# Perkins County & Communities, Nebraska

Nebraska Investment Finance Authority - Housing Study Grant Program.







## County/Communities Housing Study

With Strategies for Affordable Housing.



### **Prepared For:**

Southwest Nebraska Community Betterment Corporation (SWNCBC).

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

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## PERKINS COUNTY & COMMUNITIES, NEBRASKA COUNTY/COMMUNITIES HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING - 2022.

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# Perkins County & Communities, Nebraska

Nebraska Investment Finance Authority - Housing Study Grant Program.







## County/Communities Housing Study With Strategies for Affordable Housing.



# SECTION 1 OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

## OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

### o INTRODUCTION. o

This County/Communities Housing Study provides statistical and narrative data identifying a housing profile and demand analysis for Perkins County, Nebraska, including each incorporated Community and Rural Perkins County, identified as the Balance of County. The Study describes the past, present and projected demographics, economic and housing conditions in the County, as well as a "Housing Action Plan," identifying recommended future housing projects.

The Housing Study was conducted for Southwest Nebraska Community Betterment Corporation (SWNCBC), by Hanna:Keelan Associates, P.C., a Nebraska based community planning and research consulting firm. A Housing Steering Committee, comprised of SWNCBC staff, local elected officials, and local citizenry provided invaluable information. Funding for the County/Communities Housing Study was provided by a Housing Study Grant from the NEBRASKA INVESTMENT FINANCE AUTHORITY, with matching funds from SWNCBC.

### o RESEARCH APPROACH. o

The **Perkins County/Communities Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2011-2015 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources.

To facilitate effective planning and implementation activities, housing demand projections were developed for a five year period. The implementation period for this Housing Study will be September, 2017, to September, 2022.

### o PURPOSE OF STUDY. o

"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 Perkins 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 **objectives** of this **Housing Study** include:

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

This **Housing Study** included both quantitative and qualitative research activities. The **qualitative activities** included a **comprehensive citizen participation program** consisting of Surveys, a County-Wide Housing "Listening Session" and meetings with a Housing Steering Committee, all in an effort to understand the issues and needs of Perkins 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.

### o SUMMARY. o

Future population and household growth in Perkins County will be driven by new, improved and expanded housing and economic development and public service facilities/activities. The most critical housing issues in Perkins County are associated with the development of housing for the local workforce, young families and the elderly/retirees. New housing development activities should target moderate income persons and families through the construction and rehabilitation of housing units of various types and styles, having three+-bedrooms.

Perkins County population is projected to decline, slightly, but remain stable through 2022. A population decline from the current (2017) estimated population of 2,880 to 2,826, a 1.8 percent decrease, is projected for the County. All Communities are projected to maintain a stable population through 2022.

To meet the needs of current and future residents, the County should strive to develop up to 44 new housing units, by 2022. A total of 30 owner and 14 rental housing units should be built to accommodate the housing needs of moderate-income workforce families, the elderly and local minorities and special population households. New housing types should include single family homes, duplex/triplex units, town homes. An estimated 25 to 35 percent of the total housing target demand should include both new construction and purchase-rehab/resale or re-rent initiatives.

A majority of newly-constructed housing units will be located in the Community of Grant, the County-Seat and largest Community in Perkins County. An estimated 22 housing units, consisting of 14 owner and eight rental units, are projected for the City by 2022.



# Perkins County & Communities, Nebraska

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## County/Communities Housing Study With Strategies for Affordable Housing.



### SECTION 2 COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

### COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

### o INTRODUCTION. o

The Perkins County, Nebraska County/Communities Housing Study included both qualitative and quantitative research activities. A comprehensive citizen participation program was implemented to gather the opinions of the Perkins 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 Perkins County and each Community included Housing Steering Committee meetings, three important Surveys; a "Perkins County Housing Survey," a "Workforce Housing Needs Survey" and an "elderly Housing & Services" Survey. A County-Wide Housing "Listening Session" with local organizations and employers was conducted in the City of Grant.

### o PERKINS COUNTY HOUSING STEERING COMMITTEE. o

The **Perkins County Housing Steering Committee** consisted of local County and Community leadership and the general citizenry. Preliminary information was provided regarding the current condition of existing housing, current housing development trends and high priority housing needs. **The following summarizes the comments made by the Housing Steering Committee.** 

- ➤ Homes for sale and priced between \$100,000 and \$200,000 are quickly purchased. Most workforce employees can afford homes priced \$120,000+.
- Many housing units in Perkins County are too small and not marketable.
- Perkins County Health Services, one of the largest employers in Perkins County, expressed issues with finding and retaining quality employees due to a lack of available housing.
- For Grant's main competitor, the nearby City of Ogallala in Keith County, has entry-level housing available, which leads many prospective Perkins County residents to locate there.

- An estimated 60 percent of the staff at the Golden Ours Convalescent Home, a nursing home in Grant, reside in Keith County.
- Rehabilitation of existing housing in Perkins County needs to be a high priority. Local development entities should combine efforts to entice housing contractors to the County for housing rehabilitation projects.
- Perkins County employees are most interested in rental housing with a monthly rent between \$400 and \$800. Many of these employees settle for available housing in Ogallala.

### o PERKINS COUNTY HOUSING SURVEY. o

The "Perkins County Housing Survey" was made available to households in Perkins County Communities at select locations and on pertinent Community and County websites. A total of 68 Surveys were completed, including 39 from Grant, 11 from Rural Perkins County, five from Elsie, four from Madrid and two from Venango. An additional seven Surveys were from outside Perkins County or no location identified. Survey participants were asked to give their opinion about barriers to obtaining affordable owner or rental housing, specific housing types greatly needed throughout the County and in each Community. The following summarizes the results of the Survey. The complete results of the Survey are available in Appendix I.

- 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 excessive down payment/closing costs. The identified barriers faced when obtaining affordable **rental housing** included a lack of available, decent rental housing and excessive application fees and/or rental deposits.
- A total of 14 participants were not satisfied with their current housing situation. Reasons included homes too small, or in need of substantial updating, and the house being too far from their place of employment.
- Top housing needs in Perkins County include, but are not limited to housing for middle income families and elderly persons, housing for existing/new employees, single family housing, general rental housing, housing choices for first-time homebuyers, rehabilitation of owner- and renter-occupied housing and two- and three-bedroom apartments or homes.

- A majority of participants of the **Survey** identified housing priced at or above \$175,000 as being the most they could afford in regards to purchasing a home. Monthly rent between \$500 and \$600 was the most common response as the most **Survey** respondents could afford.
- > 79.4 percent of the Survey respondents supported the County using State or Federal grant funds to conduct an owner housing rehabilitation program. 75 percent of the Survey respondents supported Perkins County using State or Federal grant funds to conduct a rental housing rehabilitation program.
- > 76.4 percent of the Survey respondents supported Perkins County establishing a local program that would purchase and tear down dilapidated houses, making the lots available for a family or individual to build a house.
- > 76.4 percent of the Survey respondents supported the County using grant dollars to purchase, rehab and resell vacant housing.
- > 75 percent of the **Survey** respondents supported Perkins County using State or Federal grant dollars to **provide down payment assistance to first-time homebuyers.**

### O WORKFORCE HOUSING NEEDS SURVEY.

**SWNCBC,** 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 **29 Surveys** were returned. **Survey** participants were asked to provide information on subjects such 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 included 26 homeowners and two renters. Six participants were not satisfied with their current housing situation. Reasons included their home being too small, in need of substantial updating and being too far from their place of employment.
- > The majority of respondents could afford a home priced either between \$50,000 and \$100,000 or above \$225,000.
- > The City of Grant was favored by Survey participants as the Community they would like to purchase a home or rent a housing unit.

Survey participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing for their families. The most common barriers identified to obtaining affordable owner housing included housing prices, a lack of sufficient homes for sale and the cost of homeowner's insurance. Barriers faced when obtaining affordable rental housing included the high cost of rent, job status and a lack of decent rental units at an affordable price range.

### O ELDERLY HOUSING & SERVICES SURVEY.

SWNCBC implemented an "Elderly Housing & Services Survey" to determine information including, but not limited to the housing needs of the local elderly population and the quality of existing elderly support services. A total of 14 Surveys were completed. The following summarizes the results of the Survey. The complete results of the Survey are available in Appendix I.

- > The age of participants ranged from under 55 years to 74 years.
- ➤ Participants identified single family homes, duplexes for rent and two-bedroom apartments for rent as he most needed housing types in Perkins County for persons 55+ years of age during the next five years. Participants planning to change housing in the next five years are most interested in single family homes.
- > The top rated support services in Perkins County were identified as "Transportation/Auto Repair," "Health Services," "Law Enforcement" and "Veteran Services".

### ○ COUNTY-WIDE HOUSING "LISTENING SESSION". ○

A County-Wide Housing "Listening Session" was conducted in the Community of Grant, to engage the opinion of housing need among the County citizenry. The following consensus statements regarding priority housing issues or needs are highlighted below, as expressed by those in attendance at the two Sessions.

- > Two large tracts of land, one consisting of 10 acres, the other being an estimated 12 to 16 acres, are located in the eastern portions of the City of Grant. These lots, while highly suitable for future residential development, have a high purchase price due to their proximity to upper income neighborhoods.
- > "Starter homes," utilizing a Credit- or Lease-To-Own Program would be an ideal housing development concept for Perkins County. Renters desiring to become homeowners would benefit from this program.
- ➤ Lots near Downtown Grant are generally 50 x 150 feet and are too small to support today's housing development requirements.

# Perkins County & Communities, Nebraska

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## County/Communities Housing Study With Strategies for Affordable Housing.



SECTION 3
COUNTY-WIDE
HOUSING GOALS & ACTION STEPS.

## COUNTY-WIDE HOUSING GOALS & ACTION STEPS.

### ○ INTRODUCTION. ○

The following **Perkins County "Housing Goals & Action Steps"** reflect citizen input through Surveys, a Housing Listening Session and meetings with the Perkins County Housing Steering Committee. These activities provided several opportunities for input from various individuals, organizations, groups and Community and County leadership, regarding the existing and future housing needs of the County and each Community. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in Perkins County.





### O COUNTY-WIDE HOUSING GOALS & ACTION STEPS. O

Goal 1: County-Wide Housing Development Initiative. Implement a housing development initiative for the County and each Community, as a primary, local residential and economic development activity. A core activity of this Housing Development Initiative should be the development of a County-Wide Housing Partnership to monitor and encourage housing development throughout Perkins County as part of a County-Wide Housing Initiative. The Partnership should be created and maintained by Southwest Nebraska Community Betterment Corporation (SWNCBC). The Partnership would organize local housing stakeholders and work directly with both local and State housing stakeholders and housing funders to encourage the development of specific housing programs that meet the needs of the County's current and future residents, with emphasis on housing constructed for the local workforce, young families, the elderly, minorities, veterans and populations with special needs.

Partnership should be comprised of Community and County leadership, organizations and housing stakeholders from both the private and public sector, including, but not limited to, SWNCBC, West Central Nebraska Development District, Community Action partnership of Mid Nebraska, Perkins County Chamber of Commerce, Grant Housing Authority, major employers, banks and other local persons and businesses directly involved with selling and leasing real estate, builders and suppliers and representatives of organizations providing housing and related services to the elderly, families, special populations and homeless and near-homeless persons.



• Action Step 2: The Housing Initiative should target the development of up to 44 new and/or improved housing units in Perkins County, by 2022, including an estimated 30 owner housing units and 14 new rental units. The development of these new housing units would add an estimated \$9.28 Million to the local residential property tax base.

NOTE: Perkins County has a slight housing vacancy deficiency, especially within the County's owner housing stock. This vacancy deficiency results in a lack of housing supply, limiting choice by both current and future residents. It is critical that the County and each Community be prepared to implement housing development "plans of action" that include the identification of vacant lots within each Community's respective Corporate Limits, as well as suitable land adjacent, but outside the Community for the development of a rural "build through" residential subdivisions that could eventually be annexed. Perkins County Communities will also need to plan for new, modern housing and concentrate on a plan to purchase/rehab/resell and/or re-rent existing vacant housing.



- Action Step 3: The Perkins County-Wide Housing Partnership should assist with and expand the County's Continuum of (Housing) Residential Care Programs, directed at persons and families 55+ years of age. These Programs would address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.
  - Independent living housing types for the 55 to 75 year age group should include smaller, space efficient detached single family houses, patio homes and attached townhomes of 1,400 to 1800 square feet.
  - Park Ridge Assisted Living and Golden Ours Convalescent Home, located in Grant, provides assisted living and 24-hour skilled nursing care to residents of Perkins County. Park Ridge consists of 17 assisted living units, while Golden Ours, a Medicaid certified facility, provides 50 skilled nursing beds. Additional, modern programs of assisted and long-term care living should be planned for, during the next five years, for Perkins County.
- Action Step 4: The Perkins County-Wide Housing Partnership should take the lead role to design and implement local and County-Wide Workforce Housing Assistance Programs. The purpose of these Programs would be to encourage and directly involve major employers with assisting their employees in obtaining affordable housing. Assistance could include, but not be limited to, locating and negotiating the purchase of a home, to providing funding assistance for the purchase and/or rehabilitation of a house. Funding assistance could be, for example, grant monies and/or low-interest loan to persons and families for closing costs, down payment, etc.

By 2022, an estimated 22 owner and eight rental housing units should be targeted for the Perkins County workforce, a total of 28 units. This should include both new construction and purchase/ rehab/resale or re-rent activities, lease- or credit-to-own units.

- Action Step 5: Create Downtown Housing & Redevelopment Initiatives in Grant, directed at increasing the availability of housing opportunities in the Community's Central Business District. The rehabilitation of second story units in commercial buildings should be considered.
- Action Step 6: Establish a Perkins County-Wide Land and Housing Bank Program, to ensure the availability of both land and housing for future developments and to enhance Community residential development efforts.

**Goal 2: New Housing Developments** in the Communities of Perkins County should address the needs of both owner and renter households of all age and income sectors by producing varied, affordable price products.

- Action Step 1: Build new owner and rental housing units that are affordable for low- to middle income workforce families and households that are cost-burdened throughout the County. Affordable homes, particularly those with three+-bedrooms, are in demand. Consider utilizing a Credit- or Lease-To-Own Housing Program and/or a Spec-House Risk Sharing Program.
- Action Step 2: Owner housing units should be constructed in Perkins County, with emphasis on single family homes. The average affordable purchase price of a home in Perkins County, for the local work force, should be at or above \$165,000. The price product in highest demand in Perkins County includes homes at or above \$239,900. Owner housing should generally consist of three+-bedrooms, with the exception of housing for retirees, which would typically be two-bedroom units.



• Action Step 3: Rental units should be constructed in Perkins County, with emphasis on town home, duplex and apartment units for the elderly and local workforce households. Rental housing price products in the County should rent at or above the average affordable monthly rent of \$635 for workforce families. The price product in highest demand in Perkins County ranges from \$545 to \$735. General rental housing, preferably units consisting of two+-bedrooms, should be constructed to provide safe, decent and affordable rental housing options.

NOTE: Future affordable rental housing in Perkins County will require the creative use of available "tools of credit enhancement" to buy down both development and operational costs. "Tools" could come in the form of grants, low-interest loans, mortgage insurance, tax increment financing or land and/or cash donations. New affordable rental units will need an average credit enhancement of 35 to 45 percent.

- Action Step 4: Plan and develop additional, both owner and rental housing for Special Populations; a target number of four units, County-Wide. This includes persons with a mental and/or physical disability.
- Action Step 5: Housing development projects in Perkins County should coincide with public facility, utility and infrastructure improvements. Access to necessary amenities of public use, such as proper water, sewer, storm water and electrical utility installation, are important for prolonged sustainability in residential neighborhoods. The planning and use of alternative energy systems should be a goal of the County/Communities for future residential developments.



• Action Step 6: Develop unique solutions to create residential developments, both on existing vacant lots as infill, and on land adjacent the Corporate Limits of each Community, in an effort to make vacant land available for expanded residential growth. Identify lots and tracts of land for future housing development opportunities. All Communities in Perkins County have available tracts of vacant land, adjacent the Corporate Limits, where a rural housing subdivision could be platted and developed.

NOTE: Vacant lots exist in several Communities that are too small for today's housing development standards. The Perkins County-Wide Housing Partnership should explore unique housing concepts for infill housing development, including single and two-story housing for families of all income ranges. Architectural designs should closely resemble that of existing housing units in the Communities.

Action Step 7: Employ proper, modern planning practices for the development of housing units in rural subdivisions. This would include the design of modern infrastructure systems. Input received from the County-Wide Housing Listening Sessions identified a need for additional rental housing for workforce families and elderly households in Perkins County. Several industries that have recently located or expanded in the County have pushed the need for additional workforce housing.

• Action Step 8: Consider allowing non-traditional 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 apartments and the development of "granny flats" and "tiny homes" on lots typically not sized to local and/or national code.





- Action Step 9: Public and private sectors should create a "shared cost" program to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments. Tax Increment Financing is an excellent source of financing for public infrastructure systems. The City of Grant should consider pursuing the passage of a sales tax (LB840) to assist in funding economic development activities, including housing.
- Goal 3: Rehabilitation/Preservation of Existing Owner and Rental Housing Stock. Housing rehabilitation programs and activities in Perkins County should strive to protect and preserve the existing housing stock of the Communities.
- Action Step 1: As needed, the County and each Community should establish a policy of condemning and demolishing dilapidated housing, or housing that is not cost effective to rehabilitate. Vacant land could be placed in a County-Wide Land Bank Program to be used for future owner and rental housing development needs.
- Action Step 2: Housing rehabilitation programs, for both owner and rental housing units, should be expanded in Perkins County, with emphasis on meeting the housing needs of the elderly, low income families and housing occupied by persons with special needs. An estimated 190 housing units, County-wide, are in need of either moderate or substantial rehabilitation.
- Action Step 3: Perkins County Communities should recognize and make a concentrated effort to **preserve housing of historical significance**, as an effort to preserve County and Community history.

• Action Step 4: To ensure a clean and safe residential environment, the ongoing maintenance of private residential properties is needed, i.e. trash removal, junk cars, etc. should continue. This could be implemented through annual or bi-annual Community clean-up activities throughout Perkins County, as well as the utilization of the "Nuisance Abatement" Program via WCNDD.

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

- Action Step 1: Housing developers should be encouraged to secure any and all available tools of financing assistance for both the development and preservation of housing in Perkins County. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, USDA Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs. The Perkins County-Wide Housing Partnership will need to develop and/or continue relationships with developers and funders to enhance housing development activities in the County.
- Action Step 2: Perkins County Communities should utilize **Tax Increment Financing** to assist developers in financing new housing developments, specifically for land purchase and preparation, as well as public facility and utility requirements. **Designated "Redevelopment Areas," for the use of TIF monies, currently, exists in the Communities of Grant, Madrid and Venango.**





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

• Action Step 1: Address the primary impediments to fair housing choice in the Perkins County Communities, including, for homeowners, the costs of utilities and homeowners insurance, as well as the excessive down payment and closing costs and a lack of sufficient homes for sale. For renter households, impediments include the high cost of monthly rent and a lack of decent rental units at an affordable price range.

- 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:
  - Creating an "Action Plan" to identify strategies to further affordable housing opportunities.
  - Hosting a "Housing Fair" for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
  - Promote "Equal Housing Opportunities" on flyers, brochures and local newspapers.
- Action Step 3: Each Community should continue to utilize, or adopt (by ordinance) and implement Fair Housing Policy and Property Maintenance Codes to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.
- Action Step 4: For persons with a disability(ies), supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.
- Action Step 5: Develop safe and affordable housing for potential minorities.
- Action Step 6: Support bilingual and impoverished families in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- Action Step 7: Routinely inspect rental housing units to ensure minimum standards for dwelling units are met, as a form of Fair Housing Enforcement.

Goal 7: Plan Maintenance and Implementation. Maintain a current and modern Comprehensive Plan, as well as Zoning and Subdivision Regulations, for Perkins County and each Community, in an effort to continue efficient, sustainable housing development.

• Action Step 1: Perkins County and each Community should establish an annual review process of their respective Comprehensive Plans and associated Zoning and Subdivision Regulations. Elected officials and local governmental volunteers and community and economic development groups should be involved in this review.

# Perkins County & Communities, Nebraska

Nebraska Investment Finance Authority - Housing Study Grant Program.







## County/Communities Housing Study With Strategies for Affordable Housing.



SECTION 4
PERKINS COUNTY/
COMMUNITY PROFILE.

### PERKINS COUNTY/COMMUNITY PROFILE.

### o **INTRODUCTION.** o

This Section of the Perkins 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 Perkins County. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing the County and each Community with a future housing stock capable of meeting the needs of its citizens.

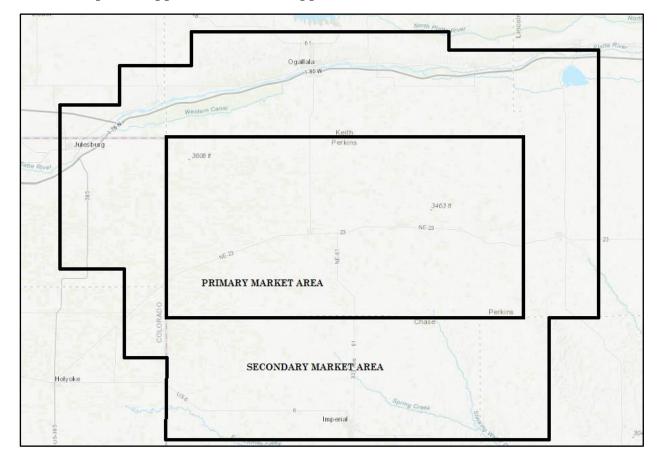
The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Perkins County, included a five-year period, **August**, **2017 to August**, **2022.** 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 Perkins County. All statistical Tables are included in Appendix II of this Housing Study.



### O HOUSING MARKET AREA. O

The Housing Market Area for the Perkins County is divided into two geographic areas: a Primary and a Secondary Housing Market Area. The Primary Housing Market Area for the County includes the entire County and each Community. The Secondary Housing Market Area was determined by 2010 Census Tract boundaries and proximity to other large centers of population. This Secondary Market Area includes portions of Chase, Hayes, Lincoln, Keith and Deuel Counties in Nebraska and Sedgwick and Phillips Counties in Colorado, including a small percentage of the Communities of Ogallala and Imperial, Nebraska, and Julesburg, Colorado. This Secondary Market Area provides additional support to Perkins County's housing market area, as well as increased economic development opportunities and support.



### O POPULATION PROFILE. O

### Population Trends and Projections.

The population of the previous two Decennial Censuses (2000 and 2010) recorded a minor decline in population for Perkins County. The County's population decreased from 3,200, in 2000, to 2,970, in 2010, a decrease of 230, or 7.2 percent. Currently (2017), the estimated population for the County is 2,880 and is projected to decrease, but remain stable at 2,826, by 2022.

The Community of Grant, the County-Seat and largest Community in Perkins County is projected to remain fairly stable for the next five years, which can be attributed to Grant being the center of government and commerce for the County, as well as recent housing development activity, expanding employment opportunities in close proximity to the Community and primary transportation corridors. The remaining Perkins County Communities are projected to decrease, slightly, but also remain stable through 2022. A stable population base contributes to the need for new and improved housing for various forms, types and sectors of the County.

The Community of Grant has the potential to experience an Economic Development "Boost" by 2022. Utilizing a scenario of 24 additional Full-Time Employment (FTE) opportunities being created, the Community has the potential to increase in population to an estimated 1,166. This represents an increase of 43 persons, or 3.8 percent, from its current population of 1,123.

TABLE 4.1
POPULATION TRENDS AND PROJECTIONS
PERKINS COUNTY & COMMUNITIES, NEBRASKA
2000-2022

					% Change
	2000	$\underline{2010}$	2017	2022	2017 - 2022
Perkins County:	3,200	2,970	2,880	2,826	-1.8%
Elsie:	139	106	103	101	-1.9%
Grant:	1,225	1,165	1,123	1,118	-0.4%
Madrid:	265	231	229	<b>226</b>	-1.3%
Venango:	175	164	162	161	-0.6%
Balance of County:	1,396	1,304	1,263	1,220	-3.4%

2015 U.S. Census Population Estimates: Perkins Co. = 2,944; Elsie = 106; Grant = 1,133;

Madrid = 236; Venango = 167.

Source: 2000, 2010 Census.

Hanna: Keelan Associates, P.C., 2017.

### Age.

In 2017, Perkins County is experiencing an estimated median age of 44.6 years, an increase from the 2010 median age of 43.9 years. Median age is projected to continue to increase; to 46.9 years by 2022.

The "19 and Under" age group is currently estimated to be the largest population cohort in Perkins County, followed by the "55-64" age cohort. This trend is projected to remain true by 2022.

The Perkins County 55+ population is projected to increase by 2022, with the "55-64" age group projected to experience the largest population increase by an estimated 46 persons. All Communities in Perkins County are projected to either remain stable or increase in population among persons 55+ years of age. It is important that a range of elderly services, amenities and appropriate housing be made available in Perkins County to encourage senior/elderly populations from leaving their respective Communities and, ultimately, the County.

### Persons Per Household.

Persons per household declined in Perkins County, from 2000 to 2010, from 2.47 to 2.36. Currently, an average of 2.32 persons exist in a single household in Perkins County. This number is projected to continue to decrease by 2022, to an estimated 2.31, as people live longer and a 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 Perkins County having the financial capacity to afford housing. In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in the County, in the future. Low cost and government subsidized housing are subject to Federal regulations, such as size and type, whereas upper income housing has 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. In 2017, per capita income in Perkins County is an estimated \$70,812, an increase of approximately 179.4 percent from the 2002 per capita income of \$25,346. By 2022, per capita income in Perkins County will increase an estimated 7.6 percent, to \$76,201.

The median income for all households in Perkins County, in 2017, is estimated to be \$58,347. By 2022, per capita income in Perkins County will increase an estimated 7.8 percent, to \$62,914. The majority of County residents are projected to have incomes at or above \$50,000. For households with persons 65+ years of age, the median income in 2017 is estimated to be \$45,045 and, by 2022, increase to \$48,526, or 7.7 percent.

### Cost Burdened/Housing Problems.

A number of households throughout Perkins County are considered to be "Cost Burdened" and/or have various "Housing Problems", as defined by the Department of Housing and Urban Development. 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 if the household lacks complete plumbing.

In 2017, an estimated 76 owner households in Perkins County, or 7.9 percent of all owner households, are cost burdened or have housing problems. By 2022, this number is expected to decrease to 60 households. Currently, an estimated 52 renter households in Perkins County, or 19.4 percent of all renter households, are cost burdened or have housing problems. By 2022, an estimated 40 renter households will be of this status.

### O ECONOMIC PROFILE. O

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

### Employment Trends.

Between 2007 and 2016, the unemployment rate in Perkins County ranged from a high of 3.5 percent to a low of 1.6 percent. During this period, the total number of employed persons increased by 386.

Currently, an estimated 2,008persons residing in Perkins County are in the civilian labor force. This number is expected to increase by 44 persons, or 2.2 percent by 2022. Total employment for Perkins County is also projected to increase, from 2017 to 2022, from 1,960 to an estimated 2,005, representing a 2.3 percent increase. The unemployment rate, an estimated 2.4 percent in 2017, is projected to decline, slightly, during the next five years.

### Employment By Type.

Data obtained from the Nebraska Department of Labor highlights Perkins County's largest employers in 2016. An estimated 1,177 persons work in a non-farm place of employment. The largest concentration of workers are employed in the State Government, Wholesale Trade and Manufacturing sectors.

In addition to agriculturally-based employment business activity, major employers in the County include, but are not limited to Perkins County Health Services, Perkins County Government/Employees and Perkins County Public Schools. Several programs and organizations of economic and business development are available to Perkins County residents. The Southwest Nebraska Community Betterment Corporation provides the technical assistance needed to attract, grow and retain employment and economic opportunities for Perkins County residents. The Perkins County Chamber of Commerce and other local organizations and foundations also provide economic and community development opportunities in Perkins County.

### ○ HOUSING PROFILE. ○

### Households.

Currently, an estimated 1,221 households reside in Perkins County, consisting of 953 owner and 268 renter households. By 2022, owner households will account for an estimated 78.2 percent of all households in the County. The Communities of Perkins County are projected to experience a slight decline in households, but remain stable through 2022.

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 decrease during the next five years, with all persons in group quarters being located in Grant. The City of Grant is projected to remain stable in the number of persons residing in group quarters with an estimated 37 residents by 2022.

### Housing Units/Vacancy & Occupancy.

In 2017, Perkins County contains an estimated 1,458 housing units, consisting of approximately 1,101 owner and 357 rental units. Of these 1,458 units, approximately 237 are vacant, resulting in an overall, housing vacancy rate of 16.3 percent. The 237 vacant housing units consist of an estimated 148 owner and 89 rental units, equaling an owner housing vacancy rate of 13.4 percent and a rental housing vacancy rate of 24.9 percent. The Village of Madrid has the highest housing vacancy rate, at 35.8 percent. The Housing Steering Committee stated that while there are vacant rental housing units available throughout the County, these units have been considered undesirable by prospective tenants due either to their size or their condition.

The 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. The overall, estimated AHVR for Perkins County is 6.6 percent, which includes an AHVR for owner housing of 5.8 percent and 9 percent for rental housing. This concludes that Perkins County has an owner housing vacancy deficiency.

Communities should take a position to upgrade their housing stock during the next five years. This can be accomplished by building new homes and rehabilitating (economically feasible) existing housing units.

Table 4.2 identifies a Survey of Rental Properties, conducted by the Nebraska Investment Finance Authority, for Perkins County, from 2002 to 2015. A total of two rental housing programs in the County participated in the 2015 Survey, totaling 26 rental units. Results identified no vacant rental housing in 2015 in the County.

TABLE 4.2 SURVEY OF RENTAL PROPERTIES PERKINS COUNTY, NEBRASKA						
2002-2015 <u>Year</u>	Completed Surveys	<u>Total Units</u>	Vacancy Rate (%)	Absorption Rate (Days)		
2002	0	0	.00			
2003	1	20	10.00	180.0		
2004	2	8	12.50	30.4		
2005	4	28	10.71	85.0		
2006	5	43	2.33	50.1		
2007	5	41	12.20	31.3		
2008	4	29	20.69	30.0		
2009	3	10	10.00	71.0		
2010	3	30	.00	105.0		
2011	2	26	7.69	105.0		
2012	2	10	.00	15.0		
2013	2	26	7.69	N/A		
2014	2	8	.00	N/A		
2015	2	26	.00	N/A		
2015 $N/A = Not Ax$		26	.00	N/A		

N/A = Not Available.

Source: Nebraska Investment Finance Authority, 2017.

**Table 4.3** identify the **vacancy rate by unit type** for Perkins County in 2015. No vacant rental housing units were available in 2015.

TABLE 4.3 VACANCY RATES BY UNIT TYPE PERKINS COUNTY, NEBRASKA 2015						
Type of Units	<b>Units Managed</b>	<b>Available Units</b>	Vacancy Rate (%)			
Single Family Units	0	0	0.0			
Apartments	26	0	0.0			
Mobile Homes	0	0	0.0			
Not Sure of Type	0	<u>0</u>	0.0			
Total Units	$\overline{26}$	$\frac{\overline{0}}{0}$	$\overline{0.0}$			
Source: Nebraska Investment Finance Authority, 2017.						

### Housing Values & Gross Rent.

The cost of housing in any county or community is influenced by many factors, primarily the cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of the County or Community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. Perkins 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 **Perkins County median housing value**, estimated to be \$100,800 in 2017, is projected to increase by an estimated 11.7 percent by 2022 to \$112,600. The highest median housing value in 2017 exists in the Balance of County, which has a median housing value of \$168,300. By 2022, the Balance of County will continue to have the highest estimated median owner housing value, \$189,900.

In 2017, the estimated median gross rent for Perkins County is \$696. The estimated median gross rent in Perkins County is expected to increase by 11.2 percent, by 2022, to \$774.

### Affordable Housing Stock.

With the population and number of housing units projected to increase, by 2022, it is important that appropriate, affordable housing stock of various types be available in all Communities of Perkins County, including housing for new and existing retirees and the elderly. Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families, as well as an active role in housing rehabilitation for homes that are cost effective for such activity.

A total of six affordable rental housing units, 17 assisted living units and 50 nursing/skilled nursing facility beds, located in three individual facilities/developments in the City of Grant, were reviewed. Information regarding these housing programs is highlighted in Table 4.4.

TABLE 4.4						
OCCUPANCY OF AFFORDABLE RENTAL HOUSING OPTIONS						
PERKINS COUNTY, NEBRASKA						
2017						
Name & Address Golden Ours Convalescent Home 900 Lincoln Avenue Grant, NE 69140	<u>Year</u> 1990s	<u>Units</u> NF: 50 Beds	<u>Project Type</u> Skilled Nursing	Rent Range N/A	Occupancy N/A	
Grant Housing I Scattered Site Grant, NE 69140	2001	3-Bd: 6	Affordable Duplexes	\$475	100% Yes (10)	
Park Ridge Assisted Living 910 Central Avenue Grant, NE 69140	2002	AL: 14	Assisted Living	\$90-\$126/Day	100% Yes (15)	
Sunset Haven/Grant Hsg. Authority 300 Warren Avenue Grant, NE 69140	1965	20 Total Units	Public Housing/ Elderly	30% of Income \$372-\$392	100% Yes (5)	
N/A – Not Available/Not Applicable NF – Nursing Facility AL – Assisted Living Facility.  Source: Property Managers, Nebraska Investment Finance Authority, 2017.  Hanna:Keelan Associates, P.C., 2017.						

# Perkins County & Communities, Nebraska

Nebraska Investment Finance Authority - Housing Study Grant Program.



## County/Communities Housing Study With Strategies for Affordable Housing.







SECTION 5 COUNTY-WIDE HOUSING DEMAND/NEEDS ANALYSIS.



#### COUNTY-WIDE HOUSING DEMAND/NEEDS ANALYSIS.

#### o INTRODUCTION o

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

#### O HOUSING DEMAND SITUATION O

Approximately six new housing units have been built in Perkins County since 2015. Most of the owners of these new homes are previous homeowners or renters from the area desiring to move into a new/larger or more appropriate home.

Some of the housing needs expressed in the Housing Surveys and during the Housing Steering Committee Meetings and Listening Session included additional rental housing units for middle-income families, rehabilitation of owner and renter-occupied housing and housing choices for middle-income families and first-time homebuyers, consisting of three+ bedrooms. Participants of the Perkins County Housing Survey, the Workforce Housing Needs Survey and the Elderly Housing & Services Survey stressed a need for safe, decent and affordable housing options and the need to rehabilitate or demolish distressed housing structures in the County.

Survey respondents identified a need for both affordable owner and renter housing options, consisting of three+bedrooms to support large families. There is an increasing need for starter homes, consisting of three+-bedrooms in Perkins County, especially homes in the \$150,000 to \$200,000 price range for first-time homebuyers.

The rehabilitation of homes in Perkins 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-rehabilitate-resale/re-rent program and a "Land Bank" Program is recommended, County-wide.

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

Elderly housing in Perkins County is needed to support an increase in the 55+ populations of the County. A home repair/ modification program would be appropriate to assist elderly persons to stay in their home. Future housing options for elderly persons in Perkins County could also include low- to medium density housing, such as duplexes, triplexes and townhomes.

#### O HOUSING DEMAND POTENTIAL O

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

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

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

#### **Future Households**

Overall, Perkins County is projected to decrease in population, an estimated 54 residents, during the next five years, for a predicted 2022 population of 2,826. This will also include an estimated decrease of 14 households. The County is projected to consist of an estimated 944 owner and 263 renter households by 2022. The estimated number of households in each Community is projected to remain stable during the next five years.

#### Substandard Units/Overcrowded Conditions.

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

- Housing structural conditions, provided by the Perkins County Assessor office, identified **189 housing units in** "fair" condition and **44 units in "poor" condition.** During the next five years, these structures should be targeted for moderate to substantial rehabilitation or demolition. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- As per the 2011-2015 American Community Survey, only one housing unit in Perkins County has overcrowded conditions.

#### Cost Burdened Households.

Owner or renter households experiencing cost burden are paying more than 30 percent of their income towards housing costs. Currently, an estimated 10.5 percent of all households in Perkins County are considered cost burden. This equals an estimated 128 total households, including 76 owner and 52 renter households. By 2022, the number of renter and owner (housing) cost burdened households is projected to decrease, slightly; however, action should continue to be taken to create more affordable housing units in the Perkins County Communities.

#### (2) HOUSING VACANCY DEFICIENCY (DEMAND).

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

An adjusted housing vacancy rate considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities. Currently, the adjusted vacancy rate for Perkins County is 6.6 percent, including a 5.8 percent adjusted vacancy rate for owner housing units. An owner "vacancy deficiency" exists in homes that are suitable for sale.

#### (3) "PENT-UP" HOUSING DEMAND.

The "Pent-Up" housing demand is defined as those current residents of the County needing and/or wanting to secure a different and/or affordable housing type during the next 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-a-versa.

#### o HOUSING TARGET DEMAND. o

Table 5.1 identifies the estimated housing target demand for Perkins County and each Community by 2022. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout the County.

The total estimated housing target demand in Perkins County, by 2022, is 44 housing units, including 30 owner and 14 rental units, at an estimated development cost of \$9.28 Million. The largest demand for housing units is projected to occur in the Community of Grant (14 owner, eight rental units).

TABLE 5.1
ESTIMATED HOUSING TARGET DEMAND
PERKINS COUNTY & COMMUNITIES, NEBRASKA
2022

	<u>Owner</u>	<u>Rental</u>	Total Target <u>Demand*</u>	Est. Required Target <u>Budget (Millions)</u>
Perkins County:	30	14	44	<b>\$9.28</b>
Elsie:	1	2	3	<b>\$0.5</b>
Grant:	14	8	${\bf 22}$	\$4.35
Madrid:	2	2	4	<b>\$0.73</b>
Venango:	1	2	3	<b>\$0.5</b>
Balance of County:	12	0	12	<b>\$3.2</b>

\*Based upon the general estimate of **new households**, providing affordable housing for **20% of cost burdened households**, **replacement of 50%** of housing stock experiencing plumbing, overcrowded conditions (as per HUD Definition and Field Analysis), absorb **housing vacancy deficiency** by creating a **7% vacancy rate** consisting of structurally sound housing units and build for **2% "pent-up" demand**, based upon local capacity and availability of land and financial resources. **Includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 35% of the Total Target Housing Demand).** 

Source: Hanna: Keelan Associates, P.C., 2017.

#### O HOUSING DEMAND BY INCOME SECTOR. O

Table 5.2 identifies household area median income (AMI), for Perkins County.

TABLE 5.2 AREA HOUSEHOLD INCOME (AMI) PERKINS COUNTY, NEBRASKA 2017							
	<u>1-4 PHH</u>	<u>5-8 PHH</u>					
30% AMI	\$20,310	\$26,820					
50% AMI	\$33,850	\$44,700					
60% AMI	\$40,620	\$53,640					
80% AMI	\$54,150	\$71,500					
100%AMI	\$67,700	\$89,400					
<b>125%AMI</b>	\$84,625	\$111,750					
Source: Hanna:l	Source: Hanna:Keelan Associates, P.C., 2017.						

**Table 5.3** identifies the **estimated housing demand by income sector** for Perkins County by 2022. Approximately 44 new units should be targeted, consisting of 30 owner units and 14 rental units. The County should focus on addressing the owner housing needs and demands of individuals and families who have an AMI of 31 percent or higher. For rental housing, programs assisting income sectors between 31 and 125 percent AMI will need to be examined.

TABLE 5.3							
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR							
PERKINS COU	NTY, NEB	RASKA					
2022							
			Incom	<u>e Range</u>			
	0-30%	31-60%	61-80%	81-125%	126%+		
	$\underline{\mathbf{AMI}}$	$\underline{\mathbf{AMI}}$	$\underline{\mathbf{AMI}}$	$\underline{\mathbf{AMI}}$	$\mathbf{AMI}$	<b>Totals</b>	
Owner:	0	2	6	8	<b>14</b>	30	
Rental:	0	8	4	${f 2}$	0	14	
Source: Hanna:Keel	an Associates,	P.C., 2017.					

### • HOUSING EXPECTATIONS FOR SPECIFIC POPULATION GROUPS & PRICE PRODUCTS. •

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

Table 5.4, Page 5.8, identifies housing target demand in Perkins County, for specific population groups by 2022. In Perkins County, 44 units will be needed by 2022, consisting of 30 owner and 14 rental units. This includes an estimated 12 total units for elderly (55+) populations, 28 total units for families and four total units for special populations, or those with a mental or physical disability(ies). An estimated 28 housing units, consisting of 22 owner and six rental units should be built for the workforce population in the County.

Table 5.5, Page 5.9, identifies proposed housing types by price product with the given AMI for Perkins County, by 2022. 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 \$239,900. Two- and three-bedroom rental units, with an average affordable monthly rent between \$545 and \$735, present the greatest demand in Perkins County.

Three+-bedroom units at an average purchase price of \$165,000 and an estimated average monthly rent cost of \$635 are the most needed housing types for the workforce population in Perkins County.

TABLE 5.4 HOUSING DEMAND POTENTIAL – TARGET POPULATIONS PERKINS COUNTY-WIDE, NEBRASKA 2022

OWNER	<u>H0</u>	Workforce					
<u>UNITS</u>	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	81% - 125%	<u>126%+</u>	<b>TOTALS</b>	$\underline{\mathbf{Sector}}$
Elderly (55+)	0	0	0	2	4	6	2
Family	0	1	5	6	10	<b>22</b>	20
Special							
Populations <sup>1</sup>	<u>0</u>	<u>1</u>	<u>1</u>	<u>0</u> <b>8</b>	<u>0</u>	<u>2</u>	$egin{array}{c} \underline{0} \\ 22 \end{array}$
Subtotals	0	$\frac{1}{2}$	$\frac{1}{6}$	8	14	30	<b>22</b>
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	0	5	1	0	0	6	0
Family	0	2	2	2	0	6	6
Special							
Populations <sup>1</sup>	<u>0</u>	<u>1</u>	<u>1</u>	$rac{0}{2}$	<u>0</u>	<u>2</u>	<u>6</u> <b>6</b>
Subtotals	0	$\frac{1}{8}$	4	<b>2</b>	0	14	6
TOTALS	0	10	10	10	14	44	28

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

Source: Hanna:Keelan Associates, P.C., 2017.

<sup>\*</sup> Includes lease- or credit-to-own units.

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

#### TABLE 5.5 HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) PERKINS COUNTY-WIDE, NEBRASKA 2022

#### PRICE - PURCHASE COST (Area Median Income)

Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
<u>Units</u>	<b>\$103,000*</b>	<b>\$115,000*</b>	<b>\$144,800*</b>	<b>\$186,300*</b>	\$ <u>239,900*+</u>	<b>TOTALS</b>	<b>\$165,000*</b>
2 Bedroom	0	0	0	2	4	6	0
<u>3+ Bedroom</u>	<u>0</u>	<u>2</u>	<u>6</u>	<u>6</u>	<u>10</u>	$\underline{24}$	<u>22</u>
TOTALS	0	2	6	8	14	30	22

#### PRICE - PURCHASE COST (Area Median Income)

Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%125%)	(126%+)		Work Force
<u>Units</u>	<u>\$505**</u>	<u>\$545**</u>	<u>\$605**</u>	<u>\$735**</u>	<u>\$845**+</u>	<b>TOTALS</b>	<u>\$635**</u>
2 Bedroom	0	6	2	0	0	8	0
<u>3+ Bedroom</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>6</u>	<u>6</u>
TOTALS	0	8	4	2	0	14	6

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

Source: Hanna: Keelan Associates, P.C., 2017.

 $<sup>{\</sup>bf *Average\ Affordable\ Purchase\ Price}.$ 

<sup>\*\*</sup>Average Affordable Monthly Rent.

#### O HOUSING REHABILITATION & DEMOLITION DEMAND. O

Table 5.6 identifies the estimated rehabilitation and demolition target demand for the Communities of Perkins County, by 2022. A total of 190 units should be targeted for rehabilitation in Perkins County at an estimated cost of \$7.4 Million. Up to 68 housing units are considered not cost effective for rehabilitation and should be demolished. The estimated cost of demolition will range, depending on acquisition of the housing unit.

Land being occupied by "bad and unsafe" housing located in Communities should be secured in a single County-Wide "Land Bank," reserved for future housing development. Southwest Nebraska Community Betterment Corporation will need to take a proactive role in housing development and rehabilitation activities in the County and each Community.

TABLE 5.6 ESTIMATED HOUSING REHABILITATION / DEMOLITION TARGET DEMAND PERKINS COUNTY COMMUNITIES, NEBRASKA 2022						
	# Rehabilitated /					
	$\underline{\mathbf{Est.\ Cost*}}$	<u>Demolition</u>				
Perkins County:	190 / \$7.4 M	68				
Grant:	126 / \$5.2 M	44				
Elsie:	16 / \$656,000	8				
Madrid:	24 / \$1.0 M	11				
Venango: 14 / \$602,000 5						
*Based upon field inspection Source: Hanna:Keelan Asso	2					

#### O HOUSING DEVELOPMENT & REHABILITATION AREAS. O

The need for new housing development, along with the rehabilitation or preservation of existing housing is important for each Perkins County Community. The field analysis completed as an activity of this **County-Wide Housing Study** included an assessment of the condition of the existing housing stock. Overall, the housing stock throughout Perkins County is in "Average" condition, suggesting that a large number of homes are in need of one or more forms of moderate rehabilitation including, but not limited to: siding, window and door replacement, paint, plumbing repairs, landscaping, porch repairs and landscaping.

"Pockets" of areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, do exist in each Community in the County. Generally, these pockets are located in the central, or oldest areas of each Community. 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. Other community development activities should complement housing redevelopment and rehabilitation activities. This includes street paving, street lighting and sidewalk installation, implementing nuisance abatement and community cleanup activities and other creative methods that enhance vehicular and pedestrian safety.

All Communities in Perkins County should address and identify vacant land suitable for new housing development. These areas should generally be free from of natural and man-made constraints to growth such as floodplains, steep topography and areas in close proximity to current developing areas and Community amenities.

Rural Communities of Perkins County should also promote development within their respective "Redevelopment Areas" where Tax Increment Financing (TIF) could be used as a tool of "Community Enhancement" for blighted and substandard properties. TIF can be used for public infrastructure and utility improvements. Currently, the Communities of Grant, Madrid and Venango have designated Redevelopment Areas.

#### o SITE ANALYSIS PROCESS o

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

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

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

#### Residential Site Analysis Criteria

#### **Housing for the Elderly and Disabled**

<u>Prin</u>	<u>ıary</u>	Points 3	$\frac{\text{Points}}{2}$	<u>Points</u> 1
A. B. C. D. E.	Grocery Drug Medical Shopping Religious	Wkg. Wkg. Wkg. ½ M ½ M	<ul> <li>½ M</li> <li>½ M</li> <li>½ M</li> <li>¾ M</li> <li>¾ M</li> </ul>	1 M 1 M 1 M 1 M 1 M
Seco F. G.	<u>ndary</u> Educational Recreational	1 M 1 M	2 M 2 M	3 M 3 M
		<u>Far</u>	nily Housing	
<u>Prin</u>		1171	1 / <b>7</b> / J	1 <b>N</b> /F
A.	Educational	Wkg.	1/_ 1\/1	
B. C. D. E. F.	Recreational Shopping Religious Grocery Drug	Wkg.  1/2 M  1/2 M  1 M  1 M	1/2 M 1/2 M 3/4 M 3/4 M 2 M 2 M	1 M 1 M 1 M 1 M 3 M 3 M

Notes: Wkg = Within Walking Distance

M = Miles

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

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

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

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

# Perkins County & Communities, Nebraska

Nebraska Investment Finance Authority - Housing Study Grant Program.









## County/Communities Housing Study With Strategies for Affordable Housing.



## SECTION 6 PERKINS COUNTY FIVE-YEAR HOUSING ACTION PLAN.

#### PERKINS COUNTY FIVE-YEAR HOUSING ACTION PLAN.

#### o INTRODUCTION. o

The greatest challenge for Perkins 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, Perkins County should target <u>44 new units</u>; <u>30 owner units and 14 rental units</u>, by <u>2022</u>.

The successful implementation of the "Perkins 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 Perkins County will be the creation of a County-Wide Housing Partnership, comprised of housing stakeholders throughout the County. "The bigger the circle of Partners, the better the delivery of housing." The following Perkins County groups, organizations and funds/funding sources are available to create new and preserve existing housing in the County.



#### O POTENTIAL HOUSING PARTNERS O

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

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

**LG** = Local Governments.

**GHA** = Grant Housing Authority

AHP = Federal Home Loan Bank-Affordable Housing Program.

NIFA = Nebraska Investment Finance Authority-Section 42 Low Income Housing Tax Credit (LIHTC), LB 884-State Low-Income Housing Tax Credit (SLIHTC), First-Time Homebuyer (Programs) & Workforce Housing Initiative.

**HTC** = Historic Tax Credits (State & Federal).

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

**HOME** = HOME Program.

**NAHTF** = Nebraska Affordable Housing Trust Fund.

**OE** = Owner Equity.

**CPF** = Conventional Private Financing.

**TEBF** = Tax Exempt Bond Financing.

**TIF** = Tax Increment Financing.

**SWNCBC** = Southwest Nebraska Community Betterment Corporation.

**PC-WHP** = Perkins County-Wide Housing Partnership.

ME = Major Employers.

**WCNDD** = West Central Nebraska Development District.

**CAPMN** = Community Action Partnership of Mid-Nebraska.

WCNAAA = West Central Nebraska Area Agency on Aging

**MHEG** = Midwest Housing Equity Group.

**MHDF** = Midwest Housing Development Fund.

**PD** = Private Developer.

**PF** = Local, State & Regional (Private) Foundations.

**PCHS** = Perkins County Health Services.

#### O PLACE-BASED DEVELOPMENT COMPONENTS O

Each **Housing Program** identified in this **Perkins 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?

#### o HOUSING PROJECTS o

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

Each housing program should incorporate "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.

#### Activities.

#### Purpose of Activity.

#### Total Cost/Partners.

Establish a Perkins County-Wide Housing Partnership (PC-WHP) to promote and guide housing development activities in the County and each Community.

A County-Wide organization, created by SWNCBC that plans, guides and implements affordable housing programs. To include the input and involvement of existing Perkins County housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services.

\$20,000 (Selected Partners).

2. Create a Perkins County
Land and Housing Bank
Program.

Secure both land and housing for future housing development and redevelopment throughout Perkins County.

\$75,000 Annually. PC-WHP, LG & ME.

3. County-Wide Housing Investment Club.

With the guidance of the **Perkins County-Wide Housing Partnership,** organize local funding and housing stakeholders to create a bank of funds to invest in needed gap financing for local housing developments.

\$65,000 Annually. PC-WHP.

### ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

#### Activities.

#### Purpose of Activity.

#### Total Cost/Partners.

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

To encourage **Major Employers** in Perkins 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.

\$250,000 Annually. ME.

5

Continue/Expand a
Continuum of (Housing)
Residential Care
Program in the County,
directed at persons and
families 55+ years of age.

Housing assistance program provided by the Perkins County-Wide Housing Partnership, to address all facets of elderly housing needs and associated support services in Perkins County, including advocating for the development of all housing types and needed supportive services for elderly households, with emphasis on new construction and home rehabilitation and modification.

\$125,000 Annually. PC-WHP, LG, WCNAAA, PHCS & PF.

6

Plan and implement an annual **Perkins County Housing Summit.** 

The **Perkins County-Wide Housing Partnership,** with the assistance of SWNCBC and local funders, should conduct an annual presentation of housing accomplishments and opportunities in Perkins County.

\$2,000 Annually. PC-WHP.

#### HOUSING PRESERVATION/REHABILITATION.

	Activity/Purpose.	Total Cost.	Required Cost <u>Subsidy.</u>	Potential <u>Partnerships/Funding.</u>
7.	County-Wide Housing Code Inspection and Rental Licensing Program, 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 Nuisance Abatement Program.	\$65,000.	85% or \$55,250.	PC-WHP, WCNDD, FHA, LG & OE.
8.	County-Wide Single Family Owner Housing Rehabilitation Program, up to 35 Units, by 2022, moderate rehabilitation at \$32,000 to \$38,000 per unit, to meet the needs of low- to moderate-income households (0% to 80% AMI).	\$1,200,000.	70% or \$840,000.	PC-WHP, LG, WCNDD, CAPMN, CDBG, HOME, NAHTF, TIF & OE.
9.	Purchase and Demolition of up to 35 substandard, dilapidated housing units in Perkins County Communities, by 2022. Credit property to the Land & Housing Bank for purpose of redevelopment.	\$1,400,000.	80% or \$1,120,000.	PC-WHP, LG, WCNDD, CDBG, NAHTF, TIF & OE.
10.	Single Family Purchase-Rehab-Resale/Re- Rent Program, up to 15 Units, 3+ bedroom houses, standard amenities in Perkins County, by 2022, to meet the affordable homeowner/renter needs of low- to moderate- income households (31% to 80% AMI).	\$1,275,000.	80% or \$1,020,000.	PC-WHP, LG, WCNDD, CAPMN, PD, RD, CDBG, HOME, NAHTF, TIF, CPF & OE.

#### HOUSING FOR ELDERLY/SENIOR POPULATIONS.

	Activity.	Total Cost.	Required Cost Subsidy.	Potential <u>Partnerships/Funding.</u>
11.	Elderly (55+ Years) Rental Housing Initiative, Six Units in the City of Grant.  Mixed income, two- bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of low-to moderate- mixed-income elderly	\$1,150,000.	70% or \$805,000.	PC-WHP, LG, GHA, PD, WCNAAA, PCHS, FHA, LIHTC, SLIHTC, MHEG, MHDF, HOME, NAHTF, AHP, HUD, RD, TIF, CPF & PF.
12.	Elderly (55+ Years) Homeownership Initiative, Four Units in the City of Grant.  Scattered Site, Mixed Income, two & three-bedroom single family, and town home units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (81%+ AMI).	\$1,250,000.	30% or \$375,000.	PC-WHP, LG, PD, WCNAAA, HOME, NAHTF, TIF, RD & CPF.
13.	Housing Rehabilitation/ Modification Initiative, 10 Units:  - Grant: 4 Madrid, Elsie & Venango: 2 Each.  Standard amenities, visitability and accessibility design, to meet the needs of very-low- to moderate-income (31% to 80% AMI), Elderly and Special Population Households.	\$220,000.	90% or \$198,000.	PC-WHP, LG, GHA, WCNAAA, WCNDD, CAPMN, CDBG, HOME, NAHTF, PF, TIF & OE.

#### HOUSING FOR FAMILIES (Continued).

	Activity.	Total Cost.	Required Cost Subsidy.	Potential <u>Partnerships/Funding.</u>
14.	General Rental Housing Program, Up To Eight Units, Scattered Communities (Grant, Elsie, Madrid & Venango):  Mixed Income, CROWN single family or duplexes, consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (31% to 125% AMI).	\$1,400,000.	70% or \$980,000.	PC-WHP, LG, GHA, PD, LIHTC, SLIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF & CPF.
15.	Family Homeownership Initiative, 22 Units:  Grant: 6. Madrid: 2. Elsie & Venango: 1 Each. Rural County: 12 (planned subdivision(s))  Scattered Site, Mixed Income, single family units, 3+bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). Communities should focus on both new construction and Purchase-Rehab-Resale or Re-Rent Programs.	\$5,500,000.	30% or \$1,650,000.	PC-WHP, LG, PD, WCNDD, FTHB, CDBG, NAHTF, HOME, TIF, CPF & OE.
16.	Owner/Rental Housing Initiative for Special Populations in the City of Grant, up to Four Units:  Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable housing needs of persons with special needs (0% to 80% AMI).	\$650,000.	90% or \$585,000.	PC-WHP, LG, GHA, WCNDD, CDBG, NAHTF, HOME, LIHTC, MHEG, MHDF, PF, TIF, AHP & CPF.

# Perkins County & Communities, Nebraska

Nebraska Investment Finance Authority - Housing Study Grant Program.







## County/Communities Housing Study With Strategies for Affordable Housing.



## SECTION 7 AFFORDABLE HOUSING CONCEPTS, FUNDING SOURCES & PARTNERSHIPS.

#### AFFORDABLE HOUSING CONCEPTS, FUNDING SOURCES & PARTNERSHIPS.

#### o INTRODUCTION. o

Section 7 of this County/Communities Housing Study provides a discussion of affordable housing concepts, funding sources and partnerships for Perkins County. Included is a presentation and discussion of various affordable housing development options, successfully being implemented in Nebraska, today. Perkins County and each Community can consider these and other successful affordable housing models in the development of needed housing.

### • AFFORDABLE HOUSING CONCEPTS & RESIDENTIAL LAND NEEDS. •

A total of 44 new/improved housing units have been targeted for Perkins County by 2022. This would include up to 30 owner units and 14 rental units. Vacant land will need to be made available in or adjacent Perkins County Communities for the suitable development of various, needed housing types.

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

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

All Communities in Perkins County should implement housing rehabilitation activities, including purchase-rehab-resale or re-rent programs. The County has an estimated 190 housing structures needing moderate-to substantial rehabilitation and an estimated 68 housing structures requiring demolition and replacement. The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land for each Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be set aside in a County-Wide Land Bank Program.

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

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

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

Although reasonably modest by design, all in an effort to maximize the use of tax dollars, the single family home examples provide all necessary living space for a family of up to five- to six persons. This includes three-bedrooms on the first floor, with the opportunity of an additional bedroom(s) in the basement, one bath, on the upper level, with the potential for another in the lower level, a great or family room, with additional space in the basement for family activities, a kitchen and dining area and, at least, a single stall garage. The square footage of these affordable single family homes typically ranges from 1,100 to 1,300 square feet. These homes are usually constructed on lots of 8,000 to 10,000 square feet, allowing for ample yard space.

Nebraska Bar-None, or Prairie Gold Homes are available to be used with a CROWN Program. Photos of a CROWN Credit-To-Own housing development in O'Neill, Nebraska, are provided as an example of a housing type the City can develop over the next five years. Net monthly rents for affordable single family homes range from \$500 to \$675, based on rental comparables and the level of affordability of the target population in the community being served. Typically, Credit- or Lease-To-Own single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI). In a lease-to-own type program, a small percentage of the net monthly rent is set-a-side for the eventual use by the tenant as a down payment to eventually purchase a home.

Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the NDED. Households of 50 to 80 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost for the homes, typically, range from \$115,000 to \$140,000. In a First-Time Homebuyers Program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of purchase price.

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

Affordable duplex and triplex rental housing provides an excellent low-density housing option for Nebraska communities, while maintaining a cost containment approach to building living space and maximizing the use of tax dollars. Duplex and triplex rental housing units range from 950 to 1,100 square feet, contain either two- or three-bedrooms, include a kitchen and dining area, a family room, at least one bath and a garage. Basements can be included in the development process, to provide additional living space, if necessary. Affordable housing programs with supportive services for the subject tenant are the most successful programs.

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

#### INDEPENDENT DUPLEX APARTMENT EXAMPLE

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



#### Waverly and Falls City, Nebraska Townhomes Courtesy: Excel Development Group.



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



### o IMPLEMENTING HOUSING DEVELOPMENTS IN PERKINS COUNTY. o

The successful implementation of housing developments in Perkins 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 Perkins County citizenry.

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

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

"Traditional 'low-income housing' is for persons and families at 0 percent to 80 percent of the Area Median Income, commonly referred to as "Very-Low to Moderate Income". Housing for households within this income range, typically requires one or more public program of financial intervention or support for buying down either or both the cost of development and/or operation, allowing the housing to be affordable. 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. Most units rental cost will be 30 percent of your household adjusted gross income. There may be a variety of housing types available through this program including single-family homes, townhomes, or apartments. "Section 8 Rental Housing (Tenant-Based)." Families with a tenant-based voucher choose and lease safe, decent, and affordable privately-owned rental housing.

#### o FUNDING SOURCES & PARTNERSHIPS. o

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

#### **LOCAL FUNDING OPTIONS**

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

Local Housing Authority – Public Housing Authorities or Agencies can sponsor affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in the Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects. The Grant Housing Authority provides affordable housing units for local residents in a rental housing program. Sunset Haven consists of 20 one-bedroom units for low-income persons and families.

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

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

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

#### Other Local Options.

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

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

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

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

#### **STATE PROGRAMS**

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

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

The proposed **2017** Annual Action Plan, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$10.4 Million Community Development Block Grant \$3 Million HOME Investment Partnership Fund \$941,814 Emergency Shelter Grant Program \$3 Million Homeless Shelter Assistance Trust Funds \$9.6 Million Nebraska Affordable Housing Trust Fund \$370,412 Housing Opportunities for Persons with AIDS

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

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

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

#### Rural Workforce Housing Investment Act/Rural Workforce Housing Investment Fund (RWHIF).

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 Investment Fund (RWHIF). 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.

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

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

#### The program encourages the preservation of the State's historic buildings for the following 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 the CROWN (Credit-to-Own). CROWN is a lease-to-own housing program developed to bring home ownership within reach of very low-income households while assisting local governments in revitalizing their neighborhoods. The objectives of the program are to:

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

CROWN utilizes the LIHTC program as one financing tool. Other sources of financing may be HOME funds, NAHTF, Federal Home Loan Bank funding, local government grants and loans and traditional development financing sources. CRANE (Collaborative Resources Alliance for Nebraska) is a LIHTC set-a-side program for targeted resources, for community development and housing programs. NIFA also provides the Single Family Mortgage Program – This program provides a less than current market interest rate for First-time Homebuyers in Nebraska. Local lender participation is encouraged in this Program.

#### Midwest Housing Equity Group (MHEG).

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

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

#### CHDO/Community Action Partnership/Economic Development District.

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

Two CHDOs serve Perkins County: Community Action Partnership of Mid-Nebraska (CAPMN) and West Central Nebraska Development District (WCNDD).

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 both CAPMN and WCNDD.

#### Nebraska Energy Office (NEO)

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

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

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

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

#### **REGIONAL FUNDING**

#### Federal Home Loan Bank

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

#### FEDERAL FUNDING

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

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

- Section 8 Moderate Rehabilitation SRO's Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- Shelter Plus Care Provides rental assistance and supportive services on a long-term basis for homeless
  individuals with disabilities.
- **HUD Section 811 Program** Provides funding to state housing organizations for development of housing for persons with a disability(ies). The Program provides a rental subsidy.
- **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 and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

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

- a) Section 515 Program Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. A Section 538 mortgage insurance program is also available
- b) Section 502 Program Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. Section 504 Program Provides for the rehabilitation of homes.

- c) Community Facilities Program Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for "special populations."
- d) Preservation Program Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification income eligible to low/moderate-income persons and families.
- e) Business & Industry Program The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

#### Other Federal Funding

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

# Perkins County & Communities, Nebraska

Nebraska Investment Finance Authority - Housing Study Grant Program.







## County/Communities Housing Study With Strategies for Affordable Housing.



### APPENDIX I PERKINS COUNTY SURVEY RESULTS.

#### COUNTY-WIDE CITIZEN SURVEY FOR PERKINS COUNTY, NEBRASKA

Southwest Nebraska Community Betterment Corporation (SWNCBC) is preparing a County-Wide Housing Study to determine both present and future housing needs in Perkins County, during the next five years. The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from SWNCBC. An important activity of the Housing Study is to ask you, a local resident, about the housing needs of your Community and the County. Please complete the following Survey, by FRIDAY, APRIL 14<sup>TH</sup>. TOTAL SURVEYS: 68

1. □	Where do you reside? Grant (39) Venango (2)	□ Elsi		County (11)		Madrid (4) Other/No Response (7)
2.	If you do not live in I	Perkins Cou	nty, are y	you interested	in mov	ing to the County? Yes_1_ No_4_
	Which of the following Government (3) Non-Profit Organia Retail & Wholesald Real Estate (2) Information (0) Education (2) Leisure & Hospita Transportation (0) Accommodation & Retired 4)  Gender? Male16	zation (5) e Trade (8) lity (0) Food (2)		Finance (17) Manufacturing	orestry/Ne (3) ocial (4) oruction ( echnical	(6)
5.	What is your current 18-241 25-3411_	_	45-54_	_17 55-641	4 65-′	74_6_ 75-84_1_ 85+_0_
	Which type of housin Single Family Housingle Family House Duplex/Triplex (ov Duplex/Triplex (re Townhome (own) ( Townhome (rent) (	ouse (own) use (rent) (1) vn) (1) vn) (0) (1) (0)	(57)	Manufact Manufact Rental A <sub>I</sub> Condomin Other	cured/Mo partment nium (0)	
7.	Number of persons in	n your hous	ehold? 1	= 7  2 = 27  3 = 3	= 7 4 =	13 5+ = 8

8. Please indicate your household income range, for 2016.

Less Than \$25K = 2, \$25K - \$40K = 7, \$40K - \$60K = 10, \$60K - \$80K = 12, \$80K - \$100K = 13, \$100K - \$125K = 6, \$125K - \$150K = 7, \$150K + 2.

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

	For Renters		For Owners
0	Lack of handicap accessible housing	1	Lack of handicap accessible housing
0	Lack of adequate public transportation	1	Lack of adequate public transportation
0	Lack of knowledge of fair housing rights	0	Lack of knowledge of fair housing rights
0	Cost of rent	23	Housing prices
0	Restrictive zoning/building codes	6	Restrictive zoning/building codes
0	Job status	5	Job status
0	Attitudes of landlords & neighbors	2	Attitudes of immediate neighbors
2	Lack of availability of decent rental units in your price range	2	Mortgage lending application requirements
0	Use of background checks	11	Excessive down payment/closing costs
1	Excessive application fees and/or rental deposits	8	Cost of utilities
0	Cost of utilities	0	Lack of educational resources about homeowner responsibilities
0	Lack of educational resources about tenant responsibilities	6	Cost of homeowners insurance
	Other:	39	Lack of sufficient homes for sale

#### 11. Which of the following housing types are needed in your Community? Please Check ( $\sqrt{\ }$ ).

	Greatly	Somewhat	Not
	Needed	Needed	Needed
Housing For:			
1. Lower-Income Families	17	26	8
2. Middle-Income Families	46	8	1
3. Upper-Income Families	20	21	9
4. Single Parent Families	21	28	4
5. Existing / New Employees	45	8	1
Single Family Housing	43	6	2
Rental Housing (General)	46	8	0
Manufactured Homes	6	31	11
Mobile Homes	0	21	32
<ul> <li>Condominiums/Townhomes</li> </ul>	11	22	19
Duplex Housing	15	34	3
<ul> <li>Apartment Complexes (3 to 12 Units per Complex)</li> </ul>	25	24	4
Rehabilitation of Owner-occupied Housing	30	18	4
Rehabilitation of Renter-occupied Housing	33	12	5
<ul> <li>Housing Choices for First-Time Homebuyers</li> </ul>	40	13	1
Single Family Rent-To-Own			
1. Short-Term 3 to 5 Years	22	20	9
2. Long-Term 6 to 15 Years	24	17	9
■ Duplex/Townhouse Rent-to-Own			
1. Short-Term 3 to 5 Years	7	22	22
2. Long-Term 6 to 15 Years	8	21	21
One Bedroom (Apartment or House)	11	27	13
■ Two Bedroom (Apartment or House)	31	20	3
■ Three+ Bedroom (Apartment or House)	41	11	1
<ul> <li>Independent Living Housing for</li> </ul>	9	${\bf 27}$	14
Persons with a Mental/Physical Disability			
■ Group Home Housing for	6	${\bf 24}$	21
Persons with a Mental/Physical Disability			
Housing in Downtown	1	15	34
Retirement Housing – Rental	9	26	15
<ul> <li>Retirement Housing – Purchase (Owner occupant)</li> </ul>	10	23	15

Retirement Housing For:			
1. Low-income Elderly Persons	16	24	13
2. Middle-income Elderly Persons	18	18	15
3. Upper-income Elderly Persons	5	27	21
<ul> <li>Licensed Assisted Living, w/ Specialized Services</li> </ul>	6	21	<b>24</b>
(i.e. health, food prep, recreation services, etc.)			
<ul> <li>Single-Room-Occupancy Housing (Boarding Homes)</li> </ul>	1	21	30
■ Short-Term Emergency Shelters – 30 Days or Less	3	18	30
<ul> <li>Long-Term Shelters – 90 Days or Less</li> </ul>	1	14	34
<ul> <li>Transitional Housing</li> </ul>	3	21	26
(3-12 month temporary housing)			
<ul> <li>Housing for Persons with Chronic Mental Illness</li> </ul>	1	15	34
• Other (specify):			

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

12.a. Where would you like to purchase a home?

	Grant (12) Venango (0) I plan to remain v		Rural Perkins County (7)		Madrid (1) Other_(1)
25	Single Family	1	ing housing types would y Attached Townhouse or Dup tio Home/Slab Home8_I	lex-Type	e Unit
	•		ould your family need?Three12Four +		
2_L	ess than \$50K	4\$50F	mily could afford for a ho K -\$100K6\$100K-\$120F K-\$225K9\$225K+		\$120K-\$135K
38	\$400 to \$500 <b>4</b>	_\$500 t	mily could afford for more section of \$6003_\$600 to \$700 to \$1,0002_\$1,000 to \$1	3\$	700 to \$800

13. Do you support your Community using State and/or Federal grant funds to conduct:

... an owner housing rehabilitation program? ... a renter housing rehabilitation program?

\_\_54\_\_ Yes 51 Yes \_\_0\_\_ No \_\_3\_\_ No

- 14. Do you support 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?

  52 Yes 2 No
- 16. Do you support your Community securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers? \_\_51\_\_Yes\_\_\_4\_\_ No
- 17. Please provide any additional comments regarding the future of housing in Perkins County:

Thank You for your Participation!

### Workforce Housing Needs Survey

Southwest Nebraska Community Betterment Corporation (SWNCBC), in cooperation with major employers in Perkins County, is conducting the following Survey to determine the specific renter and owner housing needs of the County's workforce. This Survey is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from SWNCBC. We would appreciate you completing and returning the following Survey to your employer by <u>FRIDAY</u>, APRIL 14<sup>TH</sup>.

1.	Place of Employment? TOTAL SURVEYS: 29
2. □	Where do you currently reside?  Grant (13) □ Elsie (3) □ Madrid (3)  Venango (1) □ Rural Perkins County (3) □ Other/No Response (6)
	If Other, where and why?
	If outside of Perkins County, would you be interested in moving to the County? 4Yes_(Identify Community)
3.	Do you commute to Perkins County for work?8No
	If yes, how far is your commute?
4.	Number of Persons in your household? $1 = 4$ $2 = 8$ $3 = 6$ $4 = 5$ $5 + = 5$
5.	Do you rent or are you a homeowner?2_Rent26_Own
Le	How much is your monthly rent or mortgage payment?  ss Than \$500 = 8, \$500-\$650 = 3, \$651-\$800 = 3, \$801-\$950 = 1, \$951-\$1,100 = 6, \$1,101+ = 3  Are you satisfied with your current housing situation?
8.	What is your current annual total household income?3_Less than \$35K3_\$35K-\$50K4_\$51K-\$70K1_\$71K-\$85K16_\$86K+

9. As a renter or homeowner, what is the #1 issue or barrier you experience with obtaining affordable, suitable housing for your household?

	For Renters		For Owners
0	Lack of handicap accessible housing	0	Lack of handicap accessible housing
0	Lack of adequate public transportation	0	Lack of adequate public transportation
0	Lack of knowledge of fair housing rights	0	Lack of knowledge of fair housing rights
1	Cost of rent	11	Housing prices
0	Restrictive zoning/building codes	4	Restrictive zoning/building codes
1	Job status	4	Job status
0	Attitudes of landlords & neighbors	0	Attitudes of immediate neighbors
2	Lack of availability of decent rental units in	1	Mortgage lending application requirements
	your price range		
0	Use of background checks	5	Excessive down payment/closing costs
0	Excessive application fees and/or rental deposits	2	Cost of utilities
0	Cost of utilities	1	Lack of educational resources about
			homeowner responsibilities
0	Lack of educational resources about tenant	6	Cost of homeowner's insurance
	responsibilities		
		18	Lack of Sufficient Homes for Sale
		9	Cost of Real Estate Taxes
	Other:		Other:

- 10. If you are <u>currently a renter and would like to become a homeowner</u>, <u>or if you are currently an owner and desire to upgrade or change housing</u> in the next five years, please complete the following questions. If not, your Survey is complete.
- 10.a. Where would you like to **purchase a home**?

	Grant (8)		Elsie (0)		
	Venango (0)		Rural Perkins County (7)		Other (2)
	_14Single Fam	nily	owing housing types wou 0Attached Town0Patio Home/Slab H	nhous	
	č		would your family need?7Three7F	? Four	<b>∃</b>
10.	d Whatiatha maat		un family apple afford for	a han	200
			ar family could afford for		
	tess than \$50K \$175K-\$225K			)100K	\$120KU\$120K-\$139K1\$139K-\$179K
					hly rent?2_Less than \$4000_\$400 to \$500 <b>4\$500 to \$600</b> 001\$900 to \$1,0001\$1,000 to \$1,1001\$1,100+

Thank You For Participating!

#### Elderly Housing & Services Survey Perkins County, Nebraska

Southwest Nebraska Community Betterment Corporation (SWNCBC) is currently conducting a County-Wide Housing Study to determine both the short- and long-term senior housing and services needs of persons and families in Perkins County. The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from SWNCBC. The Study will include the identification of both current and future housing and services needs of elderly persons in the County. Please complete and return this Survey, to the drop box/Envelope by FRIDAY, APRIL 14<sup>TH</sup>.

1)	Gend	er? Male5_	Fe	male9 TOTA	L SURVEYS	5: 14		
2) \	Where o	do you reside	e?					
		Grant (7)		Elsie (2)		Madrid (3)		
		Venango (0)		Rural Perkins Coun	aty (2)	Other (Identify)		
3)	Do yo	ou own or re	nt whe	ere you live now?	Own1	<b>3</b> Rent0		
4)	What	is your curr	ent ag	ge? Under 557_	55-643_	65-744 75-840	) 85+0_	-
5)	Whic	h of the follo	wing	additional housir	ng types are	needed in Perkins C	County, for p	persons 55+ years of age,
	durin	ng the next fi	ve yea	rs. Check your t	op three (3	).		
		Single Fan				nt - Purchase		
	8_	Duplex - R	$\mathbf{ent}$	2	Assisted 1	Living Housing		
	2_	Duplex - Pu	rchase	4	One Bedr	oom Apartment - Rent		
	1_	Town Home	- Rent	8	Two Bed	room Apartment - Re	ent	
	1_	Town Home	- Puro	chase	Other			
	1_	_Nursing Ho	me/Lor	ng-Term Care				

6)	Please rate the quality of the following	g Support Services for Seniors in Perkins County. (1 = Excellent, 2 =
	Good, $3 = Fair$ , $4 = Poor$ ).	
	_2.9_Case Management/Legal Aid	_2.2_Transportation/Auto Repair
	_3.3_Cultural/Language Assistance	_2.5_Finance Assistance/Management
	_3.4_Continuing Education Opportunities	_1.8_Health Services (Mental, Physical, etc.)
	_3.5_Employment Opportunities/Training	_2.1_Law Enforcement
	_3.6_Adult Day Care Services	_2.6_Senior Social & Recreation Activities
	_3.1_Alcohol/Drug Abuse Services	_2.8_Housing (Permanent, Transitional, etc.)
	_2.3_Food/Meals-On-Wheels	_2.3_Emergency Transportation
	_2.9_Home Health	_2.5_Volunteer Opportunities
	_3.2_Memory Care	2.2_Veteran Services
	_3.2_Counseling Services	_3.7_Homeless Services
	_3.4_Aids for Disabilities	_2.8_Lawn Care/Snow Removal
		Other:

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

6Single Family Home	0Apartment - Purchase
2Duplex - Rent	2Assisted Living Housing
1Duplex - Purchase	0One Bedroom Apartment - Rent
1Town Home - Rent	2Two Bedroom Apartment - Rent
0Town Home – Purchase	Other
0 Nursing Home/Long-Term Care	

THANK YOU FOR YOUR PARTICIPATION!

# Perkins County & Communities, Nebraska

Nebraska Investment Finance Authority - Housing Study Grant Program.



## County/Communities Housing Study With Strategies for Affordable Housing.







APPENDIX II
PERKINS COUNTY TABLE PROFILE.



I	TABLE 1
	POPULATION TRENDS AND PROJECTIONS
	PERKINS COUNTY & COMMUNITIES, NEBRASKA
I	2000-2022

					% Change
	2000	2010	2017	2022	2017 - 2022
Perkins County:	3,200	2,970	2,880	2,826	-1.8%
Elsie:	139	106	103	101	-1.9%
Grant:	1,225	1,165	1,123	1,118	-0.4%
Madrid:	265	231	229	<b>226</b>	-1.3%
Venango:	175	164	$\bf 162$	161	-0.6%
Balance of County:	1,396	1,304	1,263	1,220	-3.4%

**2015 U.S. Census Population Estimates:** Perkins Co. = 2,944; Elsie = 106; Grant = 1,133;

Madrid = 236; Venango = 167.

Source: 2000, 2010 Census.

TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
PERKINS COUNTY & COMMUNITIES, NEBRASKA
2000-2022

			Group	Persons in		Persons Per
	$\underline{\mathbf{Year}}$	<u>Population</u>	<u>Quarters</u>	<u>Households</u>	<u>Households</u>	<u>Household</u>
Perkins	2000	3,200	54	3,146	$1,\!275$	2.47
County:	2010	2,970	44	2,926	1,239	2.36
	2017	2,880	40	2,840	1,221	<b>2.32</b>
	2022	2,826	37	2,789	1,207	2.31
Elsie:	2000	139	0	139	57	2.44
	2010	106	0	106	46	2.31
	2017	103	0	103	44	2.34
	2022	101	0	101	43	2.34
Grant:	2000	1,225	54	1,171	535	2.19
	2010	1,165	44	1,121	520	2.16
	2017	1,123	40	1,083	512	2.12
	2022	1,118	37	1,081	509	2.12
Madrid:	2000	265	0	265	104	2.55
	2010	231	0	231	96	2.41
	2017	<b>229</b>	0	$\boldsymbol{229}$	95	2.41
	2022	226	0	226	93	2.43
Venango:	2000	175	0	175	68	2.57
	2010	164	0	164	74	2.21
	2017	162	0	162	73	2.22
	2022	161	0	161	72	2.24
Balance of	2000	1,396	0	1,396	511	2.73
County:	2010	1,304	0	1,304	503	2.59
	2017	1,263	0	1,263	497	<b>2.54</b>
	2022	1,220	0	1,220	490	2.49
Source: 2000, 2010 Ce	ensus.					
Hanna:Keelar	n Associate	s, P.C., 2017.				

TABLE 3 TENURE BY HOUSEHOLD PERKINS COUNTY & COMMUNITIES, NEBRASKA 2000-2022

2000-2022			Ow	ner	Re	nter
	Year	<b>Households</b>	Number	Percent	Number	Percent
Perkins County:	2000	1,275	965	75.7%	310	24.3%
	2010	1,239	964	77.8%	275	22.2%
	2017	1,221	953	<b>78.1</b> %	268	21.9%
	2022	1,207	944	<b>78.2%</b>	263	21.8%
Elsie:	2000	57	46	80.7%	11	19.3%
	2010	46	38	82.6%	8	17.4%
	2017	44	36	81.8%	8	18.2%
	2022	43	36	83.7%	7	16.3%
Grant:	2000	535	402	75.1%	133	24.9%
	2010	520	375	72.1%	145	27.9%
	2017	512	368	71.9%	144	28.1%
	2022	509	363	$\boldsymbol{71.3\%}$	146	$\boldsymbol{28.7\%}$
Madrid:	2000	104	82	79.0%	22	21.0%
	2010	96	81	84.4%	15	15.6%
	2017	95	81	85.2%	14	14.8%
	2022	93	80	86.0%	13	14.0%
Venango:	2000	68	59	86.8%	9	13.2%
	2010	74	62	83.7%	12	16.3%
	2017	73	62	84.9%	11	$\boldsymbol{15.1\%}$
	2022	72	62	86.1%	10	13.9%
Balance of	2000	511	376	73.6%	135	26.4%
County:	2010	503	408	81.0%	95	19.0%
	2017	497	406	81.7%	91	$\boldsymbol{18.3\%}$
	2022	490	403	82.2%	87	17.8%
Source: 2000, 2010 (						
Hanna:Keela	an Associa	tes, P.C., 2017.				

TABLE 4 POPULATION AGE DISTRIBUTION							
TRENDS & PRO							
PERKINS COU			TIES. NEBRA	ASKA			
2000-2022			,				
Perkins County	y		2000-2010				
age group	2000	2010	$\underline{\mathbf{Change}}$	2017	$\underline{2022}$	<b>Change</b>	
19 and Under	924	782	-142	$\bf 724$	<b>650</b>	-74	
20-34	424	436	+12	406	382	-24	
35-54	917	730	-187	675	601	-74	
55-64	318	420	102	443	489	+46	
65-74	246	290	+44	<b>308</b>	347	+39	
75-84	256	180	-76	187	205	+18	
<u>85+</u>	<u>115</u>	<u>132</u>	<u>+17</u>	$\underline{137}$	$\underline{152}$	+15	
TOTALS	3,200	2,970	-230	2,880	2,826	<u>-54</u>	
Median Age	40.7	43.9	+3.2	44.6	46.9	+2.3	
Elsie			2000-2010				
age group	2000	2010	<b>Change</b>	2017	2022	<u>Change</u>	
19 and Under	44	33	-11	<b>29</b>	<b>24</b>	-5	
20-34	16	18	+2	18	<b>17</b>	-1	
35-54	48	23	-25	19	<b>16</b>	-3	
55-64	10	19	+9	18	20	+2	
65-74	6	8	+2	11	14	+3	
75-84	12	1	-11	3	4	+1	
<u>85+</u>	<u>3</u>	<u>4</u>	<u>+1</u>	<u>5</u>	<u>6</u>	<u>+1</u>	
TOTALS	139	106	-11	103	101	-2	
Median Age	40.2	39.5	-0.7	39.6	40.5	+0.9	
CONTINUED:							

TABLE 4 (CONTINUED)							
POPULATION AGE DISTRIBUTION							
TRENDS & PR							
PERKINS COU	NTY & CO	)MMUNIT		ASKA			
			2000-2022				
Grant	2000	2010	2000-2010	2015	2022	C1	
age group	<u>2000</u>	<u>2010</u>	<u>Change</u>	2017	<u>2022</u>	<u>Change</u>	
19 and Under	307	288	-19	278	$\bf 264$	-14	
20-34	140	179	+39	174	171	-3	
35-54	339	255	-84	229	<b>207</b>	-22	
55-64	99	154	+55	168	184	+16	
65-74	117	97	-20	87	<b>94</b>	+7	
75-84	131	95	-36	89	93	+4	
<u>85+</u>	92	<u>97</u>	<u>+5</u>	<u>98</u>	105	<u>+7</u>	
TOTALS	1,225	$1,\!165$	-60	1,123	1,118	-5	
Median Age	44.4	46.4	+2.0	<b>47.1</b>	49.3	+2.2	
Madrid			2000-2010				
age group	2000	2010	<u>Change</u>	2017	$\underline{2022}$	<u>Change</u>	
19 and Under	79	60	-19	<b>55</b>	48	-7	
20-34	43	45	+2	<b>43</b>	<b>39</b>	-4	
35-54	64	<b>5</b> 3	-11	<b>53</b>	46	-7	
55-64	38	25	-13	<b>22</b>	<b>26</b>	+4	
65-74	24	31	+7	<b>36</b>	44	+8	
75-84	14	15	+1	18	21	+3	
<u>85+</u>	<u>3</u>	<u>2</u>	<u>-1</u>	<u>2</u>	<u>2</u>	<u>+0</u>	
TOTALS	$2\overline{6}5$	$2\overline{3}1$	-34	$2\overline{2}9$	$2\overline{2}6$	-3	
Median Age	39.3	40.8	+1.5	41.3	42.3	+1.0	
CONTINUED:							

TABLE 4 (CONTINUED)						
POPULATION AC	GE DISTR	IBUTION	Ī			
TRENDS & PROJ	ECTIONS	}				
PERKINS COUNT	Y & COMN	MUNITIES	S, NEBRASK	A		
2000-2022						
Venango			2000-2010			
age group	2000	2010	<u>Change</u>	2017	2022	<u>Change</u>
19 and Under	54	33	-21	<b>26</b>	19	-7
20-34	16	19	3	18	18	+0
35-54	54	48	-6	<b>47</b>	41	-6
55-64	31	24	-7	<b>23</b>	20	-3
65-74	7	25	+18	<b>29</b>	38	+9
75-84	11	11	+0	14	18	+4
<u>85+</u>	<u>2</u>	$\underline{4}$	<u>+2</u>	<u>5</u>	<u>7</u>	<u>+2</u>
TOTALS	175	<b>164</b>	-11	162	161	-1
Median Age	39.9	49.7	+9.8	<b>50.6</b>	<b>53.2</b>	+2.6
Balance of Count	У		2000-2010			
age group	2000	2010	<u>Change</u>	2017	2022	<u>Change</u>
19 and Under	440	368	-72	336	<b>295</b>	-41
20-34	209	175	-34	<b>153</b>	137	-16
35-54	412	351	-61	<b>327</b>	<b>291</b>	-36
55-64	140	198	+58	212	239	+27
65-74	92	129	+37	145	<b>157</b>	+12
75-84	88	58	-30	63	<b>69</b>	+6
<u>85+</u>	<u>15</u>	$\underline{25}$	<u>+10</u>	27	32	<u>+5</u>
TOTALS	1,396	1,304	-92	1,263	1,220	-43
Median Age	37.6	40.9	+3.3	41.7	<b>43.5</b>	+1.8
Source: 2000, 2010 Census.						
Hanna:Keelan Associates, P.C., 2017.						

TABLE 5							
HOUSEHOLDS BY HOUSEHOLD SIZE							
PERKINS COUNTY & COMMUNITIES, NEBRASKA							
2010							
	1	<b>2</b>	3				

	1	<b>2</b>	3	4	5	6	7+
	Person	Persons	Persons	Persons	Persons	Persons	Persons
Perkins County:	358	494	137	126	93	20	11
Elsie:	17	16	3	5	3	1	1
Grant:	190	196	45	52	29	6	2
Madrid:	29	35	12	7	12	0	1
Venango:	19	38	9	2	4	1	1
Balance of County:	103	209	68	60	45	12	6
Source: 2010 Census.		~					

TABLE 6
HOUSEHOLD INCOME BY AGE GROUP - TRENDS AND PROJECTIONS
PERKINS COUNTY, NEBRASKA
2000-2022

					% Change
Income Group	<u>2000*</u>	<b>2015*</b>	2017	2022	2017 - 2022
All Households:					
Less than \$10,000	146	60	47	36	-23.4%
\$10,000-\$19,999	187	104	89	<b>76</b>	-14.6%
\$20,000-\$34,999	316	167	143	134	-6.3%
\$35,000-\$49,999	255	177	156	142	-9.0%
<u>\$50,000 or More</u>	<u>373</u>	<u>735</u>	<u>786</u>	<u>819</u>	<u>+4.1%</u>
TOTALS	1,277	1,243	1,221	1,207	-1.1%
Median Income	\$34,205	\$55,893	\$58,347	\$62,914	+7.8%
11 1 11 07 1 37					
Households 65+ Yrs.					
Less than \$10,000	68	22	18	12	-33.3%
\$10,000-\$19,999	99	66	<b>58</b>	46	-20.7%
\$20,000-\$34,999	104	76	67	60	-10.4%
\$35,000-\$49,999	42	46	46	48	+4.3%
<u>\$50,000 or More</u>	<u>80</u>	<u>163</u>	$\underline{177}$	204	<u>+15.3%</u>
TOTALS	393	373	366	370	+11.0%
Median Income	\$25,860	\$43,413	\$45,045	\$48,526	+7.7%

<sup>\*</sup> Specified 2000 & 2015 Data Used. 2015 Estimate subject to margin of error.

Source: 2000 Census, 2010-2014 American Community Survey.

TABLE 7
PER CAPITA INCOME
PERKINS COUNTY, NEBRASKA / STATE OF NEBRASKA
2002-2022

	Perkins County		State of Nebraska		
	Per Capita	Percent	Per Capita	Percent	
<u>Year</u>	<u>Income</u>	<u>Change</u>	<u>Income</u>	<b>Change</b>	
2002	\$25,346		\$30,696		
2003	\$35,594	+40.4%	\$32,611	+6.2%	
2004	\$32,034	-10.0%	\$33,768	+3.5%	
2005	\$31,394	-1.9%	\$34,772	+3.0%	
2006	\$27,006	-13.9%	\$35,982	+3.5%	
2007	\$38,358	+42.0%	\$38,484	+7.0%	
2008	\$49,283	+28.5%	\$40,626	+5.6%	
2009	\$40,143	-18.5%	\$39,226	-3.4%	
2010	\$39,914	-0.6%	\$40,023	+2.0%	
2011	\$62,612	+56.8%	\$43,820	+9.5%	
2012	\$64,616	+3.2%	\$45,578	+4.0%	
2013	\$62,684	-2.9%	\$46,254	+1.5%	
2014	\$66,586	+6.2%	\$47,757	+3.2%	
2017	\$70,812	+6.3%	\$50,014	+4.7%	
2002-2017	\$25,346-\$70,812	+179.4%	\$30,696-\$50,014	+63.0%	
2017-2022	\$70,812-\$76,201	<b>+7.6</b> %	\$50,014-\$56,337	+12.6%	

Source: Nebraska Department of Economic Development, 2017.

TABLE 8	
PERSONS RECEIVING SOCIAL SECURITY IN	COME
PERKINS COUNTY, NEBRASKA	
2014	
Social Security Income-2014	Number of Beneficiaries
Retirement Benefits	
Retired Workers	460
Wives & Husbands	35
Children	10
Survivor Benefits	
Widows & Widowers	50
Children	10
D: 1:1:4 D 6:4	
Disability Benefits  Disability Benefits	4 =
Disabled Persons	45
Wives & Husbands	0
Children TOTAL	$\frac{10}{220}$
IUIAL	620
Aged 65 & Older	
Men	230
Women	295
TOTAL	<b>525</b>
Supplemental Security Income-2014	Number of Beneficiaries
Aged 65 or Older	N/A
Blind and Disabled	18
TOTAL	18
N/A N/A 17.17	
N/A = Not Available.	
Source: Department of Health and Human Services, Social Security Administration, 2017.	
Hanna: Keelan Associates, P.C., 2017.	
11aima.ixeeian 11550clate5, 1.0., 2017.	

TABLE 9
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
PERKINS COUNTY, NEBRASKA
2000-2022

	2000*	2013*	$\boldsymbol{2017}$	$\boldsymbol{2022}$
Inc. Rng.	# / #CB-HP	# / #CB-HP	# / #CB-HP	# / #CB-HP
0-30% AMI	118 / 68	50 / 45	43 / 40	32 / 34
31-50% AMI	147 / 75	90 / 15	82 / 12	78 / 8
51-80% AMI	253 / $64$	135 / 15	129 / 11	117 / 7
81%+ AMI	<u>781 / 48</u>	<u>675 / 19</u>	<u>699 / 13</u>	717 / 11
TOTALS	1,299 / 255	950 / 94	953 / 76	944 / 60

<sup>\*</sup>Specified data

 $\# = \text{Total Households} \qquad \# = \textit{CB-HP} = \textit{Households with Cost Burden} - \textit{Housing Problems}$ 

Source: 2000 CHAS Tables.

TABLE 10 ESTIMATED RENTER HOUSEHOLDS BY INCOME COST BURDENED WITH HOUSING PROBLEMS PERKINS COUNTY, NEBRASKA 2000-2022

	2000*	2013*	$\boldsymbol{2017}$	2022
Inc. Rng.	# / #CB-HP	# / #CB-HP	# / #CB-HP	<u># / #CB-HP</u>
0-30% AMI	50/ 28	50/45	39 / 36	30 / 28
31-50% AMI	61 / 31	60 / 10	46 / 8	37 / 6
51-80% AMI	100 / 20	<b>55 / 0</b>	28 / 0	23 / 0
81%+ AMI	<u>156 / 12</u>	<u>150 / 8</u>	<u>155 / 8</u>	<u>173 / 6</u>
TOTALS	367 / 91	315 / 63	268 / 52	263 / 40

<sup>\*</sup>Specified data

 $\# = \text{Total Households} \qquad \# CB\text{-}HP = Households \ with \ Cost \ Burden - Housing \ Problems$ 

Source: 2000 CHAS Tables.

TABLE 11
EMPLOYMENT DATA TRENDS AND PROJECTIONS
PERKINS COUNTY, NEBRASKA
2004-2022

	Number of		Percent
<b>Year</b>	<b>Employed Persons</b>	<b>Change</b>	<b>Unemployed</b>
2007	1,543		2.3%
2008	1,635	+92	2.4%
2009	1,643	+8	3.2%
2010	1,650	+7	3.5%
2011	1,657	+7	2.5%
2012	1,641	-16	3.0%
2013	1,735	+94	2.1%
2014	1,712	-23	1.6%
2015	1,732	+20	1.6%
2016*	1,929	+197	2.4%
$\boldsymbol{2017}$	1,960	+31	2.4%
$\underline{2022}$	2,005	<u>+45</u>	$\underline{2.3\%}$
2002-2022	1,543-2,005	+462	$\boldsymbol{2.3\text{-}2.3\%}$

<sup>\*</sup>Estimate as of June, 2016.

Source: Nebraska Department of Labor, 2017.

TABLE 12   CIVILIAN LABOR FOR	CE & EMPI	LOYMENT					
TRENDS AND PROJECTIONS							
PERKINS COUNTY, NEBRASKA							
1990-2022							
	$\underline{1990}$	2000	<u>2010</u>	2017	$\underline{2022}$		
Civilian Labor Force	1,458	1,654	1,710	2,008	2,052		
Unemployment	13	37	60	48	47		
Rate of Unemployment	1.1%	2.2%	3.5%	2.4%	2.3%		
Employment	1,441	1,617	1,650	1,960	2,005		
Change in Employment							
	<u>Number</u>	<u>Annual</u>	<u>% Cl</u>	<u>nange</u>	% Annual		
1990-2000	+176	+17.6	+15	2.2%	+1.2%		
2000-2010	+33	+3.3	+2	.0%	+0.2%		
2017-2022	+45	+9.0	+2	.3%	+0.5%		
	+45 t of Labor, Labor	+9.0	+2	.3%			

TABLE 13			
WORKFORCE EMPLOYMENT BY TYPE			
PERKINS COUNTY, NEBRASKA			
2016			
Workforce			
Non-Farm Employment			
(Wage and Salary)	1,177		
Agriculture Forestry, Fishing & Hunting.	0		
Mining, Quarrying and Oil/Gas Extraction.	0		
Utilities.	*		
Construction.	113		
Manufacturing.	58		
Wholesale Trade.	197		
Retail Trade.	106		
Transportation & Warehousing.	*		
Information.	*		
Finance & Insurance.	44		
Real Estate & Rental/Leasing.	*		
Professional, Scientific & Technical Services.	31		
Management of Companies & Enterprises.	0		
Administrative/Support/Waste.	*		
Educational Services.	28		
Health Care & Social Assistance.	66		
Arts, Entertainment & Recreation.	*		
Accommodation & Food Service.	17		
Other Services (except Public Administration).	43		
Federal Government.	18		
State Government.	376		
Local Government.	6		
*Data not available because of disclosure suppression.			
Source: Nebraska Department of Labor, Labor Market Information, 2017.			
Hanna:Keelan Associates, P.C., 2017.			

TABLE 14
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
PERKINS COUNTY & COMMUNITIES, NEBRASKA
2015 ESTIMATE\*

		Comp	olete	Lack of C	omplete	Units wi	th 1.01+
		Plumbing		Plumbing		Persons per Room	
			% of		% of		% of
	<b>Total</b>	<u>Number</u>	<u>Total</u>	<u>Number</u>	<u>Total</u>	<u>Number</u>	<b>Total</b>
Perkins County:	1,243	1,243	100.0%	0	0.0%	1	0.1%
Elsie:	50	50	100.0%	0	0.0%	1	2.0%
Grant:	362	362	100.0%	0	0.0%	0	0.0%
Madrid:	120	120	100.0%	0	0.0%	0	0.0%
Venango:	66	66	100.0%	0	0.0%	0	0.0%
Balance of County:	645	645	100.0%	0	0.0%	0	0.0%

<sup>\*2015</sup> Estimate subject to margin of error.

Source: 2011-2015 American Community Survey.

TABLE 15 HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT PERKINS COUNTY & COMMUNITIES, NEBRASKA 2017

	Perkins <u>County</u>	<u>Elsie</u>	Grant
Year	<u>courty</u>	<u> 21510</u>	<u>Old Gill</u>
$\overline{2014}$ to Present*	11	0	3
2010 to 2013	15	0	5
2000 to 2009	57	1	22
1990 to 1999	72	7	28
1980 to 1989	77	3	36
1970 to 1979	360	9	158
1960 to 1969	120	0	90
1950 to 1959	174	6	82
1940 to 1949	187	12	111
<u>1939 or Before</u>	<u>392</u>	<u>26</u>	<u>136</u>
SUBTOTALS	1,465	64	671
<u>Units Lost (2010 to Present)</u>	<u>(7)</u>	<u>(0)</u>	<u>(6)</u>
TOTAL EST. UNITS – 2017	1,458	64	665
% 1939 or Before	26.5%	40.6%	19.5%
% 1959 or Before	51.3%	68.8%	48.5%
CONTINUED:			

TABLE 15 (CONTINUED) HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT PERKINS COUNTY & COMMUNITIES, NEBRASKA 2017

	Madrid	Venango	Balance of County
Year	<u>mauru</u>	venango	County
2014 to Present*	0	0	8
2010 to 2013	0	0	10
2000 to 2009	8	3	23
1990 to 1999	17	0	20
1980 to 1989	7	6	25
1970 to 1979	21	16	156
1960 to 1969	0	0	30
1950 to 1959	15	10	61
1940 to 1949	11	15	38
<u>1939 or Before</u>	<u>69</u>	<u>27</u>	<u>134</u>
SUBTOTALS	148	77	<b>505</b>
<u>Units Lost (2010 to Present)</u>	<u>(0)</u>	<u>(1)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2017	148	<b>76</b>	<b>505</b>
% 1939 or Before	46.6%	34.2%	26.8%
% 1959 or Before	64.2%	68.4%	46.6%

<sup>\*</sup>Specified Data Used. 2015 Estimate subject to margin of error.

N/A = Not Available.

Source: 2011-2015 American Community Survey.

Communities of Perkins County, 2017.

TABLE 16 HOUSING STOCK OCCUPANCY/VACANCY STATUS PERKINS COUNTY & COMMUNITIES, NEBRASKA 2017						
	Perkins					
	<b>County</b>	$\underline{\mathbf{Elsie}}$	<u>Grant</u>			
a) Housing Stock	1,458	64	$\boldsymbol{665}$			
	(O=1,101; R=357)	(O=50; R=14)	(O=461; R=204)			
b) Vacant Housing Stock	<b>237</b>	<b>20</b>	153			
c) Occupied Housing Stock	1,221	44	512			
*Owner Occupied	953	36	368			
*Renter Occupied	268	8	144			
d) Housing Vacancy Rate*	16.3% (237)	31.3% (20)	23.0% (153)			
*Owner Vacancy	13.4% (148)	28.0% (14)	20.2% (93)			
*Renter Vacancy	24.9% (89)	42.9% (6)	29.4% (60)			

6.6% (96)

5.8% (64)

9.0% (32)

17.2% (11)

16.0% (8)

21.4% (3)

8.6% (57)

7.6% (35)

10.8% (22)

**CONTINUED:** 

e) Adjusted Vacancy Rate\*\*

\*\*Owner Vacancy

\*\*Renter Vacancy

# TABLE 16 (CONTINUED) HOUSING STOCK OCCUPANCY/VACANCY STATUS PERKINS COUNTY & COMMUNITIES, NEBRASKA 2017

			Balance of
	<b>Madrid</b>	<u>Venango</u>	County
a) Housing Stock	148	<b>7</b> 6	$\boldsymbol{505}$
	(O=112; R=36)	(O=65; R=11)	(O=413; R=92)
b) Vacant Housing Stock	<b>5</b> 3	3	8
c) Occupied Housing Stock	95	<b>7</b> 3	497
*Owner Occupied	81	62	406
*Renter Occupied	14	11	91
d) Housing Vacancy Rate*	35.8% (53)	3.9% (3)	1.6% (8)
*Owner Vacancy	27.7% (31)	4.6% (3)	1.7% (7)
*Renter Vacancy	61.1% (22)	0.0% (0)	1.1% (1)
e) Adjusted Vacancy Rate**	14.2% (21)	2.6% (2)	1.5% (5)
**Owner Vacancy	12.5% (14)	3.1% (2)	1.2% (5)
**Renter Vacancy	19.4% (7)	0.0% (0)	0.0% (0)

<sup>\*</sup> Includes all housing stock, including seasonal and substandard housing.

Source: 2010-2014 American Community Survey.

Perkins County & Communities, 2017.

Hanna: Keelan Associates, P.C., 2017.

<sup>\*\*</sup> 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.

		Less	\$50,000	\$100,000	\$150,000	\$200,000	
		than	to	to	to	or	7D 4 1
	2000*	<b>\$50,000</b> 312	<b>\$99,999</b> 268	\$149,999 64	<b>\$199,999</b> 2	More 7	<u>Total</u> 653
	2000 Med. Val.	\$52,200	200	04	2	1	099
Perkins	2000 Med. val. 2015*	ან2,200 176	316	213	80	175	960
County:	2015 Med. Val.	\$97,700	010	210	00	170	300
county.	2017	\$100,800					
	2022	\$112,600					
	2000*	25	6	3	0	0	34
	2000 Med. Val.	\$33,000					
Elsie:	2015*	24	10	2	5	0	41
	2015 Med. Val.	\$45,000					
	2017	\$49,300					
	2022	\$57,700					
	2000*	137	184	26	0	0	347
Grant:	2000 Med. Val.	\$58,900					
	2015*	49	179	96	15	20	359
	2015 Med. Val.	\$87,400					
	2017	\$93,500					
	2022	\$105,000					

2000-2022		Less	\$50,000	\$100,000	\$150,000	\$200,000	
		than	to	to	to	or	<b>7</b> D 4
	0000*	<u>\$50,000</u>	<u>\$99,999</u>	<u>\$149,999</u>	<u>\$199,999</u>	$\underline{\mathbf{More}}$	Tota
N.T. 1 · 1	2000*	40	12	2	0	0	<b>54</b>
Madrid:	2000 Med. Val.	\$31,700	4.0	4 W	4	2	100
	2015*	36	46	15	4	2	103
	2015 Med. Val.	\$59,700					
	2017	\$64,600					
	2022	\$75,100					
	2000*	58	0	2	0	0	60
Venango:	2000 Med. Val.	\$30,000					
9	2015*	30	26	0	0	0	<b>56</b>
	2015 Med. Val.	\$45,000					
	2017	\$48,200					
	2022	\$59,200					
	2000*	52	66	31	2	7	158
	2000 Med. Val.	<b>\$70,455</b>		01	_	•	100
Balance of	2015*	37	55	100	56	153	401
County:	2015 Med. Val.	<b>\$157,590</b>	99	100	90	100	101
ounty.	2017 Med. van.	\$168,300					
	2022	\$189,900					

		$\mathbf{Less}$	\$300 to	\$500 to	\$700 or	
		than \$300	\$49 <u>9</u>	\$699	More	Total
	2000*	120	105	14	34	273
	2000 Median Rent	<b>\$389</b>				
Perkins	2015*	56	57	63	107	283
County:	2015 Median Rent	<b>\$650</b>				
	2017	<b>\$696</b>				
	2022	<b>\$774</b>				
	2000*	6	8	2	0	16
	2000 Median Rent	\$388				
Elsie:	2015*	5	0	4	0	9
	2015 Median Rent	N/A				
	2017	N/A				
	2022	N/A				
	2000*	50	54	6	29	139
Grant:	2000 Median Rent	<b>\$402</b>				
	2015*	12	51	49	91	203
	2015 Median Rent	<b>\$643</b>				
	2017	<b>\$678</b>				
	2022	<b>\$749</b>				

TABLE 18 (CONTINUED)	
GROSS RENT	
PERKINS COUNTY & COMMUNITIES, NEBRASK	Ά
2000-2022	

		${f Less}$	\$300 to	\$500 to	$$700  ext{ or}$	
		<u>than \$300</u>	<u>\$499</u>	<u>\$699</u>	$\underline{\mathbf{More}}$	<b>Total</b>
	2000*	13	6	2	3	<b>24</b>
Madrid:	2000 Median Rent	\$319				
	2015*	2	0	9	6	<b>17</b>
	2015 Median Rent	<b>\$685</b>				
	2017	<b>\$721</b>				
	2022	<b>\$7</b> 88				
	2000*	5	3	0	0	8
Venango:	2000 Median Rent	<b>\$458</b>				
	2015*	4	3	1	2	10
	2015 Median Rent	N/A				
	2017	N/A				
	2022	N/A				
	2000*	46	34	4	2	86
Balance of	2000 Median Rent	<b>\$580</b>				
County:	2015*	33	3	0	8	44
	2015 Median Rent	\$500				
	2017	<b>\$486</b>				
	2022	<b>\$449</b>				

<sup>\*</sup>Specified Data Used. 2015 Estimate subject to margin of error.

N/A = Not Available.

Source: 2000 Census, 2011-2015 American Community Survey.

Hanna: Keelan Associates, P.C., 2017.

TABLE 19
SURVEY OF RENTAL PROPERTIES
PERKINS COUNTY, NEBRASKA
2002-2015

	Completed		Vacancy	Absorption
$\underline{\mathbf{Year}}$	Surveys	<b>Total Units</b>	<b>Rate (%)</b>	Rate (Days)
2002	0	0	.00	
2003	1	20	10.00	180.0
2004	2	8	12.50	30.4
2005	4	28	10.71	85.0
2006	5	43	2.33	50.1
2007	5	41	12.20	31.3
2008	4	29	20.69	30.0
2009	3	10	10.00	71.0
2010	3	30	.00	105.0
2011	2	26	7.69	105.0
2012	2	10	.00	15.0
2013	2	26	7.69	N/A
2014	2	8	.00	N/A
2015	2	26	.00	N/A
N/A = Not Ava	ailable.			

Source: Nebraska Investment Finance Authority, 2017.

TA	$\mathbf{B}\mathbf{I}$	E	20

VACANCY RATES BY UNIT TYPE

PERKINS COUNTY, NEBRASKA

2015

<b>2010</b>			
Type of Units	<b>Units Managed</b>	<b>Available Units</b>	Vacancy Rate (%)
Single Family Units	0	0	0.0
Apartments	26	0	0.0
Mobile Homes	0	0	0.0
Not Sure of Type	<u>0</u>	<u>0</u>	<u>0.0</u>
Total Units	26	0	0.0

Source: Nebraska Investment Finance Authority, 2017.

Hanna: Keelan Associates, P.C., 2017.

TABLE 21 AVERAGE SALES PRICE OF SINGLE FAMILY HOMES PERKINS COUNTY, NEBRASKA 2000-2015

<u>Fiscal Year</u>	Average Sale Price
2000	\$52,267
2001	\$49,247
2002	\$60,838
2003	\$52,283
2004	\$45,650
2005	\$71,549
2006	\$59,424
2007	\$67,970
2008	\$74,345
2009	\$73,104
2010	\$56,144
2011	\$93,138
2012	\$63,700
2013	\$87,044
2014	\$77,675
<u>2015</u>	<u>\$75,990</u>
Change (2000-2015)	+\$23,723 (+45.4%)

Source: Nebraska Investment Finance Authority, 2017.

## TABLE 22 ESTIMATED HOUSING TARGET DEMAND PERKINS COUNTY & COMMUNITIES, NEBRASKA 2022

	<u>Owner</u>	<u>Rental</u>	Total Target <u>Demand*</u>	Est. Required Target Budget (Millions)
Perkins County:	30	14	44	<b>\$9.28</b>
Elsie:	1	2	3	<b>\$0.5</b>
Grant:	14	8	22	<b>\$4.35</b>
Madrid:	2	2	4	<b>\$0.73</b>
Venango:	1	2	3	<b>\$0.5</b>
Balance of County:	12	0	12	<b>\$3.2</b>

<sup>\*</sup>Based upon the general estimate of **new households**, providing affordable housing for **20%** of **cost burdened households**, **replacement of 50%** of housing stock experiencing plumbing, overcrowded conditions (as per HUD Definition and Field Analysis), absorb **housing vacancy deficiency** by creating a **7% vacancy rate** consisting of structurally sound housing units and build for **2% "pentup" demand**, based upon local capacity and availability of land and financial resources. **Includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 35% of the Total Target Housing Demand).** 

Source: Hanna: Keelan Associates, P.C., 2017.

TABLE 23 AREA HOUSEHOLD INCOME (AMI) PERKINS COUNTY, NEBRASKA 2017					
	<u>1-4 PHH</u>	<u>5-8 PHH</u>			
30% AMI	\$20,310	\$26,820			
50% AMI	\$33,850	\$44,700			
60% AMI	\$40,620	\$53,640			
80% AMI	\$54,150	\$71,500			
100%AMI	\$67,700	\$89,400			
<b>125%AMI</b>	\$84,625	\$111,750			
Source: Hanna:Keelan Associates, P.C., 2017.					

TABLE 24 ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR PERKINS COUNTY, NEBRASKA 2022							
<u>Income Range</u>							
	0-30%	31-60%	61-80%	<b>81</b> - <b>125</b> %	126%+		
	$\underline{\mathbf{AMI}}$	$\underline{\mathbf{AMI}}$	$\underline{\mathbf{AMI}}$	$\underline{\mathbf{AMI}}$	$\underline{\mathbf{AMI}}$	<b>Totals</b>	
Owner:	0	<b>2</b>	6	8	<b>14</b>	30	
Rental:	0	8	4	${f 2}$	0	14	
Source: Hanna:Keelan Associates, P.C., 2017.							

TABLE 25 HOUSING DEMAND POTENTIAL – TARGET POPULATIONS PERKINS COUNTY-WIDE, NEBRASKA 2022

OWNER	<b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b>						Workforce
<u>UNITS</u>	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	81% - 125%	<u>126%+</u>	<b>TOTALS</b>	$\underline{\mathbf{Sector}}$
Elderly (55+)	0	0	0	2	4	6	2
Family	0	1	5	6	10	<b>22</b>	20
Special							
Populations <sup>1</sup>	<u>0</u>	$rac{1}{2}$	<u>1</u>	<u>0</u> <b>8</b>	<u>0</u>	<u>2</u>	$egin{array}{c} \underline{0} \\ 22 \end{array}$
Subtotals	0	2	$\frac{1}{6}$	8	14	30	<b>22</b>
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	0	5	1	0	0	6	0
Family	0	2	2	2	0	6	6
Special							
Populations <sup>1</sup>	<u>0</u>	$\frac{1}{8}$	<u>1</u>	$rac{0}{2}$	<u>0</u>	<u>2</u>	<u>6</u>
Subtotals	0	8	4	<b>2</b>	0	14	6
TOTALS	0	10	10	10	14	44	28

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

Source: Hanna: Keelan Associates, P.C., 2017.

<sup>\*</sup> Includes lease- or credit-to-own units.

 $<sup>^{1}\</sup>mathrm{Any}$  person with a special housing need due to a cognitive and/or mobility disability.

# TABLE 26 HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) PERKINS COUNTY-WIDE, NEBRASKA 2022

### PRICE - PURCHASE COST (Area Median Income)

							$\mathbf{Work}$
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81% - 125%)	(126%+)		Force
<u>Units</u>	<u>\$103,000*</u>	<u>\$115,000*</u>	<u>\$144,800*</u>	<b>\$186,300*</b>	\$ <u>239,900*+</u>	<b>TOTALS</b>	<b>\$165,000*</b>
2 Bedroom	0	0	0	2	4	6	0
3+ Bedroom	<u>0</u>	<u>2</u>	<u>6</u>	<u>6</u>	<u>10</u>	$\underline{24}$	$\underline{22}$
TOTALS	0	<b>2</b>	6	8	14	30	<b>22</b>

### PRICE - PURCHASE COST (Area Median Income)

				·		ŕ	Work
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%125%)	(126%+)		Force
<u>Units</u>	<u>\$505**</u>	<u>\$545**</u>	<u>\$605**</u>	<u>\$735**</u>	<u>\$845**+</u>	<b>TOTALS</b>	<del>\$635**</del>
2 Bedroom	0	6	2	0	0	8	0
<u>3+ Bedroom</u>	<u>0</u>	$\underline{2}$	<u>2</u>	<u>2</u>	<u>0</u>	<u>6</u>	<u>6</u>
TOTALS	0	8	4	<b>2</b>	0	14	6

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

Source: Hanna:Keelan Associates, P.C., 2017.

<sup>\*</sup>Average Affordable Purchase Price.

<sup>\*\*</sup>Average Affordable Monthly Rent.

TABLE 27						
HOUSING CONDITIONS SURVEY	HOUSING CONDITIONS SURVEY					
PERKINS COUNTY COMMUNITIES, NEBRASKA						
2017						
PERKINS COUNTY COMMUNITIES (TOTAL)						
Excellent	13					
Good	156					
Average	356					
Fair	189					
Poor	<u>44</u>					
Total	<b>758</b>					
GRANT						
Excellent	11					
Good	117					
Average	220					
Fair	142					
Poor	<u>33</u>					
Total	523					
ELSIE						
Excellent	1					
Good	11					
Average	25					
Fair	12					
Poor	<u>3</u>					
Total	<b>52</b>					
CONTINUED:						

TABLE 27	
HOUSING CONDITIONS SURVEY	
PERKINS COUNTY COMMUNITIES, NEBR.	ASKA
2017	
MADRID	
Excellent	1
Good	23
Average	56
Fair	23
Poor	<u>6</u>
Total	109
VENANGO	
Excellent	0
Good	5
Average	55
Fair	12
Poor	2
Total	74
Source: Perkins County Assessor, 2017.	

TABLE 28							
ESTIMATED HOUSING REHABILITATION /							
DEMOLITION TARGET DEMAND							
PERKINS COUNTY (	COMMUNITIES, NEBI	RASKA					
2022							
	# Rehabilitated /						
	Est. $Cost*$	<b>Demolition</b>					
Perkins County:	190 / \$7.4 M	68					
Grant:	126 / \$5.2 M	44					
Elsie:	16 / \$656,000	8					
Madrid:	24 / \$1.0 M	11					
Venango: 14 / \$602,000 5							
*Based upon field inspections and age of housing.							
Source: Hanna:Keelan Associates, P.C., 2017.							