 2019.

Hanna:Keelan Associates, P.C., 2020.

**TABLE 14
HOUSING STOCK OCCUPANCY/VACANCY STATUS
GAGE COUNTY & COMMUNITIES, NEBRASKA
2020**

	<u>Gage County</u>	<u>Beatrice</u>	<u>Adams</u>	<u>Barneston</u>	<u>Blue Springs</u>	<u>Clatonia</u>
a) Housing Stock	11,477 (O=7,982; R=3,514)	6,346 (O=3,843; R=2,503)	257 (O=186; R=71)	56 (O=41; R=15)	171 (O=131; R=40)	153 (O=116; R=37)
b) Vacant Housing Stock	2,192	881	49	12	29	50
c) Occupied Housing Stock	9,304	5,465	208	44	142	103
*Owner Occupied	6,590	3,421	152	31	110	80
*Renter Occupied	2,714	2,044	56	13	32	23
d) Housing Vacancy Rate*	19.0% (2,192)	13.8% (881)	19.1% (49)	21.4% (12)	16.9% (29)	32.7% (50)
*Owner Vacancy	17.4% (1,394)	11.0% (424)	18.3% (34)	24.3% (10)	16.0% (21)	31.0% (36)
*Renter Vacancy	22.7% (798)	18.2% (457)	21.1% (15)	13.3% (2)	20.0% (8)	37.8% (14)
e) Adjusted Vacancy Rate**	5.6% (649)	4.6% (298)	7.4% (19)	5.3% (3)	6.4% (11)	11.7% (18)
**Owner Vacancy	5.3% (429)	4.5% (176)	8.6% (16)	7.3% (3)	6.1% (8)	11.2% (13)
**Renter Vacancy	6.2% (220)	4.8% (122)	4.2% (3)	0.0% (0)	7.5% (3)	13.5% (5)
	<u>Cortland</u>	<u>Filley</u>	<u>Liberty</u>	<u>Odell</u>	<u>Pickrell</u>	<u>Virginia</u>
a) Housing Stock	239 (O=187; R=52)	70 (O=58; R=12)	27 (O=21; R=6)	162 (O=132; R=30)	101 (O=79; R=22)	28 (O=23; R=5)
b) Vacant Housing Stock	39	14	0	35	20	3
c) Occupied Housing Stock	200	56	27	127	81	25
*Owner Occupied	164	48	21	108	67	20
*Renter Occupied	36	8	6	19	14	5
d) Housing Vacancy Rate*	16.3% (39)	20.0% (14)	0.0% (0)	21.6% (35)	19.8% (20)	10.7% (3)
*Owner Vacancy	12.3% (23)	17.2% (10)	0.0% (0)	18.2% (24)	15.2% (12)	13.0% (3)
*Renter Vacancy	30.8% (16)	33.3% (4)	0.0% (0)	36.6% (11)	36.3% (8)	0.0% (0)
e) Adjusted Vacancy Rate**	7.1% (17)	8.5% (6)	0.0% (0)	8.6% (14)	8.9% (9)	7.1% (2)
**Owner Vacancy	5.9% (11)	8.6% (5)	0.0% (0)	6.8% (9)	8.8% (7)	8.7% (2)
**Renter Vacancy	11.5% (6)	8.3% (1)	0.0% (0)	16.7% (5)	9.0% (2)	0.0% (0)

CONTINUED:

TABLE 14 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
GAGE COUNTY & COMMUNITIES, NEBRASKA
2020

	<u>Wymore</u>	<u>Balance of County</u>
a) Housing Stock	752 (O=521; R=231)	3,134 (O=2,664; R=470)
b) Vacant Housing Stock	132	928
c) Occupied Housing Stock	620	2,206
*Owner Occupied	443	1,925
*Renter Occupied	177	281
d) Housing Vacancy Rate*	17.5% (132)	29.6% (928)
*Owner Vacancy	15.0% (78)	26.9% (719)
*Renter Vacancy	23.3% (54)	44.4% (209)
e) Adjusted Vacancy Rate**	6.5% (49)	6.5% (203)
**Owner Vacancy	5.9% (31)	5.5% (148)
**Renter Vacancy	7.8% (18)	11.7% (55)

* 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: 2013-2017 American Community Survey.
 Gage County & Communities, 2019.
 Hanna:Keelan Associates, P.C., 2020.

APPENDIX II: GAGE COUNTY TABLE PROFILE.

**TABLE 15
OWNER OCCUPIED HOUSING VALUE
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2025**

		Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Total
Gage County:	2000*	1,631	2,3 83	845	276	84	5,219
	2000 Med. Val.	\$68,600					
	2017*	1,460	1,464	1,236	851	1,327	6,338
	2017 Med. Val.	\$108,800					
	2020	\$113,400					
	2025	\$124,700					
Beatrice:	2000*	796	1,651	453	144	52	3,096
	2000 Med. Val.	\$70,200					
	2017*	748	917	786	475	358	3,284
	2017 Med. Val.	\$98,800					
	2020	\$106,900					
	2025	\$119,300					
Adams:	2000*	35	66	27	2	0	130
	2000 Med. Val.	\$78,500					
	2017*	18	29	44	41	42	174
	2017 Med. Val.	\$145,500					
	2020	\$156,100					
	2025	\$171,500					
Barneston:	2000*	37	4	0	0	0	41
	2000 Med. Val.	\$22,500					
	2017*	30	5	2	0	0	37
	2017 Med. Val.	\$48,500					
	2020	\$53,600					
	2025	\$66,800					

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APPENDIX II: GAGE COUNTY TABLE PROFILE.

**TABLE 15 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2025**

		Less than <u>\$50,000</u>	\$50,000 to <u>\$99,999</u>	\$100,000 to <u>\$149,999</u>	\$150,000 to <u>\$199,999</u>	\$200,000 or <u>More</u>	Total
Blue Springs:	2000*	86	30	2	0	0	118
	2000 Med. Val.	\$32,100					
	2017*	73	29	7	0	0	109
	2017 Med. Val.	\$42,500					
	2020	\$46,900					
2025	\$55,300						
Clatonia:	2000*	55	30	2	0	0	87
	2000 Med. Val.	\$45,700					
	2017*	14	45	28	4	8	99
	2017 Med. Val.	\$90,500					
	2020	\$97,000					
2025	\$111,200						
Cortland:	2000*	17	79	34	12	0	142
	2000 Med. Val.	\$86,800					
	2017*	12	50	50	28	34	174
	2017 Med. Val.	\$129,200					
	2020	\$132,800					
2025	\$145,000						
Filley:	2000*	20	29	2	2	2	55
	2000 Med. Val.	\$73,200					
	2017*	12	25	14	2	0	53
	2017 Med. Val.	\$82,700					
	2020	\$86,600					
2025	\$97,400						

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APPENDIX II: GAGE COUNTY TABLE PROFILE.

**TABLE 15 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2025**

		Less than <u>\$50,000</u>	\$50,000 to <u>\$99,999</u>	\$100,000 to <u>\$149,999</u>	\$150,000 to <u>\$199,999</u>	\$200,000 or <u>More</u>	<u>Total</u>
Liberty:	2000*	26	0	0	0	0	26
	2000 Med. Val.	\$20,000					
	2017*	11	3	0	2	0	16
	2017 Med. Val.	\$42,500					
	2020	\$46,000					
2025	\$54,900						
Odell:	2000*	63	34	4	0	0	101
	2000 Med. Val.	\$44,600					
	2017*	80	29	14	5	5	133
	2017 Med. Val.	\$55,300					
	2020	\$59,200					
2025	\$68,100						
Pickrell:	2000*	16	42	10	0	0	68
	2000 Med. Val.	\$61,400					
	2017*	17	31	13	13	7	81
	2017 Med. Val.	\$88,300					
	2020	\$94,400					
2025	\$108,000						
Virginia:	2000*	23	2	2	0	1	28
	2000 Med. Val.	\$22,000					
	2017*	10	8	0	0	0	18
	2017 Med. Val.	\$50,000					
	2020	\$53,700					
2025	\$62,200						

CONTINUED:

**TABLE 15 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2025**

		<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,999</u>	<u>\$200,000 or More</u>	<u>Total</u>
Wymore:	2000*	318	143	12	0	0	473
	2000 Med. Val.	\$36,000					
	2017*	281	130	28	12	3	454
	2017 Med. Val.	\$48,100					
	2020	\$51,900					
	2025	\$63,300					
Balance of County:	2000*	139	273	297	116	29	854
	2000 Med. Val.	\$102,500					
	2017*	154	163	250	269	870	1,706
	2017 Med. Val.	\$203,900					
	2020	\$216,700					
	2025	\$240,500					

*Specified Data Used. 2017 Estimate subject to margin of error.
Source: 2000 Census, 2013-2017 American Community Survey.
Hanna:Keelan Associates, P.C., 2020.

TABLE 16 GROSS RENT GAGE COUNTY & COMMUNITIES, NEBRASKA 2000-2025						
		Less than \$300	\$300 to \$499	\$500 to \$699	\$700 or More	Total
Gage County:	2000*	685	1,016	530	226	2,457
	2000 Median Rent	\$421				
	2017*	488	392	896	1,141	2,917
	2017 Median Rent	\$656				
	2020	\$689				
2025	\$746					
Beatrice:	2000*	452	796	422	206	1,876
	2000 Median Rent	\$428				
	2017*	337	327	749	900	2,313
	2017 Median Rent	\$643				
	2020	\$670				
2025	\$729					
Adams:	2000*	7	17	17	2	43
	2000 Median Rent	\$500				
	2017*	4	0	8	44	56
	2017 Median Rent	\$892				
	2020	\$916				
2025	\$962					
Barneston:	2000*	5	3	0	0	8
	2000 Median Rent	\$290				
	2017*	2	7	0	7	16
	2017 Median Rent	\$600				
	2020	\$625				
2025	\$669					

CONTINUED:

TABLE 16 (CONTINUED)
GROSS RENT
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2025

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
Blue Springs:	2000*	11	8	2	0	21
	2000 Median Rent	\$338				
	2017*	10	2	0	10	22
	2017 Median Rent	\$740				
	2020	\$778				
2025	\$831					
Clatonia:	2000*	13	8	0	0	21
	2000 Median Rent	\$406				
	2017*	1	5	20	19	45
	2017 Median Rent	\$688				
	2020	\$708				
2025	\$754					
Cortland:	2000*	8	13	9	6	36
	2000 Median Rent	\$445				
	2017*	1	0	10	15	26
	2017 Median Rent	\$725				
	2020	\$756				
2025	\$800					
Filley:	2000*	4	5	2	0	11
	2000 Median Rent	\$335				
	2017*	0	0	1	3	4
	2017 Median Rent	\$850				
	2020	\$871				
2025	\$902					

CONTINUED:

TABLE 16 (CONTINUED)
GROSS RENT
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2025

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
Liberty:	2000*	0	0	2	0	2
	2000 Median Rent	\$575				
	2017*	2	0	2	0	4
	2017 Median Rent	N/A				
	2020	N/A				
	2025	N/A				
Odell:	2000*	10	11	0	0	21
	2000 Median Rent	\$355				
	2017*	8	4	4	8	24
	2017 Median Rent	\$638				
	2020	\$660				
	2025	\$712				
Pickrell:	2000*	3	3	0	0	6
	2000 Median Rent	\$375				
	2017*	0	0	7	8	15
	2017 Median Rent	\$708				
	2020	\$736				
	2025	\$779				
Virginia:	2000*	0	0	0	0	0
	2000 Median Rent	\$0				
	2017*	0	0	5	1	6
	2017 Median Rent	\$667				
	2020	\$695				
	2025	\$755				

CONTINUED:

TABLE 16 (CONTINUED)
GROSS RENT
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2025

		<u>Less</u> <u>than \$300</u>	<u>\$300 to</u> <u>\$499</u>	<u>\$500 to</u> <u>\$699</u>	<u>\$700 or</u> <u>More</u>	<u>Total</u>
Wymore:	2000*	92	77	16	2	187
	2000 Median Rent	\$322				
	2017*	67	40	37	46	190
	2017 Median Rent	\$610				
	2020	\$642				
	2025	\$693				
Balance of County:	2000*	80	75	60	10	225
	2000 Median Rent	\$386				
	2017*	56	7	53	60	196
	2017 Median Rent	\$631				
	2020	\$662				
	2025	\$715				

*Specified Data Used. 2017 Estimate subject to margin of error.
 N/A = Not Available.
 Source: 2000 Census, 2013-2017 American Community Survey.
 Hanna:Keelan Associates, P.C., 2020.

APPENDIX II: GAGE COUNTY TABLE PROFILE.

**TABLE 17A
SURVEY OF RENTAL PROPERTIES
GAGE COUNTY, NEBRASKA
2002-2018**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	8	334	5.1	43.5
2003	6	405	4.0	27.1
2004	8	312	8.0	45.4
2005	11	336	15.5	67.4
2006	17	373	11.5	27.6
2007	25	521	8.1	37.4
2008	23	436	7.1	65.5
2009	30	596	7.0	36.5
2010	27	578	10.0	62.0
2011	30	572	7.5	29.9
2012	30	537	6.9	36.1
2013	33	632	8.5	50.1
2014	37	720	5.3	52.0
2015	28	463	4.1	23.5
2016	30	461	9.3	44.0
2017	28	382	9.9	51.0
2018	30	493	8.3	33.2

Source: Nebraska Investment Finance Authority, 2019.

**TABLE 17B
SURVEY OF RENTAL PROPERTIES
CITY OF BEATRICE, NEBRASKA
2002-2018**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	8	334	5.1	43.5
2003	5	235	19.1	47.4
2004	8	1,470	11.2	15.4
2005	10	332	15.7	72.6
2006	16	369	11.7	28.7
2007	22	502	8.2	39.3
2008	19	344	8.4	39.3
2009	24	509	5.9	28.0
2010	23	525	7.8	48.0
2011	27	528	7.0	35.5
2012	24	452	7.3	38.5
2013	26	537	7.5	50.1
2014	31	669	5.4	52.0
2015	22	400	4.25	20.8
2016	21	415	9.2	40.4
2017	22	354	8.8	50.8
2018	21	445	8.8	35.8

Source: Nebraska Investment Finance Authority, 2019.

TABLE 18A
VACANCY RATES BY UNIT TYPE
GAGE COUNTY, NEBRASKA
2018

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	40	2	5.0
Apartments	402	34	8.5
Mobile Homes	0	0	0.0
Other	36	0	0.0
<u>Not Sure of Type</u>	<u>48</u>	<u>5</u>	<u>10.4</u>
Total Units	493	41	8.3

Source: Nebraska Investment Finance Authority, 2019.

TABLE 18B
VACANCY RATES BY UNIT TYPE
CITY OF BEATRICE, NEBRASKA
2018

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	37	2	5.4
Apartments	365	32	8.8
Mobile Homes	0	0	0.0
Other	0	0	0.0
<u>Not Sure of Type</u>	<u>43</u>	<u>5</u>	<u>11.6</u>
Total Units	445	39	8.8

Source: Nebraska Investment Finance Authority, 2019.

**TABLE 19
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
GAGE COUNTY, NEBRASKA
2000-2018**

<u>Fiscal Year</u>	<u>Average Sale Price</u>
2000	\$61,180
2001	\$70,842
2002	\$69,493
2003	\$69,604
2004	\$81,869
2005	\$83,117
2006	\$84,061
2007	\$91,993
2008	\$89,451
2009	\$93,292
2010	\$100,264
2011	\$100,326
2012	\$94,268
2013	\$98,570
2014	\$101,342
2015	\$108,339
2016	\$101,468
2017	\$108,896
<u>2018</u>	<u>\$112,750</u>
Change (2000-2018)	+51,570 (+84.3%)

Source: Nebraska Investment Finance Authority, 2019.

**TABLE 20
ESTIMATED HOUSING UNIT TARGET DEMAND
GAGE COUNTY & COMMUNITIES, NEBRASKA
2025**

	<u>Owner</u>	<u>Rental</u>	<u>Est. Total Housing Unit Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
Gage County:	204	118	322	\$92.0
Beatrice:	94	84	178**	\$43.0
Adams:	10	6	16	\$4.10
Barneston:	0	2	2	\$0.35
Blue Springs:	2	2	4	\$0.95
Clatonia:	2	4	6	\$1.33
Cortland:	6	4	10	\$2.60
Filley:	2	2	4	\$0.95
Liberty:	0	2	2	\$0.35
Odell:	2	2	4	\$0.97
Pickrell:	4	2	6	\$1.97
Virginia:	0	2	2	\$0.35
Wymore:	4	6	10	\$2.28
Balance of County:	78	0	78	\$32.80

*Based upon new households, housing for cost burdened households, replacement of occupied substandard/dilapidated housing stock, including housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency of structurally sound housing units, build for “pent-up” demand and **calculation for local housing development capacity.**

**Includes Downtown Housing Potential:

Beatrice: 32 Units; 10 Owner & 22 Rental.

NOTE: Housing development activities in each Community should include both new construction (74.5%) and purchase-rehab/resale or re-rent (25.5%) activities.

Source: Hanna:Keelan Associates, P.C., 2020.

**TABLE 21
AREA HOUSEHOLD INCOME (AMI)
GAGE COUNTY, NEBRASKA
2019**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$14,700	\$16,800	\$18,900	\$21,000	\$22,700	\$24,400	\$26,050	\$27,750
50% AMI	\$24,500	\$28,000	\$31,500	\$35,000	\$37,800	\$40,600	\$43,400	\$46,200
60% AMI	\$29,400	\$33,600	\$37,800	\$42,000	\$45,360	\$48,720	\$52,080	\$55,440
80% AMI	\$39,200	\$44,800	\$50,400	\$56,000	\$60,500	\$65,000	\$69,450	\$73,950
100%AMI	\$49,000	\$56,000	\$63,000	\$70,000	\$75,600	\$81,200	\$86,800	\$92,400
125%AMI	\$61,250	\$70,000	\$78,750	\$87,500	\$94,500	\$101,500	\$108,500	\$115,500

Source: U.S. Department of Housing and Urban Development – 2019 HOME Income Limits.

**TABLE 22
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
GAGE COUNTY/CITY OF BEATRICE, NEBRASKA
2025**

	<u>Income Range</u>					<u>Totals</u>	<u>Est. Workforce Housing Demand</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>		
<u>Gage County:</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>		
Owner:	0	24	36	50	94	204	127
Rental:	10	30	38	26	14	118	58
<u>Beatrice:</u>							
Owner:	0	14	22	30	28	94	56
Rental:	5	20	25	20	14	84	38

Source: Hanna:Keelan Associates, P.C., 2020.

**TABLE 23A
HOUSING UNIT TARGET DEMAND – HOUSEHOLD TYPE BY AMI
GAGE COUNTY, NEBRASKA
2025**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	2	10	16	26	54	13
Family	0	18	20	34	68	140	112
Special Populations¹	<u>0</u>	<u>4</u>	<u>6</u>	<u>0</u>	<u>0</u>	10	2
Subtotals	0	24	36	50	94	204	127
RENTAL UNITS*							
Elderly (55+)	0	10	15	12	8	45	6
Family	6	14	19	14	6	59	48
Special Populations¹	<u>4</u>	<u>6</u>	<u>4</u>	<u>0</u>	<u>0</u>	14	4
Subtotals	10	30	38	26	14	118	58
Totals	10	54	74	76	108	322	185

* Includes lease- or credit-to-own units.
¹ Any person with a special housing need due to a cognitive and/or mobility disability.
 Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.
 Source: Hanna:Keelan Associates, P.C., 2020.

**TABLE 23B
HOUSING UNIT TARGET DEMAND – UNIT TYPE / PRICE POINT (PRODUCT) RANGE BY AMI
GAGE COUNTY, NEBRASKA
2025**

	PRICE – PURCHASE COST (Area Median Income)					Totals	Workforce
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
Owner	\$0 to	\$75,550 to	\$148,660 to	\$197,400 to	\$307,000+		
Units*	<u>\$73,100</u>	<u>\$146,225</u>	<u>\$194,960</u>	<u>\$304,630</u>	<u>\$307,000+</u>	<u>Totals</u>	<u>\$170,600</u>
1 Bedroom ¹	0	0	2	2	0	4	0
2 Bedroom ¹	0	8	10	10	12	40	12
<u>3+ Bedroom</u>	<u>0</u>	<u>16</u>	<u>24</u>	<u>38</u>	<u>82</u>	<u>160</u>	<u>115</u>
Totals	0	24	36	50	94	204	127

	PRICE – RENT COST (Area Median Income)					Totals	Workforce
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
Rental	\$0 to	\$340 to	\$670 to	\$889 to	\$1,380+		
Units**	<u>\$328</u>	<u>\$658</u>	<u>\$878</u>	<u>\$1,370</u>	<u>\$1,380+</u>	<u>Totals</u>	<u>\$770</u>
1 Bedroom ¹	0	2	2	2	2	8	0
2 Bedroom ¹	4	18	21	12	6	61	19
<u>3+ Bedroom</u>	<u>6</u>	<u>10</u>	<u>15</u>	<u>12</u>	<u>6</u>	<u>49</u>	<u>39</u>
Totals	10	30	38	26	14	118	58

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2020.

**TABLE 24A
HOUSING UNIT TARGET DEMAND – HOUSEHOLD TYPE BY AMI
CITY OF BEATRICE, NEBRASKA
2025**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	6	10	16	32	8
Family	0	11	13	20	12	56	48
Special							
<u>Populations¹</u>	<u>0</u>	<u>3</u>	<u>3</u>	<u>0</u>	<u>0</u>	6	0
Subtotals	0	14	22	30	28	94	56
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	0	8	12	10	8	38	4
Family	3	8	11	10	6	38	32
Special							
<u>Populations¹</u>	<u>2</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>0</u>	8	2
Subtotals	5	20	25	20	14	84	38
Totals	5	34	47	50	42	178	94

* Includes lease- or credit-to-own units.

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

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2020.

**TABLE 24B
HOUSING UNIT TARGET DEMAND – UNIT TYPE / PRICE POINT (PRODUCT) RANGE BY AMI
CITY OF BEATRICE, NEBRASKA
2025**

	PRICE – PURCHASE COST (Area Median Income)					Totals	Workforce \$164,300
	(0%-30%) \$0 to \$70,395	(31%-60%) \$72,750 to \$140,815	(61%-80%) \$143,160 to \$187,750	(81%-125%) \$190,100 to \$293,350	(126%+) \$295,700+		
Owner Units*							
1 Bedroom ¹	0	0	2	2	0	4	0
2 Bedroom ¹	0	5	7	8	7	27	8
<u>3+ Bedroom</u>	<u>0</u>	<u>9</u>	<u>13</u>	<u>20</u>	<u>21</u>	<u>63</u>	<u>48</u>
Totals	0	14	22	30	28	94	56
	PRICE – RENT COST (Area Median Income)						
	(0%-30%) \$0 to \$321	(31%-60%) \$335 to \$645	(61%-80%) \$655 to \$860	(81%-125%) \$870 to \$1,340	(126%+) \$1,350+	Totals	Workforce \$750
Rental Units**							
1 Bedroom ¹	0	0	0	2	2	4	0
2 Bedroom ¹	2	12	13	10	6	43	8
<u>3+ Bedroom</u>	<u>3</u>	<u>8</u>	<u>12</u>	<u>8</u>	<u>6</u>	<u>37</u>	<u>30</u>
Totals	5	20	25	20	14	84	38

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price **Range**, 3.0 PPHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PPHH (25% Income).

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2020.

**TABLE 25
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
CITY OF BEATRICE, NEBRASKA
2025**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	50 / 10*	20.4
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	10 / 8	2.8
	Duplex/Triplex Unit	0 / 20	3.0
	Apartment - 4+ Units***	2 / 8	0.5
Totals		62 / 46	26.7
55+ Years			
55+ Years	Single Family Unit	12 / 0	4.2
	Patio Home Unit	8 / 0	1.8
	Town Home Unit	10 / 10	3.0
	Duplex/Triplex Unit	0 / 24	3.6
	Apartment - 4+ Units***	2 / 4	0.3
Totals		32 / 38	12.9
TOTAL UNITS / ACRES		94 / 84	39.6 ACRES
TOTAL UNITS / ACRES OF NEW CONSTRUCTION		74 / 58	32.0 ACRES / 96 ACRES^^

*Includes Credit-To-Own Units.

**Includes housing for persons with a disability.

***Includes housing in Downtown.

^Includes Public Right-of-Way.

^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.

Source: Hanna:Keelan Associates, P.C., 2020.

**TABLE 26
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
GAGE COUNTY COMMUNITIES, NEBRASKA
2025**

	# Rehabilitated / Est. Cost*^	Demolition
Gage County:	945 / \$31.2M	699
Beatrice:	741 / \$24.4M	501
Adams:	15 / \$510,000	8
Barneston:	1 / \$35,000	3
Blue Springs:	32 / \$1.1M	44
Clatonia:	12 / \$396,000	10
Cortland:	7 / \$224,000	4
Filley:	8 / \$145,000	3
Liberty:	10 / \$370,000	9
Odell:	14 / \$462,000	17
Pickrell:	5 / \$168,000	5
Virginia:	4 / \$123,000	6
Wymore:	96 / \$3.3M	89

*Based upon Gage County Assessor Information, Field Inspections and Age of Housing.

^Includes both Moderate and Substantial Rehabilitation Activities.

Source: Hanna:Keelan Associates, P.C., 2020.

**TABLE 27
CONDITIONS SURVEY – HOUSING STRUCTURES
GAGE COUNTY COMMUNITIES, NEBRASKA
2019**

	<u>GAGE COUNTY COMMUNITIES (TOTAL)</u>	<u>BEATRICE</u>	<u>ADAMS</u>
Excellent	0	0	0
Very Good	12	10	1
Good	500	269	37
Average	4,200	3,159	167
Fair	1,351	1,059	21
<u>Poor</u>	<u>293</u>	<u>183</u>	<u>2</u>
Total	6,367	4,680	228
	<u>BARNESTON</u>	<u>BLUE SPRINGS</u>	<u>CLATONIA</u>
Excellent	0	0	0
Very Good	0	0	0
Good	2	10	6
Average	11	60	88
Fair	1	46	17
<u>Poor</u>	<u>3</u>	<u>30</u>	<u>5</u>
Total	17	146	116

CONTINUED:

**TABLE 27 (CONTINUED)
 CONDITIONS SURVEY – HOUSING STRUCTURES
 GAGE COUNTY COMMUNITIES, NEBRASKA
 2019**

	<u>CORTLAND</u>	<u>FILLEY</u>	<u>LIBERTY</u>	<u>ODELL</u>
Excellent	0	0	0	0
Very Good	0	0	0	0
Good	41	7	1	8
Average	142	49	10	86
Fair	10	11	14	20
<u>Poor</u>	<u>1</u>	<u>0</u>	<u>5</u>	<u>11</u>
Total	194	67	30	125
	<u>PICKRELL</u>	<u>VIRGINIA</u>	<u>WYMORE</u>	
Excellent	0	0	0	
Very Good	0	0	1	
Good	18	6	95	
Average	63	15	361	
Fair	8	6	138	
<u>Poor</u>	<u>2</u>	<u>4</u>	<u>47</u>	
Total	91	31	642	

Source: Gage County Assessor, 2019.

APPENDIX II: GAGE COUNTY TABLE PROFILE.

**TABLE 28
HOUSING NEED & AFFORDABILITY ANALYSIS
GAGE COUNTY, NEBRASKA
2017 ESTIMATE**

A.	B.	C.	D.	E.	F.	G.	H.	I.	J.	K.	L.
Income Range	% of Median Income	% of Households in Each Range	## Households in Each Range	Affordable Range for Owner Units	# of Owner Units	Affordable Range for Renter Units	# of Rental Units	Total Affordable Units	Total Balance	Owner Balance	Renter Balance
\$0-\$9,999	19.1%	5.2%	478	\$0-\$34,999	586	\$0-\$199	398	984	+506	+362	+144
\$10,000-\$19,999	38.3%	10.6%	982	\$35K-\$69,999	1,244	\$200-\$399	710	1,984	+972	+744	+228
\$20,000-\$34,999	67.0%	17.5%	1,623	\$70K-\$124,999	1,789	\$400-\$699	1,468	3,257	+1,634	+902	+732
\$35,000-\$49,999	95.7%	14.5%	1,340	\$125K-\$174,999	1,062	\$700-\$999	233	1,295	-45	+170	-215
\$50,000-\$74,999	143.6%	20.7%	1,920	\$175K-\$249,999	799	\$1,000-\$1,499	66	865	-1,055	-549	-506
\$75,000-\$99,999	191.5%	14.6%	1,355	\$250K-\$399,999	631	\$1,500-\$1,999	0	631	-724	-419	-305
\$100,000-\$149,999	287.2%	11.7%	1,079	\$400K-\$499,999	112	\$2,000-\$2,999	38	150	-929	-853	-76
\$150,000+	Over 287.2%	5.2%	478	\$500,000 Or More	115	\$3,000 Or More	4	119	-359	-357	-2
Totals:	\$52,223	100.0%	9,255		6,338		2,917	9,255	+0	+0	+0

Source: 2013-2017 American Community Survey.
Hanna:Keelan Associates, P.C., 2020.

The **Housing Need & Affordability Analysis Table** identifies the number of both owner and renter households occupying selected price points (or products) within a given Community. The Table is not a Hanna:Keelan format, but one that is typically a component of Comprehensive Housing Affordability Strategy (CHAS) and Analysis of Impediments to Fair Housing documents. **The data is the most current, but somewhat dated, but helpful in providing a reasonable “snapshot” of household occupancy associated with varied household income and housing price points/products.**

General Assumptions.

1. The **(+)** could indicate that a particular Housing Price Point/Product, be it an Owner or Rental Unit, is over occupied by any one or all income Groups or Categories, thus a low vacancy rate and a need for additional units of that particular Housing Price Point/Product.
2. The **(+)** Housing Price Point/Products could also indicate a reasonably high number of households paying both above and below their affordability limit of 25%.

CONTINUED ON PAGE 47:

Table 28 General Assumptions (Continued)

3. The (-) could indicate the under occupancy of any particular Owner or Rental Unit Price Product/Point, due to a shortage of and, thus, a need for additional units of a particular Price Product/Point.

4. The high number of (-) associated with the upper cost Housing Price Points/Products, both Owner and Rental Units, could also indicate a need for additional “Market Rate” Units, which would relieve the burden, or release additional affordable units to lower income households. In turn, the high number of (-) associated with the lower cost Housing Price Points/Products is an indication of a need for additional “Affordable”, both Owner and Rental Housing Units.

Table 28 Definitions

- A. Selected Household Income Groups or Categories.
- B. Percent of Area Median Income per Selected Household Income Group or Category.
- C. Percent of Total both Owner and Renter Households per Household Income Group or Category.
- D. Total number of both Owner and Renter Households per Household Income Group or Category.
- E. Affordable Cost (Housing Price Point/Product) Range for Owner Units per Household Income, at 25% of Gross Income.
- F. Number of Occupied Owner Units per Housing Price Point/Product.
- G. Affordable Cost (Price Point/Product) Range for Rental Units per Household Income, at 25% of Gross Income. *(Note: Although the three highest monthly rent categories (\$1,500+) match the 25% of gross income affordability of the \$75,000+ household incomes, these rents are typically higher than actual “street rents” required for market rate rental housing types, with the exception of some single family dwellings.)*
- H. Number of Occupied Rental Units per Housing Price Point/Product.
- I. Total (both Owner and Rental) Occupied Units per Housing Price Point/Product.
- J. The Total Balance (+ or -) of both Occupied Owner and Rental Housing Units, per Price Point/Product (F plus H minus D).
- K. The Total Balance (+ or -) of Occupied Owner Housing Units, per Price Point/Product.
- L. The Total Balance (+ or -) of Occupied Rental Housing Units, per Price Point/Product.

APPENDIX II: GAGE COUNTY TABLE PROFILE.

**TABLE 29
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
GAGE COUNTY & COMMUNITIES, NEBRASKA
JANUARY, 2020**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>	<u>Waiting List</u>
Beatrice Sunset Estates Scattered Addresses Beatrice, NE 68310 402-239-1859	2001	3-Bd: 17	NIFA/LIHTC Single Family	\$575-\$625	100%	Y
Bell Street Apartments 220-242 South 16 th Street Beatrice, NE 68310 402-239-1859	2011	1-Bd: 10	USDA-RD Group Home	Basic: \$603 30% Income	90%	Y
Crestland Apartments 1116/1118 West Scott Street Beatrice, NE 68310 800-613-5070	1998	2-Bd: 4 3-Bd: 12	NIFA/LIHTC Multifamily	2-Bd: \$300 3-Bd: \$375	81%	N
Parents of All Ages 729-747 West Mary Street Beatrice, NE 68310 402-228-8291	2001	2-Bd: 3 3-Bd: 7	NIFA/LIHTC Multifamily	2-Bd: \$602 3-Bd: \$729	20%	N
Parkside at Sunridge Scattered Addresses Beatrice, NE 68310 402-239-1859	N/A	1-Bd: 8 2-Bd: 2 3-Bd: 1	USDA-RD	Basic: ~\$600 30% Income	100%	Y (7)
Pinetree Villa 2200 Ella Street Beatrice, NE 68310 402-239-1859	1985	1-Bd: 12	USDA-RD Elderly	30% Income	83%	Y (7)
Porter Estates Scattered Addresses Beatrice, NE 68310 800-378-9366	2018	2-Bd: 16 (8 duplex)	NIFA LIHTC Elderly Veterans	\$465	100%	Y (100+)
Prairie Heights 206 South 16 th Street Beatrice, NE 68310 402-223-3809	2006	40 units	USDA-RD Elderly	30% Income	N/A	N/A
Ridgefield Townhomes 1719 North 9 th Street Beatrice, NE 68310 712-328-2222	1990	1-Bd: 2 2-Bd: 6	USDA-RD Multifamily	1-Bd Basic: \$557 1-Bd Note: \$699 2-Bd Basic: \$668 2-Bd Note: \$838	88%	Y (2)

CONTINUED:

APPENDIX II: GAGE COUNTY TABLE PROFILE.

TABLE 29 (CONTINUED) SELECTED AFFORDABLE RENTAL HOUSING OPTIONS GAGE COUNTY & COMMUNITIES, NEBRASKA JANUARY, 2020						
<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>	<u>Waiting List</u>
Sunset Crown Scattered Addresses Beatrice, NE 68310 402-729-5568	2000	3-Bd: 17	NIFA/LIHTC Single Family Lease-to-Own	\$420 (HOME units) \$475 (Tax-Credit)	94%	Y (21)
Timberidge Townhomes 1300 Scott Street Beatrice, NE 68310 402-228-2319	1983	2-Bd: 26 3-Bd: 6	HUD Section 8	2-Bd: \$728 3-Bd: \$873	94%	N
Valley Heights I Scattered Addresses Beatrice, NE / Fairbury, NE 402-729-2278	1999	1-Bd: 10 (Beatrice) 3-Bd: 4 4-Bd: 4	USDA-RD Elderly Family	\$432+ 30% Income	100%	N
Valley Heights II 2306 Ella Street Beatrice, NE / Odell, NE 402-729-2278	2002	1-Bd: 14 2-Bd: 4	USDA-RD Elderly	\$510 30% Income	94%	Y (4)
Hilltop Lodge/Wymore Hsg. Auth. 621 North 6 th Street Wymore, NE 68466 402-645-8241	1978	1-Bd: 4 2-Bd: 4	USDA-RD Elderly	N/A	N/A	N/A
Park Lodge/Wymore Hsg. Auth. 300 North 7 th Street Wymore, NE 68466 402-645-8241	N/A	30 units	HUD	N/A	N/A	N/A
Pine Grove 1017 D Street Wymore, NE 68466 402-729-2278	N/A	2-Bd: 4 3-Bd: 4	LIHTC Section 8	2-Bd: \$225 3-Bd: \$275	100%	Y (13)
<u>Nursing/Assisted Living Facilities</u>						
Gold Crest Retirement Center 200 Levi Lane Adams, NE 68301 402-988-7115	N/A	AL: 20 SN: 52 Ind. Living 2-Bd: 16	Assisted Living Skilled Nursing Independent Living	AL: \$127 Daily SN: \$205 IND: \$750-\$875	AL: 90% SN: 75% Ind: 100%	AL: N SN: N IND: Y (10-12)
Beatrice Health & Rehabilitation 1800 Irving Street Beatrice, NE 68310 402-223-2311	N/A	SN: 87 Beds	Skilled Nursing	\$200-\$225 Daily	71%	N
CONTINUED:						

APPENDIX II: GAGE COUNTY TABLE PROFILE.

TABLE 29 (CONTINUED)
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
GAGE COUNTY & COMMUNITIES, NEBRASKA
JANUARY, 2020

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>	<u>Waiting List</u>
Good Samaritan Society 600 South 22 nd Street Beatrice, NE 68310 402-228-8551	2003	AL: 30 Beds	Assisted Living	\$2,980-\$3,385 Monthly	100%	Y
Good Samaritan Society 401 South 22 nd Street Beatrice, NE 68310 402-228-8551	2012	SN: 80 Beds	Skilled Nursing	\$304 Daily	90%	Y
Homestead House 2300 Lincoln Street Beatrice, NE 68310 402-223-3287	1996	AL: 39 Beds	Assisted Living	\$3,405+ Monthly	85%	N (Y-Med. waivers)
Nebraska PEO Home 413 North 5 th Street Beatrice, NE 68310 402-228-4208	1938	AL: 20 Beds	Assisted Living	\$2,600-\$4,200 Monthly	95%	Y (11)
The Kensington 105 North 6 th Street Beatrice, NE 68310 402-228-2000	N/A	AL: 72 Beds	Independent/ Assisted Living	Independent: \$2,825-\$3,250 AL: Additional \$500+/month	N/A	N/A
Whispering Winds Cottage 628 North 33 rd Street Beatrice, NE 68310 402-228-6354	2018	AL: 16 Beds	Assisted Living Alzheimers/ Special Care	Base: \$5,950 2: \$6,350 3: \$6,700 *monthly all inclusive rates	94%	Y (4)

N/A = Not Available/Information Not Disclosed.
 Source: Property Managers, 2020.
 Hanna:Keelan Associates, P.C., 2020.