



**Burt County, Nebraska
County-Wide Housing Study with
Strategies for Affordable Housing – 2024.**

NEBRASKA INVESTMENT FINANCE AUTHORITY – HOUSING STUDY GRANT PROGRAM.

**PREPARED FOR:
Burt County Economic
Development Corporation.**

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

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**BURT COUNTY, NEBRASKA
COUNTY-WIDE HOUSING STUDY WITH STRATEGIES
FOR AFFORDABLE HOUSING
2024.**

Burt County Economic Development Corporation
Patty Plugge, Executive Director

Three Rivers Housing Development Corporation
Pamela Thomsen, Executive Director

HOUSING STEERING COMMITTEE.

Kelly Adamson (Tekamah)
Jess Bland (Oakland)
Ann Chytka (Decatur)
Matt Johnson (Oakland)

Tim Slaughter (Decatur)
Kayla Eisenmenger (Oakland)
Pamela Thomsen (Lyons)

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The Burt County-Wide Housing Study was completed with the guidance and direction of the Burt County Economic Development Corporation, Three Rivers Housing Development Corporation and the Housing Steering Committee.

Consultant:

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

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

**Lincoln, Nebraska* 402.464.5383 **

Becky Hanna, Tim Keelan, Keith Carl, Jake Palm

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SECTION 1

OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

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



OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

o INTRODUCTION. o

This **County-Wide Housing Study** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for **Burt County, Nebraska**, including each incorporated Community and Rural Burt County, identified as the Balance of County. The Study represents an “update” of the previous Burt County and Communities Housing Study, completed in 2014, and serves as a component to the **Burt County Comprehensive Planning Program**. The **Study** provides a picture of the County’s demographics and past and present housing characteristics. A “**Five-Year Housing Action Plan**” identifies recommended future housing projects.

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



o RESEARCH APPROACH. o

The **Burt County-Wide Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2012-2016 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 February, 2019, to February, 2024.

○ PURPOSE OF STUDY. ○

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

The Objectives of this Housing Study are Five-Fold:

- 1) **analyze the recent past and present housing situation in Burt County**, with emphasis on determining the need for workforce, elderly and both rental and owner housing options;
- 2) **provide a process for educating and energizing the leadership of Burt 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 Burt County; and
- 5) address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of the County and each Community.

This **Housing Study** included quantitative and qualitative research activities. **Qualitative research activities** included a comprehensive Community citizen participation program consisting of **Surveys, Housing “Listening Sessions”** with key Community and County-Wide elected officials and citizenry, and meetings with an organized **“Housing Steering Committee,”** comprised of Burt County housing, business and government leaders, with the intent to understand the issues and needs of the local citizenry. **Quantitative research activities** included the gathering of multiple sets of statistical and field data for the County and each Community. The collection and analysis of this data allowed for the projection of the County population and household base, income capacity and housing profile and demand.

o SUMMARY. o

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

Burt County will experience an estimated population of 6,426 by 2024. This represents a slight decrease of 1.6 percent from the current (2019) estimated population of 6,530. Expanded activity with local and/or regional contractors, housing development corporations and financial providers could potentially reverse the trend of a declining population in the County.

To meet the needs of current and future residents, the County should strive to develop up to **133 new housing units, by 2024.** A total of 93 owner and 40 rental housing units should be built to accommodate the housing needs of low- to moderate-income families, the elderly and special population households, especially the housing needs of the local workforce. New housing types should include single family homes, duplex/triplex units and town homes.

A majority of newly-constructed housing units will be located in the Cities of Tekamah and Oakland, along with the Balance of County. An estimated 35 housing units, consisting of 20 owner and 15 rental units, for Tekamah, an estimated 22 housing units, 13 owner and nine rental, for Oakland and up to 16 new units each for Lyons and Decatur. A total of 30 owner units are projected for the Balance of County. All Communities in Burt County should also focus on housing purchase-rehab-resale or re-rent activities to meet their respective housing target demand.



○ RECENT BURT COUNTY HOUSING & COMMUNITY DEVELOPMENT PROJECTS. ○

The previous **County-Wide Housing Study** was completed for BCEDC in 2014, with the intent of providing valuable information for housing development projects throughout Burt County. Since the completion of the 2014 Study, Communities in Burt County have been active in housing and community development activities. These include the following:

- **Three Rivers Housing Corporation**, which serves Burt County, has provided 15 Purchase/Rehab/Resale opportunities in the County during the last five years. The Corporation provided three new homes in Lyons with a New Construction Grant. Three Rivers Housing Corporation purchased the Cedar Apartments in Decatur, a four-unit complex built with USDA funding.
- **Burt County Economic Development Corporation** received a grant from the Donald E. Nielsen Foundation to assist in demolition of residential and commercial structures in Communities throughout the County, including 20 residential and seven commercial demolitions.
- The **City of Tekamah** used **tax increment financing** to assist in constructing a new street to access two new industrial sites.
- **Memorial Community Hospital** purchased a site and begun preliminary dirt work for a new clinic in Tekamah.
- **LB840 was passed in Tekamah in 2018.** This includes an economic development plan and a ½ cent sales tax to fund the 840 Plan.
- **Brehmer Manufacturing** – Expansion in 2014 - \$250,000 CDBG, 8 new FT employees, \$500,000 capital investment. Also 2017, \$260,000 CDBG, 10 new FT employees, \$550,000 capital expansion.
- **New hog confinement, sow, wean to finish facility** built in Burt County, with 12 new employees.
- New Dollar General Store opened in Oakland.
- **New craft beer/restaurant** – Chatterbox – opened in Tekamah. Was voted best historic preservation in commercial business in NE by Main Street Nebraska.
- **Added 19 new camper pads**, with all services, at **Summit Lake Recreation Area**. Attendance up over 400 percent. Also added new shower house/restrooms and handicapped accessible dock.

- Assisted nine businesses with low to no interest loans for façade improvement.
- Lyons constructed a new swimming pool.
- Lyons completed a “**Downtown Revitalization-Phase I Plan**” to be utilized in obtaining grant funding for the development of new, and rehabilitation of existing commercial buildings in Downtown Lyons.

○ BURT COUNTY HOUSING STEERING COMMITTEE. ○

The **Burt County, Nebraska County-Wide Housing Study with Strategies for Affordable Housing** process included the input of an existing **Housing Steering Committee**, comprised of elected officials, business owners and local citizenry representing the Communities. The collaboration with this **Steering Committee** provided the Consultant with a foundation of knowledge to create **housing goals and action steps** and a **Five-Year Action Plan** that addressed the housing interests of the County. The following issues, identified by Steering Committee members, highlighted in this **Housing Study**, will need to be addressed during the next five years.

- The City of Oakland has an estimated \$120,000 budgeted for housing demolition activities, but needs assistance with rebuilding/infill housing development projects on newly vacated lots.
- Oakland is experiencing a lack of developable land due to flood plain restrictions to the west and topographic issues elsewhere. Because of this, lot prices are an estimated \$25,000 to \$30,000 in the Community.
- Representatives from Tekamah identified a shortage of rental and workforce housing in their Community. Additionally, there are an estimated 12 homes for sale, none of which is in the \$100,000 to \$150,000 affordability range. Weekly calls are taken at City Hall regarding rental housing availability.
- Decatur has demolished 20 homes in the last three years. Redevelopment and infill housing projects would be very beneficial to the Community.
- Decatur has 40 lots platted at its southern Corporate Limits, with water and sewer infrastructure installed. Ho Chunk Community Development currently has an estimated five homes platted or planned for the new subdivision. Developers have also contacted the Community regarding the development of starter homes and elderly housing.
- Lyons has experienced minimal housing development activities, but has done well with housing rehabilitation. Only a small number of lots are available for development in Lyons.



SECTION 2

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

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



COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

o INTRODUCTION. o

The **Burt County, Nebraska County-Wide Housing Study** included both qualitative and quantitative research activities. Discussed in this **Section** is the **comprehensive citizen participation program** that was implemented to gather the opinions of the Burt 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 Burt County and each Community included **Housing Steering Committee meetings, housing "Listening Sessions"** with local Community organizations and two important Surveys; a **"County-Wide Citizen Survey"** and a **"Workforce Housing Needs Survey"**.

o COUNTY-WIDE CITIZEN SURVEY. o

A County-Wide **"Citizen Survey"** was made available to households in Burt County Communities at select locations and on pertinent Community and County websites. A total of **161 Surveys** were completed and returned, providing valuable public information. **Survey** participants were asked to provide their opinion about barriers to obtaining affordable owner or rental housing, as well as 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 of this Housing Study**.

- **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 the lack of sufficient homes for sale, housing prices and utility costs. The identified barriers faced when obtaining affordable **rental housing** included a lack of available, decent rental housing.
- **A total of 15 participants were not satisfied with their current housing situation**. Reasons included high property taxes, homes too small or in need of substantial updating and/or rehabilitation and a lack of new, affordable housing that could improve their current living situation.

- Top housing needs in Burt County, as identified by **Survey** participants included *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 both owner- and renter-occupied housing and three+-bedroom apartments or homes.*
- Participants of the **Survey** identified a purchase price range for housing between \$50,000 and \$99,999 as being the most affordable for residents of Burt County.
- Monthly rent less than \$400 was the monthly rent price range identified by **Survey** respondents as being most affordable in Burt County.
- 54 percent of the **Survey** respondents supported the County using State or Federal grant funds to conduct an owner housing rehabilitation program. 46.6 percent of the **Survey** respondents supported Burt County using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **60.9 percent of the Survey respondents supported Burt County establishing a local program that would purchase and remove dilapidated houses, and make the lots available for a family or individual to build a house.**
- **59.6 percent of the Survey respondents supported the County using grant dollars to purchase, rehabilitate and resell vacant housing.**
- 59 percent of the **Survey** respondents supported Burt County using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- Elderly (55+ years) participants of the **Survey** identified *single family homes, assisted living housing and two-bedroom apartments* for rent as the specific housing types they would be most interested in moving to.

○ WORKFORCE HOUSING NEEDS SURVEY. ○

The **Burt County Economic Development Corporation (BCEDC)**, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the Area's workforce. A total of **152 Surveys** were returned.

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

- The primary major employers participating in the Survey included, but were not limited to; Tekamah-Herman Public Schools, Oakland-Craig Public Schools, Brehmer Manufacturing, Lyons-Decatur Public Schools and Oakland Mercy Hospital.
- **Survey** participants included 120 homeowners and 24 renters. A total of **27 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 between \$120,000 and \$174,999. Renters looking to upgrade to a more suitable rental housing unit could afford a monthly rent at or above \$1,100.
- **The Communities of Lyons and Oakland as well as rural Burt County, were identified by Survey participants as the Communities they would like to purchase a home or rent a housing unit. A total of 52 participants expressed interest in obtaining a single family home in Burt County.**

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

○ HOUSING “LISTENING SESSIONS”. ○

The citizen participation program for the **Housing Study** included **Housing “Listening Sessions”** with local citizenry in the Communities of Tekamah, Craig and Oakland. Each Session received excellent input. The following highlights the consensus priority housing issues or needs, as expressed by those in attendance.

- ◆ Families in Burt County are having a difficult time finding housing that is suitable to their needs. All three Communities identified a lack of affordable housing for persons and families of low- to moderate income. Specifically, participants of the Listening Session in Tekamah identified a purchase price range of \$125,000 to \$175,000 for new housing in their Community.
- ◆ More rental housing is needed in Burt County. Most existing rental housing programs consist of one- or two-bedroom units that do not meet the needs of larger families.
- ◆ Participants highlighted a lack of available, local contractors as an issue preventing housing development and rehabilitation in small Communities. Most of the contractors currently building housing in Burt County are from outside of the region or, in some cases, outside of the State of Nebraska.
- ◆ Elderly housing is a high need in the County, particularly independent retirement housing consisting of duplexes, townhomes and single family homes. The City of Tekamah also expressed interest in the development of affordable senior housing, as well as an Assisted Living facility to provide specialized services to elderly populations.
- ◆ The City of Oakland is currently implementing a ½ cent sales tax for Downtown improvements. This could potentially include the rehabilitation of the upper levels of existing commercial buildings for housing purposes.
- ◆ The Village of Craig has been working to update local housing preservation codes and infrastructure policies for improved community services and appeal.
- ◆ The Communities of Burt County are encouraged to participate with their local Housing and/or Community Development Corporations, as well as State and Federal housing funding sources. County-wide joint ventures would greatly enhance the quality of housing in the County. Interest in these partnerships was expressed at all three Listening Sessions. Three Rivers Housing Corporation has been active in developing affordable housing in the County, both new construction and rehabilitation.

○ HOUSING GOALS & ACTION STEPS. ○

The following **Burt County “Housing Goals & Action Steps”** have been updated from the 2014 County-Wide Housing Study to provide guidance for utilizing the latest grant and financial opportunities available locally, regionally and nationally. These Goals and Action Steps also reflect citizen input through Surveys, Housing “Listening Sessions” and meetings with the Housing Steering Committee. The Burt County Economic Development Corporation (BCEDC) 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 Burt County.

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

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

Elderly housing development projects should include independent living apartments, similar to East Meadows Apartments in Tekamah. East Meadows, owned and operated by TRHDC, provides 12, two-bedroom units of independent housing to elderly populations in the City and Burt County.

The City of Tekamah has also expressed interest in the development of an Assisted Living facility, providing specialized services to elderly populations in the Community. Currently Oakland Heights, located in the City of Oakland, is the only assisted living facility in the County.

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

- **Action Step 1:** As needed, the County and each Community should establish a policy of condemning and demolishing housing of a dilapidated state, not cost effective to rehabilitate. **Vacated land could be placed in a County-Wide Land Trust/Land Bank Program, to be used for future owner and rental housing development needs.** The City of Oakland has been successful in budgeting local money to aid in the demolition of dilapidated and deteriorated housing, recently allocating \$120,000 to this activity.
- **Action Step 2:** Housing rehabilitation programs, for both owner and rental housing units, should be expanded in Burt County, with emphasis on meeting the housing needs of the elderly, low income families and housing occupied by persons with special needs. **Continued utilization of TRHDC's Purchase-Rehab-Resale Program is recommended for Burt County Communities.**
- **Action Step 3:** Burt County Communities should recognize and make a concentrated effort to preserve housing of historical significance, as an effort to preserve County and Community history.
- **Action Step 4:** To ensure a clean and safe residential environment, the ongoing maintenance of private residential properties is needed, i.e. trash removal, junk cars, etc. **Implement annual Community clean-up activities throughout Burt County.**



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

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

Consider new, modern housing development types, such as a **Credit- or Lease-To-Own Housing Program**. **New housing development in each Burt County Community should include the construction or rehabilitation of housing that is accessible for use and visit by persons and families with special needs.**

Rental units should be constructed in Burt County, with emphasis on townhome and duplex rental units, for both local workforce and elderly households. **Rental housing price products in the County should rent at an average affordable monthly rent between \$565 (with subsidy) to \$805.**

Communities in Burt County are experiencing a shortage of quality rental units needed for current and prospective residents. General rental housing, preferably units consisting of two- and three-bedrooms, should be constructed to provide safe, decent and affordable rental housing options. Rental units should be constructed with emphasis on duplex and apartment rental units for local workforce households and the elderly.

- **Action Step 3:** Employ proper, modern planning practices for the development of housing units in future rural subdivisions. **This would include the design of modern infrastructure systems. Input received from the Housing Steering Committee and Housing Listening Sessions identified a need for additional housing for workforce families and elderly households in Burt County.**

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

- **Action Step 1:** Housing developers should be encouraged to pursue securing any and all available tools of financing assistance in the development of new housing projects in the County and each Community. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, USDA Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs. **BCEDC, along with the Three Rivers Housing Development Corporation, will need to develop and/or continue partnerships with developers and funders to enhance housing development activities in the County.**
- **Action Step 2:** Burt County Communities should utilize **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase and preparation, as well as public facility and utility requirements. **The Communities of Tekamah and Lyons support designated “Redevelopment Areas” where TIF can be utilized for housing-related public improvements.**

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

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





SECTION 3

BURT COUNTY/COMMUNITY PROFILE.

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



BURT COUNTY/COMMUNITY PROFILE.

○ INTRODUCTION. ○

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

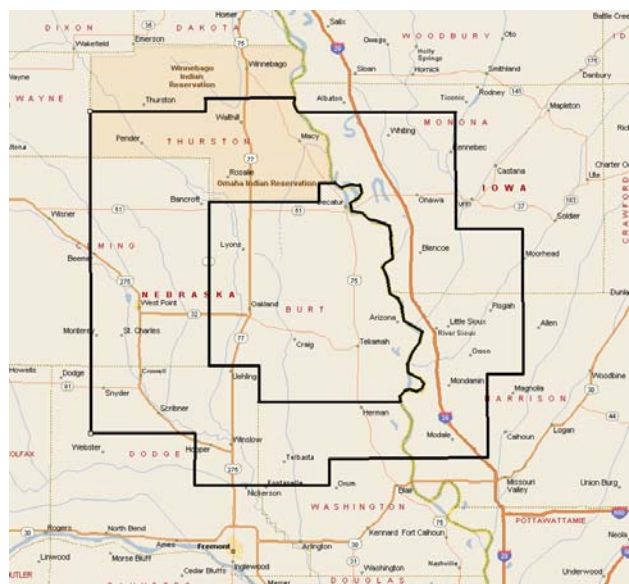
Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout Burt County. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing the County and each 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 Burt County, included a five-year period, **February, 2019, to February, 2024**. 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 Burt County. All statistical **Tables** are included in **Appendix II**.

○ HOUSING MARKET AREA. ○

The **Housing Market Area** of Burt County is divided into two segments, a primary and a secondary housing market area. The Primary Housing Market Area for Burt County includes all of Burt County. The Secondary Housing Market Area for Burt County includes portions of Thurston, Cuming, Dodge and Washington Counties, in Nebraska, and Harrison and Monona Counties in Iowa. This Secondary Housing Market Area could provide added stability to the population of Burt County. In order to attract residents of these areas, the County and each Community need to provide a variety of housing types, owner and rental, at various price ranges.



○ POPULATION PROFILE. ○

Population Trends and Projections.

The population of the previous two Decennial Censuses (2000 and 2010) recorded a decrease in population for Burt County. The County's population decreased from 7,791, in 2000, to 6,858, in 2010, a decrease of 933 persons, or 12 percent.

Currently (2019), the population for the County is an estimated 6,530 and is expected to decline, slightly, by an estimated 1.6 percent, or 104, from 2019 to 2024.

The Community of Decatur is projected to experience a population increase by 2024, due to proposed and available housing development opportunities. Populations of the remaining Burt County Communities are projected to decrease, slightly, but remain stable through 2019. **A stable population base contributes to the need for new and improved housing for various forms, types and sectors of the County. A highly-involved planning and housing development process could reverse declining population trends in all Communities throughout the County.**

Age.

In 2019, Burt County is experiencing an estimated median age of 48.2 years. Increases in population, from 2019 to 2024, are expected to occur with persons 55+ years of age, while age groups less than 55 years are projected to decrease. This will result in an increase in the median age for the County, reaching 48.9 years by 2024.

The "55-64" age group is projected to experience the largest population increase among elderly populations by 2024, an estimated 50 persons. A majority of persons 55+ years of age are projected to reside in the Communities of Oakland, Tekamah and Lyons, due to the provision of elderly care amenities and facilities.

Persons Per Household.

Persons per household declined in Burt County, from 2000 to 2010, from 2.43 to 2.32. Currently, an average of 2.32 persons exist in a single household in Burt County. This number is projected to continue to decrease, slightly, by 2024, to an estimated 2.31, as people live longer and the trend towards smaller families continues.

○ INCOME PROFILE. ○

Information presented in the **Income Profile** of this **Housing Study** assists in determining the number of households within Burt County having the financial capacity to afford housing. In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in the County, in the future. Low cost and government subsidized housing are subject to federal regulations, such as size and type, whereas upper income housing has no such limitations.

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided, equally, by the number of residents residing in the subject area. In 2018, per capita income in Burt County was an estimated \$51,326, an increase of approximately 18.8 percent from 2012. **By 2024, per capita income in Burt County will increase an estimated 8.4 percent, to \$55,640.**

The **median income** for all households in Burt County, in 2019, is estimated to be \$49,425. The County's household median income is projected to increase to \$51,400, or 4 percent by 2019.

Cost Burdened/Housing Problems.

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

In 2019, an estimated 427 owner households in Burt County, or 20.2 percent, are cost burdened with housing problems. **By 2024, an estimated 417 owner households in Burt County will be cost burdened with housing problems.**

Currently, an estimated 185 renter households in Burt County, or 28 percent of the existing 661 renter households are cost burdened with housing problems. **By 2024, an estimated 188 renter households will be cost burdened with housing problems.**

○ ECONOMIC PROFILE. ○

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

Employment Trends.

Between 2008 and 2018, the unemployment rate in Burt County ranged from a high of 5.9 percent to a low of 3.2 percent. During this period, the total number of employed persons decreased by 584. Job creation, as well as growth and expansion of existing industries will be critical to expanding the local housing market, especially for persons and families in the workforce.

In 2018, there were an estimated 3,213 employed persons in Burt County. This number is expected to decline by 73 persons by 2024. The estimated percent of unemployed persons in Burt County is projected to decrease, slightly, from 2019 through 2024.

Employment By Type.

As of August, 2018, non-farm employment (wage and salary) comprises 1,703 jobs in Burt County. The largest employment sectors in the County include Local Government, Retail Trade and Health Care & Social Assistance.

Burt County is home to several large employers, including but not limited to, Central Valley Ag (Oakland), Oakland Mercy Hospital, Brehmer Manufacturing (Lyons), Central States Research Centre (Oakland) and Plaindealer Publishing (Tekamah), as well as three Public School Districts. Continued housing development and rehabilitation will greatly assist these major employers in encouraging commuting employees to relocate to Burt County Communities.

○ HOUSING PROFILE. ○

Households.

Currently, an estimated 2,768 households exist in Burt County, consisting of 2,107 owner households and 661 renter households. By 2024, owner households will account for an estimated 76.4 percent of the households in the County. **The Community of Decatur is projected to experience an increase in owner households, while the remaining Communities are projected to remain stable through 2024 for both owner and renter households.**

Group quarters include such housing structures as dormitories, nursing care centers, correctional facilities, etc. The number of persons in group quarters in the County is expected to remain stable during the next five years, with all persons in group quarters being located in Lyons, Oakland and Tekamah.

Housing Units/Vacancy & Occupancy.

For 2019, Burt County contains an estimated 3,439 housing units, consisting of approximately 2,563 owner and 876 rental units. Of these 3,439 units, approximately 671 are vacant, resulting in an overall, housing vacancy rate of 19.5 percent. The 671 vacant housing units consist of an estimated 456 owner and 215 rental units, equaling an owner housing vacancy rate of 17.8 percent and a rental housing vacancy rate of 24.5 percent. The Balance of County has the highest housing vacancy rate, at 26.8 percent, while the Village of Decatur has the lowest vacancy rate at 9.4 percent. The high overall housing vacancy rates could be attributed to families choosing to live outside of Burt County, due to a lack of suitable housing units, and commute to their place of employment, as well as the number of “seasonal” homes in subdivisions along the Missouri River.

An estimated 56.7 percent of the existing housing stock in Burt County was built prior to 1960. A total of 32 housing structures have been demolished or lost in the County since 2014.

The **Adjusted Housing Vacancy Rate** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. **The overall adjusted housing vacancy rate for Burt County is an estimated 9.9 percent, which includes an adjusted owner housing vacancy rate of 9.1 percent and adjusted rental housing vacancy rate of 12 percent. The high vacancy rates could potentially be caused by existing housing not meeting the needs of today’s prospective buyer, due to housing size, condition or amenities.**

The Communities of Craig and Decatur are experiencing a housing “vacancy deficiency” in both owner and rental housing units, or an adjusted housing vacancy rate at or near 7 percent. These 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 worthy) existing housing units.

Table 3.1 identifies a **Survey of rental properties**, conducted by the **Nebraska Investment Finance Authority**, for Burt County, from 2002 to 2017. A total of 14 rental housing programs in the County participated in the 2017 Survey, totaling 130 rental housing units. Results identified an 8.5 percent rental housing vacancy rate. Rental units in the County, for 2017, took an average of 21.2 days to become occupied, a decrease from 2016, when the absorption rate was an estimated 29.3 days.

TABLE 3.1
SURVEY OF RENTAL PROPERTIES
BURT COUNTY, NEBRASKA
2002-2017

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	1	12	8.3	105
2003	5	64	9.4	17.7
2004	8	131	19.1	116.6
2005	10	112	14.3	71.8
2006	11	159	9.4	89.9
2007	9	99	7.1	47.5
2008	13	101	10.9	54.6
2009	10	50	10	94.8
2010	12	79	6.3	35.6
2011	19	129	10.9	25.6
2012	17	104	14.4	27
2013	14	81	18.5	60
2014	14	83	12	45
2015	11	109	8.3	36
2016	12	125	13.6	29.3
2017	14	130	8.5	21.2

Source: Nebraska Investment Finance Authority, 2018.

Table 3.2 identifies the **vacancy rate by unit type** for Burt County in 2017. For Burt County, of the total 130 managed units that were surveyed, only 11 were available in 2017. This contributes to a vacancy rate, of surveyed units, of 8.5 percent.

TABLE 3.2
VACANCY RATES BY UNIT TYPE
BURT COUNTY, NEBRASKA
2017

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	14	0	0.0
Apartments	74	4	15.2
Mobile Homes	0	0	--
<u>Not Sure of Type</u>	<u>42</u>	<u>7</u>	<u>16.7</u>
Total Units	130	11	8.5

Source: Nebraska Investment Finance Authority, 2018.

Table 3.3 highlights the **average sales price of single family homes** in Burt County, from 1999 to 2017. In 2017, an average sales price of \$98,315 was recorded, representing an increase of \$47,081, or 91.9 percent from the 1999 price of \$51,234. 2017 also represents the peak average sale price of homes in the County since 1999.

TABLE 3.3
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
BURT COUNTY, NEBRASKA
1999-2017

<u>Fiscal Year</u>	<u>Average Sale Price</u>
1999	\$51,234
2000	\$63,292
2001	\$59,030
2002	\$56,457
2003	\$67,170
2004	\$70,539
2005	\$64,224
2006	\$66,690
2007	\$77,498
2008	\$85,241
2009	\$63,840
2010	\$72,989
2011	\$89,645
2012	\$81,365
2013	\$79,609
2014	\$92,159
2015	\$89,666
2016	\$97,244
<u>2017</u>	<u>\$98,315</u>
Change (1999-2017)	+\$47,081 (91.9%)

Source: Nebraska Investment Finance Authority, 2018.

Housing Conditions.

A **Housing Structural Condition Survey** was implemented for the Burt County Communities to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. An estimated 6.5 percent of the total County housing stock was rated as “Excellent” or “Very Good”. An estimated 539 structures (27.2 percent) were rated as being in “Below Normal” condition, while an estimated 90 structures (4.5 percent) received a “Poor” or “Very Poor” rating. **These poor and very poor rated structures are likely not cost effective to be rehabilitated and should be demolished.**

Housing Values.

The cost of housing in any County or Community is influenced by many factors, primarily the cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of the County or Community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. Burt 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 Burt County median housing value, estimated to be \$92,900 in 2019, is projected to increase by an estimated 6.4 percent by 2024 to \$98,900. The highest median housing value in 2019 exists in the Balance of County, which has a median housing value of \$155,500. By 2024, the Balance of County will continue to have the highest estimated median owner housing value, \$179,900. The high housing values in the Balance of County are attributed to the platting and development of rural residential subdivisions, specifically along the Missouri River corridor.

In 2019, the estimated median gross rent for Burt County is \$600. This is expected to increase by 9.1 percent, by 2024, to \$655. The City of Oakland currently has the highest gross rent, at \$695, and will continue to experience the highest gross rent in the County by 2024, at an estimated \$730.

Affordable Housing Stock.

With the number of households projected to remain stable in Burt County, by 2024, it is important that appropriate, affordable housing stock of various types be available in all Communities, including housing for new and existing retirees and the elderly. Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families, as well as an active role in housing rehabilitation for homes that are cost effective for such activity.

A total of **144 affordable rental housing units**, located throughout Burt County, were selected for a review of affordable rental housing. The majority of these units are funded by the Nebraska Investment Finance Authority's Low-Income Housing Tax Credit Program, USDA-Rural Development, Nebraska Department of Economic Development and the Department of Housing and Urban Development. Ten programs were surveyed, with seven currently experiencing 90+ percent occupancy and maintain a waiting list.

Two nursing and assisted living facilities were also reviewed. Currently, the Oakland Heights Nursing and Assisted Living facility is experiencing 100 percent occupancy.

The Community of Tekamah has expressed interest in the development of a stand-alone Assisted Living facility with specialized services. A new assisted living facility would provide Burt County with an additional housing opportunity for elderly households. Currently, Oakland Heights, located in the City of Oakland, is the only assisted living facility in Burt County.



SECTION 4

COUNTY-WIDE HOUSING NEEDS ANALYSIS/ TARGET DEMAND.

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



COUNTY-WIDE HOUSING NEEDS ANALYSIS/ TARGET DEMAND.

o INTRODUCTION. o

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

o HOUSING DEMAND POTENTIAL. o

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

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

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

Currently (2019), the population for Burt County is an estimated 6,530. The population is projected to decrease, slightly, to an estimated 6,426 by 2024.

“Cost Burdened” Households.

Owner and renter households experiencing a cost burden are paying more than 30 percent of their income towards housing costs, including maintenance and mortgage payments. **Currently, an estimated 22.1 percent, or 612 of the total 2,768 households in Burt County, are considered cost burdened.** This equals an estimated 427 owner and 185 renter households. By 2024, the number of cost burdened owner and renter households is projected to decline, but will require the development of additional housing.

Substandard Units/Overcrowded Conditions.

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

- A total of **1,985 housing structures** located in the Communities of Burt County were reviewed by the Burt County Assessor. Of these structures, 539, or 27.1 percent were identified as being in a "Below Normal" condition, while an additional 90, or 4.5 percent were identified as "Poor/Very Poor". During the next five years, these structures should be targeted for either moderate or substantial rehabilitation or, in extreme cases, demolition and replacement. Units in a worn out condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- An estimated **28 housing units** in Burt County currently **have overcrowded conditions**. No housing units were recorded as lacking complete plumbing. The number of overcrowded housing units could increase by 2024 if action is not taken to provide appropriate housing to accommodate larger families.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

Housing vacancy deficiency is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, available, code acceptable housing units is less than 6 to 7 percent. **A vacancy rate of 7 percent is the minimum rate recommended for Burt County so as to have sufficient housing available for both new and existing residents.** An **adjusted housing vacancy rate (AHVR)** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities.

Currently, Burt County has an overall estimated housing vacancy rate of 19.5 percent, including an owner housing vacancy rate of 17.8 percent and a rental housing vacancy rate of 24.5 percent. **The overall AHVR in the County is an estimated 9.9 percent, which includes an AHVR of 9.1 percent for owner housing and a 12 percent for rental housing.** This could suggest that even with a vacancy rate of sound, decent housing above 7 percent, this housing stock does not meet the needs of persons and families looking to purchase or rent in Burt County.

(3) “PENT-UP” HOUSING DEMAND.

The **“Pent-Up” housing demand** is defined as those current residents of Burt County needing and/or wanting to secure a different and/or affordable housing type during the next ten years. This would include persons from all household types and income sectors of the 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.

The housing demand determination for Burt County, by 2024, should include building for an estimated 2 to 3 percent of the existing household population.

o HOUSING TARGET DEMAND. o

Table 4.1, Page 4.4, identifies the **estimated housing target demand for Burt County, by 2024.** 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 in Burt County.

The total estimated **housing target demand** for Burt County, by **2024,** is **133 housing units, including 93 owner and 40 rental units,** at an estimated development cost of **\$31.7 Million.** The Community of Tekamah and the Balance of County, have the highest demand for housing in the County, an estimated 35 and 30 units, respectively.

Of the 133 total units in demand for Burt County, an estimated 75 units (55 owner, 20 rental) should be developed as “workforce housing” for local employees.

TABLE 4.1
ESTIMATED HOUSING UNIT TARGET DEMAND
BURT COUNTY & COMMUNITIES, NEBRASKA
2024

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
Burt County:	93	40	133	\$31.7 M
Craig:	2	2	4	\$0.9 M
Decatur:	10	6	16	\$3.9 M
Lyons:	8	8	16	\$3.7 M
Oakland:	13	9	22	\$5.2 M
Tekamah:	20	15	35	\$8.2 M
Balance of County:	30	0	30	\$9.8 M

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

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

Source: Hanna:Keelan Associates, P.C., 2019.

o HOUSING DEMAND BY INCOME SECTOR. o

Table 4.2 identifies the current **Area Median Income (AMI)** for varied levels of AMI percentages, for Burt County households, up to eight person households (PHH), as per HUD. This information allows for the eventual determination of “**affordability**” and associated **housing price points or products** for households of varied sizes.

TABLE 4.2

**AREA HOUSEHOLD MEDIAN INCOME (AMI) BY PERSONS PER HOUSEHOLD (PHH)
BURT COUNTY, NEBRASKA
2018**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$14,300	\$16,350	\$18,400	\$20,400	\$22,050	\$23,700	\$25,300	\$26,950
50% AMI	\$23,800	\$27,200	\$30,600	\$34,000	\$36,750	\$39,450	\$42,200	\$44,900
60% AMI	\$28,560	\$32,640	\$36,720	\$40,800	\$44,100	\$47,340	\$50,640	\$53,880
80% AMI	\$38,100	\$43,550	\$49,000	\$54,400	\$58,800	\$63,150	\$67,500	\$71,850
100%AMI	\$47,600	\$54,400	\$61,200	\$68,000	\$73,500	\$78,900	\$84,400	\$89,800
125%AMI	\$59,500	\$68,000	\$76,500	\$85,000	\$91,875	\$98,625	\$105,500	\$112,250

Source: Hanna:Keelan Associates, P.C., 2019.

Table 4.3 identifies the **estimated housing target demand for Burt County, by 2024, by income sector.** Approximately 133 new units, consisting of 93 owner and 40 rental units, should be targeted by 2024. Owner units should focus on aiding families who have an Average Median Income (AMI) of 31 percent or higher, while rental units should focus on families of all income ranges. **Most, if not all housing at or below 80 percent AMI will need to be involved in either a purchase-rehab-resale/re-rent or subsidized housing development program.**

TABLE 4.3

**ESTIMATED HOUSING UNIT TARGET DEMAND BY AMI INCOME SECTOR
BURT COUNTY, NEBRASKA
2024**

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81-125% AMI</u>	<u>126%+ AMI</u>	
Owner:	0	7	16	25	45	93
Rental:	4	14	12	10	0	40

Source: Hanna:Keelan Associates, P.C., 2019.

o HOUSING DEMAND FOR TARGET POPULATIONS & PRICE POINTS/HOUSING TYPES. o

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

Table 4.4, Page 4.7, identifies the housing demand for the Burt County, for target populations by 2024. In Burt County, 133 units will be needed by 2024, consisting of 93 owner and 40 rental units. This includes an estimated 37 total units for elderly (55+) populations, 87 total units for families and nine total units for special populations, or those with a mental and/or physical disability(ies). An estimated 75 housing units, consisting of 55 owner and 20 rental units should be built for the workforce population in the Community.

Table 4.5, Page 4.8, identifies housing demand by price points and housing types, by AMI, for Burt County by 2024. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price at or above \$289,500. Two or Three+-bedroom rental units, with an average affordable monthly rent of \$595, present the greatest need in the Community. Price points for rentals should range between \$595 (rental subsidy) and \$805.

Three-bedroom units at an average purchase price of \$211,000 and three-bedroom units with an average monthly rent of \$730 are the most needed housing types for the workforce population in Burt County.

**TABLE 4.4
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
BURT COUNTY, NEBRASKA
2024**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	2	2	8	10	22	5
Family	0	4	12	17	35	68	50
Special							
Populations¹	<u>0</u>	<u>1</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>0</u>
Subtotals	0	7	16	25	45	93	55
RENTAL							
UNITS*							
Elderly (55+)	2	7	4	2	0	15	4
Family	0	5	6	8	0	19	14
Special							
Populations¹	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>6</u>	<u>2</u>
Subtotals	4	14	12	10	0	40	20
TOTALS	4	21	28	35	45	133	75

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

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

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

Source: Hanna:Keelan Associates, P.C., 2019.

**TABLE 4.5
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
BURT COUNTY, NEBRASKA
2024**

PRICE – PURCHASE COST (Area Median Income)							Work Force
Owner Units	(0%-30%) \$116,500*	(31%-60%) \$132,500*	(61%-80%) \$160,500*	(81%-125%) \$218,500*	(126%+) \$289,500*+	TOTALS	\$211,000*
2 Bedroom ¹	0	5	2	2	0	9	5
3+ Bedroom	0	2	14	23	45	84	50
TOTALS	0	7	16	25	45	93	55

PRICE – PURCHASE COST (Area Median Income)							Work Force
Rental Units	(0%-30%) \$565**	(31%-60%) \$615**	(61%-80%) \$695**	(81%-125%) \$805**	(126%+) \$935**+	TOTALS	\$730**
1 Bedroom ¹	2	8	2	0	0	12	4
2 Bedroom ¹	2	6	7	3	0	18	10
3+ Bedroom	0	0	3	7	0	10	6
TOTALS	4	14	12	10	0	40	20

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

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Source: Hanna:Keelan Associates, P.C., 2019.

o SITE ANALYSIS PROCESS. o

The location of a proposed housing project to pertinent facilities and services crucially influences the benefits 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 persons with a physical or mental disability(ies) differ from those needed by young and middle-aged families. Facilities are prioritized into categories: Primary and Secondary Services.

In an attempt to rate a subject property in terms of proximity of Primary and Secondary amenities, a point scale was derived based upon distance. The criteria presented below 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 was required for recommended development. However, in smaller, rural communities the total number of points will vary based upon the types of services/amenities available in the Community.

Residential Site Analysis Criteria
Housing for the Elderly and Disabled

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

Family Housing

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

Notes: Wkg. = Within Walking Distance M = Miles

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 processes and consideration of alternative sites in the area.
- Sites in or adjacent historic districts, buildings or archeological sites, which may mean expensive building modifications to conform to historic preservation requirements and a lengthy review process.
- Sites near airports, railroads or high volume traffic 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.”

○ HOUSING REHABILITATION/DEMOLITION DEMAND. ○

Table 4.6 identifies the **target (housing) rehabilitation and demolition demand** for **Burt County**, by **2024**. The data presented is based on information collected from on-site field work in the Community. **A total of 493 units should be targeted for moderate or substantial rehabilitation in Burt County, at an estimated cost of \$19.19 Million. Up to 145 housing units should be considered not cost effective for rehabilitation and scheduled for demolition.** The estimated cost of demolition will range, depending on acquisition of the housing unit.

A **County-Wide “Land Bank”** program could be established to reserve land for future housing development, including newly-platted parcels and newly-vacated lots via housing demolition. Burt County, in partnership with local public, private and non-profit housing groups, should take a proactive role in housing development and rehabilitation activities.

TABLE 4.6

**ESTIMATED HOUSING REHABILITATION/
DEMOLITION TARGET DEMAND
BURT COUNTY COMMUNITIES, NEBRASKA
2024**

	<u># Rehabilitated / Est. Cost (Millions)*^</u>	<u>Demolition</u>
Burt County:	493 / \$19.19 M	145
Craig:	25 / \$0.97 M	12
Decatur:	62 / \$2.41 M	16
Lyons:	49 / \$1.91 M	24
Oakland:	93 / 3.62 M	22
Tekamah:	121 / \$4.71 M	30
Balance of County:	143 / \$5.57 M	41

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

^Includes both Moderate and Substantial Rehabilitation Activities.

Source: Hanna:Keelan Associates, P.C., 2019.

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 Burt 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. **Many of the observations made in support of the 2014 County-Wide Housing Study, in terms of the location of housing development, redevelopment and rehabilitation areas are the same, today.** Overall, the housing stock throughout Burt County is in good condition, but areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, do exist. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development.

Field analysis also included the identification of vacant land suitable for new housing development. These areas are generally free 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. **Portions of identified areas for housing rehabilitation are located within designated “Redevelopment Areas” where Tax Increment Financing can be used as a funding tool for various public improvements. These redevelopment areas are located in the Communities of Lyons and Tekamah.** Suitable areas for housing development and rehabilitation efforts are identified for each Community in the **Illustrations on Pages 4.14 through 4.18.**

In 2018, the City of Lyons completed a Downtown Revitalization Project-Phase I Plan in an effort to secure local, State and Federal grant opportunities for downtown redevelopment and rehabilitation. This could potentially be a key component regarding a “downtown housing initiative” for the Community.

Available Vacant Land for Housing Development.

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

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

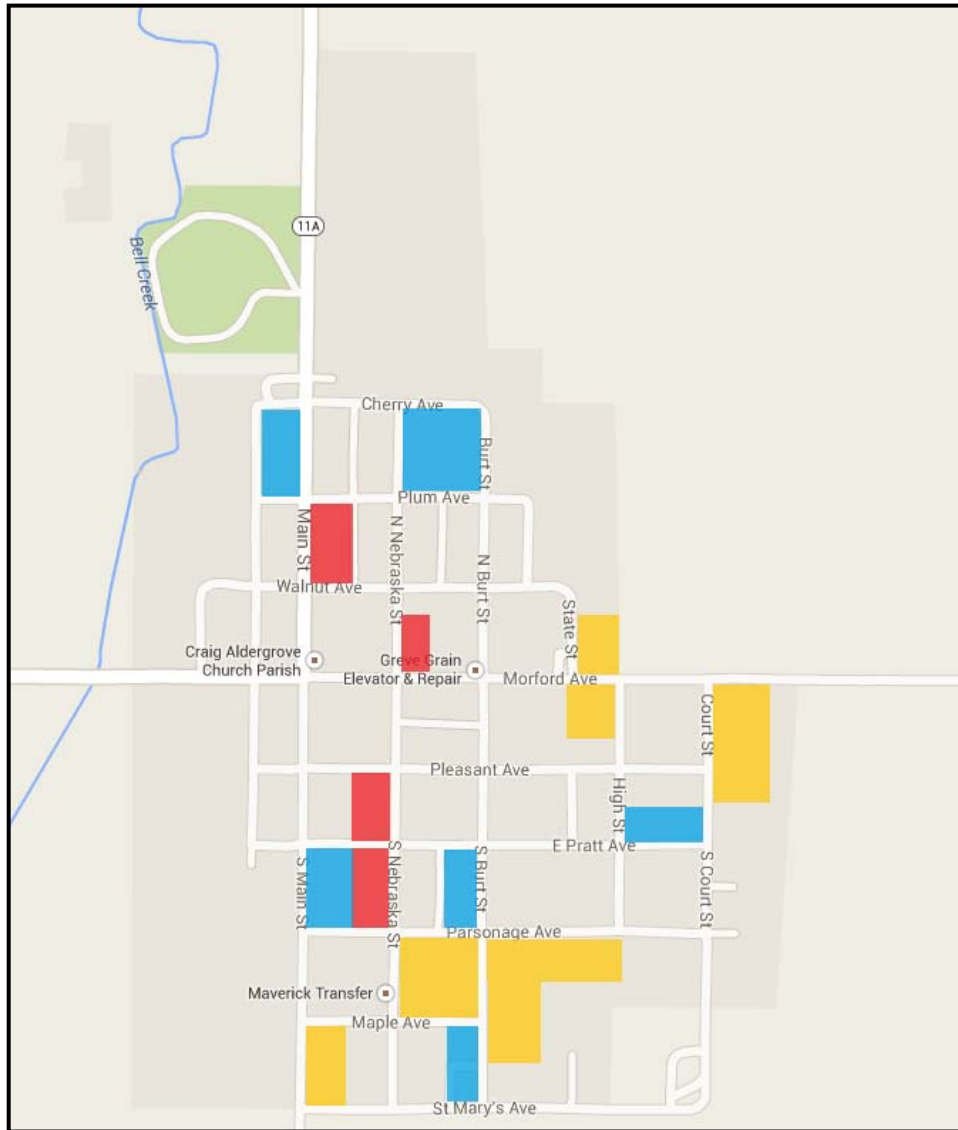
Large tracts of land are also available in each Burt County Community and consist of either open space (grassland) or are utilized for agricultural purposes. These tracts do not have any development constraints, but will need to have modern utilities provided.

Housing Redevelopment/Rehabilitation.

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

HOUSING DEVELOPMENT & REHABILITATION AREAS

CRAIG, NEBRASKA



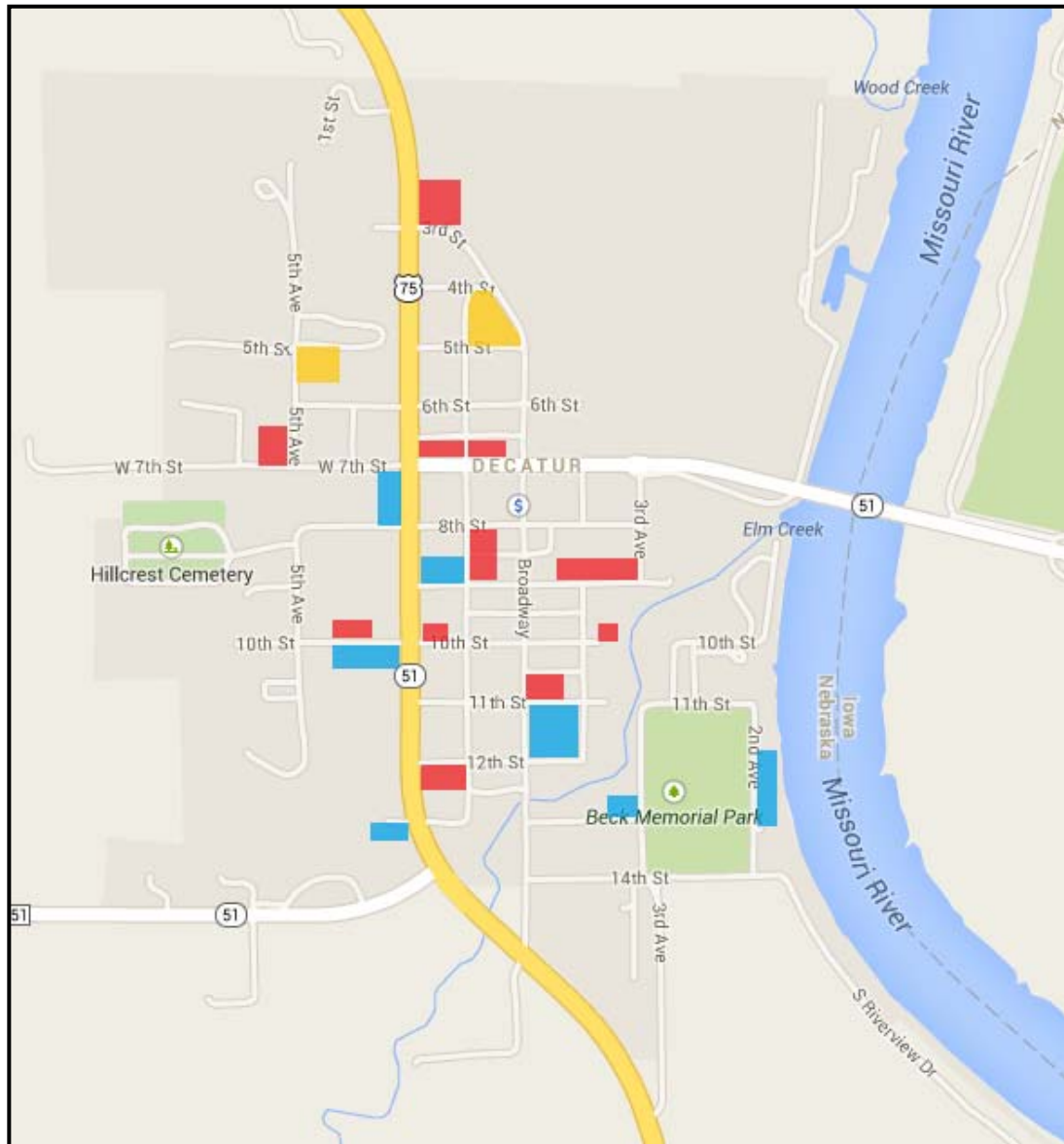
- LEGEND**
- VACANT LAND FOR NEW HOUSING DEVELOPMENT
 - MINOR HOUSING REHABILITATION AREAS
 - MAJOR HOUSING REHABILITATION AREAS

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

* Lincoln, Nebraska * 402.464.5383 *

ILLUSTRATION 4.1

HOUSING DEVELOPMENT & REHABILITATION AREAS DECATUR, NEBRASKA



LEGEND

- VACANT LAND FOR NEW HOUSING DEVELOPMENT
- MINOR HOUSING REHABILITATION AREAS
- MAJOR HOUSING REHABILITATION AREAS

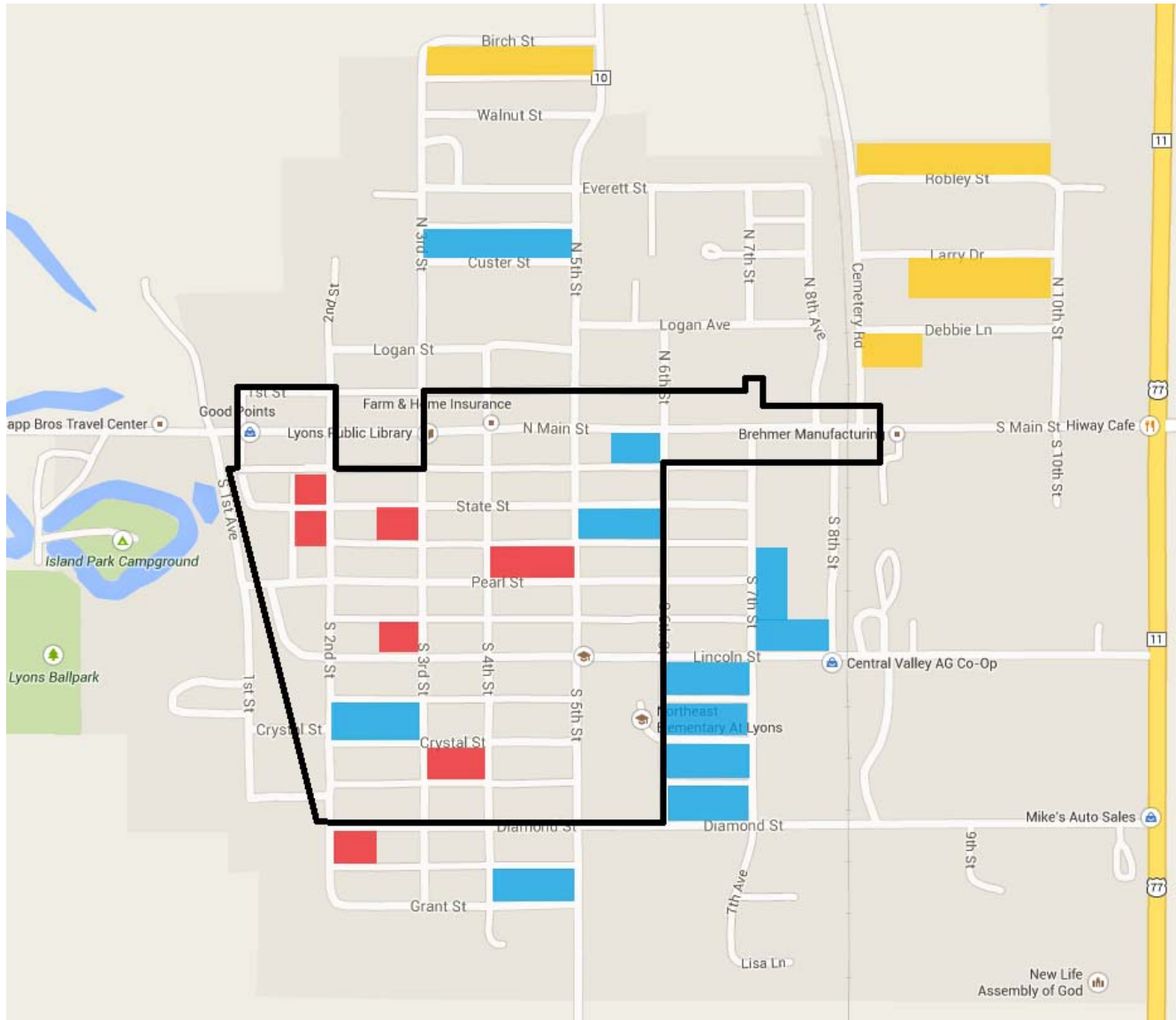
HANNA:KEELAN ASSOCIATES, P.C.
COMMUNITY PLANNING & RESEARCH

* Lincoln, Nebraska * 402.464.5383 *

ILLUSTRATION 4.2

HOUSING DEVELOPMENT & REHABILITATION AREAS

LYONS, NEBRASKA



LEGEND

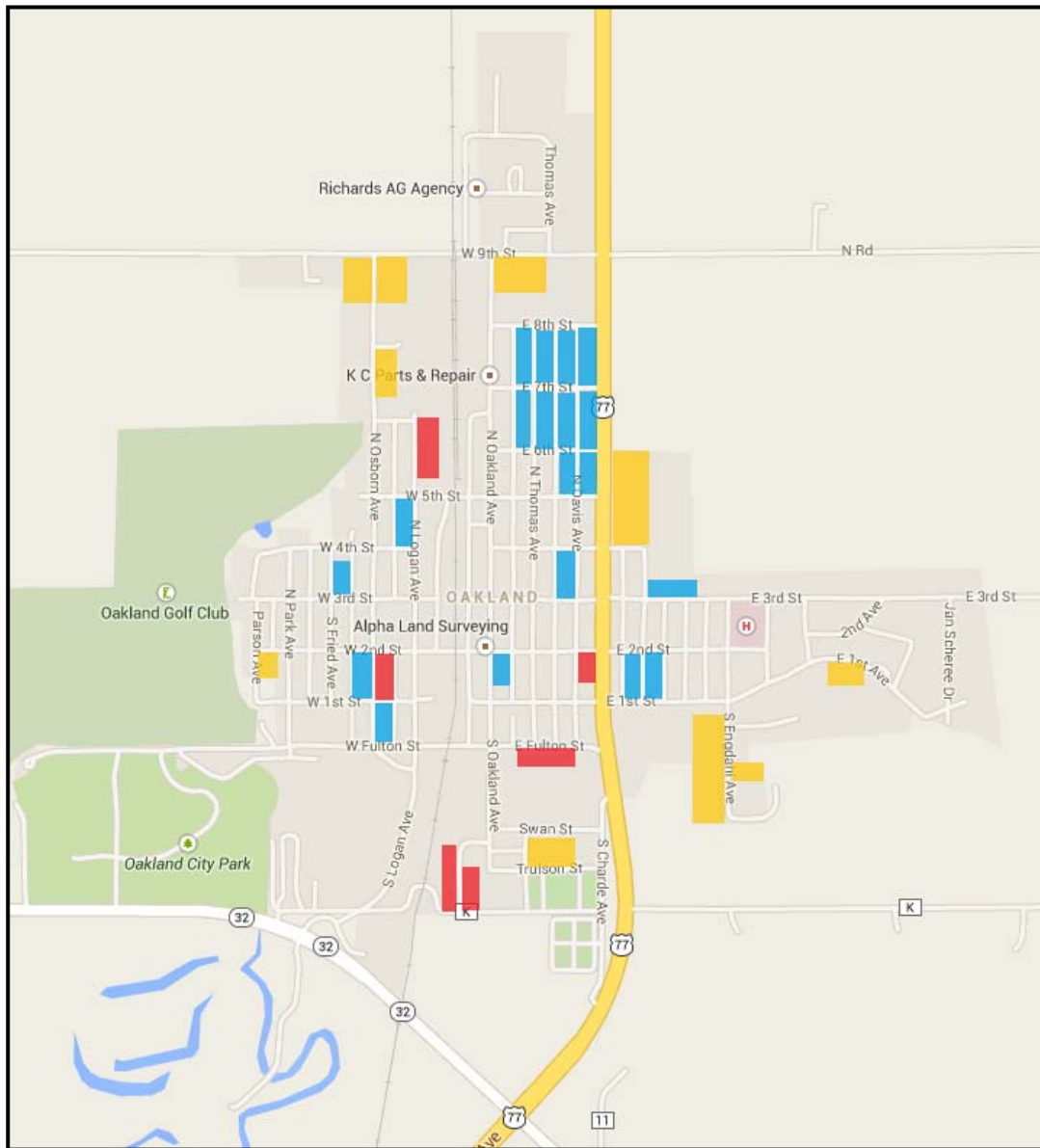
- VACANT LAND FOR NEW HOUSING DEVELOPMENT
- MINOR HOUSING REHABILITATION AREAS
- MAJOR HOUSING REHABILITATION AREAS
- REDEVELOPMENT AREA BOUNDARY

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

* Lincoln, Nebraska * 402.464.5383 *

ILLUSTRATION 4.3

HOUSING DEVELOPMENT & REHABILITATION AREAS OAKLAND, NEBRASKA



LEGEND

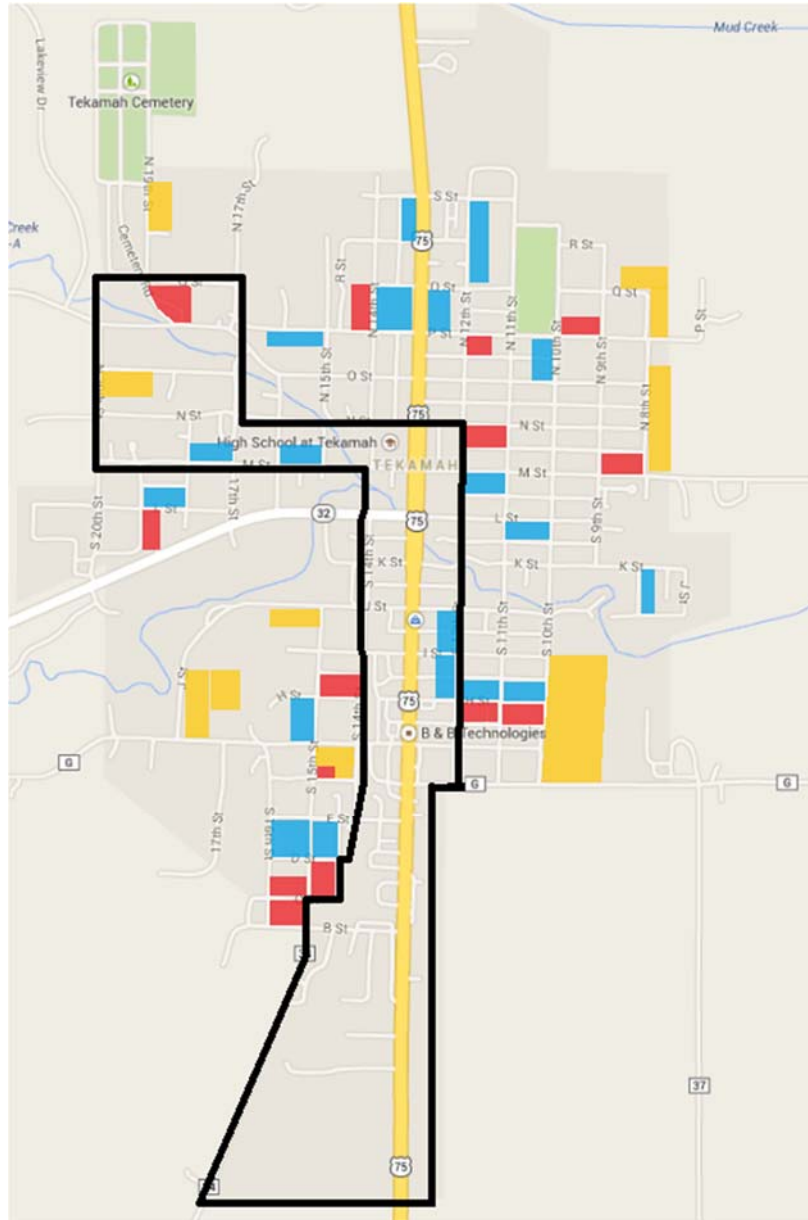
- VACANT LAND FOR NEW HOUSING DEVELOPMENT
- MINOR HOUSING REHABILITATION AREAS
- MAJOR HOUSING REHABILITATION AREAS

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ILLUSTRATION 4.4

HOUSING DEVELOPMENT & REHABILITATION AREAS TEKAMAH, NEBRASKA



LEGEND

-  VACANT LAND FOR NEW HOUSING DEVELOPMENT
-  MINOR HOUSING REHABILITATION AREAS
-  MAJOR HOUSING REHABILITATION AREAS
-  REDEVELOPMENT AREA BOUNDARY

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

* Lincoln, Nebraska * 402.464.5383 *

ILLUSTRATION 4.5



SECTION 5

HOUSING DEVELOPMENT IMPLEMENTATION, HOUSING CONCEPTS & FUNDING SOURCES/PARTNERSHIPS.

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



HOUSING DEVELOPMENT IMPLEMENTATION, HOUSING CONCEPTS & FUNDING SOURCES/PARTNERSHIPS.

o INTRODUCTION. o

Section 5 of this **Housing Study** provides discussion regarding **housing development implementation and affordable housing concepts** for the Communities of Burt County. Housing programs implemented in Burt County should consist of both traditional (single family, multifamily, duplex, town home, etc.) and non-traditional development concepts (patio home, conversion homes, accessory housing, etc.) to support various income sectors.

Also included is a presentation and discussion of various housing **funding sources and partnerships** that are successfully being utilized in Nebraska today. Burt County should consider these and other successful affordable housing models in the development of needed housing.

o HOUSING DEVELOPMENT IMPLEMENTATION. o

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

The development of **affordable housing throughout Burt 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 programs of financial intervention or support for buying down the cost of development and/or operation, allowing the housing to be affordable (see above). The use of public programs of financial support will, typically, require income and rent or purchase limits.

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

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

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

o AFFORDABLE HOUSING CONCEPTS. o

A total of 133 new housing units are targeted for Burt County by 2024. This would include up to 93 owner units and 40 rental units throughout the County, including 75 housing units for the local workforce. Land will need to be made available, both within and adjacent the Corporate Limits of all Burt County Communities for the suitable development of various, needed housing types.

Identifying locations of new housing development is important for all Burt County Communities, due to restrictions on where new development can take place, such as river beds, flood plains and natural topographic issues. **Each Community’s Comprehensive Plan, which includes Future Land Use Maps and both voluntary and involuntary annexation policies, will greatly assist housing development efforts throughout Burt County.** The County will need to focus on workforce families and young professionals needing safe, efficient and affordable housing, including employees living outside of Burt County. This can be accomplished through joint relationships with major employers of the County in an effort to create decent rental housing units for employees.

Burt County should implement housing rehabilitation activities, including purchase-rehab-resale and/or re-rent programs. The County has an estimated 539 housing structures rated “below normal” by the Burt County Assessor, which are in need of moderate- to substantial rehabilitation. An additional 90 housing structures were rated “poor” to “very poor” and should be targeted for demolition and replacement. The demolition or removal of dilapidated or severely deteriorated housing structures will create additional vacant land for Burt County Communities that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be secured in an official **County-Wide Land Bank Program**.

Single family homes are being developed as **Credit-**, or **Lease-To-Own (CROWN)**, affordable housing options in 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 CROWN units provide all necessary living space for a family of up to six persons. Amenities could include, but not be limited to, three- or four-bedrooms, upper and lower level bathrooms, a great or family room, finished basement, kitchen, dining area and a single or double stall garage. The square footage of these affordable single family homes typically ranges from 1,200 to 1,400 square feet. These homes are usually constructed on lots of 12,000 to 16,000 square feet, allowing for ample yard space.

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

Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the NDED. Households of 50 to 80 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost for affordable homes, typically, ranges from \$155,000 to \$240,000. In a First-Time Homebuyers Program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of the purchase price.

Duplex/triplex rental housing is a popular affordable housing program in Nebraska, for older adults 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for affordable duplex/triplex rental housing have traditionally ranged from \$595 to \$905, depending upon the local housing economics of the subject community.

Affordable duplex and triplex rental housing provides an excellent low-density housing option for Nebraska communities, while maintaining a cost containment approach to building living space and maximizing the use of tax dollars. Duplex and triplex rental housing units range from 1,000 to 1,400 square feet, contain either two- or three-bedrooms, include a kitchen and dining area, a family room, at least one bath and a garage. Basements can be included in the development process, to provide additional living space, if necessary. **Affordable housing programs with supportive services for the subject tenant are the most successful programs.**

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

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

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

Infill Housing.

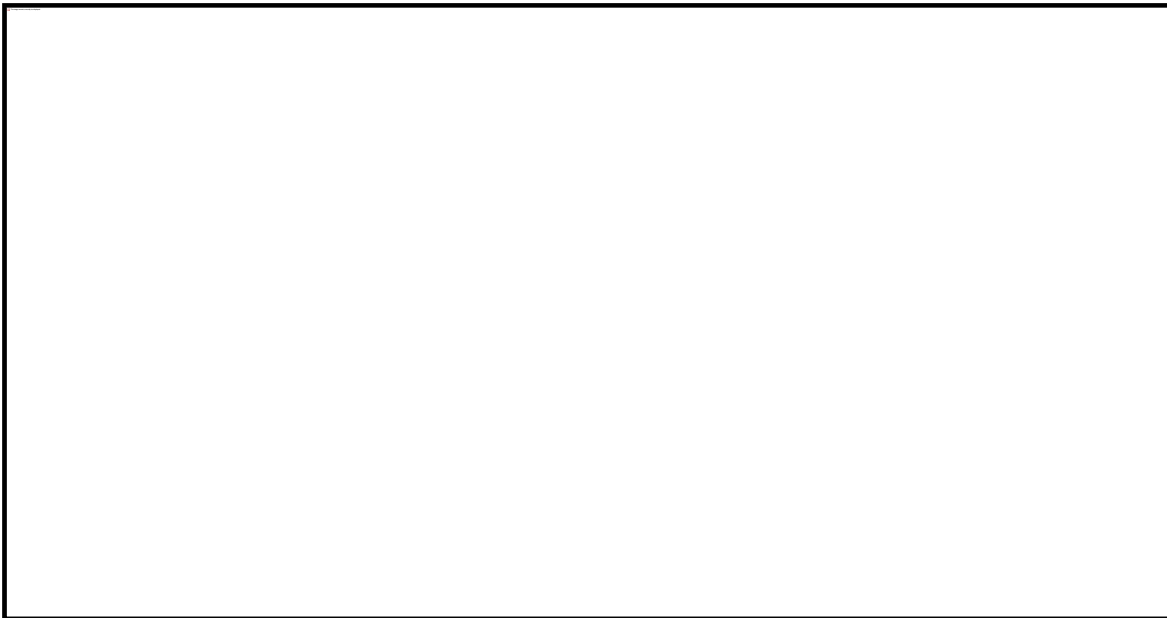
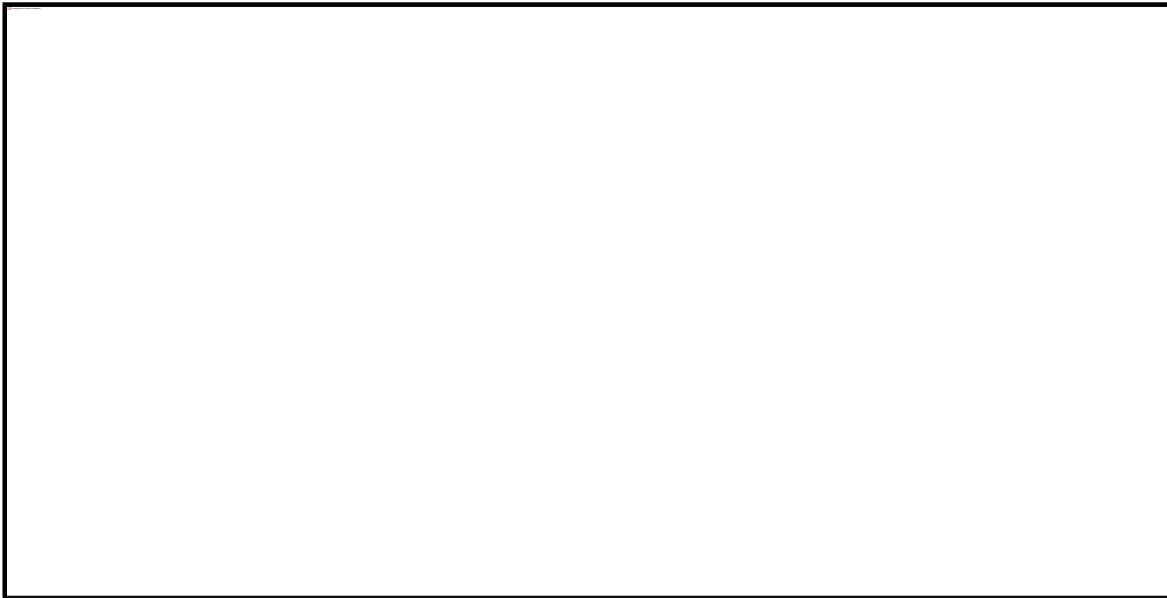
Infill housing serves the purpose of creating housing units on vacant lots, generally located in or near the center of the Community, that would otherwise be considered too small for today’s development standards. An advantage to this housing type is to make use of existing water, sewer and electrical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

INDEPENDENT DUPLEX APARTMENT EXAMPLE

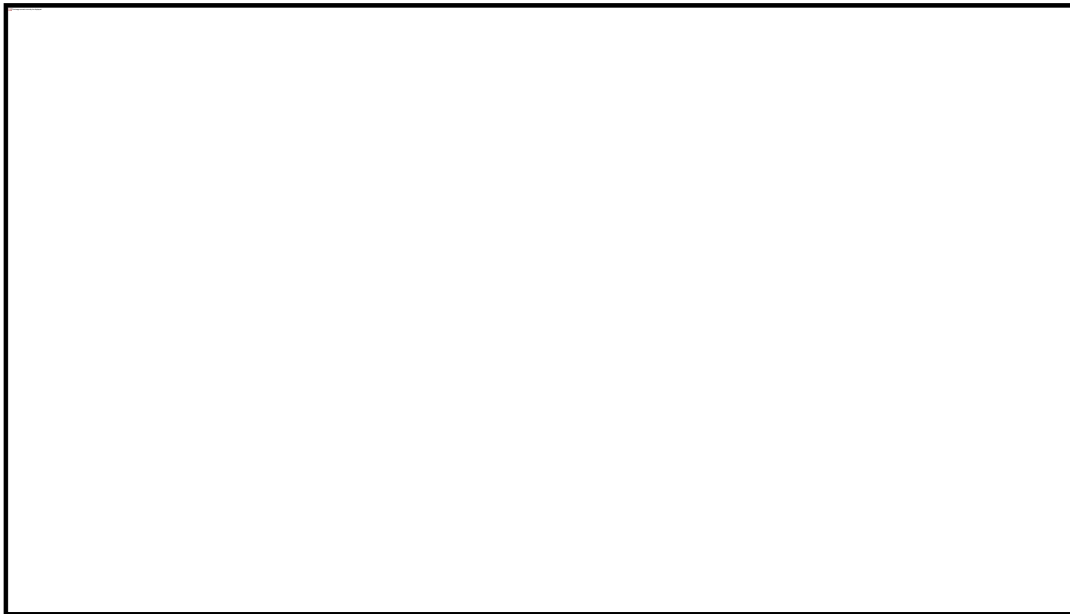
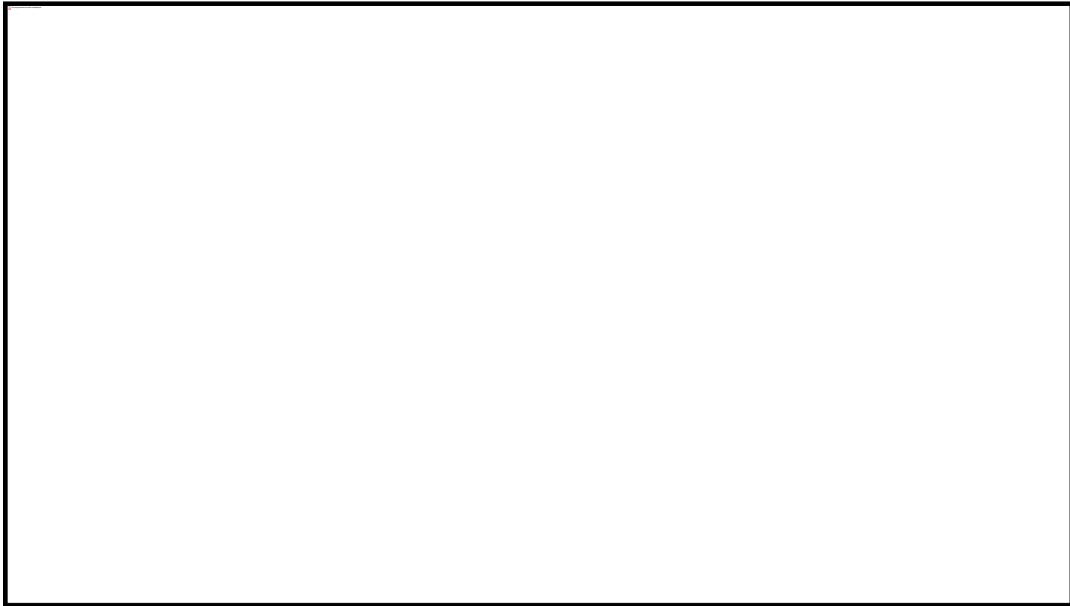
The need for additional independent family and/or elderly duplex apartments was discussed at several of the **Listening Sessions**. An 18 unit residential development in **Holdrege, Nebraska, Sunrise Lane, LLC**, designated for retirees and the elderly is a typical affordable housing program. The Subdivision 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. Both townhomes and CROWN homes constructed in Waverly and Falls City, Nebraska are provided as examples of housing types that the Communities of Burt County could develop over the next 10 years on **Pages 5.6 and 5.7**.



Waverly and Falls City, Nebraska Townhomes



Waverly, Nebraska CROWN Homes



“Accessory” Housing.

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



Conversion Housing.

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

Single Room Occupancy (SRO) Housing.

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

○ HOUSING FUNDING SOURCES/PARTNERSHIPS. ○

To produce new and upgrade existing renter and owner occupied housing in Burt County, Nebraska, **public/private partnerships** 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 financing future housing activities in Burt County. The (strategic) combination of two or more sources can assist in reducing development and/or operational costs of proposed affordable housing projects.

LOCAL FUNDING OPTIONS.

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

Local Tax Base Options.

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

A City or Village with a CRA or CDA has the authority to use TIF for commercial, industrial and residential redevelopment activities. The CRA/CDA can utilize TIF for public improvements and gain the revenue associated with these improvements. The tax increment is the difference between the taxes generated on an existing piece of property and the taxes generated after the redevelopment occurs. One hundred percent (100%) of the increment can be captured for up to 15 years, by the CRA, and used for public improvements in a designated Redevelopment Area. Every Community in Nebraska is eligible to utilize TIF after a CRA or CDA has been established and a Blight and Substandard Determination Study has been completed by the Community. TIF may be used for infrastructure improvements, public façade improvements in the Downtown and to purchase land for commercial or industrial development.

“Redevelopment Areas” have been designated in the Communities of Lyons and Tekamah. Housing, Commercial and Industrial programs are eligible for TIF in these areas.

Local Housing Authority.

Public Housing Authorities or Agencies can sponsor affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in a Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects.

The Communities of Decatur, Lyons, Oakland and Tekamah have Housing Authorities that provide elderly housing units for local residents.

Local Major Employers and/or Community Foundation Assistance.

A common occurrence today within many cities and counties nationwide is to have major local employers and community foundations directly involved in housing developments and improvements, in an effort to provide housing opportunities to low- and moderate-income persons and families. These foundations and/or major employers could provide the following:

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

Local and regional lending institutions serving a particular community or county should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing of local housing programs.

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

STATE PROGRAMS.

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

Nebraska Department of Economic Development (NDED).

The proposed **2018 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$9.7 Million Community Development Block Grant
\$3 Million HOME Investment Partnership Fund
\$942,120 Emergency Shelter Grant Program
\$3.6 Million Homeless Shelter Assistance Trust Funds
\$11.25 Nebraska Affordable Housing Trust Fund
\$422,073 Housing Opportunities for Persons with AIDS

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

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.

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

Additionally, Three Rivers Housing Development Corporation, a CHDO, is available to provide Burt County Communities with a variety of housing rehabilitation and development services.

Nebraska Affordable Housing Trust Fund (NAHTF).

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

LB 518-Rural Workforce Housing Investment Act/Rural Workforce Housing 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 became the 36th state to provide a historic tax credit at the state level, which is a tax credit that is separate and distinct from the federal historic tax credit.

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

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

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

Basic provisions of the NHTC:

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

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA).

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

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

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

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

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

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

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

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

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

Midwest Housing Equity Group (MHEG).

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

Midwest Housing Development Fund (MHDF).

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

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

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

TRHDC serves as a CHDO for Burt County regarding the provision of affordable housing. The **Nebraska Housing Developers Association** is a State-wide organization providing important housing capacity building and support for local housing development corporations.

Nebraska Energy Office (NEO).

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

Nebraska Department of Health and Human Services (NDHHS).

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

REGIONAL FUNDING.

Federal Home Loan Bank.

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

FEDERAL FUNDING

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

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

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit-motivated developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

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.



SECTION 6

BURT COUNTY FIVE-YEAR HOUSING ACTION PLAN.

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



BURT COUNTY FIVE-YEAR HOUSING ACTION PLAN.

○ INTRODUCTION. ○

The greatest challenge for Burt 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, Burt County should strive to build **133 new units; 93 owner units and 40 rental units, by 2024.**

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



○ POTENTIAL HOUSING PARTNERS (FUNDING & IMPLEMENTATION). ○

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

RD = USDA-Rural Development-selected Grant and Mortgage Insurance Programs.

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 Program.

HTC = Historic Tax Credits (State & Federal).

NDED = Nebraska Department of Economic Development-Community Development Block Grant, HOME Program, Developer/Nebraska Affordable Housing Trust Fund, including LB 518 Funds.

O/DE = Owner/Developer Equity.

CPF = Conventional Private Financing.

TEBF = Tax Exempt Bond Financing.

CBC = Communities of Burt County-General Fund, LB840, Tax Increment Financing, Donation of Land, Housing Agencies (Lyons, Oakland, Tekamah).

ME = Major Employers.

MHEG = Midwest Housing Equity Group.

MHDF = Midwest Housing Development Fund.

BCEDC = Burt County Economic Development Corporation.

TRHDC = Three Rivers Housing Development Corporation

NENAAA = Northeast Nebraska Area Agency on Aging.

NENCAP = Northeast Nebraska Community Action Partnership.

NENEDD = Northeast Nebraska Economic Development District.

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

○ PLACE-BASED DEVELOPMENT COMPONENTS. ○

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

ACCESS AND LINKAGES:

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

COMFORT AND IMAGE:

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

USES AND ACTIVITIES:

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

SOCIABILITY:

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

○ HOUSING PROJECTS ○

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

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>
1.	Maintain a Burt County Housing Partnership (BCHP) , to lead housing capacity building, educational and housing promotional activities in Burt County.	The BCHP works with selected, pertinent local, both public and private housing stakeholders/ partners to establish a program of housing, awareness, understanding and promotion, all in an effort to better educate the Community on the cause for new and improved appropriate housing for the residents of Burt County. Major employers should be represented on the TCHP.	Not Applicable.
2.	Continue a Workforce Housing Initiative in Burt County , aimed at producing up to 55 owner and 20 additional rental housing units for the County’s workforce persons and families.	A Workforce Housing Initiative can produce safe, affordable housing for the local Burt County workforce, including both new construction and purchase-rehab-resale/re-rent programs.	A \$60,000 annual contribution from major employers would be requested.
3.	Develop a Continuum of (Housing) Residential Care Program in the County, directed at persons and families 62+ years of age.	Housing assistance program provided by BCHP members, to address all facets of elderly housing needs in Burt County, including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation and modification.	A \$75,000 annual contribution from local businesses and housing providers/stakeholders would be requested.
4.	Create a Burt County Land Trust/Land Bank Program .	Secure land for future housing developments throughout Burt County.	CBC, BCEDC, TRHC Estimated Annual Budget: \$75,000.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost.</u>
5.	Create a County-Wide Housing Investment Club.	With the guidance of the BCHP , organize local funding and housing stakeholders to create a bank of funds to invest in needed gap financing for local housing developments.	\$140,000 Annually.
6.	Plan and implement an annual Burt County Housing Summit.	The BCHP , with the assistance of local funding and housing stakeholders, would conduct an annual presentation of housing accomplishments and opportunities.	CBC, BCEDC & TRHC Estimated Annual Cost: \$3,500.

HOUSING PRESERVATION.

	<u>Activity/Purpose.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
7.	Community-Wide Housing Code Inspection and Rental Licensing Program , to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a Nuisance Abatement Program.	\$125,000.	50% or \$75,000.	CBC, BCHP, NENEDD, TRHDC & O/DE.
8.	Single Family Owner and Rental Housing Rehabilitation Program, 45 Units in the Burt County Communities, moderate rehabilitation at \$25,000 to \$40,000 per unit, by 2024, to meet the needs of low- to moderate-income households.	\$1,470,000.	70% or \$1,030,000.	CBC, BCHP, NENEDD, TRHDC, NENCAP, NDED, RD & O/DE.
9.	Purchase and Demolition of 20 to 25 substandard, dilapidated housing units in the Burt County Communities, by 2024. Credit property to the Land Bank for purpose of redevelopment.	\$1,300,000.	80% or \$1,040,000.	CBC, BCHP, NENEDD, TRHDC, PF, NDED & O/DE.
10.	Single Family Purchase-Rehab-Resale/Re-Rent Program, 25 Units in the Burt County Communities, 3+ bedroom houses, standard amenities in Burt County, by 2024, to meet the affordable homeowner/renter needs of low- to moderate-income families, including workforce households (31%+ AMI).	\$3,625,000.	60% or \$2,175,000.	CBC, BCHP, NENEDD, TRHDC, PF, ME, NDED & O/DE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partners.</u>
<p>11. Elderly Rental Housing Program, 15 Units:</p> <ul style="list-style-type: none"> - Tekamah: 6 - Oakland: 6 - Decatur: 3 <p>Mixed Income, 2 bedroom Duplex or Triplex units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (31%+ AMI).</p>	\$3,150,000.	75% or \$2,362,500.	PD, TRHC, NENAAA, CBC, NIFA, MHEG, MHDF, NDED, AHP, HUD, RD, TIF & CPF.
<p>12. Burt County Elderly Homeownership Initiative, 16 Units:</p> <ul style="list-style-type: none"> - Tekamah: 4 - Oakland: 4 - Lyons: 4 - Decatur: 4 <p>Scattered Site, Mixed Income, 2 & 3 bedroom single family, patio home and duplex units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (81%+ AMI).</p>	\$3,680,000.	35% or \$1,288,000.	PD, TRHC, NENAAA, CBC, NENEDD, NDED, NIFA, TIF, RD & CPF.
<p>13. Housing Rehabilitation/ Modification Program, 20 Units:</p> <ul style="list-style-type: none"> - Tekamah: 8 - Oakland: 4 - Lyons: 4 - Decatur: 4 <p>Standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), <i>Elderly and Special Population Households</i>, with a Person(s) with a Disability.</p>	\$1,100,000.	90% or \$990,000.	NENAAA, NENEDD, TRHC, NENCAP, NDED, NIFA, NAHTF, TIF & OE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS (Continued).

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Steering Committee Partnerships.</u>
14.	<p>Develop a minimum of 16 units of affordable elderly rental housing in a licensed Assisted Living Facility with supportive/ specialized services for near-independent and frail-elderly residents of Tekamah.</p>	\$2,600,000.	60% or \$1,560,000	PD, RD, HUD, NENAAA, TRHC, TIF & CPF.

HOUSING FOR FAMILIES.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Steering Committee Partnerships.</u>
15.	<p>Single Family Rental, CROWN Rent-To-Own Program, 12 Units:</p> <ul style="list-style-type: none"> - Tekamah: 4 units. - Oakland: 4 units. - Lyons & Decatur: 2 units each. <p>Scattered Site, Mixed Income, 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI).</p>	\$2,880,000.	65% or \$1,872,000.	PD, CBC, TRHC, NIFA, MHEG, MHDF, AHP, NDED, TIF & CPF.
16.	<p>Family Homeownership Initiative, 64 Units:</p> <ul style="list-style-type: none"> - Tekamah: 12 - Oakland: 10 - Lyons: 4 - Decatur: 6 - Craig: 2 - Rural County: 30 (planned subdivisions) <p>Scattered Site, Mixed Income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (81%+ AMI). Include a Purchase-Rehab-Resale or Re-rent Program.</p>	\$19,520,000.	20% or \$3,904,000.	PD, TRHC, NENEDD, NIFA, NDED, CBC, TIF & CPF.

HOUSING FOR FAMILIES (Continued).

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
<p>17. Owner/Rental Housing Initiative for Special Populations, 8 Units:</p> <ul style="list-style-type: none"> - Tekamah: 4 - Oakland: 4 <p>Scattered Site; duplex, triplex, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI).</p>	<div style="border: 1px solid black; padding: 10px; width: 100px; margin: 0 auto;">\$1,390,000.</div>	<div style="border: 1px solid black; padding: 10px; width: 100px; margin: 0 auto;">90% or \$1,251,000.</div>	<div style="border: 1px solid black; padding: 10px; width: 150px; margin: 0 auto;">PD, TRHC, NENEDD, NIFA, NDED, MHEG, MHDF, TIF, AHP & CPF.</div>



APPENDIX I

BURT COUNTY SURVEY RESULTS.

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



COUNTY-WIDE CITIZEN SURVEY FOR BURT COUNTY, NEBRASKA

The **Burt County Economic Development Corporation (BCEDC)** is preparing a **County-Wide Housing Study** to determine both present and future housing needs in Burt County, during the next five years. **The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from BCEDC.** 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, NOVEMBER 9TH**.

1. Where do you reside (or near)?

- Craig (29) Decatur (10) Lyons (12) **Oakland (69)** Tekamah (13)
 Rural Burt County (17) Other/No Response (11) **TOTAL SURVEYS: 161**

2. If you do not live in Burt County, are you interested in moving to the County? Yes 6 **No 11**

3. Which of the following sectors are you employed?

- | | |
|---|---|
| <input type="checkbox"/> Government (15) | <input type="checkbox"/> Finance (5) |
| <input type="checkbox"/> Non-Profit Organization (12) | <input type="checkbox"/> Manufacturing (5) |
| <input type="checkbox"/> Retail & Wholesale Trade (5) | <input type="checkbox"/> Agricultural/Forestry/Natural Resources (11) |
| <input type="checkbox"/> Real Estate (2) | <input type="checkbox"/> Administrative (0) |
| <input type="checkbox"/> Information (1) | <input type="checkbox"/> Health Care/Social (19) |
| <input type="checkbox"/> Education (23) | <input type="checkbox"/> Utilities/Construction (4) |
| <input type="checkbox"/> Leisure & Hospitality (1) | <input type="checkbox"/> Professional/Technical (3) |
| <input type="checkbox"/> Transportation (5) | <input type="checkbox"/> Mining (0) |
| <input type="checkbox"/> Accommodation & Food (2) | <input type="checkbox"/> Arts/Entertainment (1) |
| <input type="checkbox"/> Retired (28) | <input type="checkbox"/> Other/No Response (19) |

4. Gender? Male 52 **Female 97**

5. What is your current age?

18-24 1 25-34 24 **35-44 32** 45-54 31 **55-64 31** 65-74 24 75-84 8 85+ 9

6. Which type of housing do you currently live in?

- | | |
|--|--|
| <input checked="" type="checkbox"/> Single Family House (own) (131) | <input type="checkbox"/> Manufactured/Mobile Home (own) (2) |
| <input type="checkbox"/> Single Family House (rent) (15) | <input type="checkbox"/> Manufactured/Mobile Home (rent) (0) |
| <input type="checkbox"/> Duplex/Triplex (own) (1) | <input type="checkbox"/> Rental Apartment (1) |
| <input type="checkbox"/> Duplex/Triplex (rent) (0) | <input type="checkbox"/> Condominium (0) |
| <input type="checkbox"/> Townhome (own) (0) | <input type="checkbox"/> Other/No Response (11) |
| <input type="checkbox"/> Townhome (rent) (0) | <input type="checkbox"/> |

7. Number of persons in your household? 1 = 20 2 = 55 3 = 21 4 = 32 5+ = 23

8. Please indicate your household income range, for 2017.

56 **Less than \$50K** 34 \$50K - \$74,999 22 \$75K - \$99,999 26 \$100K - \$149,999
6 \$150K - \$199,999 2 \$200K - \$249,999 1 \$250K - \$299,999 2 \$300K+

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 all that apply.

For Renters		For Owners	
2	Lack of handicap accessible housing	8	Lack of handicap accessible housing
2	Lack of adequate public transportation	11	Lack of adequate public transportation
0	Lack of knowledge of fair housing rights	7	Lack of knowledge of fair housing rights
8	Cost of rent	35	Housing prices
0	Restrictive zoning/building codes	9	Restrictive zoning/building codes
3	Job status	14	Job status
2	Attitudes of landlords & neighbors	18	Attitudes of immediate neighbors
11	Lack of availability of decent rental units in your price range	9	Mortgage lending application requirements
1	Use of background checks	16	Excessive down payment/closing costs
1	Excessive application fees and/or rental deposits	31	Cost of utilities
5	Cost of utilities	4	Lack of educational resources about homeowner responsibilities
2	Lack of educational resources about tenant responsibilities	27	Cost of homeowners insurance
	Other: _____	49	Lack of sufficient homes for sale
	Other: _____		Other: _____

10. Are you satisfied with your current housing situation? ___105___ Yes ___15___ No

If no, please explain: _____

11. Which of the following housing types are needed in your Community? Please Check (√).

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Not Needed</u>
▪ Housing For:	-----	-----	-----
1. Lower-Income Families	40	46	17
2. Middle-Income Families	60	34	7
3. Upper-Income Families	15	44	33
4. Single Parent Families	43	42	7
5. Existing / New Employees	38	37	12
▪ Single Family Housing	47	33	13
▪ Rental Housing (General)	55	34	8
▪ Manufactured Homes	12	340	35
▪ Mobile Homes	3	16	70
▪ Condominiums/Townhomes	15	45	29
▪ Duplex Housing	21	49	26
▪ Apartment Complexes (3 to 12 Units per Complex)	30	41	21
▪ Rehabilitation of Owner-occupied Housing	55	33	10
▪ Rehabilitation of Renter-occupied Housing	47	35	12
▪ Housing Choices for First-Time Homebuyers	56	30	7
▪ Single Family Rent-To-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	36	45	13
2. Long-Term 6 to 15 Years	41	43	10
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	18	45	24
2. Long-Term 6 to 15 Years	16	47	24
▪ One Bedroom (Apartment or House)	17	55	18
▪ Two Bedroom (Apartment or House)	37	48	7
▪ Three+ Bedroom (Apartment or House)	49	31	9
▪ Independent Living Housing for Persons with a Mental/Physical Disability	28	45	20
▪ Group Home Housing for Persons with a Mental/Physical Disability	20	47	27
▪ Housing in Downtown	9	28	49
▪ Retirement Housing – Rental	25	50	18
▪ Retirement Housing – Purchase (Owner occupant)	26	45	17
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	47	42	8
2. Middle-income Elderly Persons	36	50	7
3. Upper-income Elderly Persons	17	43	30
▪ Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	34	37	25
▪ Single-Room-Occupancy Housing (Boarding Homes)	9	26	51
▪ Short-Term Emergency Shelters – 30 Days or Less	13	31	44
▪ Long-Term Shelters – 90 Days or Less	9	25	54
▪ Transitional Housing (3-12 month temporary housing)	9	30	47
▪ Housing for Persons with Chronic Mental Illness	17	22	52
▪ Other (specify):			

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

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

- Craig (3) Decatur (4) Lyons (7) **Oakland (21)** Tekamah (5)
 Rural Burt County (16) Other (9)

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

- 43 Single Family** 3 Attached Townhouse or Duplex-Type Unit
 0 Mobile Home 2 Patio Home/Slab Home 24 I plan to remain where I am.

12.c. How many bedrooms would your family need?

- 2 One 12 Two 31 Three **23 Four +**

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

- 16 Less than \$50K **17 \$50K-\$99,999** 6 \$100K-\$119,999 9 \$120K-\$134,999
 4 \$135K-\$174,999 6 \$175K-\$224,999 8 \$225K+

12.e. What is the most your family could afford for monthly rent? **13 Less than \$400**

- 11 \$400 to \$499 10 \$500 to \$599 9 \$600 to \$699 3 \$700 to \$799
 1 \$800 to \$899 2 \$900 to \$999 2 \$1,000 to \$1,099 7 \$1,100+

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

- ... an owner housing rehabilitation program? **87 Yes** 17 No
... a renter housing rehabilitation program? **75 Yes** 20 No

14. Do you support 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? **98 Yes** 7 No

15. Do you support securing State and/or Federal grant dollars to purchase, rehabilitate and resale vacant housing? **96 Yes** 10 No

16. Do you support securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers? **95 Yes** 12 No

If you are 55+ years of age, please answer questions #17-#19.
If not, please skip to Question #20.

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

- | | |
|---|--|
| 27 Single Family Home | <input type="checkbox"/> 8 Apartment - Purchase |
| <input type="checkbox"/> 21 Duplex - Rent | 27 Assisted Living Housing |
| <input type="checkbox"/> 16 Duplex - Purchase | <input type="checkbox"/> 16 One Bedroom Apartment - Rent |
| <input type="checkbox"/> 14 Town Home - Rent | 23 Two Bedroom Apartment - Rent |
| <input type="checkbox"/> 11 Town Home - Purchase | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> 17 Nursing Home/Long-Term Care | |

18. Please rate the quality of the following Support Services for Seniors in Burt County. (4 = Excellent, 3 = Good, 2 = Fair, 1 = Poor).

- | | |
|---|--|
| <input type="checkbox"/> _1.9_Case Management/Legal Aid | <input type="checkbox"/> _2.0_Transportation/Auto Repair |
| <input type="checkbox"/> _1.2_Cultural/Language Assistance | <input type="checkbox"/> _1.9_Finance Assistance/Management |
| <input type="checkbox"/> _1.9_Continuing Education Opportunities | <input type="checkbox"/> _2.1_Health Services (Mental, Physical, etc.) |
| <input type="checkbox"/> _1.8_Employment Opportunities/Training | <input checked="" type="checkbox"/> 2.7_Law Enforcement |
| <input type="checkbox"/> _1.8_Adult Care Services | <input type="checkbox"/> _2.3_Senior Social & Recreation Activities |
| <input type="checkbox"/> _1.6_Alcohol/Drug Abuse Services | <input type="checkbox"/> _2.0_Housing (Permanent, Transitional, etc.) |
| <input checked="" type="checkbox"/> 2.7_Food/Meals-On-Wheels | <input type="checkbox"/> _2.3_Emergency Transportation |
| <input type="checkbox"/> _1.9_Home Health & Memory Care | <input type="checkbox"/> _2.3_Volunteer Opportunities |
| <input type="checkbox"/> _1.6_Counseling Services | <input checked="" type="checkbox"/> 2.8_Veteran Services |
| <input type="checkbox"/> _1.6_Aides for Disabilities | <input type="checkbox"/> _2.1_Homeless Services |
| <input type="checkbox"/> _1.5_Home Repair/Rehabilitation Services | <input type="checkbox"/> _Other:_____ |

19. 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).

- | | |
|--|--|
| <input checked="" type="checkbox"/> 20_Single Family Home | <input type="checkbox"/> _5_Apartment - Purchase |
| <input type="checkbox"/> _7_Duplex - Rent | <input type="checkbox"/> _7_Assisted Living Housing |
| <input type="checkbox"/> _5_Duplex - Purchase | <input type="checkbox"/> _1_One Bedroom Apartment - Rent |
| <input type="checkbox"/> _2_Town Home - Rent | <input checked="" type="checkbox"/> 11_Two Bedroom Apartment - Rent |
| <input type="checkbox"/> _5_Town Home - Purchase | <input type="checkbox"/> _Other_____ |
| <input type="checkbox"/> _3_Nursing Home/Long-Term Care | |

20. Please provide any additional comments regarding the future of housing in Burt County:

Thank you for your participation!

Workforce Housing Needs Survey

The **Burt County Economic Development Corporation (BCEDC)** is preparing a **County-Wide Housing Study** to determine both present and future workforce housing needs in Burt County, during the next five years. **The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from BCEDC.** We would appreciate you completing and returning the following **Survey** to your employer by **FRIDAY, NOVEMBER 9TH**.

1. Place of Employment? _____

2. Where do you currently reside?

- Craig (2) Decatur (4) Lyons (30) Oakland (35) Tekamah (25)
 Rural Burt County (19) Other/No Response (37) **TOTAL SURVEYS: 152**

If Other, where and why? _____

If outside of Burt County, would you be interested in moving to the County?
 ___15___ Yes (Identify Community) _____ **28 No**

3. Do you commute to Burt County for work? ___75___ Yes ___60___ No

If yes, how far is your commute?

35 Less Than 10 Minutes ___20___ 10-20 Minutes ___12___ 21-30 Minutes
 ___4___ 31-40 Minutes ___2___ 41-50 Minutes ___3___ 51-60 Minutes ___1___ 61+ Minutes

4. Number of Persons in your household? 1 = 14 **2 = 47** 3 = 19 4 = 30 5+ = 35

5. Do you rent or are you a homeowner? ___24___ Rent **120 Own**

How much is your monthly rent or mortgage payment? **41 Less than \$500**
 ___22___ \$500-\$649 ___16___ \$650-\$799 ___12___ \$800-\$949 ___15___ \$950-\$1,099 ___13___ \$1,100-\$1,249 ___16___ \$1,250+

6. Are you satisfied with your current housing situation? **117 Yes** ___27___ No
 If no, why? _____

7. What is your current annual total household income?

___16___ Less than \$35K ___15___ \$35K-\$50K ___20___ \$51K-\$70K ___21___ \$71K-\$85K **70 \$86K+**

8. 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	1	Lack of handicap accessible housing
0	Lack of adequate public transportation	2	Lack of adequate public transportation
0	Lack of knowledge of fair housing rights	2	Lack of knowledge of fair housing rights
7	Cost of rent	22	Housing prices
0	Restrictive zoning/building codes	4	Restrictive zoning/building codes
0	Job status	8	Job status
3	Attitudes of landlords & neighbors	6	Attitudes of immediate neighbors
8	Lack of availability of decent rental units in your price range	6	Mortgage lending application requirements
0	Use of background checks	18	Excessive down payment/closing costs
0	Excessive application fees and/or rental deposits	23	Cost of utilities
5	Cost of utilities	8	Lack of educational resources about homeowner responsibilities
1	Lack of educational resources about tenant responsibilities	10	Cost of homeowner's insurance
		41	Lack of Sufficient Homes for Sale
		20	Cost of Real Estate Taxes
	Other: _____		Other: _____

9. If you are currently a homeowner or renter and would like to upgrade or change housing in the next five years, please complete the following questions. If not, your Survey is complete.

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

Craig (0) Decatur (2) Lyons (12) **Oakland (18)** Tekamah (6)
 Rural Burt County (16) Other (14)

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

52 Single Family 2 Attached Townhouse or Duplex-Type Unit
0 Mobile Home 1 Patio Home/Slab Home 16 I plan to remain where I am.

10.c. How many bedrooms would your family need?

0 One 14 Two **32 Three** 28 Four +

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

5 Less than \$50K 10 \$50K - \$99,999 7 \$100K-\$119,999 11 \$120K-\$134,999
16 \$135K-\$174,999 13 \$175K-\$224,999 10 \$225K+

10.e. What is the most your family could afford for monthly rent? 3 Less than \$400

4 \$400 to \$499 5 \$500 to \$599 6 \$600 to \$699 9 \$700 to \$799
3 \$800 to \$899 7 \$900 to \$999 8 \$1,000 to \$1,099 **13 \$1,100+**

Thank You For Participating!

Please return the survey to your employer by

FRIDAY, NOVEMBER 9TH.



APPENDIX II

BURT COUNTY TABLE PROFILE.

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



**TABLE 1
POPULATION TRENDS AND PROJECTIONS
BURT COUNTY & COMMUNITIES, NEBRASKA
2000-2024**

	<u>2000</u>	<u>2010</u>	<u>2019</u>	<u>2024</u>	<u>% Change 2019-2024</u>
Burt County:	7,791	6,858	6,530	6,426	-1.6%
Craig:	241	199	190	182	-4.2%
Decatur:	618	481	472	485	+2.7%
Lyons:	963	851	832	824	-1.0%
Oakland:	1,367	1,244	1,180	1,168	-1.0%
Tekamah:	1,892	1,736	1,720	1,708	-0.7%
Balance of County:	2,710	2,347	2,136	2,059	-3.0%

2017 U.S. Census Population Estimates:

Burt Co. – 6,535; Craig – 190; Decatur – 467; Lyons – 805; Oakland – 1,183; Tekamah – 1,723.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2019.

**TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
BURT COUNTY & COMMUNITIES, NEBRASKA
2000-2024**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Burt County:	2000	7,791	113	7,678	3,155	2.43
	2010	6,858	122	6,736	2,906	2.32
	2019	6,530	119	6,411	2,768	2.32
	2024	6,426	118	6,308	2,727	2.31
Craig:	2000	241	0	241	99	2.43
	2010	199	0	199	85	2.34
	2019	190	0	190	82	2.32
	2024	182	0	182	79	2.30
Decatur:	2000	618	0	618	278	2.22
	2010	481	0	481	240	2.00
	2019	472	0	472	239	1.97
	2024	485	0	485	244	1.98
Lyons:	2000	963	11	952	423	2.25
	2010	851	43	808	395	2.05
	2019	832	43	789	386	2.04
	2024	824	44	780	384	2.03
Oakland:	2000	1,367	58	1,309	565	2.32
	2010	1,244	38	1,206	528	2.28
	2019	1,180	36	1,144	518	2.21
	2024	1,168	35	1,133	516	2.20
Tekamah:	2000	1,892	44	1,848	778	2.38
	2010	1,736	41	1,695	715	2.37
	2019	1,720	40	1,680	712	2.36
	2024	1,708	39	1,669	710	2.35
Balance of County:	2000	2,710	0	2,710	1,012	2.68
	2010	2,347	0	2,347	943	2.49
	2019	2,136	0	2,136	831	2.57
	2024	2,059	0	2,059	794	2.59

*2012-2016 American Community Survey Burt County estimated group quarters population: 119.
Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2019.

**TABLE 3
TENURE BY HOUSEHOLD
BURT COUNTY & COMMUNITIES, NEBRASKA
2000-2024**

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Burt County:	2000	3,155	2,391	75.8%	764	24.2%
	2010	2,906	2,197	75.6%	709	24.4%
	2019	2,768	2,107	76.1%	661	23.9%
	2024	2,727	2,083	76.4%	644	23.6%
Craig:	2000	99	89	89.9%	10	10.1%
	2010	85	76	89.4%	9	10.6%
	2019	82	74	90.2%	8	9.8%
	2024	79	72	91.1%	7	8.9%
Decatur:	2000	278	220	79.1%	58	20.9%
	2010	240	190	79.2%	50	20.8%
	2019	239	191	80.0%	48	20.0%
	2024	244	196	80.4%	48	19.6%
Lyons:	2000	423	318	75.2%	105	24.8%
	2010	395	285	72.2%	110	27.8%
	2019	386	277	71.8%	109	28.2%
	2024	384	274	71.4%	110	28.6%
Oakland:	2000	565	411	72.7%	154	27.3%
	2010	528	375	71.0%	153	29.0%
	2019	518	370	71.4%	148	28.6%
	2024	516	369	71.5%	147	28.5%
Tekamah:	2000	778	582	74.8%	196	25.2%
	2010	715	515	72.0%	200	28.0%
	2019	712	512	71.9%	200	28.1%
	2024	710	510	71.8%	200	28.2%
Balance of County:	2000	1,012	771	76.2%	241	23.8%
	2010	943	756	80.2%	187	19.8%
	2019	831	683	82.2%	148	17.8%
	2024	794	662	83.4%	132	16.6%

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 4
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
BURT COUNTY & COMMUNITIES, NEBRASKA
2000-2024**

Burt County	2000-2010			2019-2024		
age group	2000	2010	Change	2019	2024	Change
19 and Under	2,170	1,675	-495	1,543	1,468	-75
20-34	909	827	-82	799	766	-33
35-54	2,217	1,770	-447	1,504	1,438	-66
55-64	797	1,001	+204	1,084	1,134	+50
65-74	855	696	-159	704	710	+6
75-84	571	628	+57	630	639	+9
85+	272	261	-11	266	271	+5
TOTALS	7,791	6,858	-933	6,530	6,426	-104
Median Age	42.2	47.1	+4.9	48.2	48.9	+0.7
Craig	2000-2010			2019-2024		
age group	2000	2010	Change	2019	2024	Change
19 and Under	72	53	-19	45	40	-5
20-34	37	16	-21	18	17	-1
35-54	68	64	-4	57	53	-4
55-64	19	27	+8	28	28	+0
65-74	25	18	-7	20	21	+1
75-84	18	16	-2	15	15	+0
85+	2	5	+3	7	8	+1
TOTALS	241	199	-42	190	182	-8
Median Age	37.3	46.2	+8.9	48.4	49.7	+1.3
Decatur	2000-2010			2019-2024		
age group	2000	2010	Change	2019	2024	Change
19 and Under	157	89	-68	72	67	-5
20-34	75	52	-23	46	48	+2
35-54	167	114	-53	106	106	+0
55-64	89	102	+13	112	121	+9
65-74	68	63	-5	68	72	+4
75-84	45	47	+2	51	53	+2
85+	17	14	-3	17	18	+1
TOTALS	618	481	-137	472	485	+13
Median Age	44.6	52.9	+8.3	55.1	55.8	+0.7

CONTINUED:

**TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
BURT COUNTY & COMMUNITIES, NEBRASKA
2000-2024**

Lyons	2000-2010			2019-2024		
age group	2000	2010	Change	2019	2024	Change
19 and Under	249	163	-86	143	137	-6
20-34	104	107	+3	100	98	-2
35-54	250	205	-45	185	178	-7
55-64	96	120	+24	128	131	+3
65-74	119	94	-25	103	105	+2
75-84	92	104	+12	108	106	-2
<u>85+</u>	<u>53</u>	<u>58</u>	<u>+5</u>	<u>65</u>	<u>69</u>	<u>+4</u>
TOTALS	963	851	-112	832	824	-8
Median Age	44.9	51.7	+6.8	53.8	54.8	+1.0
Oakland	2000-2010			2019-2024		
age group	2000	2010	Change	2019	2024	Change
19 and Under	367	331	-36	307	300	-7
20-34	135	152	+17	160	163	+3
35-54	357	298	-59	268	257	-11
55-64	119	162	+43	181	188	+7
65-74	147	108	-39	90	88	-2
75-84	147	118	-29	104	102	-2
<u>85+</u>	<u>95</u>	<u>75</u>	<u>-20</u>	<u>70</u>	<u>70</u>	<u>+0</u>
TOTALS	1,367	1,244	-123	1,180	1,168	-12
Median Age	44.6	44.9	+0.3	45.1	46.0	+0.9
Tekamah	2000-2010			2019-2024		
age group	2000	2010	Change	2019	2024	Change
19 and Under	520	458	-62	429	419	-10
20-34	254	252	-2	247	244	-3
35-54	524	408	-116	385	371	-14
55-64	177	221	+44	253	259	+6
65-74	182	161	-21	163	166	+3
75-84	148	165	+17	174	177	+3
<u>85+</u>	<u>87</u>	<u>71</u>	<u>-16</u>	<u>69</u>	<u>72</u>	<u>+3</u>
TOTALS	1,892	1,736	-156	1,720	1,708	-12
Median Age	41.5	44.1	+2.6	45.4	46.3	+0.9

CONTINUED:

TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
BURT COUNTY & COMMUNITIES, NEBRASKA
2000-2024

Balance of County		2000-2010			2019-2024	
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2019</u>	<u>2024</u>	<u>Change</u>
19 and Under	805	581	-224	547	505	-42
20-34	304	248	-56	228	196	-32
35-54	851	681	-170	503	473	-30
55-64	297	369	+72	382	407	+25
65-74	314	252	-62	260	258	-2
75-84	121	178	+57	178	186	+8
85+	18	38	+20	38	34	-4
TOTALS	2,710	2,347	-363	2,136	2,059	-77
Median Age	39.8	44.1	+4.3	45.8	47.9	+2.1

Source: 2000, 2010 Census.
 Hanna:Keelan Associates, 2019.

TABLE 5
HOUSEHOLD INCOME BY AGE GROUP - TRENDS AND PROJECTIONS
BURT COUNTY, NEBRASKA
2000-2024

<u>Income Group</u>	<u>2000*</u>	<u>2016*</u>	<u>2019</u>	<u>2024</u>	<u>% Change 2019-2024</u>
All Households:					
Less than \$10,000	298	149	124	105	-15.3%
\$10,000-\$19,999	565	401	379	358	-5.5%
\$20,000-\$34,999	781	448	430	413	-4.0%
\$35,000-\$49,999	614	474	467	455	-2.6%
<u>\$50,000 or More</u>	<u>917</u>	<u>1,351</u>	<u>1,368</u>	<u>1,396</u>	<u>+2.0%</u>
TOTALS	3,175	2,823	2,768	2,727	-1.5%
Median Income	\$33,954	\$47,137	\$49,425	\$51,400	+4.0%
Households 65+ Yrs.					
Less than \$10,000	173	57	45	38	-28.9%
\$10,000-\$19,999	322	285	279	266	-9.3%
\$20,000-\$34,999	300	225	221	212	-8.1%
\$35,000-\$49,999	144	150	153	156	+3.3%
<u>\$50,000 or More</u>	<u>159</u>	<u>289</u>	<u>304</u>	<u>316</u>	<u>+7.9%</u>
TOTALS	1,098	1,006	1,002	988	-2.8%
Median Income	\$21,909	\$27,981	\$32,115	\$33,450	+4.2%

* Specified 2000 & 2016 Data Used. 2016 Estimate subject to margin of error.
 Source: 2000 Census, 2012-2016 American Community Survey.
 Hanna:Keelan Associates, P.C., 2019.

**TABLE 6
PER CAPITA INCOME
TRENDS AND PROJECTIONS
BURT COUNTY / STATE OF NEBRASKA
2012-2024**

<u>Year</u>	<u>Burt County</u>		<u>State of Nebraska</u>	
	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
2012	\$43,191	--	\$46,066	--
2013	\$53,701	+24.3%	\$45,876	-0.4%
2014	\$48,142	-10.4%	\$48,419	+5.5%
2015	\$50,961	+5.9%	\$49,567	+2.3%
2016	\$48,886	-4.1%	\$50,029	+0.9%
2018	\$51,326	+5.0%	\$51,436	+2.8%
2012-2018	\$43,191-\$51,326	+18.8%	\$46,166-\$51,436	+11.4%
2018-2024	\$51,326-\$55,640	+8.4%	\$51,436-\$55,848	+8.6%

Source: Nebraska Department of Economic Development, 2018.

Hanna:Keelan Associates, P.C., 2019.

**TABLE 7
PERSONS RECEIVING SOCIAL SECURITY INCOME
BURT COUNTY, NEBRASKA
2017**

<u>Social Security Income-2017</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	1,335
Wives & Husbands	75
Children	25
<u>Survivor Benefits</u>	
Widows & Widowers	125
Children	35
<u>Disability Benefits</u>	
Disabled Persons	215
Wives & Husbands	0
<u>Children</u>	<u>30</u>
TOTAL	1,840
<u>Aged 65 & Older</u>	
Men	675
<u>Women</u>	<u>780</u>
TOTAL	1,455
<u>Supplemental Security Income-2017</u>	
Aged 65 or Older	N/A
<u>Blind and Disabled</u>	<u>111</u>
TOTAL	111

N/A = Not Available.

Source: Department of Health and Human Services,
Social Security Administration, 2018.

TABLE 8
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
BURT COUNTY, NEBRASKA
2000-2024

<u>Inc. Rng.</u>	2000* <u># / #CB-HP</u>	2015* <u># / #CB-HP</u>	2019 <u># / #CB-HP</u>	2024 <u># / #CB-HP</u>
0-30% AMI	155 / 113	215 / 165	227 / 174	234 / 179
31-50% AMI	244 / 111	265 / 140	274 / 145	285 / 149
51-80% AMI	465 / 142	390 / 85	345 / 60	325 / 52
<u>81%+ AMI</u>	<u>1,561 / 136</u>	<u>1,355 / 80</u>	<u>1,261 / 48</u>	<u>1,239 / 37</u>
TOTALS	2,425 / 502	2,225 / 470	2,107 / 427	2,083 / 417

*Specified data

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

Source: 2000 & 2011-2015 CHAS Tables.
 Hanna:Keelan Associates, P.C., 2019.

TABLE 9
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
BURT COUNTY, NEBRASKA
2000-2024

<u>Inc. Rng.</u>	2000* <u># / #CB-HP</u>	2015* <u># / #CB-HP</u>	2019 <u># / #CB-HP</u>	2024 <u># / #CB-HP</u>
0-30% AMI	111 / 57	150 / 90	200 / 125	203 / 129
31-50% AMI	170 / 69	120 / 40	139 / 43	141 / 43
51-80% AMI	201 / 34	120 / 15	126 / 15	117 / 14
<u>81%+ AMI</u>	<u>299 / 12</u>	<u>185 / 0</u>	<u>196 / 2</u>	<u>183 / 2</u>
TOTALS	781 / 172	575 / 145	661 / 185	644 / 188

*Specified data

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

Source: 2000 & 2011-2015 CHAS Tables.
 Hanna:Keelan Associates, P.C., 2019.

**TABLE 10
EMPLOYMENT DATA TRENDS AND PROJECTIONS
BURT COUNTY, NEBRASKA
2008-2024**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2008	3,797	--	4.2%
2009	3,776	-21	5.6%
2010	3,425	-351	5.9%
2011	3,429	+4	5.7%
2012	3,504	+75	4.7%
2013	3,492	-12	4.5%
2014	3,440	-52	3.9%
2015	3,478	+38	3.6%
2016	3,409	-69	3.7%
2017	3,348	-61	3.7%
2018*	3,213	-135	3.2%
<u>2024</u>	<u>3,140</u>	<u>-73</u>	<u>3.1%</u>
2008-2024	3,797-3,068	-729	4.2%-3.1%

*Employment data as of August, 2018.
Source: Nebraska Department of Labor, 2018.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 11
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
BURT COUNTY, NEBRASKA
1990-2024**

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2018*</u>	<u>2024</u>
Civilian Labor Force	3,542	4,130	3,641	3,318	3,242
Unemployment	100	153	216	105	102
Rate of Unemployment	2.8%	3.7%	5.9%	3.2%	3.1%
Employment	3,442	3,977	3,425	3,213	3,140
	<u>Change in Employment</u>				
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-2000	+535	+53.5	+15.5%	+1.6%	
2000-2010	-552	-55.2	-13.9%	-1.4%	
2018-2024	-73	-14.6	-2.3%	-0.5%	

*Employment as of August, 2018.
Source: Nebraska Department of Labor, Labor Market Information, 2018.
Hanna:Keelan Associates, P.C., 2019.

TABLE 12
WORKFORCE EMPLOYMENT BY TYPE
BURT COUNTY, NEBRASKA
August, 2018

Workforce

Non-Farm Employment (Wage and Salary)	1,703
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	0
Utilities.	0
Construction.	80
Manufacturing.	120
Wholesale Trade.	128
Retail Trade.	196
Transportation & Warehousing.	50
Information.	*
Finance & Insurance.	103
Real Estate & Rental/Leasing.	*
Professional, Scientific & Technical Services.	72
Management of Companies & Enterprises.	*
Administrative/Support/Waste.	9
Educational Services.	74
Health Care & Social Assistance.	153
Arts, Entertainment & Recreation.	30
Accommodation & Food Service.	55
Other Services (except Public Administration).	92
Federal Government.	30
State Government.	15
Local Government.	464

*Data not available because of disclosure suppression.
 Source: Nebraska Department of Labor, Labor Market Information, 2018.

**TABLE 13
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
BURT COUNTY & COMMUNITIES, NEBRASKA
2016 ESTIMATE***

	Complete Plumbing			Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
Burt County:	2,823	2,805	99.4%	18	0.6%	28	1.0%
Craig:	81	81	100.0%	0	0.0%	0	0.0%
Decatur:	221	214	96.8%	7	3.2%	3	1.4%
Lyons:	411	410	99.8%	1	0.2%	7	1.7%
Oakland:	552	552	100.0%	0	0.0%	8	1.4%
Tekamah:	725	725	100.0%	0	0.0%	0	0.0%
Balance of County:	833	823	98.8%	10	1.2%	10	1.2%

*2016 Estimate subject to margin of error.
Source: 2012-2016 American Community Survey.

**TABLE 14
HOUSING STOCK PROFILE/YEAR BUILT*
BURT COUNTY & COMMUNITIES, NEBRASKA
2019**

<u>Year</u>	<u>Burt County</u>	<u>Craig</u>	<u>Decatur</u>
2014 to Present	32	0	2
2010 to 2013	59	0	0
2000 to 2009	244	1	23
1990 to 1999	184	0	38
1980 to 1989	234	1	28
1970 to 1979	414	16	63
1960 to 1969	364	4	22
1950 to 1959	326	0	34
1940 to 1949	282	1	14
<u>1939 or Before</u>	<u>1,341</u>	<u>70</u>	<u>60</u>
SUBTOTAL	3,480	93	284
<u>Units Lost (2014 to Present)</u>	<u>(41)</u>	<u>(2)</u>	<u>(20)</u>
TOTAL EST. UNITS – 2019	3,439	91	264
% 1939 or Before	39.0%	76.9%	22.7%
% 1959 or Before	56.7%	78.0%	40.9%

CONTINUED:

**TABLE 14 (CONTINUED)
HOUSING STOCK PROFILE/YEAR BUILT*
BURT COUNTY & COMMUNITIES, NEBRASKA
2019**

<u>Year</u>	<u>Lyons</u>	<u>Oakland</u>	<u>Tekamah</u>	<u>Balance of County</u>
2014 to Present	5	18	7	N/A
2010 to 2013	2	18	21	18
2000 to 2009	4	33	52	131
1990 to 1999	9	22	63	52
1980 to 1989	27	32	75	71
1970 to 1979	89	72	87	87
1960 to 1969	53	55	112	118
1950 to 1959	67	32	103	90
1940 to 1949	43	81	79	64
<u>1939 or Before</u>	<u>193</u>	<u>271</u>	<u>242</u>	<u>505</u>
SUBTOTAL	492	634	841	1,136
<u>Units Lost (2014 to Present)</u>	<u>(7)</u>	<u>(4)</u>	<u>(8)</u>	<u>N/A</u>
TOTAL EST. UNITS – 2019	485	630	833	1,136
% 1939 or Before	39.8%	43.0%	29.1%	44.5%
% 1959 or Before	62.5%	61.0%	50.9%	58.0%

*Specified Data Used. 2016 Estimate subject to margin of error.
Source: 2012-2016 American Community Survey.
Communities of Burt County, 2019.

**TABLE 15
HOUSING STOCK OCCUPANCY/VACANCY STATUS
BURT COUNTY & COMMUNITIES, NEBRASKA
2019**

	<u>Burt County</u>	<u>Craig</u>	<u>Decatur</u>
a) Housing Stock	3,439	91	264
	(O=2,563; R=876)	(O=81; R=10)	(O=208; R=56)
b) Vacant Housing Stock	671	9	25
c) Occupied Housing Stock	2,768	82	239
*Owner Occupied	2,107	74	191
*Renter Occupied	661	8	48
d) Housing Vacancy Rate*	19.5% (671)	9.9% (9)	9.4% (25)
*Owner Vacancy	17.8% (456)	8.6% (7)	8.1% (17)
*Renter Vacancy	24.5% (215)	20.0% (2)	14.3% (8)
e) Adjusted Vacancy Rate**	9.9% (339)	5.5% (5)	5.3% (14)
**Owner Vacancy	9.1% (234)	4.9% (4)	4.8% (10)
**Renter Vacancy	12.0% (105)	10.0% (1)	7.1% (4)

CONTINUED:

TABLE 15 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
BURT COUNTY & COMMUNITIES, NEBRASKA
2019

	<u>Lyons</u>	<u>Oakland</u>
a) Housing Stock	485 (O=337; R=148)	630 (O=429; R=201)
b) Vacant Housing Stock	99	112
c) Occupied Housing Stock	386	518
*Owner Occupied	277	370
*Renter Occupied	109	148
d) Housing Vacancy Rate*	20.4% (99)	17.8% (112)
*Owner Vacancy	17.8% (60)	13.8% (59)
*Renter Vacancy	26.4% (39)	26.4% (53)
e) Adjusted Vacancy Rate**	9.1% (44)	8.1% (51)
**Owner Vacancy	7.4% (25)	7.2% (31)
**Renter Vacancy	12.8% (19)	10.0% (20)
	<u>Tekamah</u>	<u>Balance of County</u>
a) Housing Stock	833 (O=584; R=249)	1,136 (O=924; R=212)
b) Vacant Housing Stock	121	305
c) Occupied Housing Stock	712	831
*Owner Occupied	512	683
*Renter Occupied	200	148
d) Housing Vacancy Rate*	14.5% (121)	26.8% (305)
*Owner Vacancy	12.3% (72)	26.0% (241)
*Renter Vacancy	19.7% (49)	30.2% (64)
e) Adjusted Vacancy Rate**	9.1% (76)	13.1% (149)
**Owner Vacancy	7.7% (45)	12.9% (119)
**Renter Vacancy	12.4% (31)	14.2% (30)

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

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

Source: 2012-2016 American Community Survey.
 Communities of Burt County, 2018.
 Hanna:Keelan Associates, P.C., 2019.

**TABLE 16
OWNER OCCUPIED HOUSING VALUE
BURT COUNTY & COMMUNITIES, NEBRASKA
2000-2024**

		Less than <u>\$50,000</u>	\$50,000 to <u>\$99,999</u>	\$100,000 to <u>\$149,999</u>	\$150,000 to <u>\$199,999</u>	\$200,000 or <u>More</u>	<u>Total</u>
Burt County:	2000*	695	735	178	73	26	1,707
	2000 Med. Val.	\$59,700					
	2016*	469	770	414	301	212	2,166
	2016 Med. Val.	\$90,500					
	2019 2024	\$92,900 \$98,900					
Craig:	2000*	49	24	0	0	0	73
	2000 Med. Val.	\$34,200					
	2016*	53	16	3	0	0	72
	2016 Med. Val.	\$34,000					
	2019 2024	\$35,500 \$37,900					
Decatur:	2000*	128	41	10	0	0	179
	2000 Med. Val.	\$34,200					
	2016*	88	53	16	11	7	175
	2016 Med. Val.	\$49,300					
	2019 2024	\$52,300 \$58,800					
Lyons:	2000*	154	128	8	0	0	290
	2000 Med. Val.	\$47,900					
	2016*	102	117	49	15	16	299
	2016 Med. Val.	\$73,000					
	2019 2024	\$75,100 \$79,200					
Oakland:	2000*	137	175	37	10	0	359
	2000 Med. Val.	\$59,900					
	2016*	111	180	68	30	26	415
	2016 Med. Val.	\$83,300					
	2019 2024	\$84,300 \$88,000					

CONTINUED:

**TABLE 16 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
BURT COUNTY & COMMUNITIES, NEBRASKA
2000-2024**

		Less than <u>\$50,000</u>	\$50,000 to <u>\$99,999</u>	\$100,000 to <u>\$149,999</u>	\$150,000 to <u>\$199,999</u>	\$200,000 or <u>More</u>	<u>Total</u>
Tekamah:	2000*	167	258	71	10	3	509
	2000 Med. Val.	\$66,600					
	2016*	77	255	131	47	38	548
	2016 Med. Val.	\$88,500					
	2019	\$89,900					
	2024	\$94,400					
Balance of County:	2000*	60	109	52	53	23	297
	2000 Med. Val.	\$86,800					
	2016*	38	149	147	198	125	657
	2016 Med. Val.	\$150,800					
	2019	\$155,500					
	2024	\$179,900					

*Specified Data Used. 2016 Estimate subject to margin of error.
Source: 2000 Census, 2012-2016 American Community Survey.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 17
GROSS RENT
BURT COUNTY & COMMUNITIES, NEBRASKA
2000-2024**

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
Burt County:	2000*	153	268	112	19	552
	2000 Median Rent	\$395				
	2016*	64	133	169	161	527
	2016 Median Rent	\$581				
	2019	\$600				
	2024	\$655				
Craig:	2000*	0	9	0	0	9
	2000 Median Rent	\$413				
	2016*	0	0	4	1	5
	2016 Median Rent	\$642				
	2019	\$650				
	2024	\$675				
Decatur:	2000*	22	11	0	2	35
	2000 Median Rent	\$263				
	2016*	16	13	2	10	41
	2016 Median Rent	\$395				
	2019	\$415				
	2024	\$445				
Lyons:	2000*	36	42	13	4	95
	2000 Median Rent	\$360				
	2016*	11	35	49	8	103
	2016 Median Rent	\$515				
	2019	\$525				
	2024	\$575				
Oakland:	2000*	52	70	23	4	149
	2000 Median Rent	\$345				
	2016*	20	15	31	49	115
	2016 Median Rent	\$681				
	2019	\$695				
	2024	\$730				

CONTINUED:

**TABLE 17 (CONTINUED)
GROSS RENT
BURT COUNTY & COMMUNITIES, NEBRASKA
2000-2024**

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
Tekamah:	2000*	29	90	58	5	182
	2000 Median Rent	\$441				
	2016*	17	30	63	41	151
	2016 Median Rent	\$586				
	2019	\$600				
	2024	\$650				
Balance of County:	2000*	14	46	18	4	82
	2000 Median Rent	\$450				
	2016*	0	40	20	52	112
	2016 Median Rent	\$650				
	2019	\$675				
	2024	\$720				

*Specified Data Used. 2016 Estimate subject to margin of error.
Source: 2000 Census, 2012-2016 American Community Survey.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 18
SURVEY OF RENTAL PROPERTIES
BURT COUNTY, NEBRASKA
2002-2017**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	1	12	8.3	105
2003	5	64	9.4	17.7
2004	8	131	19.1	116.6
2005	10	112	14.3	71.8
2006	11	159	9.4	89.9
2007	9	99	7.1	47.5
2008	13	101	10.9	54.6
2009	10	50	10	94.8
2010	12	79	6.3	35.6
2011	19	129	10.9	25.6
2012	17	104	14.4	27
2013	14	81	18.5	60
2014	14	83	12	45
2015	11	109	8.3	36
2016	12	125	13.6	29.3
2017	14	130	8.5	21.2

Source: Nebraska Investment Finance Authority, 2018.

TABLE 19
VACANCY RATES BY UNIT TYPE
BURT COUNTY, NEBRASKA
2017

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	14	0	0.0
Apartments	74	4	15.2
Mobile Homes	0	0	--
<u>Not Sure of Type</u>	<u>42</u>	<u>7</u>	<u>16.7</u>
Total Units	130	11	8.5

Source: Nebraska Investment Finance Authority, 2018.

TABLE 20
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
BURT COUNTY, NEBRASKA
1999-2017

<u>Fiscal Year</u>	<u>Average Sale Price</u>
1999	\$51,234
2000	\$63,292
2001	\$59,030
2002	\$56,457
2003	\$67,170
2004	\$70,539
2005	\$64,224
2006	\$66,690
2007	\$77,498
2008	\$85,241
2009	\$63,840
2010	\$72,989
2011	\$89,645
2012	\$81,365
2013	\$79,609
2014	\$92,159
2015	\$89,666
2016	\$97,244
<u>2017</u>	<u>\$98,315</u>

Change (1999-2017) +\$47,081 (91.9%)

Source: Nebraska Investment Finance Authority, 2018.

**TABLE 21
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
BURT COUNTY, NEBRASKA
2019**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Wait List</u>
East Meadows Apartments	1999	2-Bd: 12	Affordable	\$385-\$435	100%
Scattered Site Tekamah, NE 68061			Elderly		Yes
Evista Village/Lyons Hsg Authority	1969	1-Bd: 12	HUD	30% of Income	94%
345 N. 3 rd Street		2-Bd: 5		1-Bd: \$275	Yes
Lyons, NE 38038				2-Bd: \$300	
Four Trees Village/ Oakland Housing Authority	1970	1-Bd: 16	HUD	30% of Income	100%
100 N. Aurora Avenue		2-Bd: 7		1-Bd: \$300	Yes
Oakland, NE 68045				2-Bd: \$325	
Golden Living Center-Tekamah	N/A	NF: 46	Privately- Owned	N/A	N/A
823 M Street Tekamah, NE 68061					
Lake Street Court Apartments	1983	1-Bd: 8	LIHTC	\$420	88%
705 M Street Tekamah, NE 68061					Yes
Maplewood Apartments	1989	1-Bd: 8	Affordable	\$300-\$500	100%
109 S. Oakland Avenue		2-Bd: 2	Elderly		No
Oakland, NE 68045					
Maple Villa Apartments/ Decatur Housing Authority	N/A	24 Total Units	USDA-RD Public	30% Income	N/A
302 E. 6 th Street Decatur, NE 68020					
Oakland Heights	NF: 1979	NF: 45	City-Owned	NF: \$140-	100%
207 S. Engdahl Avenue	AL: 2000	AL: 24		\$160/Day	Yes
Oakland, NE 68045				AL: \$80-\$95/Day	
CONTINUED:					

**TABLE 21 (CONTINUED)
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
BURT COUNTY, NEBRASKA
2019**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Wait List</u>
Oakwood Apartments 414 N. Thomas Oakland, NE 68045	1972 & 1975	1-Bd: 2 2-Bd: 14	Affordable	\$300-\$500	100% Yes
Tekamah Housing Authority 211 S. 9 th Street Tekamah, NE 68061	N/A	26 Total Units	HUD Elderly	30% Income	N/A
Willowood Apartments 306 N. Thomas Oakland, NE 68045	1999	1-Bd: 8	LIHTC Elderly	\$300-\$500	100% No

AL = Assisted Living Beds. NF = Nursing Facility Beds. N/A = Not Available.

Source: Project Developers & Property Management Agencies, 2019.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 22
ESTIMATED HOUSING UNIT TARGET DEMAND
BURT COUNTY & COMMUNITIES, NEBRASKA
2024**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
Burt County:	93	40	133	\$31.7 M
Craig:	2	2	4	\$0.9 M
Decatur:	10	6	16	\$3.9 M
Lyons:	8	8	16	\$3.7 M
Oakland:	13	9	22	\$5.2 M
Tekamah:	20	15	35	\$8.2 M
Balance of County:	30	0	30	\$9.8 M

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

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

Source: Hanna:Keelan Associates, P.C., 2019.

**TABLE 23
AREA HOUSEHOLD INCOME (AMI) BY PERSONS PER HOUSEHOLD (PHH)
BURT COUNTY, NEBRASKA
2019**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$14,300	\$16,350	\$18,400	\$20,400	\$22,050	\$23,700	\$25,300	\$26,950
50% AMI	\$23,800	\$27,200	\$30,600	\$34,000	\$36,750	\$39,450	\$42,200	\$44,900
60% AMI	\$28,560	\$32,640	\$36,720	\$40,800	\$44,100	\$47,340	\$50,640	\$53,880
80% AMI	\$38,100	\$43,550	\$49,000	\$54,400	\$58,800	\$63,150	\$67,500	\$71,850
100%AMI	\$47,600	\$54,400	\$61,200	\$68,000	\$73,500	\$78,900	\$84,400	\$89,800
125%AMI	\$59,500	\$68,000	\$76,500	\$85,000	\$91,875	\$98,625	\$105,500	\$112,250

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

**TABLE 24
ESTIMATED HOUSING UNIT TARGET DEMAND BY AMI INCOME SECTOR
BURT COUNTY, NEBRASKA
2024**

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner:	0	7	16	25	45	93
Rental:	4	14	12	10	0	40

Source: Hanna:Keelan Associates, P.C., 2019.

**TABLE 25
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
BURT COUNTY-WIDE, NEBRASKA
2024**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	2	2	8	10	22	5
Family	0	4	12	17	35	68	50
Special Populations¹	<u>0</u>	<u>1</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>0</u>
Subtotals	0	7	16	25	45	93	55
RENTAL							
UNITS*							
Elderly (55+)	2	7	4	2	0	15	4
Family	0	5	6	8	0	19	14
Special Populations¹	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>6</u>	<u>2</u>
Subtotals	4	14	12	10	0	40	20
TOTALS	4	21	28	35	45	133	75

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

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

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

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 26
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
BURT COUNTY, NEBRASKA
2024

Owner	PRICE – PURCHASE COST (Area Median Income)					TOTALS	Work Force
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
Units	\$116,500*	\$132,500*	\$160,500*	\$218,500*	\$289,500*+		\$211,000*
2 Bedroom ¹	0	5	2	2	0	9	5
3+ Bedroom	0	2	14	23	45	84	50
TOTALS	0	7	16	25	45	93	55

Rental	PRICE – PURCHASE COST (Area Median Income)					TOTALS	Work Force
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
Units	\$565**	\$615**	\$695**	\$805**	\$935**+		\$730**
1 Bedroom ¹	2	8	2	0	0	12	4
2 Bedroom ¹	2	6	7	3	0	18	10
3+ Bedroom	0	0	3	7	0	10	6
TOTALS	4	14	12	10	0	40	20

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

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 27 HOUSING CONDITIONS SURVEY BY COMMUNITY BURT COUNTY COMMUNITIES, NEBRASKA 2019	
BURT COUNTY COMMUNITIES (TOTAL)	
Excellent	23
Very Good	106
Above Normal	293
Normal	934
Below Normal	539
Poor	76
<u>Very Poor</u>	<u>14</u>
Total	1,985
CRAIG	
Excellent	1
Very Good	2
Above Normal	4
Normal	47
Below Normal	32
Poor	<u>7</u>
<u>Very Poor</u>	<u>2</u>
Total	95
DECATUR	
Excellent	2
Very Good	12
Above Normal	12
Normal	133
Below Normal	87
Poor	<u>12</u>
<u>Very Poor</u>	<u>0</u>
Total	258
CONTINUED:	

**TABLE 27 - CONTINUED
HOUSING CONDITIONS SURVEY BY COMMUNITY
BURT COUNTY COMMUNITIES, NEBRASKA
2019**

LYONS	
Excellent	6
Very Good	39
Above Normal	149
Normal	124
Below Normal	61
Poor	25
<u>Very Poor</u>	<u>3</u>
Total	407
OAKLAND	
Excellent	5
Very Good	15
Above Normal	44
Normal	256
Below Normal	156
Poor	13
<u>Very Poor</u>	<u>3</u>
Total	492
TEKAMAH	
Excellent	9
Very Good	38
Above Normal	84
Normal	374
Below Normal	203
Poor	19
<u>Very Poor</u>	<u>6</u>
Total	733
Source: Burt County Assessor, 2019.	

**TABLE 28
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
BURT COUNTY COMMUNITIES, NEBRASKA
2024**

	<u># Rehabilitated / Est. Cost (Millions)*^</u>	<u>Demolition</u>
Burt County:	493 / \$19.19 M	145
Craig:	25 / \$0.97 M	12
Decatur:	62 / \$2.41 M	16
Lyons:	49 / \$1.91 M	24
Oakland:	93 / 3.62 M	22
Tekamah:	121 / \$4.71 M	30
Balance of County:	143 / \$5.57 M	41

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

^Includes both Moderate and Substantial Rehabilitation Activities.

Source: Hanna:Keelan Associates, P.C., 2019.