

MARCH, 2021

Nebraska Investment Finance Authority – Housing Study Grant Program.

WASHINGTON COUNTY & COMMUNITIES, NEBRASKA



COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING.

PREPARED FOR:



PREPARED BY:

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WASHINGTON COUNTY & COMMUNITIES, NEBRASKA COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING.

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The Washington County & Communities, Nebraska County-Wide Housing Study with Strategies for Affordable Housing was prepared for the Gateway Development Corporation (GDC), the economic development entity for Washington County, Nebraska. The Housing Study was completed by Hanna:Keelan Associates, P.C., with the guidance and direction of the Washington County Housing Steering Committee. The Housing Study was funded by a grant from the Nebraska Investment Finance Authority, with matching funds from GDC and local governmental and employment entities.

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SECTION 1



**PURPOSE OF STUDY,
RESEARCH APPROACH & OBJECTIVES.**

SECTION 1: ***Purpose of Study, Research Approach & Objectives.***

INTRODUCTION.

This **Washington County & Communities, Nebraska County-Wide Housing Study with Strategies for Affordable Housing** provides documentation of on-site field observations, professional housing planning research, local economic development input and narrative highlighting existing County-wide housing trends, projections. Included is the identification of specific **Housing Development Initiatives** for Washington County, Nebraska, including each Community and the rural, unincorporated areas of the County, referred to as the “Balance of County.” The **Housing Study** provides a recommended **Five-Year Housing Unit Target Demand and Action Plan**, to provide direction in the implementation of important, critical housing programs throughout the County.



Additionally, the **Housing Study** includes special research directed at workforce housing and housing replacement and repair needs as a result of both, the 2019 flooding disaster in Washington County and the effects of the Covid-19 Pandemic on the Washington County housing market. The information provided could assist local leaders in effectively allocating local, State and Federal monies, such as the Community Development Block Grant Disaster Recovery and Covid-19 CARES Act funds.

National Housing Crisis.

A prolonged “**housing crisis**” has plagued the United States in both rural and urban counties and communities. A growing share of families across the U.S. cannot find affordable housing. Households that spend 30 percent or more of their income on housing costs such as rent, mortgage payments, utilities, insurance premiums and taxes are considered to be cost-burdened households (discussed in **Section 2** of this **Housing Study**). National issues with high demand, low supply and the availability of materials and employment opportunities due to the COVID-19 Pandemic have further strained the ability of communities and counties to provide affordable housing for new and prospective residents.

High numbers of cost-burdened households can, at least partially, be attributed to the homelessness and near-homelessness crisis, as well as the overall shortage of all housing types, especially in the State of Nebraska. During a one year period between 2017 and 2018, only California and the District of Columbia had tighter housing inventories than Nebraska, when just one in every 184 housing units were for sale in any given month. **Available homes in Nebraska were about 1.7 times as scarce than in the United States as a whole.**¹

The American Planning Association has identified the realities of this crisis with the following statements.

¹<https://www.washingtonpost.com/news/wonk/wp/2018/06/06/we-try-to-solve-the-great-nebraska-mobile-home-mystery/>

The U.S. ‘Housing Crisis’

- *“Many of our nation’s cities have been dubbed ‘high cost.’”*
- *“Metropolitan areas are struggling to maintain their workforce due to stagnant wages.”*
- *“Production has not kept pace with demand,”*
- *“Preservation of existing affordable homes, whether through existing affordability restrictions or market forces is also critical.”*
- *“Planners are well-positioned to address these issues due to their close proximity to development activities, permitting and policy-setting at all levels of government.”*

Source: American Planning Association.

PURPOSE OF STUDY.

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

Overall, this **Study** aims to provide strategies for **immediate housing needs** due to the **2019 flooding disaster** and **2020 Covid-19 Pandemic**, as well as present a comprehensive picture of County-Wide demographic, income, economic and housing information that can be utilized to alleviate both present and future social, economic and regulatory barriers regarding the provision of affordable housing programs in Washington County. The **Study** can serve as a model to other metropolitan Counties in the region. The end result is the presentation of specific **housing development initiatives**, identifying recommended, specific future housing projects.

Washington County and each Community have a prime opportunity to implement affordable housing programs for households of all age and income sectors, including very-low to low income families, the **“missing middle”** income households, upper income families, local workforce, elderly populations and housing for persons with special needs and residential disaster and Pandemic recovery. Land development incentives will also be critical to the future of the Washington County housing stock.

The **Gateway Development Corporation**, along with local government and nonprofit leadership, local service providers, financial institutions, developers, major employers and other primary housing stakeholders will need to collaborate in **partnerships** to meet local housing needs and demands.



RESEARCH APPROACH.

The Washington County & Communities, Nebraska County-Wide Housing Study included both quantitative and qualitative research activities. **Qualitative research activities** included a comprehensive citizen participation program consisting of two important Surveys: a County-Wide “**Housing Survey**” and a “**Workforce Housing Needs Survey**”. Meetings with an organized “**Housing Steering Committee**,” comprised of Washington County housing, business and government leaders, were also conducted with the intent to understand the housing 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, including housing (damage) related data as a result of the 2019 flooding disaster. 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.

This **County-Wide Housing Study** is comprised of information obtained from both public and private sources, including the Federal Emergency Management Agency (FEMA) and U.S. Department of Housing and Urban Development’s Housing Recovery Support Function. All 2000 and 2010 demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2015-2019 American Community Survey. FEMA and HUD provided detailed information and data addressing property loss caused by the 2019 flooding disaster in Washington County. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and other local, State and Federal 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 March, 2021, to March, 2026.

The Washington County & Communities, Nebraska County-Wide Housing Study was prepared by **Hanna:Keelan Associates, P.C.**, a Nebraska-based community planning and research consulting firm, on behalf of the **Gateway Development Corporation (GDC)**. GDC, with assistance from a locally-formed, **County-Wide Housing Steering Committee** including elected leadership, housing stakeholders and major employers. All participants provided valuable information throughout the development of the Study. Funding for the **County-Wide Housing Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from **GDC and local contributions**.

HOUSING STUDY OBJECTIVES.

The Objectives of this Housing Study are 10-Fold:

- 1) **Analyze the recent past and present housing situation in Washington County**, with emphasis on determining immediate housing needs due to the 2019 flooding disaster, especially the need for workforce and elderly, both owner and rental housing options;
- 2) Document **housing and related infrastructure damage and repair and replacement needs** in Washington County as a result of the 2019 flooding disaster;
- 3) **Identify the housing needs for Washington County’s workforce population**, including a **five-year workforce housing unit target demand**;
- 4) **Provide a process for educating and energizing the leadership of Washington County and each Community** to take an active role in improving and creating modern and safe, both market rate and affordable housing options, including the creation of **project-specific Community and County-Wide Housing Partnerships**;
- 5) **Identify a five-year housing unit target demand for the County and each Community**, including residential recovery needs;
- 6) Address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of the County and each Community;
- 7) Introduce **new and innovative housing programs** that are a “fit” for Washington County, to address both immediate and long-term housing needs and include the incorporation of **Place-Based Development Components**;
- 8) Recommend programs and initiatives to address **flooding and natural disaster preparation**, as it pertains to providing safe and affordable housing;
- 9) Encourage Washington County and Community leadership to take an active role in **improving and creating modern and safe housing options** for persons and families of all incomes and backgrounds; and
- 10) Encourage the use of local, State and Federal housing development and retention programs that have been created and implemented as a result of the **COVID-19 Pandemic**.

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

- ❖ **Section 1:** Purpose of Study, Research Approach & Objectives.
- ❖ **Section 2:** Washington County/Community Profile & Citizen Participation.
- ❖ **Section 3:** Housing Unit Needs Analysis & Target Demand.
- ❖ **Section 4:** Washington County Housing Development Initiatives.
- ❖ **Section 5:** Washington County Five-Year Housing Action Plan.
- ❖ **Appendix I:** Washington County Table Profile.
- ❖ **Appendix II:** Washington County Survey Results.
- ❖ **Appendix III:** Housing Funding Programs & Partners.

This **County-Wide Housing Study** should be utilized by Washington County Communities and economic and housing development corporations and other important for-profit and nonprofit housing stakeholders in the County. Additionally, local developers and contractors who commit funds for housing developments can utilize this **Study** for proposing appropriate housing programs in Washington County.

The creation of housing-specific Community and County-wide Housing Development Partnerships will be the “key” ingredient for successful implementation of prepared housing programs recommended in this Housing Study.

SECTION 2



CITIZEN PARTICIPATION PROGRAM.

SECTION 2: ***Citizen Participation Program.***

INTRODUCTION.

The Washington 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 Washington County citizenry regarding local 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 Washington County and each Community included a series of **Housing Steering Committee meetings** with local housing stakeholders, elected leadership and general citizenry.

The **Housing Steering Committee** provided invaluable information regarding community, economic and housing development challenges and opportunities throughout the County, along with local housing market information and input on statistical research. The **Committee** provided the Consultant with a foundation of knowledge to create workable **housing development initiatives** that address the important housing interests of the County.

To collect Washington County citizen data, two important, voluntary Survey processes were also implemented. This included a “**County-Wide Housing Survey**” for all local residents, as well as a “**Workforce Housing Needs Survey**” for persons employed at selected major employers in the County. **The complete results for both Surveys are presented in Appendix I of this County-Wide Housing Study.**

HOUSING STEERING COMMITTEE.

Gateway Development Corporation created and developed the **Housing Steering Committee**, to ensure key Community and County residents with interest in the local housing market were given the ability to provide their beliefs, opinions and recommendations on the future of housing development in Washington County. The Consultant worked with the Committee to formulate housing solutions for Washington County. The first step was to identify local housing development issues and constraints in the County and each Community. The following housing issues were identified by **Steering Committee** members and will need to be addressed during the next five years.

- In November, 2020, it was announced that the City of Blair would be the location of a new distribution center for Dollar General stores. This \$85 Million investment in the Community would create 400+ jobs for local, County and regional employees. The **Housing Steering Committee** expressed concerns at the lack of housing available to these potential employees, citing they could lose out on a population and economic growth opportunities due to a lack of affordable housing.
- The City of Blair is implementing the “**Transformation Hill Redevelopment Plan**,” geared towards the redevelopment and reuse of the former Dana College campus. Several housing projects are in the planning and development stages including five speculative houses designed as “workforce housing,” and the renovation of a former dormitory into a 12-unit, two-bedroom rental housing complex, known as the Dana Suites Project. A 30-lot subdivision for the development of workforce housing is also being planned.
- Representatives from Fort Calhoun are experiencing an influx of younger families to the Community, but do not have the appropriate entry-level housing needed for this population sector.
- County-wide, a lack of buildable lots has been a prolonged issue. Buildable lots that are available have significant costs associated due to infrastructure assembly.
- Residents at retirement age are looking for alternative housing, such as condominiums and minimal maintenance or maintenance-free housing. There are very little of this housing unit type available in the County, but it is greatly desired among **Steering Committee** members.
- There is a significantly low real estate inventory in Washington County. Most new housing development caters to persons and families with the financial capability to purchase a lot and develop/construct a home on their own.
- Several Washington County Communities are having issues annexing undeveloped land for housing opportunities. Local land owners are not willing to sell their land for this purpose.

Despite a lack of affordable housing in Washington County, Several Community and County development activities have taken place in Washington County. These include the following.

Washington County:

- Highway 133 (expanded to four-lane)
- One new subdivision in 2019.
- Numerous residential Subdivisions outside City limits (bigger lots and acreages) have openings.

Blair:

- Five new Subdivisions have been created. More are in the planning phase.
- Dana Campus Renovation, known as “Transformation Hill” has been steadily developed with new housing.
- Downtown renovations are occurring.
- Several school updates over the last five years.
- Updates have been made to the Regional Airport property.

Fort Calhoun:

- Infrastructure for new City splash pad in 2020.
- Sewer lining projects have occurred in 2017 and 2020.
- Elementary school addition including a new gym in 2020.
- New full size/ outdoor basketball court in WMS park 2020.
- Five megawatt solar field installed in 2019.
- Commercial 5000 sq. ft. city maintenance building 2018.
- Elementary school addition in 2017.
- New gazebo in WMS Park in 2016.
- Complete remodel and addition to the Jr./Sr. high school in 2015.
- Cherry Hills Church renovation in downtown in 2020.

Kennard/Washington:

- Initiatives for more homes and new subdivisions as a result of this County-Wide Housing Study.

Arlington:

- One new subdivision.
- 16 new homes in the last five years. Undeveloped residential lots are available in the north and northwest portions of the Community.

Herman:

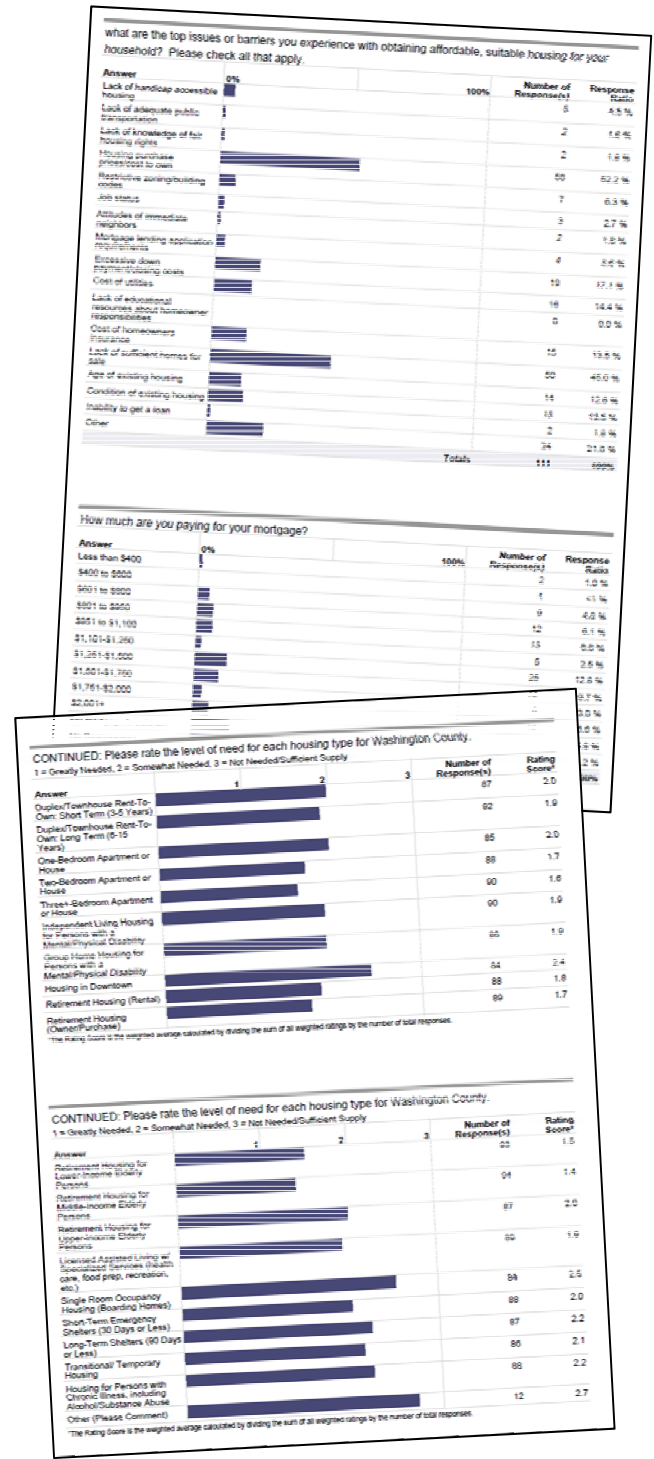
- An old School building sitting vacant could be turned into apartments.
- One new home built in the last five years.
- Seven home remodels in the last five years.

WASHINGTON COUNTY HOUSING SURVEY.

A County-Wide “Housing Survey” was made available to households in Washington County Communities at select locations and on pertinent Community and County websites. A total of **195 Surveys** were completed and returned, providing valuable public information to this **Housing Study** process. **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** and **excessive housing purchase prices**. The identified barriers faced when obtaining affordable **rental housing** included a **lack of available, decent rental housing** and the **cost of rent**.
- **A total of 25 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, including repair and rehabilitation costs due to the recent flooding disaster; and a lack of new, affordable housing that could improve their current living situation.
- Top housing needs in Washington County, as identified by **Survey** participants included ***housing for low- and middle-income families and elderly populations, single family housing, housing for single parent families and housing choices for first-time homebuyers***.
- Participants of the **Survey** identified a purchase price range for owner housing between \$176,000 and \$205,000 as being the most affordable for residents of Washington County.
- Monthly rent at or above \$1,100 was the monthly price range identified by **Survey** respondents as being most affordable in Washington County.

- **68 percent** of the Survey respondents supported the County using State or Federal grant funds to conduct an owner housing rehabilitation program. **64 percent** of the Survey respondents supported Washington County using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **86 percent** of the Survey respondents supported Washington County establishing a local program that would purchase and remove dilapidated houses, to provide lots available for a family or individual to build a house.
- **88 percent** of the Survey respondents supported the County using grant dollars to purchase, rehabilitate and resell vacant housing.
- **77 percent** of the Survey respondents supported Washington 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 and duplexes and townhomes for purchase* as the specific housing types they would be most interested in moving to.

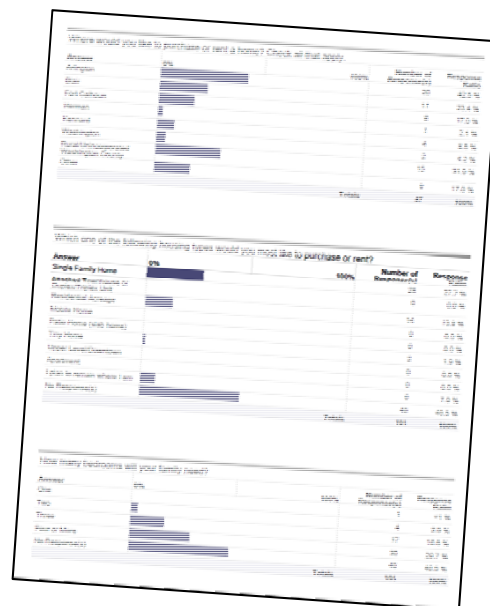


WORKFORCE HOUSING NEEDS SURVEY.

Washington County Economic Development, in cooperation with local major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the County's workforce. A total of **102 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 employers participating in the **Survey** included, but were not limited to; Memorial Community Hospital, D&W Fine Pack, NatureWorks LLC and local Public School Districts.
- **Survey** participants included 84 identified homeowners and 10 identified renters. A total of **13 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.
- Most respondents could afford to purchase a home priced between \$176,000 and \$300,000. Renters looking to upgrade to a more suitable rental housing unit could afford a monthly rent at or above \$1,100.
- **The Community of Arlington was identified by Survey participants as the Community they would most prefer to purchase a home or rent a housing unit. A total of 28 participants expressed interest in obtaining a single family home in Washington 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 a **lack of sufficient homes for sale, expensive housing prices and real estate taxes**. The most common barriers faced when obtaining affordable **rental housing** included a **lack of decent rental units at an affordable price range, cost of rent and the condition of existing rental housing**.

SECTION 3



WASHINGTON COUNTY/COMMUNITY PROFILE.

SECTION 3: ***Washington County/Community Profile.***

INTRODUCTION.

This Section of the Washington County, Nebraska County-Wide Housing Study 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.**

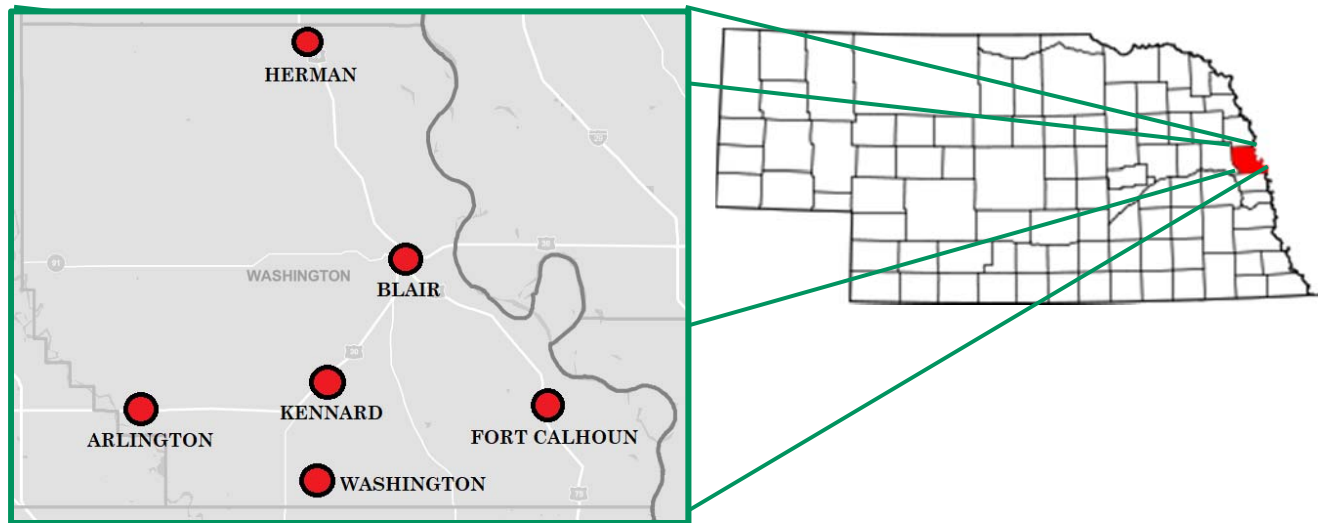
Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout Washington County. The statistical data, projections and associated assumptions presented in this **Profile** will serve as the very basic foundation for preparing the County 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 Washington County, included a five-year period, **March, 2021, to March, 2026.** 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 Washington County. ***All statistical Tables are included in Appendix II of this Housing Study.***

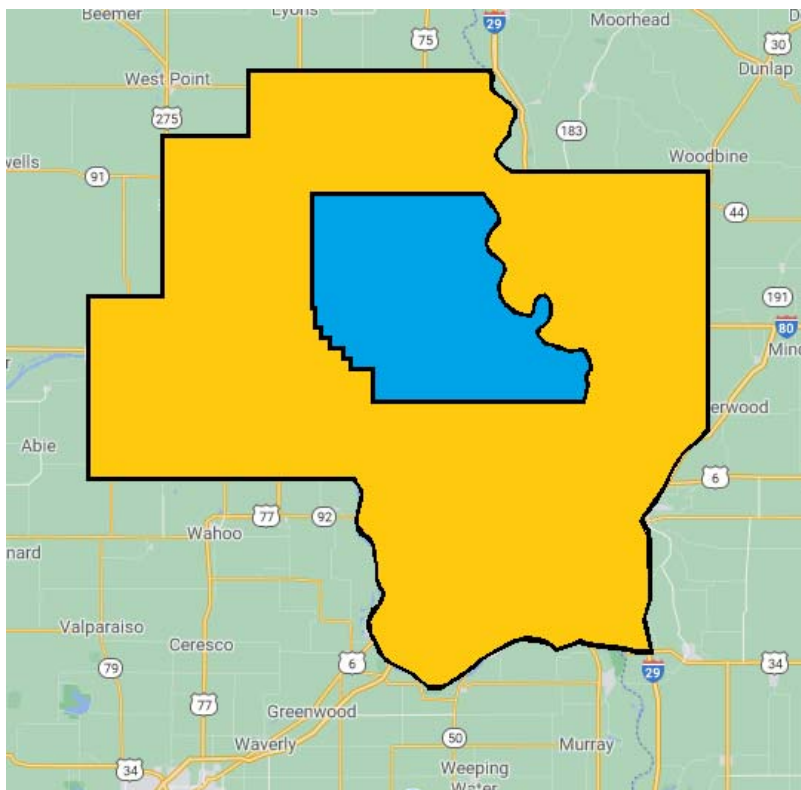
LOCATION.

Washington County is located in eastern Nebraska along the Missouri River. U.S. Highways 30 and 75, as well as Nebraska State Highways 31, 91 and 133. The Highway 133 Corridor serves as a multi-lane expressway connecting the City of Blair to Omaha, Nebraska. The County consists of six communities (two Cities, four Villages). Blair also serves as the County-Seat of Washington County and is the largest Community in the County. Washington County benefits both economically and socially from its location within the Omaha, NE/Council Bluffs, IA Metropolitan Statistical Area.



HOUSING MARKET AREA.

The Illustration on Page 2.3 presents the **Housing Market Area (HMA)** for Washington County. The **HMA** is divided into two geographic areas: a **Primary** and a **Secondary Housing Market Area**. The **Primary Housing Market Area (Blue)** for the County includes the entire County and each Community. The **Secondary Housing Market Area (Orange)** was determined by 2010 Census Tract boundaries and proximity to other large centers of population. This **Secondary Market Area** includes a portion of the Omaha/Council Bluffs Metropolitan Statistical Area (all of Douglas, Sarpy and northeastern Saunders Counties) as well as portions of Dodge, Burt and Cuming County, Nebraska, and portions of Pottawattamie and Harrison Counties in Iowa.



This **Secondary Market Area** provides additional support to the **Washington County HMA** by virtue of transportation corridors and nearby economic development opportunities and support. The rapid growth and increasing economic opportunities of the City of Omaha and surrounding suburbs, as well as other nearby communities making significant economic contributions will play a role in all facets of community, economic and housing growth and development for Washington County.

POPULATION PROFILE.

The **Population Profile** presents population trends, projections and age distribution for Washington County in an effort to provide a basic understanding of important changes that have, and will, occur within the County. Such information is critical in analyzing a community and determining proper strategies for future growth.

Population Trends and Projections.

The following **Figure** presents **historical population growth** for Washington County, since 1860. The population of Washington County was first recorded by the 1860 U.S. Census, which identified 1,249 residents. The County has experienced population increases and declines since its first Census recording. Between 1860 and 1900, the official population of the County increased by 11,837, or 947 percent. This was followed by a decline in population for the next five Censuses, from 1910 to 1950. The 1960 Census once again recorded a population increase for Washington County, a trend that has been maintained to this day.

Table 3.1A, Page 3.5, identifies population trends and projections for Washington County, each incorporated Community and the Balance of County (rural Washington County), from 2000 to 2026. The previous two Decennial Censuses (2000 and 2010) recorded steady population growth in the County. The total Washington County population increased from 18,780, in 2000, to 20,234, in 2010, an increase of 1,454 persons, or 7.7 percent.

Currently (2021), the population for the County is an estimated 21,434. The County is projected to continue its historical trend of population growth over the next five years. By 2026, the population of Washington County is projected to increase by an estimated 4 percent, or 856 persons.

HISTORY OF POPULATION WASHINGTON COUNTY, NEBRASKA 1860-2021

<u>YEAR</u>	<u>PERSONS</u>	<u>+/- & PERCENT CHANGE</u>
1860	1,249	--
1870	4,452	+3,203 / +256.4%
1880	8,631	+4,179 / +93.9%
1890	11,869	+3,238 / +37.5%
1900	13,086	+1,217 / +10.3%
1910	12,738	-348 / -2.7%
1920	12,180	-558 / -4.4%
1930	12,095	-85 / -0.7%
1940	11,578	-517 / -4.3%
1950	11,511	-67 / -0.6%
1960	12,103	+592 / +5.1%
1970	13,310	+1,207 / +10.0%
1980	15,508	+2,198 / +16.5%
1990	16,607	+1,099 / +7.1%
2000	18,780	+2,173 / +13.1%
2010	20,234	+1,454 / +7.7%
2021*	21,434	+1,200 / +5.9%

*Estimate.

Source: U.S. Census;

Hanna:Keelan Associates, P.C., 2021.

**TABLE 3.1A
POPULATION TRENDS AND PROJECTIONS
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2000-2026**

	<u>2000</u>	<u>2010</u>	<u>2021</u>	<u>2026</u>	<u>% Change 2021-2026</u>
Washington County:	18,780	20,234	21,434	22,290	+4.0%
Blair:	7,512	7,990	8,382	8,646	+3.1%
Arlington:	1,197	1,243	1,301	1,366	+5.0%
Fort Calhoun:	856	908	956	997	+4.3%
Herman:	310	268	258	253	-1.9%
Kennard:	371	361	355	353	-0.6%
Washington:	126	150	158	164	+3.8%
Balance of County:	8,408	9,314	10,024	10,511	+4.9%

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2021.

All incorporated Communities and CDPs in Washington County, as well as the Balance of County, are projected to continue to maintain a stable population base during the next five years. **The Communities of Blair, Arlington, Fort Calhoun and Washington are projected to experience an increase in their respective populations by 2026.**

The City of Blair is the largest Community and County-Seat of Washington County; home to several major employers and located in close proximity to the City of Omaha, both of which serve as catalysts to population, economic and community growth. Table 3.1B, Page 3.6, highlights population trends and projections for the City of Blair. The City experienced strong population growth between the 2000 and 2010 Censuses, increasing by 6.3 percent, or 7,512 to 7,990. This population increase continues to this day, as the current population of the City is an estimated 8,382, representing an increase of 392 persons, or 4.9 percent.

By 2026, the City of Blair is projected to experience an increase in population.

Various population growth scenarios are defined below:

- **Low:** minimal engagement from City leadership, housing stakeholders and major employers; ultimately, letting the “free market” dictate community growth and development.
- **Medium:** continued regular activity from City leadership, housing stakeholders and major employers, including standard annexation procedures, following typical job creation and in-migration trends. This projection closely represents the current trend of development and growth in Blair and is utilized in the projections documented in this **County-Wide Housing Study**.

- **High:** increased activity from City leadership and local/State housing stakeholders and developers, including standard annexation procedures. This also includes collaboration with local, state and federal funding sources and existing major employers in implementing community, economic and housing development activities.
- **Economic Development (ED) Boost:** high activity from City leadership and local/State housing stakeholders and developers, including aggressive annexation procedures and the creation of 525 new Full-Time Employment (FTE) opportunities. This also includes collaboration with funding sources and major employers, as well as the establishment of new employers with a significant number of employment opportunities for residents of the community and surrounding area.

By 2026, the “medium” population projection for the City of Blair highlights an estimated population of 8,646, an increase of 264, or 3.1 percent. The City has the potential to experience a “high” population projection of 8,837, via a more aggressive approach to housing and economic development, while an “ED Boost” presents a scenario of a 2026 population of 9,008 with the creation of an estimated 525 FTEs.

**TABLE 3.1B
POPULATION TRENDS & PROJECTIONS
CITY OF BLAIR, NEBRASKA
2000-2026**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	7,512	--	--	-	--
	2010	7,990	+478	+6.3%	+47.8	+0.6%
	2021	8,382	+392	+4.9%	+35.6	+0.4%
Low	2026	8,491	+109	+1.3%	+21.8	+0.2%
Medium	2026	8,646	+264	+3.1%	+52.8	+0.6%
High	2026	8,837	+455	+5.4%	+91.0	+1.1%
ED Boost*	2026	9,008	+626	+7.4%	+125.2	+1.5%

Note 1: City of Blair Annual Census Population Estimates: 2011 = 7,467; 2012 = 7,693; 2013 = 7,656; 2014 = 7,678; 2015 = 7,665; 2016 = 7,756; 2017 = 7,766; 2018 = 7,852; 2019 = 7,892.

Note 2: 2014-2018 American Community Survey 5-Year Population Estimate: 7,684.

*Population estimated due to an **Economic Development (ED) Boost** via increased job creation and housing development. “ED Boost” 2026 population would require an estimated 525 additional Full-Time Employment (FTE) positions, by 2026.

Source: 2000, 2010 Census.
2011-2019 Annual Census Population Estimates.
2014-2018 American Community Survey.
Hanna:Keelan Associates, P.C., 2021.

Population Age Distribution.

The various population age cohorts represented in a community are important indicators of the unique needs present in a community and/or County. An analysis of the population’s age distribution can be used to identify the future need for various housing types and community amenities such as public schools, child care facilities, recreational areas and both short- and long-term health care facilities.

Table 3.2 highlights the **population age distribution** in Washington County. Between the 2000 and 2010 Censuses, Washington County experienced an increase in all but one population cohort, with the “55-64” age cohort experiencing the largest population increase. Since 2000, the “35-54” age cohort has been the largest segment of the population in Washington County. Currently (2021), this age cohort accounts for 27.9 percent of the County’s total population, followed by the “19 and Under” cohort accounting for an additional 26.9 percent of the County population. The “65+” age groups are projected to increase by an estimated 273 persons from 2021 to 2026. This projection is based upon the historical growth of the elderly population in Washington County.

Currently, Washington County maintains an estimated **median age** of **41.9 years**. The median age among County residents is projected to increase by **2026** to an estimated **43.5 years**.

<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2021</u>	<u>2026</u>	<u>2021-2026 Change</u>
19 and Under	5,690	5,692	+2	5,773	5,753	-20
20-34	3,089	3,034	-55	2,753	2,728	-25
35-54	5,906	5,906	+0	5,983	6,085	+102
55-64	1,670	2,761	+1,091	3,749	4,275	+526
65-74	1,263	1,509	+246	1,679	1,843	+164
75-84	798	913	+115	1,046	1,108	+62
85+	364	419	+55	451	498	+47
Totals	18,780	20,234	+1,454	21,434	22,290	+856

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2021.

INCOME PROFILE.

Information presented in the **Income Profile** assists in determining the number of households within Washington County having the financial capacity to afford housing at various price points. In addition, the analysis of household incomes assists 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.

Median Household Income.

The **median income** for all households in Washington County, in 2021, is estimated to be **\$73,989**, which represents an 4.5 percent increase from 2018 (\$70,753). Household median income in the County is projected to increase to \$79,451, or 7.4 percent by 2026. This projection is largely driven by the significant increase in the total number of households with incomes at or above \$50,000, which occurred in the County between 2000 and 2018. Specifically, households maintaining an income at or above \$100,000 have experienced the largest increase in the County since 2010.

Low-income households in the County, or those with incomes between \$20,000 and \$49,999 have also increased in Washington County since 2010. It is recommended that both local and State housing stakeholders develop an **affordable housing “plan of action”** to encourage the development of new housing opportunities for persons and families within low and moderate income brackets. This effort should strive to create balance and opportunity in the Washington County housing market by providing the necessary housing for persons of these incomes.

Renter Median Household Income.

The **median income** for renter households in Washington County, in 2021, is estimated to be **\$37,765**, which represents a 4 percent increase from 2018 (\$36,298). For renters in Washington County, median household income is projected to increase to \$39,123, or 3.6 percent by 2026. This projection is largely driven by the significant increase in the total number of renter households with incomes at or above \$50,000, which has steadily occurred in the County since 2018.

Renters of very low- to low-incomes will decrease, slightly, through 2026. It will still be important that both local and State housing stakeholders establish **‘project-specific Housing Development Partnerships’** to encourage the development of new, affordable housing opportunities for persons and families within these lower income brackets.

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. As per the Nebraska Department of Economic Development, per capita income in Washington County increased from \$42,904 in 2010 to \$59,309 in 2021, an increase of \$16,405, or 38.2 percent. **By 2026, per capita income in Washington County will increase an estimated 11.4 percent, to \$66,081.**

Cost Burden/Housing Problems.

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

In **2021**, an estimated **1,240 owner households** in Washington County, or 18.8 percent of all owner households, are **cost burdened** and/or experiencing **housing problems**. **By 2026, an estimated 1,450 owner households in Washington County will be of this status.** Currently, an estimated **568 renter households** in Washington County, or 31.8 percent of all renter households are **cost burdened** and/or experiencing **housing problems**. **By 2026, this number is expected to increase to 593 households.**

The **Washington County Housing Steering Committee** stated that the increase in the number of cost burdened households is related to the low supply and, thus, high demand for housing with affordable prices in Washington County. Additionally, the lack of rental housing development, combined with the significant construction of higher priced housing has led to an inflated and, in some cases, unaffordable housing market in the County.

The following factors have played a role in creating cost-burdened households in Washington County:

1. **The high cost of land and building materials is driving up the cost of new housing development and related infrastructure in the County.**
2. **Most of the new rental housing being developed, today, does not meet the affordability needs of persons and families with the greatest housing need.**
3. **There has not been steady development of affordable rental housing in Washington County for an extended period of time.**
4. **Housing that is available for purchase or rent either does not meet the demands of today's family needs (including size, location, etc.) or is severely deteriorating or dilapidated and in extreme cases, experiencing health and safety issues such as mold, inadequate utilities and deferred maintenance.**

It will be important that Washington County and Communities, through 2026, take an aggressive approach to developing housing for persons and families of low- to moderate-income, especially to support families living in deteriorating or dilapidated housing units and persons and families who may have experienced housing hardships or been displaced from their homes following the 2019 flooding disaster.

ECONOMIC PROFILE.

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

Washington County enjoys many economic development benefits that are provided by the Gateway Development Corporation and the Nebraska Department of Economic Development. The City of Blair implements the provisions set forth in the Local Option Municipal Economic Development Act, also known as LB840, to utilize local tax dollars for economic development purposes. Blair is also recognized as an “Economic Development Certified Community” which means, as per the Nebraska Department of Economic Development, have “*demonstrated preparedness for business growth and are ready to meet the needs of companies seeking new business and industrial locations.*” The following provides a general **Economic Profile** of Washington County.

Employment Trends.

Between 2010 and July, 2020, the unemployment rate in Washington County ranged from a high of 4.6 percent to a low of 2.9 percent. During this period, the total number of employed persons increased by 234. By 2026, an estimated 10,991 persons will be employed in the County. Job creation, as well as the growth and expansion of existing industries, has been and will continue to be a critical element in the expansion of Washington County’s housing market, especially for persons and families in the workforce.

Employment By Type.

As of July, 2020, non-farm employment (wage and salary) comprised 7,599 jobs in Washington County. The largest employment sectors in the County are Manufacturing and retail trade, which comprised approximately 30 percent of all non-farm employment opportunities in the County.

Major Employers.

Washington County is home to a variety of employers providing a significant number of employment opportunities. As per information collected from Gateway Development Corporation, a total of eight employers provide 100+full-time employment opportunities, with all eight located in the City of Blair. Three of these eight employ 200+ employees. Washington County’s largest employers include, but are not limited to Cargill, Inc., Concrete Equipment Company, Memorial Community Hospital, Mid-America Computer Corporation and Good Shepherd Lutheran Community.

In November, 2020, the City of Blair was recently named as the new home for a proposed distribution center for Dollar General Stores, creating nearly 400+ employment opportunities at full capacity. It is critical that the City of Blair and all of Washington County take the necessary steps to ensure housing availability for these incoming employees.



HOUSING PROFILE.

Households.

Currently, an estimated 8,375 households exist in Washington County, consisting of 6,591 owner households and 1,784 renter households. Owner households are projected to outpace the growth of renter households through 2026, when owner households will account for an estimated 78 percent of all households in the County. From 2021 to 2026, the number of owner households is projected to increase by an estimated 283 households, while renter households are projected to increase by an estimated 73 households. **The Communities of Blair, Arlington, Fort Calhoun and Washington are projected to experience an increase in both owner and/or renter households during the next five years.**

Group Quarters.

Group quarters population includes persons residing in specialized housing situations. “Institutionalized” populations include persons residing in adult correctional facilities, juvenile facilities, nursing and skilled nursing establishments, not free to come and go on their own merit. “Non-institutionalized” populations reside in housing that includes military barracks and college/university dormitories and have the ability to travel freely.

The current number of persons in **group quarters** in Washington County is estimated at **523**. This represents a continued trend of a slightly decreasing group quarters population since the 2010 Census, which recorded a group quarters population of 535. By 2026, the County is projected to maintain a group quarters population of **515 persons**. All group quarter facilities in Washington County are located in Blair.

Housing Units/Vacancy & Occupancy.

Currently, Washington County contains an estimated 9,045 housing units, consisting of approximately 7,133 owner and 1,912 rental units. Of these 9,045 units, approximately 670 are vacant, resulting in an overall, housing vacancy rate of 7.4 percent. The 670 vacant housing units consist of an estimated 542 owner and 128 rental units, equaling an owner housing vacancy rate of 7.6 percent and a rental housing vacancy rate of 6.7 percent.



The determination of an **Adjusted Housing Vacancy Rate (AHVR)** is the most useful statistical tool in identifying **vacant, available housing** in a Community. The **AHVR** includes only vacant units that are available year-round for rent or purchase, meeting current housing code and having modern amenities. A vacancy rate of at least 6 percent is the minimum rate recommended for Washington County, to allow for sufficient housing available for both new and existing residents. **The 2021 overall AHVR for Washington County is an estimated 2.7 percent, which includes an AHVR for owner housing of 2.7 percent and 3 percent for rental housing units. This concludes that the County is experiencing a “Housing Vacancy Deficiency” for both owner and rental housing.**

To make an impact on solving this vacancy deficiency, Washington County Communities will need to continue its high rate of housing production during the next five years. This can be accomplished via both new housing construction and rehabilitating (economically practical) existing housing units.



A **Survey of rental properties** was conducted by the **Nebraska Investment Finance Authority** for Washington County from 2002 to 2019. A total of 17 rental housing programs in the County participated in the 2019 Survey, totaling 405 rental housing units. Results identified a **2.5 percent rental housing vacancy rate**. Rental units in the County, for 2019, took an average of 35.2 days to become occupied, a decrease from 2018, when the absorption rate was an estimated 42.8 days.

The same **Survey** was also conducted for the City of Blair, from which NIFA recorded 12 participating rental housing programs comprised of 328 rental housing units. A **vacancy rate of 1.8 percent was recorded for 2019 with an average absorption rate of 10.8 days.**

Housing Values & Gross Rent.

The cost of housing in any County or Community is influenced by many factors, including the cost of construction, availability of land and infrastructure and 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. Washington 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, and is a necessary component to improving housing affordability in the County.

Based upon information from the Nebraska Investment Finance Authority, in 2019, an average sales price of \$251,307 was recorded for Washington County, representing an increase of \$135,480, or 116.9 percent from the 1999 price of \$115,827. 2019 also represents the peak average sale price of single family homes in the County since 1999.

The Washington County **median owner housing value**, estimated to be **\$193,200** in **2021**, is projected to continue to increase by an estimated 16.2 percent, by 2026, to **\$224,600**. The highest median housing value in 2021 exists in the Balance of County, \$260,100. By 2026, the Balance of County will continue to have the highest estimated median owner housing value at an estimated \$286,600. The high housing values in the Balance of County are attributed to the development of upper-income, rural residential subdivisions. With the exception of the Village of Herman, **all Communities and the Balance of County have current median housing values above \$100,000.**

In 2021, the estimated **median gross rent** for Washington County is **\$709**. This is projected to increase by 3.5 percent, by 2026, to **\$734**. The City of Fort Calhoun currently maintains the highest gross rental rate in the County, at \$1,015.

Affordable Rental Housing Programs.

With the number of households projected to remain stable in Washington County, by 2026, 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.

An estimated **188 affordable rental housing units**, located throughout Washington County, were selected for a review of affordable rental housing. 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. Eight total programs, consisting of one-, two- or three-bedroom rental housing units are operating in the Communities of Blair, Arlington and Fort Calhoun. **All Programs are currently experiencing 80 percent or higher sustained occupancy.**

<u>Project Name</u>	<u>Location</u>	<u>Project Type</u>	<u># of Units (Total)</u>
Eagle Apartments	Arlington	USDA-RD Family	12
Leisure Life Apartments	Arlington	USDA-RD Elderly	8
Brookview Apartments	Blair	USDA-RD Family	36
Fox Ridge Apartments	Blair	USDA-RD Family	80
Rustic Oaks Apartments	Blair	USDA-RD Elderly	12
Shepherd Village	Blair	HUD Elderly	20
Washington Heights Apartments	Ft. Calhoun	USDA-RD & LIHTC	20



Housing Conditions.

A **Housing Structural Condition Analysis** was implemented for Washington County to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. Data was collected via on-site field work and information from the Washington County Assessor’s Office. A total of **7,666 housing structures** located throughout the County were reviewed. Of these structures, **239 or 3.1 percent** were rated as being in a **“Worn Out” to “Badly Worn” condition**. **These housing units may not be cost effective for rehabilitation activities and should be demolished and replaced.**

An additional 2,636 structures were rated as being in “Average” or “Average/Badly Worn” condition. Moderate to substantial rehabilitation of these structures is likely needed, which could include cosmetic or design improvements or structural rehabilitation to foundations, walls and roofs.

Additionally, Assessor data from Washington County identifies a total of **1,189 housing structures that were identified as being constructed of “fair” or “low” quality materials and workmanship**. These 1,189 housing units are not likely to support long-term household occupation and/or are beyond lifetime as a habitable housing unit.



2019 FLOODING DISASTER.

In March, 2019, severe flooding affected several communities throughout Washington County, specifically along the Missouri River and nearby tributaries. A significant number of properties, including housing, were damaged throughout the County. Washington County leadership expressed a high priority of rehabilitating housing affected by the floods and are in need of applicable strategies for housing replacement and repair in the event of a natural disaster.

The Nebraska Flood Recovery Fund was established to assist low-income Nebraskans impacted by the 2019 Floods, via a one-to-one match grant, which will assist the applying Communities of Washington County in their efforts to rehabilitate damaged housing structures.

Tables 3.3 and 3.4, Page 3.18, identify an **assessment of housing damage by tenure and vulnerable populations**, due to the 2019 flooding disaster, as documented in the *Nebraska Housing Impact Assessment* completed in August, 2019.

A total of 54 owner and 26 renter households in Washington County registered for FEMA assistance in 2019. Approximately two owner households recorded a FEMA-Verified Loss (FVL) of \$25,000 or more, while 16 owner and two renter households recorded an FVL between \$5,000 and \$24,999. Real property losses were declared by 36 owner households, while 16 owner and 10 renter households declared personal property losses (renters only experience a loss of personal property because their home is owned by the landlord).

Of the 54 owner household registrants, 38 percent were households with a member 60+ years of age. Approximately 23 percent of the 26 renter household registrants had a household member 60+ years of age, with four percent having an “Access and Functional Needs (AFN)” member.

**TABLE 3.3
FEMA FLOOD-RELATED HOUSING DAMAGE ASSESSMENT –
VERIFIED LOSS BY TENURE
WASHINGTON COUNTY, NEBRASKA
2019**

	Number of Registrations	Total FVL \$200-\$5,000	Total FVL \$5,000-\$24,999	Total FVL >\$25,000	RP FVL Recorded	PP FVL Recorded
Owners:	54	18	16	2	36	16
Renters:	26	8	2	0	0	10

Note 1: FVL = FEMA Verified Loss. FVL is to be viewed as a relative indicator of loss, rather than a precise estimate of the value of lost property or estimate of the replacement cost for that property.

Note 2: RP = Real Property.

Note 3: PP = Personal Property.

Source: FEMA Impact Assessment Data, 2019.

**TABLE 3.4
FEMA FLOOD-RELATED HOUSING DAMAGE ASSESSMENT –
VULNERABLE POPULATIONS
WASHINGTON COUNTY, NEBRASKA
2019**

	<u>Pre-Disaster</u>
Population:	20,414
Poverty Rate:	10%
Population 60+:	22.7%

Post-Disaster (Owner Registrants)

FEMA Registrants:	54
HH with Member 60+:	43%
HH with AFN Member:	0%

Post-Disaster (Renter Registrants)

FEMA Registrants:	26
HH with Member 60+:	23%
HH with AFN Member:	4%

Source: FEMA Impact Assessment Data, 2019.

SECTION 4



HOUSING UNIT NEEDS ANALYSIS & TARGET DEMAND.

SECTION 4: ***Housing Unit Needs Analysis & Target Demand.***

INTRODUCTION.

This Section of the Washington County, Nebraska County-Wide Housing Study provides a Housing Needs Analysis and Target Demand for the County, each Community and the Balance of County for new housing development activities. This Section also identifies the projected housing unit target rehabilitation and demolition demand for Washington County Communities, during the next five years.

A complete set of Housing Unit Target Demand Tables are included in the Appendix II of this Housing Study.

DETERMINATION OF HOUSING UNIT DEMAND.

To effectively determine housing unit demand for Washington County and Communities, SIX separate components were reviewed. These included;

- (1) housing demand based upon new population/ households, during the next five years,
- (2) need for affordable housing units for persons/families considered to be “cost burdened,”
- (3) replacement of occupied housing in substandard condition,
- (4) address the vacancy deficiency (demand) in each Community and the County,
- (5) determination of the local “pent-up” housing demand for existing residents, and
- (6) determination of local housing development capacity of each Community and the County, during the next five years.

New Households.

Currently (2021), the **population for Washington County** is an estimated **21,434**. The **population** is projected to increase an estimated 4 percent, by 2026, to **22,290**. **Households** are also projected to increase as well, from the current estimate of **8,375 to 8,731**, by 2026. New and innovative housing development programs will need to be implemented, for all household incomes, to ensure safe, decent and affordable housing is provided for both current and new residents.

“Cost Burdened” Households Experiencing Housing Problems.

Owner or renter households experiencing cost burden are paying more than 30 percent of their income on housing costs, including maintenance and mortgage payments. According to HUD standards, a housing unit is considered to have housing problems if it is overcrowded (more than one person per room) and/or lacks complete plumbing.

Currently an estimated **1,240 owner households** in Washington County, or 18.8 percent of all owner households, are **cost burdened** and/or experiencing **housing problems**. **By 2026, an estimated 1,450 owner households in Washington County will be of this status**. Currently, an estimated **568 renter households** in Washington County, or 31.8 percent of all renter households are **cost burdened** and/or experiencing **housing problems**. **By 2026, an increase to 593 cost burdened households is projected**.

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 Washington County Assessor’s Office and field observations completed by Hanna:Keelan produced data identifying substandard housing units and housing units having overcrowded conditions.

- A total of **7,666 housing structures** located throughout the County were reviewed. Of these structures, **239 or 3.1 percent** were rated as being in a **“Worn Out” to “Badly Worn” condition**. **An additional 2,636 structures were rated as being in “Average” or “Average/Badly Worn” condition**. **Moderate to substantial rehabilitation of these structures is likely needed, which could include cosmetic or design improvements or structural rehabilitation to foundations, walls and roofs.**
- An estimated **28 housing units** in **Washington County** are currently experiencing **overcrowded conditions, with an estimated six units lacking complete plumbing**, as per estimates the 2014-2018 American Community Survey.

Housing Unit Vacancy Deficiency (Demand).

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

An **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant year-round housing units that are available for rent or purchase, meeting current housing code and having modern amenities. The **AHVR** does not consider vacant units typically classified as ‘other vacant’. Common reasons a unit may be classified as ‘other vacant’ include:

- Housing unit is neither for sale or rent.
- Housing unit is being used for storage.
- The owner/previous occupant of the housing unit is currently living in a nursing home/assisted living facility and the unit is being held until the individual can return to their home.
- Housing unit is being held for settlement of an estate.
- Housing unit is in process of being repaired or renovated.

Currently, **Washington County** maintains an estimated, overall **AHVR of 2.7 percent, which includes an estimated AHVR for owner housing of 2.7 percent and 3 percent for rental housing. This concludes that both an owner and rental “vacancy deficiency” exists in Washington County.**

“Pent-Up” Housing Demand.

The **“Pent-Up” housing demand component** is defined as those current residents of Washington County needing and/or wanting to secure a different and/or affordable owner or rental housing type during the next five years. This would include persons from all household types and income sectors, 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 demand is created by renter households wanting to become a homeowner, or vice versa.

“Pent-Up” housing demand for Washington County, by 2026, should include building for an estimated 2.5 percent of the existing household population.

Local Housing Development Capacity.

An estimated **local Housing Development Capacity** is applied to the total compilation of the previously discussed **Housing Demand Components** to determine the projected, estimated **Housing Unit Target Demand** for the **County and Communities**.

Housing Development Capacity is determined by reviewing pertinent housing implementation criteria, including a County's/Community's ability to organize for housing development, land availability, an existing comprehensive plan, zoning regulations and housing codes, accessibility to general contractors and other building trades and building supply/materials, as well, most importantly, recent housing development history.

The **Housing Development Capacity** range for **Washington County and its Communities**, as well as the **Balance of County**, was estimated at **30 to 38 percent** of the total compilation of the **Housing Demand Components**.

HOUSING UNIT TARGET DEMAND.

Table 4.1, Page 4.5 identifies the **Estimated Housing Unit Target Demand** for **Washington County and each Community**, by 2026. **Community leadership and local housing stakeholders and providers** need to be focused on this housing demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout **Washington County**.

The total **Estimated Housing Unit Target Demand** in **Washington County**, by **2026**, is **525 housing units**, including **432 owner and 93 rental units**, at an estimated development cost of **\$192 Million**. The **Balance of County** has the highest demand for new housing in the County, comprised of **292 owner housing units** with an estimated budget of **\$134 Million**.

The **City of Blair** has a “target” housing demand for **162 housing units**, consisting of **96 owner and 66 rental housing units**. If the **Economic Development (ED) Boost scenario of 525 Full-Time Employment opportunities** is achieved, the **target demand for housing in Blair** will increase to an estimated **370 housing units**, including **179 owner and 191 rental housing units**. This would require an estimated budget of **\$86 Million**.

Of the total **Target Units** projected for **Washington County**, an estimated **260 owner and 57 rental housing units** should be developed as “**workforce housing**” for local employees. **Washington County Communities** should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units, as well as building new housing units.

TABLE 4.1
ESTIMATED HOUSING UNIT TARGET & BOOST DEMAND
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2026

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand*</u>	<u>Est. Required Housing Unit Target Budget (Millions)</u>
Washington County:	432	93	525[^]	\$192.61
Blair Target:	96	66	162	\$40.32
<i>Blair ED Boost:</i>	<i>179</i>	<i>191</i>	<i>370</i>	<i>\$86.05</i>
Arlington:	20	8	28	\$7.48
Fort Calhoun:	22	12	34	\$8.74
Herman:	1	3	4	\$0.79
Kennard:	1	2	3	\$0.63
Washington:	0	2	2	\$0.33
Balance of County:	292	0	292	\$134.32

*Based upon the estimate of **new population/households**, providing affordable housing for **10% of cost burdened households**, **replacement of 10% of occupied housing stock** in “Deteriorated” to “Dilapidated” condition and experiencing plumbing, overcrowded conditions (as per HUD Definition), absorb **housing vacancy deficiency** by creating a **7% vacancy rate** consisting of structurally sound, year-round housing units, build for **2.5% (existing households) “pent-up” demand**, based upon local capacity and availability of land and financial resources, with an estimated **development capacity percentage of 30% to 38%**. **Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 35% of the Total Housing Target Demand)**.
[^]Includes an estimated 260 Owner and 57 Rental Workforce Housing Units.

Source: Hanna:Keelan Associates, P.C., 2021.

HOUSING DEMAND BY INCOME SECTOR.

Table 4.2, Page 4.7, identifies the current **Area Median Income (AMI)**, per household size for **Washington County**. AMI is determined by finding the “100 percent” median income of households in a given geographic area, ranging in household size from one- to eight persons.

The “median” amount of income is considered to be “100 percent” for a geographic area for each household size category. For example, in the **Table** below, a four-person family in Washington County, with an annual household income of \$87,000 is considered to be making “100 percent of the local AMI”. This information allows for the determination of “**affordability**” and associated **housing price points (products)** for various household sizes.

Table 4.3, Page 4.7, identifies the **projected Year-Round Housing Target Demand for Washington County and select Communities, by 2026, by Income Sector**. County-Wide, approximately 525 additional units, consisting of 432 owner and 93 rental units, should be targeted by 2026. Approximately 20 percent of the total demand focuses on households of very low-, low- and moderate income (0% to 80% AMI). Households within this income range comprise the majority of the individuals and families being cost burdened and/or unemployed or working at lower paying jobs. This also includes **Washington County** persons and families likely economically disadvantaged due to the recent COVID-19 Pandemic.

The greatest demand for **new owner housing** in **Washington County** will be for households with incomes at or above 126 percent AMI. For renters, the greatest demand is projected to be in the 31 to 60 percent AMI range.

Most, if not all housing at or below 100 percent AMI will need to be involved in either a purchase-rehab-resale/ re-rent or subsidized rental housing development program.

Information regarding housing target demand by income sector, utilizing the ED Boost scenario for the City of Blair, is presented in Appendix II of this County-Wide Housing Study.

TABLE 4.2
HOUSEHOLD AREA MEDIAN INCOME (AMI)
WASHINGTON COUNTY, NEBRASKA*
2020

	<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	\$18,300	\$20,900	\$23,500	\$26,100	\$28,200	\$30,300	\$32,400	\$34,500
50% AMI	\$30,450	\$34,800	\$39,150	\$43,500	\$47,000	\$50,500	\$53,950	\$57,450
60% AMI	\$36,540	\$41,760	\$46,980	\$52,200	\$56,400	\$60,600	\$64,740	\$38,940
80% AMI	\$48,750	\$55,700	\$62,650	\$69,600	\$75,200	\$80,750	\$86,350	\$91,900
100%AMI	\$60,900	\$69,600	\$78,300	\$87,000	\$94,000	\$101,000	\$107,900	\$114,900
125%AMI	\$76,125	\$87,000	\$97,875	\$108,750	\$117,500	\$126,250	\$134,875	\$143,625

*Incomes for Omaha, NE/Council Bluffs, IA Metropolitan Area, including Washington County.
 Source: U.S. Department of Housing and Urban Development – 2020 HOME Income Limits.

TABLE 4.3
ESTIMATED YEAR-ROUND HOUSING UNIT TARGET DEMAND BY INCOME SECTOR (AMI)
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2026

	<u>Income Range</u>					<u>Totals</u>	<u>Est. Workforce Housing Demand</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>		
Washington County:							
Owner:	8	14	21	64	325	432	260
Rental:	10	29	23	21	10	93	57
Totals	18	43	44	85	335	525	317
Blair:							
Owner:	4	8	12	25	47	96	57
Rental:	4	22	15	15	10	66	39
Totals	8	30	27	40	57	162	96
Arlington:							
Owner:	2	3	4	5	6	20	11
Rental:	2	2	2	2	0	8	7
Totals	4	5	6	7	6	28	18
Fort Calhoun:							
Owner:	2	2	4	6	8	22	12
Rental:	2	2	4	4	0	12	7
Totals	4	4	8	10	8	34	19
Remaining Communities*:							
Owner:	0	1	1	28	264	294	180
Rental:	2	3	2	0	0	7	4
Totals	2	4	3	28	264	301	184

*Includes Balance of County.
 Source: Hanna:Keelan Associates, P.C., 2021.

HOUSING TARGET DEMAND FOR POPULATION SECTORS & PRICE POINTS (PRODUCTS).

The **Housing Target Demand**, by income sector, for Washington County and each **Community** is further specified by **targeted Population Sectors**, including elderly, family and special needs, and **Price Point (Product)**, the estimated purchase price or rent cost. The housing types in Washington County include both owner and rental units of varied bedroom types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the appropriate population sector. A majority of the housing units should be built for family populations, including those in the local workforce.

Table 4.4, Page 4.9, identifies the **Housing Unit Target Demand** in Washington County, for **Population Sectors**, by 2026. In Washington County, **525 housing units** are projected, during the next five years, consisting of **432 owner** and **93 rental units**. This includes an estimated 163 total units for elderly (55+ years) households, 348 units for families and 14 total units for special populations, or those persons or families with a person(s) with a cognitive and/or physical disability(ies). **An estimated 317 housing units, consisting of 260 owner and 57 rental units should be targeted for the workforce population in the County.**

Table 4.5, Page 4.10, identifies **proposed Housing Unit Target Demand by Housing Type and Price Point (Product) Range**, as per AMI for Washington County. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price of \$392,000 or above. Three-bedroom+ rental units, with an average affordable monthly rent between \$375 and \$1,380, present the greatest demand in the County.

Three-bedroom owner units at a purchase price of \$242,700+ and two+ bedroom rental units with a monthly rent of \$925+ are the most needed housing types for the workforce population in Washington County, during the next five years.

Information regarding housing unit target demand by income sector and price product range for the Communities of Arlington, Blair and Fort Calhoun are highlighted in Appendix II of this County-Wide Housing Study.

TABLE 4.4
HOUSING UNIT TARGET DEMAND – POPULATION SECTORS
WASHINGTON COUNTY-WIDE, NEBRASKA
2026

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	3	6	27	99	135	32
Family	6	9	13	37	226	291	228
Special Populations ¹	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>6</u>	<u>0</u>
Subtotals	8	14	21	64	325	432	260
RENTAL UNITS*							
Elderly (55+)	0	9	8	7	4	28	4
Family	6	18	13	14	6	57	53
Special Populations ¹	<u>4</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>0</u>
Subtotals	10	29	23	21	10	93	57
Totals	18	43	44	85	335	525	317

* Includes lease-to-own units

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

Source: Hanna:Keelan Associates, P.C., 2021.

TABLE 4.5
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE
WASHINGTON COUNTY-WIDE, NEBRASKA
2026

OWNER UNITS*	PRICE – PURCHASE COST RANGE (Area Median Income)					Totals	Workforce
	(0%-30%) \$0 to \$93,250	(31%-60%) \$93,375 to \$186,434	(61%-80%) \$187,240 to \$248,495	(81%-125%) \$249,240 to \$390,500	(126%+) \$392,000+		
2 Bedroom	2	5	7	12	12	38	8
3+ Bedroom	<u>6</u>	<u>9</u>	<u>14</u>	<u>52</u>	<u>313</u>	<u>394</u>	<u>252</u>
Totals	8	14	21	64	325	432	260
PRICE – RENT COST RANGE (Area Median Income)							
RENTAL UNITS**	(0%-30%) \$0 to \$350	(31%-60%) \$375 to \$700	(61%-80%) \$725 to \$925	(81%-125%) \$950 to \$1,380	(126%+) \$1,470+	Totals	Workforce
1 Bedroom	0	4	3	0	0	7	0
2 Bedroom	4	11	8	7	4	34	8
3+ Bedroom	<u>6</u>	<u>14</u>	<u>12</u>	<u>14</u>	<u>6</u>	<u>52</u>	<u>49</u>
Totals	10	29	23	21	10	93	57

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

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

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

Source: Hanna:Keelan Associates, P.C., 2021.

HOUSING REHABILITATION/ DEMOLITION DEMAND.

Table 4.6 identifies the **rehabilitation and demolition demand** for each Washington County Community and Balance of County, by 2026. The data presented is based upon both field inspections and information obtained from the Washington County Assessor’s Office. Approximately **420 housing units** could be targeted for **moderate or substantial rehabilitation** in Washington County, at an estimated cost of **\$14.2 Million**. Up to **188 additional housing units** could be considered not cost effective for rehabilitation and could potentially be demolished and replaced. The estimated cost of demolition will range, depending on acquisition of the housing unit.

The critical priority for housing rehabilitation and replacement in Washington County should focus on addressing housing units occupied by persons and families of low- to moderate income.

Land being occupied by **“bad and unsafe” housing** located in Communities could be secured in a **“Land Bank Program”**, to be reserved for future housing development.

Gateway Economic Development, in partnership with and local public, private and non-profit housing groups, including **Three Rivers Housing Development Corporation**, should take a proactive role in housing rehabilitation/demolition activities throughout Washington County. Communities seeking to revitalize their housing stock will want to consider tools of redevelopments, primarily the Community Development Block Grant and Tax Increment Financing programs, to assist with such activities.

TABLE 4.6
**HOUSING UNIT TARGET REHABILITATION/
DEMOLITION DEMAND**
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2026

	# Rehabilitated / Est. Cost (Millions)*	Demolition
Washington County:	420 / \$14.26	188
Arlington:	51 / \$1.73	16
Blair:	136 / \$4.62	49
Fort Calhoun:	24 / \$0.82	14
Herman:	26 / \$0.84	10
Kennard:	20 / \$0.68	4
Washington:	11 / \$0.37	4
Balance of County:	152 / \$5.20	91

*Based upon Washington County Assessor data, field inspections and age of housing.
Source: Hanna:Keelan Associates, P.C., 2021.

HOUSING LAND USE NEEDS – CITY OF BLAIR.

It is imperative for any community to designate the appropriate amount of land to support new housing development projects, both within and adjacent, but outside a community's corporate limits. Residential development projects generally encompass three types: (1) infill development in older, existing residential neighborhoods, (2) acquisition and development of large tracts of vacant land inside a community's corporate limits for "large scale" development, and (3) acquisition and development of land as part of a designated future residential "growth area."

Infill housing development projects have the advantage of utilizing existing infrastructure and utilities, but may be challenged by the lot dimensions and setback requirements of local development code. Concepts including "narrow housing" and "stacked housing" may be the most appropriate housing type for infill development projects.

"Large scale" development projects involve the acquisition of tracts of undeveloped land and can be utilized for multiple residential related projects, including single family residential subdivisions, apartment complexes and senior housing "continuum of care" campuses. The appropriate zoning classification and future land use designation must be in place for these projects to occur. Additionally, these types of projects could have a more significant impact on a community's tax base and have a greater ability to encourage the development of both traditional and unique housing concepts and prototypes, potentially satisfying multiple community housing needs at once.

Residential "Growth Areas" identifies land outside, but adjacent a community's corporate limits, and being specifically designated for residential development. Land areas in this location may be the most affordable to purchase, but may not have appropriate utilities and infrastructure in place. Residential developments in growth areas typically include large lot subdivisions and acreages. "Build-through" subdivisions are encouraged, so as to be in conformance with local development code in the event of annexation.

Table 4.7 identifies the estimated **land use projections and housing types per age sector** in the Community of Blair, Nebraska, by 2026. An estimated **36.2 acres of land** will be required to complete the housing “target” demand in the Community. This includes both land for new construction and housing purchase-rehab-resale/re-rent projects, including single family, duplex/triplex, town home and patio home units. **A total of 105 units should be new construction projects.**

An estimated 53 units should be targeted for the 55+ age group. This would require an estimated 11 acres. An estimated 109 units will need to be developed for non-elderly families (18 to 54 years), requiring an estimated 25.2 acres. This also includes housing for persons with a disability and needing housing with specialized amenities.

TABLE 4.7
HOUSING UNIT TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
CITY OF BLAIR, NEBRASKA
2026

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	43 / 10*	16.4
	Patio Home Unit	6 / 0	14.3
	Town Home Unit	12 / 10*	4.0
	Duplex/Triplex Unit	0 / 20	3.1
	Apartment - 4+ Units***	4 / 4	0.4
Totals		65 / 44	25.2
55+ Years	Single Family Unit	9 / 0	2.8
	Patio Home Unit	12 / 0	2.6
	Town Home Unit	10 / 8	3.4
	Duplex/Triplex Unit	0 / 14	2.2
	Apartment - 4+ Units***	0 / 0	0.0
Totals		31 / 22	11.0
TOTAL UNITS / ACRES		96 / 66	36.2
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION & ANNEXATION		105 (57)	70.4^^

*Includes Credit-To-Own Units.

**Includes housing for persons with a disability.

***Includes housing in Downtown.

^Includes Public Right-of-Way.

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

(57) Estimated Units-Purchase/Rehab/Resale or Re-Rent).

Source: Hanna:Keelan Associates, P.C., 2021.

For renters, the greatest demand is for duplex/triplex units (34 total units), town home units (18 total units) and single family homes (10 total units) for both elderly and non-elderly populations. Single family homes developed as rental housing units should obtain supportive funding through the Nebraska Investment Finance Authority’s **Credit-To-Own (CROWN) Rental Housing Program, as highlighted in Appendix III of this County-Wide Housing Study.**

The City of Blair will also need to designate up to 70.4 acres of residential land for future residential growth areas, as per the Blair Comprehensive Plan, for planned new construction activities, or three times the required amount to meet this housing “target” demand. This is to allow for land choice, as per availability, for selected project specific housing developments. Future residential land use areas could be located both within and/or outside, but adjacent the Blair Corporate Limits.

The location of new housing development should occur in accordance with the residential growth areas identified in the City of Blair Comprehensive Plan. This will ensure that this County-Wide Housing Study will be consistent with other local planning documents and initiatives.



SECTION 5



**WASHINGTON COUNTY
HOUSING DEVELOPMENT INITIATIVES.**

SECTION 5: **Washington County** **Housing Development Initiatives.**

INTRODUCTION.

County-Wide Housing Initiatives address the housing issues, opportunities and needs of Washington County and define the necessary housing activities for the implementation of selected housing programs or projects. These **Initiatives** are needed for the implementation of specific new housing development and existing housing preservation programs.

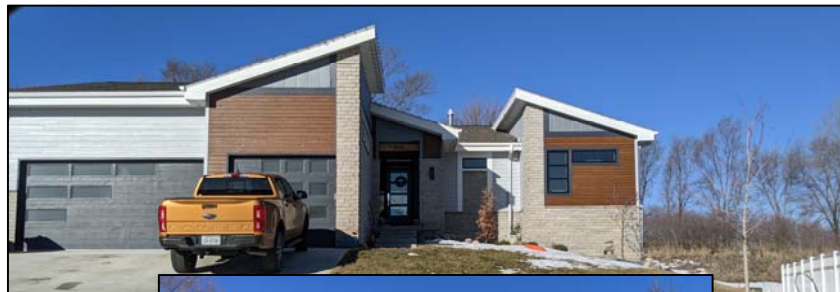
The following **Housing Development Initiatives** are the product of both **qualitative and quantitative research activities** performed on the local Washington County level, in preparation of the **Washington County, Nebraska County-Wide Housing Study with Strategies for Affordable Housing**. A **qualitative research** process included meetings with a local Housing Steering Committee, comprised of local leadership and pertinent, local housing stakeholders, both public and private, and the implementation of both a **County-Wide Housing Needs Survey** and **Workforce Housing Needs Survey**.

Quantitative research activities included the discovery, analysis and projection of pertinent population, economic and housing data, all in an effort to understand the recent past, present and future **Housing Unit Target Demand** for the individuals and families of **Washington County**.



In essence, Housing Development Initiatives address the important components of housing program implementation. The following identifies Three Primary Categories of Housing Development Initiatives to address the estimated Housing Unit Target Demand in Washington County and each Community.

1. **Housing Development Partnerships & Housing Education.**
 - Housing Partnerships.
 - Housing Education.
2. **Housing Development, Rehabilitation & Preservation.**
 - Housing Unit Target Demand.
 - Housing Development Budget.
 - Demand for Housing Types, Households & Income Sectors.
 - Residential Land Requirements.
 - Housing Rehabilitation & Preservation.
 - Workforce Housing Demand.
 - Downtown Housing.
 - Special Needs Housing, including Homeless & Near-Homeless Needs.
 - Housing & Alternative Energy.
 - Impediments to Fair Housing Choice.
 - Emergency Housing & Natural Disaster Preparedness.
3. **Housing Study Implementation & Review.**
 - Financing Activities for Housing Development in Washington County.
 - Housing Study Maintenance.



HOUSING DEVELOPMENT INITIATIVES.

1. HOUSING DEVELOPMENT PARTNERSHIPS & HOUSING EDUCATION.

Housing Development Partnerships.

The creation of **Housing Development Partnerships (HDPS)** is key to the successful production and improvement of the local housing stock. Local organizations need to establish a process of creating **HDPS** through the efforts of the **Gateway Development Corporation (GDC)**, with the support of local governments and the community and economic development leadership of **Metropolitan Area Planning Agency (MAPA)**, along with the housing development leadership of **Three Rivers Housing Development Corporation (TRHDC)**. This process should be continued and refined to maximize the potential for both building new housing and preserving the existing housing stock in **Washington County Communities**.

Under the leadership and guidance of the **GDC, MAPA and TRHDC**, the organization of **HDPS** should be conducted for selected housing programs, both profit and not-for-profit housing development endeavors. This being the case, **HDPS** should include the participation of both local public and private sector entities, having an interest and/or stake in meeting the housing needs and demands of all income and family sector types needed in **Washington County**.

Creating “housing project or program specific” HDPS will maximize the opportunity to produce safe, decent and affordable, both owner and rental housing, of all price points, for persons and households of all income level. HDPS should take a lead role in both the identifying and securing financing for housing development and preservation programs in Washington County Communities.

Associated with the creation of **HDPS** would be a process or program to monitor and evaluate “housing outcomes” in **Washington County Communities**. This could be accomplished with the creation and scheduled review and analysis of a **Housing Inventory Index**, comprised of both housing and housing-related indices, such as education, health and parks & recreation.

The following are important Steps in producing an effective HDPS program and process in Washington County are recommended.

- **Step 1:** Define potential **HDPS** with a “**mission statement**” that meets the selected housing cause or purpose, as it relates to the identified housing of needs and demands of the selected **Washington County Community(ies)**.
- **Step 2:** Recruit local persons and organizations that meet or match the defined “**mission statement**” of each **HDPS**.

HDPS should, first and foremost, be comprised of existing Washington County area organizations, including, but not limited to (the guidance and direction of) GDC and selected private and public sector entities. These entities should include, but are not limited to the local governmental entities, including local Community Development (Redevelopment) Agencies (Authorities), Housing Authorities and Chambers of Commerce, MAPA, TRHDC, Northeast Nebraska Community Action Partnership (NENCAP) and Eastern Nebraska Office on Aging (ENOA), as well as, City and Village Governments and local realtors, major employers, homebuilders and home remodelers, realtors, local banks, insurance companies hospital/health facilities, the local Public School District and both local and State-wide Foundations.

- **Step 3:** Based upon selected **HDPS** and associated “**mission statements**”, each **HDPS** will select and prioritize housing programs for both new construction and housing preservation (rehabilitation), with an accompanying timeline for implementation, and identify “most appropriate” funding tools for the completion of each selected housing.
- **Step 4:** Train local “**housing advocates**” to assist selected **HDPS** with meeting the local housing needs and, specially, serve as caseworkers for individuals and families unable to have the either the income and/or knowledge to help themselves in securing safe, affordable housing.

Housing Education.

Elevating the “housing intelligence” of Washington County HDPS will be beneficial to the success of any housing program. Housing intelligence will be supplemented by providing the appropriate learning systems for educating HDPS and their members on the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs in the Communities. The following Steps for providing “housing intelligence” are recommended.

- **Step 1:** Utilize the services of TRHDC in creating a local “**Housing Development Education Program**” for HDPS, complete with certification of pertinent housing development topics, including, but limited to housing need recognition, housing advocacy, housing financial planning and housing development.
- **Step 2:** Train HDPS to monitor and understand Local, State and Federal housing legislative proposals and policies that could impact both existing and future housing programs in **Washington County**.
- **Step 3:** HDPS will need to fully understand the working connection between the **Washington County & Communities Housing Study** and other, current, local planning initiatives that will, in some capacity, have an impact on the future development, rehabilitation and preservation of both the current and future housing stock in **Washington County**. These other planning initiatives typically include the Comprehensive Plan and Zoning, Capital Improvement Plans, Public Facility/Utility Plans, Downtown Revitalization Studies, Hazard Mitigation Plans, etc. of the County and local Communities.

2. HOUSING DEVELOPMENT, REHABILITATION & PRESERVATION.

Future housing development in Washington County and each Community will need to be directed at meeting the housing needs and wants of all household and income sectors, including families, the elderly or retiree, the local workforce, veterans, minority groups and populations with special needs, from the very-low to the upper income family. Such an effort will require housing programs to be planned and implemented for new construction, housing rehabilitation and the preservation and/or replacement of housing for families residing in substandard/dilapidated housing or the COVID-19 Pandemic.

Future housing development efforts should serve to address health, safety and social issues, as well as provide economic development opportunities. It should be the right of all persons and families in Washington County to live in safe, decent and affordable housing. The results of new housing developments and the moderate- to substantial rehabilitation of existing housing will elevate the quality of life in Washington County.

Housing Unit Target Demand.

- **The findings for the Housing Study identifies an estimated Housing Unit Target Demand, County-wide, for 525 units by 2026, consisting of an estimated 432 owner units and 93 rental housing units.** An estimated 75 to 85 percent of the Housing Demand for the County would be new construction, with the remaining housing need accomplished via a planned purchase-rehab-resale/re-rent of existing housing.
- **The City of Blair would have an estimated Housing Unit Target Demand for 162 housing units by 2026, consisting of 96 owner and 66 rental housing units. An Economic Development “Boost” scenario, with the creation of 525 full-time employment opportunities, increases the Target Demand to 370 housing units (179 owner, 191 rental housing units).**
- **The Balance of County has a Housing Unit Target Demand for an estimated 292 owner units. The City of Fort Calhoun has an estimated Housing Unit Target Demand for 34 housing units (22 owner, 12 rental) while the Village of Arlington has a total Housing Unit Target Demand for an estimated 28 housing units (20 owner, eight rental).**
- **Smaller Communities in the County, including Herman, Kennard and Washington, would benefit, most, with a purchase-rehab-resale/re-rent program in an effort to revitalize each Community’s respective existing housing stock.**
- **Continue to support existing planning documents that make housing development a priority in Washington County, including the “Transformation Hill Redevelopment Plan.”**

Housing Development Budget.

- The total estimated budget to develop the projected **525 Housing Units in Washington County** would be **\$192.6 million**. The cost for additional housing in **Blair, Arlington and Fort Calhoun**, to address **Housing Unit Target Demand**, would be an estimated **\$40.3, \$7.48 and \$8.74 million, respectively**.

Elderly/Senior Housing.

A **County-Wide Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age should continue to be maintained in Washington County to address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Partnerships should be created with the local senior/retirement communities including nursing homes, assisted living and senior independent living facilities, Community Development (Redevelopment) Agencies (Authorities), Blair Housing Authority, local Chambers of Commerce, Three Rivers Housing Development Corporation (TRHDC), Northeast Nebraska Community Action Partnership (NENCAP) and Eastern Nebraska Office on Aging (ENOA), as well as City and Village Governments, homebuilders and home remodelers, realtors and local banks.

Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.



- Each **Washington County Community** should explore the possibility of constructing both **immediate and/or transitional housing for special needs populations, Veterans, minorities, homeless and near-homeless families**, infill housing and accessory housing including in-law suites, granny flats, conversion housing, single room occupancy housing and tiny homes.

Workforce Housing Demand.

- **Washington County** will have a **workforce housing demand** for up to **317 units** by 2026, to provide housing opportunities for both existing and new employees during the next five years. This would include an estimated **260 owner units** and **57 rental housing units**.
- The successful implementation of workforce housing will depend on the creation of specific **HDPS** to address specific work sectors. The involvement of major employees as participating **HDPS** will be crucial in the successful implementation of various workforce housing programs.

Housing Rehabilitation & Preservation.

- An estimated **420 existing housing units** in **Washington County Communities** would qualify for **moderate- to substantial rehabilitation**, by **2026**. Moderate rehabilitation includes cosmetic improvements to a structure (paint, windows, doors, siding, etc.) while substantial rehabilitation also includes the restoration of structural components (foundation, walls, roof structures, etc.).
- An additional, estimated **188 housing units** are of a physical condition that would not economically warrant any level of rehabilitation and should be considered for **demolition**. The demolition of existing “**bad**” **Community housing stock** should focus, first, on those **units currently occupied**, with the intent of relocating resident households to an alternative safer and more affordable unit.



- Housing units that are purchased and demolished would provide land availability to build a new housing unit(s). Such land could be placed in an established **Land Bank Program to be repurposed for housing**. **County leadership should invest in the creation of a locally-based program, or membership in an established “Regional Land Bank Program that could potentially include Washington County and each Community.**
- Each **Washington County Community** should strive to preserve their existing housing stock, with emphasis on **1) housing that is currently occupied and 2) housing units of historic significance.**
- Each **Washington County Community** should employ the benefits of the **Nebraska Community Development Law**, specifically **Tax Increment Financing**, mixed with other pertinent State housing funding sources, to evaluate, plan and **implement housing redevelopment projects.**

Downtown Housing.

- The **Cities of Blair and Fort Calhoun** and the **Village of Arlington** have the potential to **create additional Downtown housing, primarily units above the first floor of existing commercial buildings.** The majority of these units would be rental, developed as a result of a building conversion, re-use/repurpose program. A **Downtown Housing Initiative**, with a detailed schedule of design and implementation is needed to ensure housing opportunities in the Downtown.



Special Needs Housing, including Homeless & Near-Homeless Needs.

- Housing for **persons and families with special needs** should be addressed by all **Washington County Communities**, to provide safe and affordable housing. By 2026, County-wide, the need exists for up to **14 units of housing for special populations**, including persons with mobility, cognitive, hearing or visual challenges. These **14 units** should be comprised of six owner and eight rental units.
- The majority of housing needed for the **special needs populations** in **Washington County** should be developed for **persons and households of low- to moderate income**. To accomplish this, grants and low- or forgivable loans will be needed to buy down the cost of housing. In addition, to advocate, plan and develop such housing, selected service providers, coupled with private sector developers will need to be organized as a **Housing Development Partnership**.
- Assist persons and families that could potentially be impacted by **Homelessness and Near-Homelessness**. The recently established “**Blair Tech Campus**” on the former Dana College campus will strive to provide housing for persons experiencing or nearing homelessness, as well as at-risk youth of the Community of Blair and Washington County that are aging out of foster care and in need of a safe, livable housing situation. **This project should be widely supported by City and County leadership as an innovative solution for persons in need of emergency housing.**
- In addition to households having a chronic housing cost burdened issue, the recent occurrence of the **COVID-19 Pandemic** has impacted the number of households having economic housing issues (ie. paying rent or house payments, utilities, etc.).

*The economic impact of the **COVID-19 pandemic** in Washington County is, at this point, a most pressing uncertainty and one that will need to be **monitored by County and Community leadership**. What is certain, however, is the population to experience the most severe economic impact of the pandemic will be low- to moderate income households, due to loss of employment and necessary income, which will directly affect their housing situation, in addition to other essentials of life, including food, clothing and health care.*

Housing & Alternative Energy.

- Encourage housing developers in **Washington County Communities** to take advantage of “**tools of alternative energy implementation,**” such as personal wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.
- Promote the use of **modern energy conservation methods** to reduce the consumption of energy in residential sectors.
- **Utilize local Zoning Regulations and building codes** to control the placement and operation of alternative energy systems. Local Zoning Regulations should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas. ***Require compliance with a “Conditional Use Permit” process so that documented conditions are met by the applicant.***
- Promote the development of vocational **education opportunities** with local **Public School Systems** to educate the future workforce in alternative energy design, fabrication of equipment and maintenance.
- Promote the **expanded use of solar and geothermal exchange energy systems** for applications throughout each Community’s respective Planning Jurisdiction.
- Consider implementing a “**pilot” alternative energy program** at a developing residential subdivision in a one or more **Washington County Community**. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- Promote the **rehabilitation of residential buildings** in **Washington County Communities** utilizing modern weatherization methods and energy efficient or “**green building” materials** in conformance to the “**LEED” Certified Building techniques**.
- **Expand awareness of available incentives** that could assist in replacing old lighting fixtures, or heating and cooling systems in housing units with new energy efficient systems that reduce consumption and energy costs.

Impediments to Fair Housing Choice.

- Each **Community in Washington County** should establish a plan to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of the County should play a role in this process, including local government, schools, churches and the private sector.
- Create and support the efforts of a **County-wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. Local Housing Authorities could take the lead role in this important housing activity. **Activities of the Advisory Group could include the following:**
 - Create an **“Action Plan”** to identify strategies to further affordable housing opportunities.
 - Host a **“Housing Fair”** for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
 - Promote **“Equal Housing Opportunities”** on flyers, brochures and local newspapers.

- Address the **primary impediments to fair housing choice in Washington County Communities**. Respondents of both the **Washington County Citizen Survey** and **Workforce Housing Needs Survey** identified impediments to fair housing for **homeowners** as housing prices, excessive down payment/closing costs and a lack of sufficient homes for sale. For **renter households**, impediments included the high cost of monthly rent, attitudes of immediate neighbors and a lack of decent rental units at an affordable price range.



- Each **Washington County Community** should utilize (by ordinance) **Fair Housing Policies** and **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.
- **Washington County Communities** should address the **housing needs of persons with a disability(ies)**, by planning and implementing fully accessible housing, both for rent and for sale. Include supportive services where necessary. It is recommended that, at a minimum, 10 percent of new housing added to the housing stock should be fully accessible for persons with physical disabilities, while 7 to 10 percent should be accessible for persons with sensory disabilities.
- **Washington County Communities** should **support bilingual and impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- As a form of **Fair Housing Enforcement**, **Washington County Communities** should establish an administrative process/program of routinely inspecting rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.

Emergency Housing & Natural Disaster Preparedness.

- Prepare an **emergency housing “plan of action”** in an effort to assist the Communities of Washington County in providing temporary, short-term shelter to those affected by natural disaster, including post-disaster housing repair, reconstruction and/or household relocation plans. Utilize recommendations set forth in the ***Nebraska Housing Impact Analysis***.
- Local, State and Federal **“disaster housing partners”** will play a critical role in ensuring the provision of housing for persons and families affected by catastrophic natural disaster. Partners should include local governments, the office of the Washington County Emergency Manager, Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Nebraska Emergency Management Agency, Federal Emergency Management Agency, U.S. Department of Housing and urban Development and United States Department of Agriculture-Rural Development.

- Create and monitor a list of residential properties in Washington County requiring housing repair/rehabilitation or replacement, due to the 2019 flooding incident and assist in securing needed funding, above and beyond insurance assistance to aid families.
- Encourage local landlords to allow persons and families displaced by natural disaster to temporarily reside in vacant, non-occupied housing units. **NIFA has prepared a State-wide list of low-income housing tax credit properties that provide emergency housing to displaced persons and families due to natural disaster.**
- Encourage local governments to review and revise Comprehensive Planning, Land Use, Zoning and Subdivision Regulations as a means of limiting or eliminating housing development in areas where a natural disaster, such as flooding, could frequently occur.

3: HOUSING STUDY IMPLEMENTATION & REVIEW.

This **County-Wide Housing Study** contains a variety of qualitative and quantitative information from local, State and Federal data sources, survey implementation and a series of meetings with a local Housing Steering Committee. Documented statistics and citizen input provide a clear and concise understanding of local housing needs that will assist local governments and organizations (public, private and non-profit) in creating and maintain resilient, sustainable communities.

Financing Activities for Housing Development in Washington County.

- **Housing developers** doing business in **Washington County** should consider **both public and private funding sources** when constructing new or improving the local housing stock and be encouraged to pursue securing any and all available tools of financing assistance to do so. 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.
- First and foremost, all **Washington County Communities** are encouraged to **establish or expand existing local Foundations** for the purpose of providing gap financing for housing development activities.
- **Washington County Communities** should be encouraged to utilize **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase, preparation and public facility/utility requirements.

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

Housing Study Maintenance.

- This **County-Wide Housing Study** should be reviewed annually by representatives of local housing providers and partnerships, including Washington County Economic Development Alliance, local Housing Authorities, **the** Public School District, Community and County-wide Foundations and other important for-profit and non-profit groups and organizations.
- **Engaging local organizations and housing stakeholders** in the planning and implementation of new housing programs will make the use of housing funds more effective and encourage investors to make better informed decisions that target **Washington County’s** needs and desires for new and improved housing types. All of this will result in stability and growth for each Community.
- Each **Washington County Community** needs to maintain a current and modern Comprehensive Plan, as well as Zoning and Subdivision Regulation documents, in an effort to continue efficient, sustainable housing development. These documents are critical to any City or Village striving to maintain a strong quality of life and enhance local community sustainability and resiliency. A proactive City Council, Village Board or Planning Commission will have the ability to effectively govern and direct housing development/ redevelopment activities with current documents.
- **Washington County Communities** should establish an **annual review process of their respective Comprehensive Plans** and associated **Zoning and Subdivision Regulations**. Elected officials and local governmental volunteers and community and economic development groups should be involved in this review. This will ensure a consistent vision for community and economic growth and development throughout Washington County.

SECTION 6



**WASHINGTON COUNTY
FIVE-YEAR HOUSING ACTION PLAN.**

SECTION 6: Washington County Five-Year Housing Action Plan.

INTRODUCTION.

The greatest challenge for **Washington 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 and the repair or replacement of deteriorating housing units. Overall, Washington County should target **525 additional units; 432 owner units and 93 rental units, by 2026.**



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

Important to the cause for new and improved housing in **Washington County** will be the creation of **Project-Specific Housing Development Partnerships (HDPS)**, comprised of housing stakeholders throughout the County in the form of existing housing groups, local government and specific housing funding sources. *“The bigger the circle of Partners, the better the delivery of housing.”*



PLACE-BASED DEVELOPMENT COMPONENTS.

Each **Housing Program** identified in the **Five-Year Housing Action Plan** should incorporate “**Place-Based**” development components, whereby development supports a County’s or 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 housing 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 Community?
- Is public parking available for visitors to the housing program?

COMFORT AND IMAGE:

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

USES AND ACTIVITIES:

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

SOCIABILITY:

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

HOUSING DEVELOPMENT PROGRAMS.

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

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

The creation of **Housing Development Partnerships (HDPS)** will be key to the successful implementation of the **Housing Action Plan** and the following **Housing Development Programs**. Washington County has a strong track record of organizing **HDPS** capable of creating housing. This process should be continued and refined to produce additional **HDPS** to maximize the potential for both building new and preserving existing housing stock throughout the County.

Creating “housing project or program specific” HDPS will maximize the opportunity to produce safe, decent and affordable, both owner and rental housing, of all required price points, for persons and households of all income levels. HDPS should take a lead role in both identifying and securing financing for housing development and preservation programs in Washington County and each Community.

HDPS should, first and foremost, be comprised of existing County organizations, including, but not limited to Gateway Development Corporation, Blair Community Redevelopment Authority, Blair Housing Authority, Metropolitan Area Planning Agency, Three Rivers Housing Development Corporation, Northeast Nebraska Community Action Partnership and Eastern Nebraska Office on Aging, as well as local government, realtors, major employers, homebuilders and home remodelers, realtors, local banks, insurance companies hospital/health facilities, the local Public School Districts, local and State-wide Foundations and other selected private and public sector entities..

ORGANIZATIONAL/OPERATIONAL PROGRAMS.**1. Establish Housing Development Partnerships (HDPS) Program.****Purpose:**

Gateway Development Corporation (GDC) assembles and organizes all active and potential **project-specific Housing Development Partnerships (HDPS)** and guides and implements affordable housing development programs, pertaining to both funding and construction. This will include the input and involvement of existing local, regional, State and Federal housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services. This could potentially include additional staff to oversee the coordination of partnership organization, grant administration and housing development oversight.

Included in the creation of **HDPS**, would be the establishment of an associated **Housing Inventory Index** to evaluate and monitor housing outcomes in **Washington County**. Such an Index could include local housing indices and others associated with housing, including, but not limited to health, education and recreation.

Estimated Cost (annual operational): \$90,000.

2. Land Bank Program.**Purpose:**

GDC with the assistance of **local Government and economic development entities** should create a County-wide, or obtain membership in an established Regional land bank program and secure land for both future housing development and redevelopment activities throughout Washington County.

Estimated Cost (annual operational): \$300,000.

3. Establish a Washington County Workforce Employer Housing Assistance Program.**Purpose:**

GDC, with the assistance of an appropriate **HDPS** and local **major employers**, create an **Workforce Employer Housing Assistance Program**, as a component of the **“Workforce Housing Development Initiative,”** encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing, including funding assistance for down-payment and/or first month rent and/or deposit. **This should include following the guidelines and recommendations identified in the “Transformation Hill Redevelopment Plan” for the former Dana College campus.**

Estimated Cost (annual): \$425,000.

4. Maintain and Expand the existing Continuum of (Housing) Residential Care Program designed for residents 55+ years of age.

Purpose:

Address all facets of elderly housing needs and associated support services in Washington County with local, specialized senior/elderly housing and service providers. Include advocating and financially assisting with the development of senior, elderly and frail-elderly housing, with emphasis on new construction and home rehabilitation and modification. A **“one-stop” resource** (i.e. website) for assisting seniors in locating facilities with desired amenities, legal aid resources, referrals, educational resources, etc. would support existing elderly populations in obtaining needed housing and local resources.

Estimated Cost (annual operational): \$100,000.

5. Establish A County-Wide Housing Investment Funding Program.

Purpose:

Via the efforts of **GDC** and an appropriate **HDPS**, organize local funding events and contributions to create a “pool” or “bank” of funds to invest in needed gap financing for local housing developments. This could potentially include **major employers** in Washington County becoming directly involved with assisting their employees in obtaining affordable housing through first-time homebuyer and down payment assistance programs. Financial support to local developers constructing workforce housing is an option.

Estimated Cost (annual operational): \$500,000.

6. Plan and implement an annual County-Wide “Housing Summit” Program.

Purpose:

GDC, with the assistance of an appropriate **HDPS**, local funders and governments, should conduct an annual presentation of housing accomplishments opportunities and proposed housing development/redevelopment and rehabilitation programs in Washington County. Encourage participation from local, State and National housing developers, grantors and funders to participate and share new, innovative programs and grant opportunities to supplement housing development activities in the County.

Estimated Cost (annual operational): \$8,500.

7. Continue and maintain Community and County-Wide Comprehensive and Redevelopment Planning Activities.

Purpose:

GDC should advocate for the update and participation in the completion of new **Comprehensive Plans** and **Zoning Regulations** for **Washington County Communities**. Important components of the Plans would be the **Future Land Use Plans** and the design of **Zoning Regulations** that are a “fit” for the Community’s needs for land for housing, including the need for “**missing middle**” housing.

Estimated Cost: \$26,000 to \$56,000 (dependent on Community size/population).

HOUSING REHABILITATION/PRESERVATION PROGRAMS.

8. Establish a Washington County Housing Disaster/Pandemic Recovery Program.

Purpose:

GDC, with the assistance of an appropriate **HDPS** and local governments, should create a locally-funded program designed to assist persons and families living in housing affected by natural disaster and/or COVID-19. In combination with State and Federal disaster grant programs, funding for this Program should be considered by local governments, major employers, foundations, financial lending institutions and private donations.

Estimated Cost (annual): \$125,000.

9. Create and implement a Housing Code Inspection/Rental Licensing Program.

Purpose:

Local Governmental entities provide a pre-occupancy, on-going housing inspection enforcement and licensing program, to support a safe owner and rental housing stock and avoid unsanitary, life-threatening conditions.

Estimated Cost (annual operational, per Community): \$85,000 to \$200,000.

10. Owner/Rental Housing Rehabilitation/Preservation Program.

Purpose:

GDC, with the assistance of an appropriate HDPS, local governments and personal investment among housing property owners/developers, should set a 2026 goal of **65 to 80 housing units**, County-wide, both owner and rental, receiving moderate- to substantial rehabilitation. Communities need to identify areas with excessive deterioration and dilapidation of housing units. Design and implement a **purchase/rehab/re-sale or re-rent program, 20 to 25 units**, in partnership with local housing contractors, providing housing for low- to moderate-income family households (31% to 80% AMI).

Estimate Property Purchase: \$70,000-\$90,000 per property.

Estimated Moderate Rehabilitation Cost: \$27,000 to \$34,000 per unit.

Estimated Substantial Rehabilitation Cost: \$33,000 to \$50,000 per unit.

Estimated Cost Subsidy: 60% to 80% per unit.

11. Immediate Housing Initiatives-County-Wide.

Purpose:

GDC, with the assistance of an appropriate HDPS, address immediate housing needs in Washington County with a variety of new and creative housing developments. This could include Single-Room Occupancy apartment units, tiny homes, transitional housing, container housing and other unique development concepts.

Estimated Cost: To Be Determined.

Estimated Cost Subsidy: 60%.

12. Downtown Housing Initiatives-Blair, Arlington & Fort Calhoun.

Purpose:

GDC, with the assistance of an appropriate HDPS, design and implement a Downtown Housing Initiatives in Blair, Arlington and Fort Calhoun, using a process of rehabilitating/repurposing vacant upper story building spaces, or undeveloped/underutilized lots for new housing development opportunities.

Estimated Cost: To Be Determined.

Estimated Cost Subsidy: 70%.

13. Owner/Rental Housing Demolition/Replacement Program.

Purpose:

GDC, with the assistance of an appropriate HDPS, local governments and personal investment among housing property owners/developers, should set a 2026 goal of **30 to 50 housing units**, County-wide, to be purchased/donated, demolished and replaced with new, innovative owner and rental housing types, for both families and the elderly. Communities need to identify neighborhood areas with excessive deterioration and dilapidation of housing units.

Estimated Purchase/Demolition/Construction Cost: \$195,000-\$325,000 per unit.

Estimated Cost Subsidy: 30% to 45% per unit.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

14. Low- to Moderate-Income Elderly (55+ Years) Rental Housing Program.

Purpose:

GDC, with the assistance of an appropriate HDPS, develop one- or two-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities, to meet the rental housing needs of elderly households (0% to 80% AMI). Program should include up to **38 units (16 units in Blair and four to eight units in Fort Calhoun)**.

Total Estimated Cost: \$2,160,000.

Estimated Cost Subsidy: 60% or \$1,296,000.

15. Moderate- to Upper Income Elderly (55+ Years) Rental Housing Program.

Purpose:

GDC, with the assistance of an appropriate HDPS, develop two-bedroom independent living senior duplex/triplex, townhome units, standard amenities, to meet the rental housing needs of elderly households (80%+ AMI). Program should include **10 to 18 units in Blair**.

Total Estimated Cost: \$3,420,000.

Estimated Cost Subsidy: 40% or \$1,368,000.

16. Low- to Moderate Income Elderly (55+ Years) Owner Housing Program.

Purpose:

GDC, with the assistance of an appropriate **HDPS**, develop scattered site, two+-bedroom single family units, standard amenities, to meet the needs of low-income elderly households (31%-100% AMI). Program should include up to **14 units (eight units in Blair and three units each in Arlington and Fort Calhoun)**.

Total Estimated Cost: \$2,940,000.
Estimated Cost Subsidy: 60%, or \$1,764,000.

17. Moderate- to Upper-Income Elderly (55+ Years) Homeownership Program.

Purpose:

Two+-bedroom single family and/or townhome units, standard amenities, to meet the needs of moderate- to upper-income elderly households (100%+ AMI). **Program should include 22 to 35 units in Blair, four units each in Arlington and Fort Calhoun and up to 60 units in the Balance of County.**

Total Estimated Cost: \$37,345,000.
Estimated Cost Subsidy: 20% or \$7,469,000.

HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

18. Very-Low to Low Income Rental Housing Program.

Purpose:

GDC, with the assistance of an appropriate **HDPS**, develop two- or three-bedroom duplex/triplex, townhome or general rental apartment units, standard amenities, to meet the rental housing needs of low- to moderate income households (0%-80% AMI), including special needs populations (complete visitability and handicap accessibility design). Program should include up to **58 units (24 to 42 units in Blair, six units each in Arlington and Fort Calhoun and two units in each remaining Community)**. Initiative should be combined with an **Employer Workforce Housing Assistance Program**.

Estimated Cost: \$9,570,000.
Estimated Cost Subsidy: 60% or \$5,742,000.

19. Moderate- to Upper Income Rental Housing Program.

Purpose:

GDC, with the assistance of an appropriate HDPS, develop two- or three-bedroom duplex/triplex, townhome or general rental apartment units, standard amenities, to meet the rental housing needs of low- to moderate income households (81%+ AMI). Program should include up to **34 units (16 to 30 units in Blair, two units each in Arlington and Fort Calhoun)**. Initiative should be combined with an **Employer Workforce Housing Assistance Program** for units supporting moderate incomes.

Estimated Cost: \$6,290,000.

Estimated Cost Subsidy: 55% or \$1,572,000.

20. Low- to Moderate Income Homeownership Program.

Purpose:

GDC, with the assistance of an appropriate HDPS, utilizing a **Rent-to-Own Program** (Nebraska Investment Finance Authority's **Credit-To-Own (CROWN)** Housing Development Program) provide up to **18 single family affordable units (10 units in Blair and four units each in Arlington and Fort Calhoun)**, for low-income persons and families (0%-80% AMI). Initiative should be combined with an **Employer Workforce Housing Assistance Program and/or Purchase/Rehab/Resale Program**.

Estimated Cost: \$4,770,000.

Estimated Cost Subsidy: 60% or \$2,862,000.

21. Moderate- to Upper-Income Homeownership Program.

Purpose:

Scattered Site, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of moderate- to upper income family households (81%+ AMI). Focus on both new construction. Ownership program should include up to **226 units**, County-wide (**46 to 60 units in Blair, six units each in Arlington and Fort Calhoun, two units in each remaining Community and up to 150 units in the Balance of County**). Initiative should be combined with a **Workforce Employer Housing Assistance Program**.

Estimated Cost: \$82,490,000.

Estimated Cost Subsidy: 15% or \$1,237,350.

22. Housing Program for special populations.

Purpose:

GDC, with the assistance of an appropriate **HDPS**, maintain existing and encourage County-Wide development of up to 20 owner/rental units of new housing opportunities for specialized situations, including homelessness and near-homelessness, Veterans, minorities and persons experiencing chronic illness.

Estimated Cost: \$4,900,000.

Estimated Cost Subsidy: 45% or \$2,205,000.

APPENDIX I



WASHINGTON COUNTY SURVEY RESULTS.

Constant Contact Survey Results

Survey Name: Washington County Housing Survey

Response Status: Partial & Completed

Filter: None

1/4/2021 8:30 AM CST







TextBlock:

The Gateway Development Corporation (GDC) is preparing a County-Wide Housing Study to determine both present and future housing needs in Washington County, during the next five years. This Housing Study is funded by a Housing Study Grant from the Nebraska Investment Finance Authority, with matching funds provided by GDC. 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, DECEMBER 18TH.

TextBlock:

GENERAL QUESTIONS:








Where do you reside?

Answer	0%	100%	Number of Response(s)	Response Ratio
Arlington			22	11.2 %
Blair			76	38.9 %
Fort Calhoun			51	26.1 %
Herman			0	0.0 %
Kennard			1	<1 %
Washington			0	0.0 %
Rural/Unincorporated Washington County			21	10.7 %
Other			17	8.7 %
No Response(s)			7	3.5 %
Totals			195	100%




Gender

Answer	0%	100%	Number of Response(s)	Response Ratio
Male			55	28.2 %
Female			132	67.6 %
No Response(s)			8	4.1 %
Totals			195	100%

Age

Answer	0%	100%	Number of Response(s)	Response Ratio
18-24			2	1.0 %
25-34			23	11.7 %
35-44			58	29.7 %
45-54			44	22.5 %
55-64			39	20.0 %
65-74			20	10.2 %
75-84			1	<1 %
85+			1	<1 %
No Response(s)			7	3.5 %
Totals			195	100%

Number of persons in your household?

Answer	0%	100%	Number of Response(s)	Response Ratio
1			13	6.6 %
2			63	32.3 %
3			35	17.9 %
4			41	21.0 %
5+			34	17.4 %
No Response(s)			9	4.6 %
Totals			195	100%

Please indicate your household income for 2019.

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$50,000			22	11.2 %
\$50,000-\$74,999			26	13.3 %
\$75,000-\$99,999			39	20.0 %
\$100,000-\$149,999			58	29.7 %
\$150,000-\$199,999			13	6.6 %
\$200,000-\$249,999			6	3.0 %
\$250,000-\$299,999			8	4.1 %
\$300,000+			7	3.5 %
No Response(s)			16	8.2 %
Totals			195	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			20	10.2 %
No			30	15.3 %
No Response(s)			145	74.3 %
Totals			195	100%













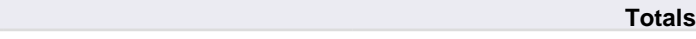
Did you and/or your family move to Washington County from another County or State? If Yes, please indicate year of relocation and reason for relocation.

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			88	45.1 %
No			74	37.9 %
No Response(s)			33	16.9 %
Totals			195	100%




In which of the following sectors are you employed?

Answer	0%	100%	Number of Response(s)	Response Ratio
Government			12	6.1 %
Non-Profit Organization			5	2.5 %
Retail & Wholesale Trade			5	2.5 %
Real Estate			4	2.0 %
Information			3	1.5 %
Education			35	17.9 %
Leisure & Hospitality			1	<1 %
Transportation			5	2.5 %
Accommodation & Food			3	1.5 %
Finance			9	4.6 %
Manufacturing			2	1.0 %
Agricultural/Forestry Natural Resources			5	2.5 %
Administrative			2	1.0 %
Health Care/ Social Work			62	31.7 %
Utilities/ Construction			4	2.0 %
Professional/ Technical			3	1.5 %
Mining			0	0.0 %
Arts/Entertainment			0	0.0 %
Retired			15	7.6 %
Other			11	5.6 %
No Response(s)			9	4.6 %
Totals			195	100%

Which type of housing do you currently live in?

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family House (own)			149	76.4 %
Single Family House (rent)			6	3.0 %
Duplex/Triplex (own)			1	<1 %
Duplex/Triplex (rent)			1	<1 %
Townhome (own)			2	1.0 %
Townhome (rent)			0	0.0 %
Manufactured/Mobile Home (own)			1	<1 %
Manufactured/Mobile Home (rent)			0	0.0 %
Rental Apartment			6	3.0 %
Condominium			1	<1 %
Acreage			17	8.7 %
Other			0	0.0 %
No Response(s)			11	5.6 %
Totals			195	100%














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

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			158	81.0 %
No			25	12.8 %
No Response(s)			12	6.1 %
Totals			195	100%







TextBlock:

FOR RENTERS:

What are the top issues or barriers with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			2	7.4 %
Lack of adequate public transportation			1	3.7 %
Lack of knowledge of fair housing rights			1	3.7 %
Cost of rent			11	40.7 %
Restrictive zoning/building codes			1	3.7 %
Job status			2	7.4 %
Attitudes of landlords and neighbors			1	3.7 %
Lack of availability of decent rental units in your price range			12	44.4 %
Use of background checks			0	0.0 %
Excessive application fees and/or rental deposits			4	14.8 %
Cost of utilities			6	22.2 %
Lack of educational resources about tenant responsibilities			0	0.0 %
Age of existing rental housing			3	11.1 %
Condition of existing rental housing			3	11.1 %
Other			7	25.9 %
Totals			27	100%

How much are you paying for your monthly rent?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			2	1.0 %
\$400 to \$600			6	3.0 %
\$601 to \$800			5	2.5 %
\$801 to \$950			6	3.0 %
\$951 to \$1,100			0	0.0 %
\$1,101+			12	6.1 %
I am living rent free.			8	4.1 %
No Response(s)			156	80.0 %
Totals			195	100%

What is the most your family could afford for monthly rent (paying, maximum, 30% of income)?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			2	1.0 %
\$400 to \$600			5	2.5 %
\$601 to \$800			7	3.5 %
\$801 to \$950			2	1.0 %
\$951 to \$1,100			5	2.5 %
\$1,101+			15	7.6 %
No Response(s)			159	81.5 %
Totals			195	100%

TextBlock:

FOR OWNERS:

what are the top issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			5	4.5 %
Lack of adequate public transportation			2	1.8 %
Lack of knowledge of fair housing rights			2	1.8 %
Housing purchase prices/cost to own			58	52.2 %
Restrictive zoning/building codes			7	6.3 %
Job status			3	2.7 %
Attitudes of immediate neighbors			2	1.8 %
Mortgage lending application requirements			4	3.6 %
Excessive down payment/closing costs			19	17.1 %
Cost of utilities			16	14.4 %
Lack of educational resources about homeowner responsibilities			0	0.0 %
Cost of homeowners insurance			15	13.5 %
Lack of sufficient homes for sale			50	45.0 %
Age of existing housing			14	12.6 %
Condition of existing housing			15	13.5 %
Inability to get a loan			2	1.8 %
Other			24	21.6 %
Totals			111	100%

How much are you paying for your mortgage?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			2	1.0 %
\$400 to \$600			1	<1 %
\$601 to \$800			9	4.6 %
\$801 to \$950			12	6.1 %
\$951 to \$1,100			13	6.6 %
\$1,101-\$1,250			5	2.5 %
\$1,251-\$1,500			25	12.8 %
\$1,501-\$1,750			19	9.7 %
\$1,751-\$2,000			6	3.0 %
\$2,001+			13	6.6 %
My mortgage is paid off.			29	14.8 %
No Response(s)			61	31.2 %
Totals			195	100%

What is the most your family could afford for a home (paying, maximum, 30% of income)?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$100K			13	6.6 %
\$100K-\$175K			24	12.3 %
\$176K-\$250K			36	18.4 %
\$251K-\$300K			18	9.2 %
\$301K+			34	17.4 %
No Response(s)			70	35.8 %
Totals			195	100%

TextBlock:

IMPACT OF COVID-19 ON HOUSING, EMPLOYMENT, ETC.

Are you, or has anyone in your household, experienced a loss of employment income due to the COVID-19 Pandemic?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			21	10.7 %
No			137	70.2 %
No Response(s)			37	18.9 %
Totals			195	100%

If "YES" to Question #17, are you receiving pay for the time you are not working?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes, I use paid leave.			1	<1 %
Yes, I receive full pay but do not have to take leave.			2	1.0 %
Yes, I receive partial pay.			2	1.0 %
No, I receive no pay.			15	7.6 %
No Response(s)			175	89.7 %
Totals			195	100%

Over the past three months, have you paid your monthly rent or mortgage on time?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			131	67.1 %
No			4	2.0 %
Payment was deferred			2	1.0 %
No Response(s)			58	29.7 %
Totals			195	100%

How confident are you that your household will be able to pay your next rent or mortgage payment on time?

Answer	0%	100%	Number of Response(s)	Response Ratio
No confidence.			2	1.0 %
Slight confidence.			4	2.0 %
Moderate confidence.			12	6.1 %
High confidence.			118	60.5 %
Payment is/will be deferred.			2	1.0 %
No Response(s)			57	29.2 %
Totals			195	100%

Which of the following housing issues have you experienced as a result of the COVID-19 pandemic?

Check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Deferred rent/mortgage payment.			2	1.0 %
Delayed housing construction.			2	1.0 %
Delayed relocation.			3	1.5 %
Difficulty obtaining a mortgage, loan or other financial assistance.			5	2.5 %
Other			19	9.7 %
No Response(s)			164	84.1 %
Totals			195	100%

TextBlock:

HOUSING DEVELOPMENT NEEDS:

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

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

Answer	1	2	3	Number of Response(s)	Rating Score*
Housing for Low-Income Families				103	1.6
Housing for Middle-Income Families				109	1.3
Housing for Upper-Income Families				98	2.3
Housing for Single Parent Families				102	1.4
Housing for Existing/New Employees				96	1.6
Residential Acreages				101	1.9
Single Family Housing				101	1.4
General Rental Housing				102	1.6
Manufactured Homes				96	2.3

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

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

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

Answer	1	2	3	Number of Response(s)	Rating Score*
Mobile Homes				95	2.6
Condominiums/ Townhomes				100	1.8
Duplex Housing				98	1.9
Apartment Complexes (4 to 12 Units per Complex)				94	2.0
Rehabilitation of Owner-Occupied Housing				90	2.0
Rehabilitation of Renter-Occupied Housing				88	2.1
Housing choices for first-time homebuyers				99	1.4
Single Family Rent-To-Own: Short Term (3-5 Years)				93	1.9
Single Family Rent-To-Own: Long Term (6-15 Years)				93	1.8

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

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

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

Answer	1	2	3	Number of Response(s)	Rating Score*
Duplex/Townhouse Rent-To-Own: Short Term (3-5 Years)				87	2.0
Duplex/Townhouse Rent-To-Own: Long Term (6-15 Years)				92	1.9
One-Bedroom Apartment or House				85	2.0
Two-Bedroom Apartment or House				88	1.7
Three+-Bedroom Apartment or House				90	1.6
Independent Living Housing for Persons with a Mental/Physical Disability				90	1.9
Group Home Housing for Persons with a Mental/Physical Disability				86	1.9
Housing in Downtown				84	2.4
Retirement Housing (Rental)				88	1.8
Retirement Housing (Owner/Purchase)				89	1.7

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

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

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




Answer	1	2	3	Number of Response(s)	Rating Score*
Retirement Housing for Lower-Income Elderly Persons				93	1.5
Retirement Housing for Middle-Income Elderly Persons				94	1.4
Retirement Housing for Upper-Income Elderly Persons				87	2.0
Licensed Assisted Living w/ Specialized Services (health care, food prep, recreation, etc.)				89	1.9
Single Room Occupancy Housing (Boarding Homes)				84	2.5
Short-Term Emergency Shelters (30 Days or Less)				88	2.0
Long-Term Shelters (90 Days or Less)				87	2.2
Transitional/ Temporary Housing				86	2.1
Housing for Persons with Chronic Illness, including Alcohol/Substance Abuse				88	2.2
Other (Please Comment)				12	2.7

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











TextBlock:

If you currently desire to change your housing situation in the next five years, please complete Questions #26 - #30.

Area you planning to change your current housing situation in the next five years?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			36	18.4 %
No			56	28.7 %
No Response(s)			103	52.8 %
Totals			195	100%

Why are you planning to change your current housing situation?

Answer	0%	100%	Number of Response(s)	Response Ratio
Need local affordable housing.			3	7.8 %
Need larger housing.			8	21.0 %
Present home in poor state of repair.			4	10.5 %
Need senior/elderly housing.			4	10.5 %
Need specially adapted home.			3	7.8 %
Need to be closer to relatives who are in the area.			2	5.2 %
Need independent housing.			3	7.8 %
Need to "downsize".			11	28.9 %
Need to be closer to employment.			6	15.7 %
Death, divorce or other change in family structure requiring a move.			0	0.0 %
Other			9	23.6 %
Totals			38	100%

Where would you like to purchase or rent a home?

Answer	0%	100%	Number of Response(s)	Response Ratio
Arlington			7	3.5 %
Blair			17	8.7 %
Fort Calhoun			17	8.7 %
Herman			0	0.0 %
Kennard			0	0.0 %
Washington			0	0.0 %
Rural/Unincorporated Washington County			11	5.6 %
Other			8	4.1 %
No Response(s)			135	69.2 %
Totals			195	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			33	16.9 %
Attached Townhouse or Duplex/Triplex Unit			4	2.0 %
Residential Acreage			13	6.6 %
Mobile Home			0	0.0 %
Patio Home (Slab Home)			0	0.0 %
Tiny Home			2	1.0 %
Upper Level/Downtown			0	0.0 %
Apartment			0	0.0 %
Senior Living Community			1	<1 %
I plan to remain where I am			10	5.1 %
No Response(s)			132	67.6 %
Totals			195	100%




How many bedrooms will your family need?

Answer	0%	100%	Number of Response(s)	Response Ratio
One			1	<1 %
Two			13	6.6 %
Three			24	12.3 %
Four or More			24	12.3 %
No Response(s)			133	68.2 %
Totals			195	100%




TextBlock:

HOUSING PROGRAM FUNDING SUPPORT:




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

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			71	36.4 %
No			33	16.9 %
No Response(s)			91	46.6 %
Totals			195	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			66	33.8 %
No			37	18.9 %
No Response(s)			92	47.1 %
Totals			195	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			92	47.1 %
No			15	7.6 %
No Response(s)			88	45.1 %
Totals			195	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			93	47.6 %
No			13	6.6 %
No Response(s)			89	45.6 %
Totals			195	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			83	42.5 %
No			24	12.3 %
No Response(s)			88	45.1 %
Totals			195	100%

TextBlock:

If you are 55+ years of age, please continue here with Questions #36 - #38. If not, please skip to Question #39.

Please rate the quality of the following Support Services for Seniors in Washington County.

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

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Case Management/Legal Aid					34	1.9
Cultural/Language Assistance					35	1.8
Continuing Education Opportunities					34	1.8
Employment Opportunities/ Training					36	2.0
Adult Care Services					39	1.8
Alcohol/Drug Abuse Services					34	1.7
Food/Meals-On-Wheels					37	1.9
Home Health & Memory Care					36	1.8
Counseling Services					35	2.1
Disability Aid					35	1.9

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

CONTINUED: Please rate the quality of the following Support Services for Seniors in Washington County.

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

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Home Repair/Rehabilitation Services					37	1.8
Transportation/Auto Repair					39	2.0
Finance Assistance/Management					36	1.9
Health Services (Mental, Physical, etc.)					37	2.3
Law Enforcement					38	2.8
Senior Social & Recreational Activities					39	2.0
Housing (Permanent, Transitional, etc)					37	1.9
Emergency Transportation					39	2.2
Volunteer Opportunities					39	2.5
Specialized Housing Services (Veterans, Homeless, etc.)					38	1.5

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

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			32	91.4 %
Duplex - Rent			1	2.8 %
Duplex - Purchase			7	20.0 %
Townhome - Rent			1	2.8 %
Townhome - Purchase			10	28.5 %
Nursing Home/Long-Term Care			0	0.0 %
Assisted Living Housing			0	0.0 %
One-Bedroom Apartment - Rent			0	0.0 %
Two-Bedroom Apartment - Rent			3	8.5 %
Tiny Home			2	5.7 %
Upper Level/Downtown Housing			0	0.0 %
Other			3	8.5 %
Totals			35	100%

Please

provide any additional comments regarding the future of housing in Washington County.

20 Response(s)

Constant Contact Survey Results

Survey Name: Washington County Workforce Housing Needs Survey

Response Status: Partial & Completed

Filter: None

1/4/2021 8:31 AM CST

TextBlock:

The Gateway Development Corporation (GDC) is preparing a County-Wide Housing Study to determine both present and future workforce housing needs in Washington County, during the next five years. The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from GDC. We would appreciate you completing and returning the following Survey to your employer by FRIDAY, DECEMBER 18TH. Your responses will remain anonymous and are only utilized for feedback purposes.

Place of Employment.

92 Response(s)

Where do you currently reside? If "Other," where and why?

Answer	0%	100%	Number of Response(s)	Response Ratio
Arlington			21	20.7 %
Blair			21	20.7 %
Fort Calhoun			8	7.9 %
Herman			0	0.0 %
Kennard			4	3.9 %
Washington			0	0.0 %
Rural/Unincorporated Washington County			11	10.8 %
Other			33	32.6 %
No Response(s)			3	2.9 %
Totals			101	100%

If you do not reside in Washington County, are you interested in moving to the County?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			16	15.8 %
No			21	20.7 %
No Response(s)			64	63.3 %
Totals			101	100%

Do you commute into Washington County for work?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			39	38.6 %
No			33	32.6 %
No Response(s)			29	28.7 %
Totals			101	100%

If Yes to Question #4, how far is your commute?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than 10 Minutes			11	10.8 %
10-20 Minutes			16	15.8 %
21-30 Minutes			13	12.8 %
31-40 Minutes			4	3.9 %
41-50 Minutes			0	0.0 %
51-60 Minutes			0	0.0 %
61+ Minutes			0	0.0 %
No Response(s)			57	56.4 %
Totals			101	100%

Number of persons in your household?

Answer	0%	100%	Number of Response(s)	Response Ratio
1			6	5.9 %
2			29	28.7 %
3			19	18.8 %
4			22	21.7 %
5 or More			19	18.8 %
No Response(s)			6	5.9 %
Totals			101	100%

Do you rent, or are you a homeowner?

Answer	0%	100%	Number of Response(s)	Response Ratio
Rent			10	9.9 %
Own			84	83.1 %
No Response(s)			7	6.9 %
Totals			101	100%









How much is your monthly rent or mortgage payment?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$500			2	1.9 %
\$500-\$649			4	3.9 %
\$650-\$799			6	5.9 %
\$800-\$949			9	8.9 %
\$950-\$1,099			11	10.8 %
\$1,100-\$1,249			14	13.8 %
\$1,250+			37	36.6 %
My home is paid off/I am living rent free.			11	10.8 %
No Response(s)			7	6.9 %
Totals			101	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			84	83.1 %
No			13	12.8 %
No Response(s)			4	3.9 %
Totals			101	100%




Please indicate your total household income range.

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$35,000			1	<1 %
\$35,000-\$49,999			5	4.9 %
\$50,000-\$74,999			12	11.8 %
\$75,000-\$99,999			18	17.8 %
\$100,000-\$124,999			22	21.7 %
\$125,000-\$149,999			12	11.8 %
\$150,000-\$174,999			11	10.8 %
\$175,000-\$199,999			1	<1 %
\$200,000+			10	9.9 %
No Response(s)			9	8.9 %
Totals			101	100%

TextBlock:

IMPACT OF COVID-19 ON HOUSING, EMPLOYMENT, ETC.



Are you, or has anyone in your household, experienced a loss of employment income due to the COVID-19 Pandemic?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			11	10.8 %
No			83	82.1 %
No Response(s)			7	6.9 %
Totals			101	100%





If "Yes" to Question #11, are you receiving pay for the time you are not working?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes, I use paid leave.			4	3.9 %
Yes, I receive full pay but do not have to take leave.			2	1.9 %
Yes, I receive partial pay.			4	3.9 %
No, I receive no pay.			4	3.9 %
No Response(s)			87	86.1 %
Totals			101	100%

Over the past three months, have you paid your monthly rent or mortgage on time?






Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			87	86.1 %
No			0	0.0 %
Payment was deferred			1	<1 %
No Response(s)			13	12.8 %
Totals			101	100%

How confident are you that your household will be able to pay your next rent or mortgage payment on time?








Answer	0%	100%	Number of Response(s)	Response Ratio
No confidence			0	0.0 %
Slight confidence			3	2.9 %
Moderate confidence			5	4.9 %
High confidence			79	78.2 %
Payment is/will be deferred			0	0.0 %
No Response(s)			14	13.8 %
Totals			101	100%

Which of the following housing issues have you experienced as a result of the COVID-19 Pandemic?
















Check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Deferred rent/mortgage payment.			1	5.2 %
Delayed housing construction.			1	5.2 %
Delayed relocation.			2	10.5 %
Difficulty obtaining a mortgage loan or other financial assistance.			2	10.5 %
Other			13	68.4 %
Totals			19	100%

If you are a renter, what are the issues or barriers you experience with obtaining affordable, suitable housing for your household? If you are a homeowner, please skip to Question #17.

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			0	0.0 %
Lack of adequate public transportation			0	0.0 %
Lack of knowledge of fair housing rights			0	0.0 %
Cost of rent			5	50.0 %
Restrictive zoning/building codes			0	0.0 %
Job status			0	0.0 %
Attitudes of landlords & neighbors			2	20.0 %
Lack of availability of decent rental units in your price range			5	50.0 %
Use of background checks			0	0.0 %
Excessive application fees and/or rental deposits			2	20.0 %
Cost of utilities			0	0.0 %
Lack of educational resources about tenant responsibilities			0	0.0 %
Age of existing rental housing			1	10.0 %
Condition of existing rental housing			3	30.0 %
Other			3	30.0 %
Totals			10	100%









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

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			1	2.1 %
Lack of adequate public transportation			3	6.5 %
Lack of knowledge of fair housing rights			1	2.1 %
Housing purchase prices/cost to own			22	47.8 %
Restrictive zoning/building codes			2	4.3 %
Job status			0	0.0 %
Attitudes of immediate neighbors			0	0.0 %
Mortgage lending application requirements			1	2.1 %
Excessive down payment/closing costs			10	21.7 %
Cost of utilities			10	21.7 %
Lack of educational resources about homeowner responsibilities			1	2.1 %
Cost of homeowners insurance			8	17.3 %
Lack of sufficient homes for sale			26	56.5 %
Cost of Real Estate Taxes			18	39.1 %
Age of existing housing			7	15.2 %
Condition of existing housing			10	21.7 %
Inability to get a loan			0	0.0 %
Other			5	10.8 %
Totals			46	100%






TextBlock:

If you currently desire to change your housing situation in the next five years, please complete the following questions. If not, please scroll to the end to finish.





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

Answer	0%	100%	Number of Response(s)	Response Ratio
Arlington			20	42.5 %
Blair			11	23.4 %
Fort Calhoun			8	17.0 %
Herman			1	2.1 %
Kennard			4	8.5 %
Washington			2	4.2 %
Rural/Unincorporated Washington County			15	31.9 %
Other			8	17.0 %
Totals			47	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			28	27.7 %
Attached Townhouse or Duplex/Triplex Unit			0	0.0 %
Residential Acreage			14	13.8 %
Mobile Home			0	0.0 %
Patio Home (slab home)			0	0.0 %
Tiny Home			2	1.9 %
Upper Level/Downtown			0	0.0 %
Apartment			0	0.0 %
I plan to remain where I am			8	7.9 %
No Response(s)			49	48.5 %
Totals			101	100%

How many bedrooms will your family need?

Answer	0%	100%	Number of Response(s)	Response Ratio
One			1	<1 %
Two			4	3.9 %
Three			17	16.8 %
Four or More			30	29.7 %
No Response(s)			49	48.5 %
Totals			101	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$100K			4	3.9 %
\$100K to \$175K			8	7.9 %
\$176K to \$250K			15	14.8 %
\$251K-\$300K			16	15.8 %
\$300K+			11	10.8 %
No Response(s)			47	46.5 %
Totals			101	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			0	0.0 %
\$400 to \$600			3	2.9 %
\$601 to \$800			3	2.9 %
\$801 to \$950			3	2.9 %
\$951 to \$1,100			8	7.9 %
\$1,101+			22	21.7 %
No Response(s)			62	61.3 %
Totals			101	100%

APPENDIX II



WASHINGTON COUNTY TABLE PROFILE.

**TABLE 1A
POPULATION TRENDS AND PROJECTIONS
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2000-2026**

	<u>2000</u>	<u>2010</u>	<u>2021</u>	<u>2026</u>	<u>% Change 2021-2026</u>
Washington County:	18,780	20,234	21,434	22,290	+4.0%
Blair:	7,512	7,990	8,382	8,646	+3.1%
Arlington:	1,197	1,243	1,301	1,366	+5.0%
Fort Calhoun:	856	908	956	997	+4.3%
Herman:	310	268	258	253	-1.9%
Kennard:	371	361	355	353	-0.6%
Washington:	126	150	158	164	+3.8%
Balance of County:	8,408	9,314	10,024	10,511	+4.9%

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2021.

**TABLE 1B
POPULATION TRENDS & PROJECTIONS
CITY OF BLAIR, NEBRASKA
2000-2026**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	7,512	--	--	-	--
	2010	7,990	+478	+6.3%	+47.8	+0.6%
	2021	8,382	+392	+4.9%	+35.6	+0.4%
Low	2026	8,491	+109	+1.3%	+21.8	+0.2%
Medium	2026	8,646	+264	+3.1%	+52.8	+0.6%
High	2026	8,837	+455	+5.4%	+91.0	+1.1%
ED Boost*	2026	9,008	+626	+7.4%	+125.2	+1.5%

Note 1: City of Blair Annual Census Population Estimates: 2011 = 7,467; 2012 = 7,693; 2013 = 7,656; 2014 = 7,678; 2015 = 7,665; 2016 = 7,756; 2017 = 7,766; 2018 = 7,852; 2019 = 7,892.

Note 2: 2014-2018 American Community Survey 5-Year Population Estimate: 7,684.

*Population estimated due to an **Economic Development (ED) Boost** via increased job creation and housing development. "ED Boost" 2026 population would require an estimated 525 additional Full-Time Employment (FTE) positions, by 2026.

Source: 2000, 2010 Census.
2011-2019 Annual Census Population Estimates.
2014-2018 American Community Survey.
Hanna:Keelan Associates, P.C., 2021.

**TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2000-2026**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Washington County:	2000	18,780	550	18,230	6,940	2.62
	2010	20,234	535	19,699	7,761	2.54
	2021	21,434	523	20,911	8,375	2.49
	2026	22,290	515	21,775	8,731	2.49
Blair:	2000	7,512	549	6,963	2,871	2.42
	2010	7,990	535	7,455	3,110	2.39
	2021	8,382	523	7,859	3,316	2.37
	2026	8,646	515	8,131	3,445	2.36
Arlington:	2000	1,197	0	1,197	475	2.52
	2010	1,243	0	1,243	495	2.51
	2021	1,301	0	1,301	518	2.51
	2026	1,366	0	1,366	548	2.49
Fort Calhoun:	2000	856	0	856	342	2.50
	2010	908	0	908	391	2.32
	2021	956	0	956	415	2.30
	2026	997	0	997	435	2.29
Herman:	2000	310	0	310	134	2.31
	2010	268	0	268	116	2.31
	2021	258	0	258	113	2.28
	2026	253	0	253	112	2.26

CONTINUED:

**TABLE 2 (CONTINUED)
 SPECIFIC HOUSEHOLD CHARACTERISTICS
 WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
 2000-2026**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Kennard:	2000	371	0	371	143	2.59
	2010	361	0	361	150	2.40
	2021	355	0	355	148	2.39
	2026	353	0	353	148	2.38
Washington:	2000	126	0	126	49	2.57
	2010	150	0	150	55	2.72
	2021	158	0	158	59	2.68
	2026	164	0	164	62	2.64
Balance of County:	2000	8,408	1	8,407	2,936	2.86
	2010	9,314	0	9,314	3,444	2.70
	2021	10,124	0	10,124	3,806	2.66
	2026	10,511	0	10,511	3,981	2.64

Source: 2000, 2010 Census.
 Hanna:Keelan Associates, P.C., 2021.

**TABLE 3
TENURE BY HOUSEHOLD
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2000-2026**

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Washington County:	2000	6,940	5,360	77.2%	1,580	22.8%
	2010	7,761	6,081	78.4%	1,680	21.6%
	2021	8,375	6,591	78.6%	1,784	21.4%
	2026	8,731	6,874	78.7%	1,857	21.3%
Blair:	2000	2,871	1,947	67.8%	924	32.2%
	2010	3,110	2,076	66.8%	1,034	33.2%
	2021	3,316	2,192	66.1%	1,124	33.9%
	2026	3,445	2,267	65.8%	1,178	34.2%
Arlington:	2000	475	360	75.8%	115	24.2%
	2010	495	377	76.2%	118	23.8%
	2021	518	397	76.6%	121	23.4%
	2026	548	420	76.8%	128	23.1%
Fort Calhoun:	2000	342	246	71.9%	96	28.1%
	2010	391	277	70.8%	114	29.2%
	2021	415	292	70.5%	123	29.5%
	2026	435	306	70.3%	129	29.7%
Herman:	2000	134	106	79.1%	28	20.9%
	2010	116	92	79.3%	24	20.7%
	2021	113	90	79.4%	23	20.6%
	2026	112	89	79.6%	23	20.4%

CONTINUED:

**TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2000-2026**

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Kennard:	2000	143	128	89.5%	15	10.5%
	2010	150	130	86.7%	20	13.3%
	2021	148	131	88.5%	17	11.5%
	2026	148	132	89.1%	16	10.9%
Washington:	2000	49	46	93.9%	3	6.1%
	2010	55	48	87.3%	7	12.7%
	2021	59	49	83.0%	10	17.0%
	2026	62	50	80.6%	12	19.4%
Balance of County:	2000	2,936	2,527	86.1%	409	13.9%
	2010	3,444	3,081	89.5%	363	10.5%
	2021	3,806	3,440	90.4%	366	9.6%
	2026	3,981	3,610	90.7%	371	9.3%

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2021.

**TABLE 4
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2000-2026**

Washington County			2000-2010			
age group	2000	2010	Change	2021	2026	Change
19 and Under	5,690	5,692	+2	5,773	5,753	-20
20-34	3,089	3,034	-55	2,753	2,728	-25
35-54	5,906	5,906	+0	5,983	6,085	+102
55-64	1,670	2,761	+1,091	3,749	4,275	+526
65-74	1,263	1,509	+246	1,679	1,843	+164
75-84	798	913	+115	1,046	1,108	+62
85+	364	419	+55	451	498	+47
TOTALS	18,780	20,234	+1,454	21,434	22,290	+856
Median Age	37.1	40.8	+3.7	41.9	43.5	+1.6
Blair			2000-2010			
age group	2000	2010	Change	2021	2026	Change
19 and Under	2,187	2,315	+128	2,468	2,523	+55
20-34	1,566	1,597	+31	1,388	1,416	+28
35-54	2,018	1,969	-49	2,022	2,059	+37
55-64	584	885	+301	1,170	1,254	+84
65-74	491	532	+41	601	630	+29
75-84	413	439	+26	463	482	+19
85+	253	253	+0	270	282	+12
TOTALS	7,512	7,990	+478	8,382	8,646	+264
Median Age	35.0	36.0	+1.0	36.4	37.1	+0.7
Arlington			2000-2010			
age group	2000	2010	Change	2021	2026	Change
19 and Under	365	371	+6	380	387	+7
20-34	185	194	+9	195	201	+6
35-54	357	361	+4	372	383	+11
55-64	123	128	+5	138	147	+9
65-74	89	117	+28	139	165	+26
75-84	49	58	+9	66	70	+4
85+	29	14	-15	11	13	+2
TOTALS	1,197	1,243	+46	1,301	1,366	+65
Median Age	37.8	38.3	+0.5	38.8	39.4	+0.6

CONTINUED:

TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2000-2026

Fort Calhoun		2000-2010				
age group	2000	2010	Change	2021	2026	Change
19 and Under	263	241	-22	229	218	-11
20-34	142	144	+2	136	140	+4
35-54	259	243	-16	243	228	-15
55-64	68	137	+69	187	236	+49
65-74	53	57	+4	64	68	+4
75-84	54	44	-10	49	55	+6
85+	17	42	+25	48	52	+4
TOTALS	856	908	+52	956	997	+41
Median Age	37.3	41.4	+4.1	42.6	44.9	+2.3
Herman		2000-2010				
age group	2000	2010	Change	2021	2026	Change
19 and Under	79	69	-10	55	50	-5
20-34	58	45	-13	40	30	-10
35-54	86	80	-6	79	73	-6
55-64	33	24	-9	27	36	+9
65-74	30	31	+1	37	41	+4
75-84	18	12	-6	12	14	+2
85+	6	7	+1	8	9	+1
TOTALS	310	268	-42	258	253	-5
Median Age	38.5	41.3	+2.8	42.6	45.2	+2.6
Kennard		2000-2010				
age group	2000	2010	Change	2021	2026	Change
19 and Under	120	93	-27	83	71	-12
20-34	53	72	+19	68	66	-2
35-54	108	96	-12	88	85	-3
55-64	45	46	+1	52	58	+6
65-74	27	31	+4	36	41	+5
75-84	17	17	+0	20	24	+4
85+	1	6	+5	8	8	+0
TOTALS	371	361	-10	355	353	-2
Median Age	36.8	38.7	+1.9	40.4	43.3	+2.9

CONTINUED:

TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2000-2026

Washington	2000-2010					
age group	2000	2010	Change	2021	2026	Change
19 and Under	34	42	+8	40	35	-5
20-34	16	14	-2	13	9	-4
35-54	41	50	+9	53	52	-1
55-64	10	23	+13	31	40	+9
65-74	14	8	-6	5	7	+2
75-84	10	10	+0	12	16	+4
85+	1	3	+2	4	5	+1
TOTALS	126	150	+24	158	164	+6
Median Age	40.3	43.0	+2.7	44.1	45.8	+1.7
Balance of County	2000-2010					
age group	2000	2010	Change	2021	2026	Change
19 and Under	2,642	2,561	-81	2,518	2,469	-49
20-34	1,069	968	-101	913	866	-47
35-54	3,037	3,107	+70	3,126	3,205	+79
55-64	807	1,518	+711	2,144	2,504	+360
65-74	559	733	+174	797	891	+94
75-84	237	333	+96	424	447	+23
85+	57	94	+37	102	129	+27
TOTALS	8,408	9,314	+906	10,024	10,511	+487
Median Age	38.0	41.9	+3.9	43.4	45.0	+1.6

Source: 2000, 2010 Census

Hanna:Keelan Associates, P.C., 2021

**TABLE 5
HOUSEHOLD INCOME TRENDS & PROJECTIONS
WASHINGTON COUNTY, NEBRASKA
2000-2026**

<u>Income Group</u>	<u>2010*</u>	<u>2018 Est.*</u>	<u>2021</u>	<u>2026</u>	<u>% Change 2021-2026</u>
<u>All Households</u>					
Less than \$10,000	219	398	366	309	-15.6%
\$10,000-\$19,999	834	464	408	287	-29.7%
\$20,000-\$34,999	847	898	916	930	+1.5%
\$35,000-\$49,999	812	1,154	1,191	1,246	+4.6%
\$50,000-\$74,999	1,688	1,333	1,372	1,414	+3.1%
\$75,000-\$99,999	1,069	1,179	1,221	1,267	+3.8%
\$100,000 or More	1,962	2,699	2,901	3,278	+13.0%
Totals	7,431	8,125	8,375	8,731	+4.3%
Median Income	\$61,940	\$70,753	\$73,989	\$79,451	+7.4%
<u>Renter Households</u>					
Less than \$10,000	117	291	287	277	-3.5%
\$10,000-\$19,999	358	183	146	105	-28.1%
\$20,000-\$34,999	255	361	392	417	+6.4%
\$35,000-\$49,999	231	335	350	374	+6.9%
\$50,000-\$74,999	226	297	313	331	+5.8%
\$75,000-\$99,999	110	122	129	148	+14.7%
\$100,000 or More	79	139	167	205	+22.8%
Totals	1,376	1,728	1,784	1,857	+4.1%
Median Income	\$32,528	\$36,298	\$37,765	\$39,123	+3.6%

* Specified Data Used. 2010 and 2018 Estimate subject to Margin of Error.

Source: 2006-2010 & 2014-2018 American Community Survey.

Hanna:Keelan Associates, P.C., 2021.

**TABLE 6
PER CAPITA INCOME
WASHINGTON COUNTY, NEBRASKA / STATE OF NEBRASKA
2000-2026**

<u>Year</u>	<u>Washington County</u>		<u>State of Nebraska</u>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2010	\$42,904	--	\$40,920	--
2011	\$47,264	+10.2%	\$45,429	+11.0%
2012	\$48,753	+3.2%	\$46,562	+2.5%
2013	\$49,754	+2.1%	\$46,592	+0.1%
2014	\$50,337	+1.2%	\$48,948	+5.1%
2015	\$53,139	+5.6%	\$50,588	+3.4%
2016	\$53,329	+0.4%	\$49,703	-1.8%
2017	\$54,969	+3.1%	\$50,663	+1.9%
2018	\$56,640	+3.0%	\$53,263	+5.1%
2021	\$59,309	+4.7%	\$54,450	+2.2%
2000-2021	\$42,904-\$59,309	+38.2%	\$40,920-\$54,450	+33.1%
2021-2026	\$59,309-\$66,081	+11.4%	\$54,450-\$60,712	+11.5%

Source: Nebraska Department of Economic Development, 2021
Hanna:Keelan Associates, P.C., 2021

TABLE 7 PERSONS RECEIVING SOCIAL SECURITY INCOME WASHINGTON COUNTY, NEBRASKA 2019	
<u>Social Security Income-2019</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	3,335
Wives & Husbands	130
Children	30
<u>Survivor Benefits</u>	
Widows & Widowers	245
Children	80
<u>Disability Benefits</u>	
Disabled Persons	375
Wives & Husbands	5
<u>Children</u>	<u>60</u>
TOTAL	3,335
<u>Aged 65 & Older</u>	
Men	1,605
<u>Women</u>	<u>1,940</u>
TOTAL	3,545
<u>Supplemental Security Income-2019</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	29
<u>Blind and Disabled</u>	<u>159</u>
TOTAL	188

N/A = Not Available.

Source: Department of Health and Human Services,
Social Security Administration, 2021
Hanna:Keelan Associates, P.C., 2021

TABLE 8
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
WASHINGTON COUNTY, NEBRASKA
2010-2026

Inc. Rng.	2010* # / #CB-HP	2017* # / #CB-HP	2021 # / #CB-HP	2026 # / #CB-HP
0-30% AMI	325 / 270	305 / 230	274 / 194	232 / 146
31-50% AMI	560 / 395	385 / 200	352 / 172	311 / 139
51-80% AMI	735 / 305	1,060 / 385	1,295 / 456	1,423 / 498
81%+ AMI	600 / 155	4,475 / 290	4,670 / 418	4,908 / 667
TOTALS	4,430 / 435	6,225 / 1,105	6,591 / 1,240	6,874 / 1,450

*Specified data

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

Source: 2000 CHAS Tables.

Hanna:Keelan Associates, P.C., 2021.

TABLE 9
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
WASHINGTON COUNTY, NEBRASKA
2010-2026

Inc. Rng.	2010* # / #CB-HP	2017* # / #CB-HP	2021 # / #CB-HP	2026 # / #CB-HP
0-30% AMI	305 / 190	605 / 365	513 / 280	482 / 261
31-50% AMI	325 / 200	315 / 190	263 / 164	243 / 147
51-80% AMI	220 / 55	420 / 75	395 / 70	413 / 60
81%+ AMI	525 / 10	570 / 60	613 / 54	719 / 125
TOTALS	1,375 / 455	1,910 / 690	1,784 / 568	1,857 / 593

*Specified data

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

Source: 2000 CHAS Tables.

Hanna:Keelan Associates, P.C., 2021.

**TABLE 10
EMPLOYMENT DATA TRENDS AND PROJECTIONS
WASHINGTON COUNTY, NEBRASKA
2010-2026**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2010	10,716	--	4.6%
2011	10,751	+35	4.4%
2012	10,806	+55	3.8%
2013	10,731	-75	3.7%
2014	10,673	-58	3.2%
2015	10,601	-72	3.0%
2016	10,739	+138	3.2%
2017	10,781	+42	3.1%
2018	10,779	-2	2.9%
2019	10,950	+171	2.9%
2021	10,736	-214	2.2%
2026	10,991	+255	2.5%
2001-2026	10,716 – 10,991	+275	4.6% - 2.4%

Source: Nebraska Department of Labor, 2021
Hanna:Keelan Associates, P.C., 2021

**TABLE 11
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
WASHINGTON COUNTY, NEBRASKA
1990-2026**

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2021*</u>	<u>2026</u>
Civilian Labor Force	9,043	10,993	11,232	11,035	11,265
Unemployment	206	214	516	299	274
Rate of Unemployment	2.2%	1.9%	4.6%	2.7%	2.4%
Employment	8,837	10,779	10,716	10,736	10,991
<u>Change in Employment</u>					
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-2000	+1,942	+194.2	+21.9%	+2.2%	
2000-2010	-63	-6.3	-0.6%	-0.06%	
2021-2026	+255	+51.0	+2.4%	+0.5%	

*Data current as of July, 2021.

Source: Nebraska Department of Labor, Labor Market Information, 2021
Hanna:Keelan Associates, P.C., 2021

TABLE 12
WORKFORCE EMPLOYMENT BY TYPE
WASHINGTON COUNTY, NEBRASKA
2021[^]

Workforce

Non-Farm Employment (Wage and Salary)	7,599
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	*
Construction.	845
Manufacturing.	1,251
Wholesale Trade.	108
Retail Trade.	1,063
Transportation & Warehousing.	323
Information.	242
Finance & Insurance.	409
Real Estate & Rental/Leasing.	22
Professional, Scientific & Technical Services.	200
Management of Companies & Enterprises.	165
Administrative/Support/Waste.	486
Educational Services.	222
Health Care & Social Assistance.	659
Arts, Entertainment & Recreation.	*
Accommodation & Food Service.	421
Other Services (except Public Administration).	311
Federal Government.	50
State Government.	46
Local Government.	591

[^]Employment data as of July, 2021.

*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2021.

**TABLE 13
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2018 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>
Washington County:	8,125	8,119	99.9%	6	0.1%	28	0.3%
Blair:	523	523	0.0%	0	0.0%	0	0.0%
Arlington:	3,204	3,204	0.0%	0	0.0%	26	0.8%
Fort Calhoun:	405	405	0.0%	0	0.0%	0	0.0%
Herman:	126	126	0.0%	0	0.0%	0	0.0%
Kennard:	172	166	96.5%	6	3.5%	0	0.0%
Washington:	40	40	100.0%	0	0.0%	2	5.0%
Balance of County:	3,655	3,655	100.0%	0	0.0%	0	0.0%

Source: 2014-2018 American Community Survey
Hanna:Keelan Associates, P.C., 2021

**TABLE 14
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2021**

<u>Year</u>	<u>Washington County</u>	<u>Blair</u>	<u>Arlington</u>	<u>Fort Calhoun</u>
2014 to Present*	556	97	18	26
2010 to 2013	284	94	18	12
2000 to 2009	1217	362	36	52
1990 to 1999	1356	376	83	119
1980 to 1989	840	495	20	20
1970 to 1979	1461	509	118	69
1960 to 1969	803	438	89	71
1950 to 1959	434	236	55	13
1940 to 1949	321	176	11	3
<u>1939 or Before</u>	<u>1,793</u>	<u>676</u>	<u>113</u>	<u>53</u>
SUBTOTAL	9,065	3,459	561	438
<u>Units Lost (2014 to Present)</u>	<u>(20)</u>	<u>(5)</u>	<u>(9)</u>	<u>(5)</u>
TOTAL EST. UNITS – 2021	9,045	3,454	552	433
% 1939 or Before	19.8%	19.6%	20.5%	12.2%
% 1959 or Before	28.2%	31.5%	32.4%	15.9%

<u>Year</u>	<u>Herman</u>	<u>Kennard</u>	<u>Washington</u>	<u>Balance of County</u>
2014 to Present*	2	1	0	412
2010 to 2013	0	0	0	160
2000 to 2009	4	7	4	752
1990 to 1999	9	18	2	749
1980 to 1989	20	0	7	278
1970 to 1979	29	48	12	676
1960 to 1969	13	20	6	166
1950 to 1959	5	13	1	111
1940 to 1949	8	4	0	119
<u>1939 or Before</u>	<u>66</u>	<u>67</u>	<u>27^</u>	<u>791</u>
SUBTOTAL	156	177	59^	4,215
<u>Units Lost (2014 to Present)</u>	<u>(1)</u>	<u>(N/A)</u>	<u>(N/A)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2021	155	177	59^	4,215
% 1939 or Before	42.6%	37.8%	45.7%^	18.8%
% 1959 or Before	51.0%	47.4%	47.5%^	24.2%

*Specified Data Used.

^Adjusted.

N/A = Not Available (in progress).

Source: 2014-2018 American Community Survey, Communities of Washington County, 2021.

Hanna:Keelan Associates, P.C., 2021.

TABLE 15
HOUSING STOCK OCCUPANCY/VACANCY STATUS
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2021

	<u>Washington County</u>	<u>Blair</u>	<u>Arlington</u>
a) Housing Stock	9,045 (O=7,133; R=1,912)	3,459 (O=2,295; R=1,164)	552 (O=418; R=134)
b) Vacant Housing Stock	670	143	34
c) Occupied Housing Stock	8,375	3,316	518
*Owner Occupied	6,591	2,192	397
*Renter Occupied	1,784	1,124	121
d) Housing Vacancy Rate*	7.4% (670)	4.1% (143)	6.1% (34)
*Owner Vacancy	7.6% (542)	4.5% (103)	5.0% (21)
*Renter Vacancy	6.7% (128)	3.4% (40)	9.7% (13)
e) Adjusted Vacancy Rate**	2.7% (248)	1.6% (56)	2.7% (15)
**Owner Vacancy	2.7% (190)	1.7% (40)	2.4% (10)
**Renter Vacancy	3.0% (58)	1.4% (16)	3.7% (5)
	<u>Fort Calhoun</u>	<u>Herman</u>	<u>Kennard</u>
a) Housing Stock	433 (O=305; R=128)	155 (O=124; R=31)	177 (O=156; R=21)
b) Vacant Housing Stock	18	42	29
c) Occupied Housing Stock	415	113	148
*Owner Occupied	292	90	131
*Renter Occupied	123	23	17
d) Housing Vacancy Rate*	4.1% (18)	27.1% (42)	16.3% (29)
*Owner Vacancy	4.2% (13)	27.4% (34)	16.0% (25)
*Renter Vacancy	3.9% (5)	25.8% (8)	23.8% (5)
e) Adjusted Vacancy Rate**	1.6% (7)	12.2% (19)	7.3% (13)
**Owner Vacancy	1.6% (5)	11.3% (14)	5.7% (9)
**Renter Vacancy	1.5% (2)	16.1% (5)	19.0% (4)

CONTINUED:

TABLE 15
HOUSING STOCK OCCUPANCY/VACANCY STATUS
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2021

	<u>Washington</u>	<u>Balance of County</u>
a) Housing Stock	59 (O=49; R=10)	4,215 (O=3,786; R=429)
b) Vacant Housing Stock	0	409
c) Occupied Housing Stock	59	3,806
*Owner Occupied	49	3,440
*Renter Occupied	10	366
d) Housing Vacancy Rate*	0.0% (0)	9.7% (409)
*Owner Vacancy	0.0% (0)	9.1% (346)
*Renter Vacancy	0.0% (0)	14.7% (63)
e) Adjusted Vacancy Rate**	0.0% (0)	3.3% (138)
**Owner Vacancy	0.0% (0)	2.9% (112)
**Renter Vacancy	0.0% (0)	6.0% (26)

* 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: 2014-2018 American Community Survey.
Washington County & Communities, 2021.
Hanna:Keelan Associates, P.C., 2021.

**TABLE 16
OWNER OCCUPIED HOUSING VALUE
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2000-2026**

		<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,999</u>	<u>\$200,000 or More</u>	<u>Total</u>
Washington County:	2010*	242	637	1,712	1,294	2,177	6,055
	2010 Med. Val.	\$167,200					
	2018 Est*	385	582	1,267	1,224	2,939	6,397
	2018 Med. Val.	\$185,800					
	2021	\$193,200					
2026	\$224,600						
Blair:	2010*	55	268	894	474	372	2,063
	2010 Med. Val.	\$141,000					
	2018 Est*	96	326	644	605	511	2,182
	2018 Med. Val.	\$151,600					
	2021	\$156,700					
2026	\$171,300						
Arlington:	2010*	9	96	146	84	56	391
	2010 Med. Val.	\$133,700					
	2018 Est*	15	29	107	156	119	426
	2018 Med. Val.	\$164,600					
	2021	\$170,200					
2026	\$192,400						
Fort Calhoun:	2010*	19	31	92	56	35	233
	2010 Med. Val.	\$126,400					
	2018 Est*	38	10	106	52	93	299
	2018 Med. Val.	\$148,600					
	2021	\$156,900					
2026	\$185,000						
Herman:	2010*	10	45	27	0	3	85
	2010 Med. Val.	\$88,500					
	2018 Est*	21	44	25	2	8	100
	2018 Med. Val.	\$83,100					
	2021	\$85,000					
2026	\$87,800						

CONTINUED:

**TABLE 16 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2000-2026**

		Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Total
Kennard:	2010*	10	43	77	21	4	155
	2010 Med. Val.	\$128,800					
	2018 Est*	10	41	71	19	11	152
	2018 Med. Val.	\$114,900					
	2021 2026	\$115,200 \$120,600					
Washington:	2010*	0	6	12	3	13	34
	2010 Med. Val.	\$143,800					
	2018 Est*	1	7	8	9	14	39
	2018 Med. Val.	\$162,500					
	2021 2026	\$165,300 \$179,700					
Balance of: County:	2010*	139	148	464	656	1,694	3,101
	2010 Med. Val.	\$216,900					
	2018 Est*	204	125	306	381	2,183	3,199
	2018 Med. Val.	\$253,500					
	2021 2026	\$260,100 \$286,600					

*Specified Data Used.
Source: 2006-2010 & 2014-2018 American Community Survey.
Hanna:Keelan Associates, P.C., 2021.

**TABLE 17
GROSS RENT
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2000-2026**

		<u>Less than \$500^</u>	<u>\$500 to \$699</u>	<u>\$700 to \$899</u>	<u>\$900 to \$1,249</u>	<u>\$1,250 or More</u>	<u>Total</u>
Washington County:	2010*	484	419	292	146	35	1,376
	2010 Median Rent	\$673					
	2018 Est*	518	465	350	209	186	1,728
	2018 Median Rent	\$700					
	2021	\$709					
	2026	\$734					
Blair:	2010*	300	284	185	47	0	816
	2010 Median Rent	\$653					
	2018 Est*	267	287	270	129	69	1,022
	2018 Median Rent	\$695					
	2021	\$706					
	2026	\$740					
Arlington:	2010*	20	36	28	0	13	97
	2010 Median Rent	\$677					
	2018 Est*	21	24	12	32	8	97
	2018 Median Rent	\$850					
	2021	\$866					
	2026	\$903					
Fort Calhoun:	2010*	25	32	6	11	0	74
	2010 Median Rent	\$550					
	2018 Est*	24	20	17	20	25	106
	2018 Median Rent	\$1,000					
	2021	\$1,015					
	2026	\$1,057					
Herman:	2010*	14	9	6	2	0	31
	2010 Median Rent	\$514					
	2018 Est*	9	13	4	0	0	26
	2018 Median Rent	\$589					
	2021	\$601					
	2026	\$636					

CONTINUED:

**TABLE 17
GROSS RENT
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2000-2026**

		Less than \$500[^]	\$500 to \$699	\$700 to \$899	\$900 to \$1,249	\$1,250 or More	Total
Kennard	2010*	1	4	4	2	0	11
	2010 Median Rent	\$813					
	2018 Est*	8	0	12	0	0	20
	2018 Median Rent	\$738					
	2021	\$744					
	2026	\$758					
Washington:	2010*	0	0	0	0	0	0
	2010 Median Rent	\$0					
	2018 Est*	0	0	1	0	0	1
	2018 Median Rent	N/A					
	2021	N/A					
	2026	N/A					
Balance of County:	2010*	124	54	63	84	22	347
	2010 Median Rent	\$679					
	2018 Est*	189	121	34	28	84	456
	2018 Median Rent	\$564					
	2021	\$551					
	2026	\$533					

*Specified Data Used.

[^]Includes "No Cash Rent."

Source: 2006-2010 & 2014-2018 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2021.

**TABLE 18
SURVEY OF RENTAL PROPERTIES
WASHINGTON COUNTY, NEBRASKA
2002-2019**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	3	180	14.4	54.0
2003	8	482	11.2	25.6
2004	7	306	12.4	65.7
2005	6	119	1.7	38.5
2006	6	273	2.6	29.9
2007	7	303	12.2	39.8
2008	13	509	8.4	23.1
2009	17	722	5.5	21.8
2010	14	434	3.9	27.3
2011	17	413	2.7	22.5
2012	13	334	1.5	25.9
2013	18	412	4.9	23.0
2014	17	502	5.8	29.8
2015	18	581	2.4	25.3
2016	20	535	4.3	6.0
2017	20	594	0.8	8.1
2018	20	571	4.7	42.8
2019	17	405	2.5	35.2

Source: Nebraska Investment Finance Authority, 2021.

**TABLE 19
VACANCY RATES BY UNIT TYPE
WASHINGTON COUNTY, NEBRASKA
2019**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	22	0	0
Apartments	383	10	2.6
Mobile Homes	0	0	0
“Other” Units	0	0	0
<u>Don’t Know</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Units	405	10	2.5

Source: Nebraska Investment Finance Authority, 2021.

TABLE 20
SURVEY OF RENTAL PROPERTIES
CITY OF BLAIR, NEBRASKA
2012-2019

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2012	7	216	1.9	18.4
2013	15	396	5.1	23.0
2014	13	428	6.1	7.0
2015	14	522	2.1	26.0
2016	14	444	2.9	11.0
2017	17	570	0.5	8.1
2018	15	481	4.4	34.5
2019	12	328	1.8	10.8

Source: Nebraska Investment Finance Authority, 2021.

TABLE 21
VACANCY RATES BY UNIT TYPE
CITY OF BLAIR, NEBRASKA
2019

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	22	0	0.0
Apartments	306	6	1.9
Mobile Homes	0	0	0.0
“Other” Units	0	0	0.0
<u>Don’t Know</u>	<u>0</u>	<u>0</u>	<u>0.0</u>
Total Units	328	6	2.3

Source: Nebraska Investment Finance Authority, 2021.

TABLE 22
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
WASHINGTON COUNTY, NEBRASKA
1999-2019

<u>Fiscal Year</u>	<u>Average Sales Price</u>
1999	\$115,827
2000	\$119,580
2001	\$132,513
2002	\$126,780
2003	\$144,893
2004	\$156,511
2005	\$151,079
2006	\$165,282
2007	\$161,495
2008	\$169,619
2009	\$169,653
2010	\$164,202
2011	\$176,707
2012	\$181,938
2013	\$183,382
2014	\$184,154
2015	\$194,549
2016	\$205,443
2017	\$210,242
2018	\$202,456
<u>2019</u>	<u>\$251,307</u>
Change (1999-2019)	+135,480 (+116.9%)

Source: Nebraska Investment Finance Authority, 2021.

TABLE 23A HOUSING CONDITIONS & QUALITY SURVEY WASHINGTON COUNTY, NEBRASKA 2021	
CONDITION RATING	
Very Good	5
Good/Very Good	142
Good	2,257
Average/Good	2,387
Average	2,361
Badly Worn/Average	275
Badly Worn	169
Word Out/Badly Worn	28
<u>Worn Out</u>	<u>42</u>
Total	7,666
QUALITY RATING	
Excellent	65
Very Good+	62
Very Good	272
Good+	420
Good	1,080
Average+	1,644
Average	2,934
Fair+	717
Fair	364
Low+	35
<u>Low</u>	<u>73</u>
Total	7,666
Source: Washington County Assessor, Hanna:Keelan Associates, P.C., 2021.	

TABLE 23B HOUSING CONDITIONS & QUALITY SURVEY VILLAGE OF ARLINGTON, NEBRASKA 2021	
CONDITION RATING	
Very Good	3
Good/Very Good	5
Good	100
Average/Good	126
Average	201
Badly Worn/Average	17
Badly Worn	3
Word Out/Badly Worn	4
<u>Worn Out</u>	<u>4</u>
Total	473
QUALITY RATING	
Excellent	0
Very Good+	0
Very Good	2
Good+	11
Good	73
Average+	149
Average	171
Fair+	44
Fair	15
Low+	6
<u>Low</u>	<u>2</u>
Total	473
Source: Washington County Assessor, Hanna:Keelan Associates, P.C., 2021.	

TABLE 23C HOUSING CONDITIONS & QUALITY SURVEY CITY OF BLAIR, NEBRASKA 2021	
CONDITION RATING	
Very Good	0
Good/Very Good	59
Good	675
Average/Good	757
Average	793
Badly Worn/Average	106
Badly Worn	52
Word Out/Badly Worn	11
<u>Worn Out</u>	<u>2</u>
Total	2,455
QUALITY RATING	
Excellent	6
Very Good+	5
Very Good	41
Good+	86
Good	311
Average+	498
Average	969
Fair+	382
Fair	130
Low+	18
<u>Low</u>	<u>9</u>
Total	2,455
Source: Washington County Assessor, Hanna:Keelan Associates, P.C., 2021.	

TABLE 23D HOUSING CONDITIONS & QUALITY SURVEY CITY OF FORT CALHOUN, NEBRASKA 2021	
CONDITION RATING	
Very Good	0
Good/Very Good	5
Good	126
Average/Good	121
Average	88
Badly Worn/Average	13
Badly Worn	4
Word Out/Badly Worn	0
<u>Worn Out</u>	<u>1</u>
Total	358
QUALITY RATING	
Excellent	0
Very Good+	1
Very Good	4
Good+	9
Good	57
Average+	99
Average	138
Fair+	29
Fair	20
Low+	1
<u>Low</u>	<u>0</u>
Total	358
Source: Washington County Assessor, Hanna:Keelan Associates, P.C., 2021.	

TABLE 23E HOUSING CONDITIONS & QUALITY SURVEY VILLAGE OF HERMAN, NEBRASKA 2021	
CONDITION RATING	
Very Good	0
Good/Very Good	0
Good	15
Average/Good	27
Average	53
Badly Worn/Average	11
Badly Worn	13
Word Out/Badly Worn	0
<u>Worn Out</u>	<u>1</u>
Total	120
QUALITY RATING	
Excellent	0
Very Good+	0
Very Good	0
Good+	0
Good	4
Average+	13
Average	64
Fair+	19
Fair	17
Low+	1
<u>Low</u>	<u>2</u>
Total	120
Source: Washington County Assessor, Hanna:Keelan Associates, P.C., 2021.	

TABLE 23F HOUSING CONDITIONS & QUALITY SURVEY VILLAGE OF KENNARD, NEBRASKA 2021	
CONDITION RATING	
Very Good	0
Good/Very Good	7
Good	20
Average/Good	48
Average	53
Badly Worn/Average	7
Badly Worn	6
Word Out/Badly Worn	0
<u>Worn Out</u>	<u>0</u>
Total	141
QUALITY RATING	
Excellent	0
Very Good+	0
Very Good	0
Good+	0
Good	1
Average+	19
Average	79
Fair+	24
Fair	17
Low+	0
<u>Low</u>	<u>1</u>
Total	141
Source: Washington County Assessor, Hanna:Keelan Associates, P.C., 2021.	

TABLE 23G HOUSING CONDITIONS & QUALITY SURVEY VILLAGE OF WASHINGTON, NEBRASKA 2021	
CONDITION RATING	
Very Good	0
Good/Very Good	1
Good	10
Average/Good	20
Average	18
Badly Worn/Average	4
Badly Worn	1
Word Out/Badly Worn	1
<u>Worn Out</u>	<u>0</u>
Total	55
QUALITY RATING	
Excellent	0
Very Good+	0
Very Good	0
Good+	1
Good	4
Average+	12
Average	31
Fair+	4
Fair	3
Low+	0
<u>Low</u>	<u>0</u>
Total	55
Source: Washington County Assessor, Hanna:Keelan Associates, P.C., 2021.	

TABLE 23H HOUSING CONDITIONS & QUALITY SURVEY BALANCE OF WASHINGTON COUNTY, NEBRASKA 2021	
CONDITION RATING	
Very Good	2
Good/Very Good	65
Good	1,311
Average/Good	1,288
Average	1,155
Badly Worn/Average	117
Badly Worn	80
Word Out/Badly Worn	12
<u>Worn Out</u>	<u>34</u>
Total	4,064
QUALITY RATING	
Excellent	59
Very Good+	56
Very Good	225
Good+	313
Good	630
Average+	854
Average	1,482
Fair+	215
Fair	162
Low+	9
<u>Low</u>	<u>59</u>
Total	4,064
Source: Washington County Assessor, Hanna:Keelan Associates, P.C., 2021.	

TABLE 24
“PRELIMINARY” ESTIMATED HOUSING TARGET & BOOST DEMAND
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2026

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand*</u>	<u>Est. Required Housing Unit Target Budget (Millions)</u>
Washington County:	432	93	525[^]	\$192.61
Blair Target:	96	66	162	\$40.32
<i>Blair ED Boost:</i>	<i>179</i>	<i>191</i>	<i>370</i>	<i>\$86.05</i>
Arlington:	20	8	28	\$7.48
Fort Calhoun:	22	12	34	\$8.74
Herman:	1	3	4	\$0.79
Kennard:	1	2	3	\$0.63
Washington:	0	2	2	\$0.33
Balance of County:	292	0	292	\$134.32

*Based upon the estimate of **new population/households**, providing affordable housing for **10% of cost burdened households, replacement of 10% of occupied housing stock** in “Deteriorated” to “Dilapidated” condition and for experiencing plumbing, overcrowded conditions (as per HUD Definition), absorb **housing vacancy deficiency** by creating a **7% vacancy rate** consisting of structurally sound, year-round housing units, build for **2.5% (existing households) “pent-up” demand**, based upon local capacity and availability of land and financial resources, with an estimated **development capacity percentage of 30% to 38%**. **Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 35% of the Total Housing Target Demand).**

[^]Includes an estimated 260 Owner and 57 Rental Workforce Housing Units.

Source: Hanna:Keelan Associates, P.C., 2021.

TABLE 25
HOUSEHOLD AREA MEDIAN INCOME (AMI)
WASHINGTON COUNTY, NEBRASKA*
2020

	<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	\$18,300	\$20,900	\$23,500	\$26,100	\$28,200	\$30,300	\$32,400	\$34,500
50% AMI	\$30,450	\$34,800	\$39,150	\$43,500	\$47,000	\$50,500	\$53,950	\$57,450
60% AMI	\$36,540	\$41,760	\$46,980	\$52,200	\$56,400	\$60,600	\$64,740	\$38,940
80% AMI	\$48,750	\$55,700	\$62,650	\$69,600	\$75,200	\$80,750	\$86,350	\$91,900
100%AMI	\$60,900	\$69,600	\$78,300	\$87,000	\$94,000	\$101,000	\$107,900	\$114,900
125%AMI	\$76,125	\$87,000	\$97,875	\$108,750	\$117,500	\$126,250	\$134,875	\$143,625

*Incomes for Omaha, NE/Council Bluffs, IA Metropolitan Area, including Washington County.
 Source: U.S. Department of Housing and Urban Development – 2020 HOME Income Limits.

TABLE 26
ESTIMATED YEAR-ROUND HOUSING UNIT TARGET DEMAND BY INCOME SECTOR (AMI)
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2026

<u>Washington</u> <u>County:</u>	<u>Income Range</u>					<u>Totals</u>	<u>Est. Workforce</u> <u>Housing Demand</u>
	<u>0-30%</u> <u>AMI</u>	<u>31-60%</u> <u>AMI</u>	<u>61-80%</u> <u>AMI</u>	<u>81-125%</u> <u>AMI</u>	<u>126%+</u> <u>AMI</u>		
Owner:	8	14	21	64	325	432	260
Rental:	<u>10</u>	<u>29</u>	<u>23</u>	<u>21</u>	<u>10</u>	93	57
Totals	18	43	44	85	335	525	317
Blair:							
Owner:	4	8	12	25	47	96	57
Rental:	<u>4</u>	<u>22</u>	<u>15</u>	<u>15</u>	<u>10</u>	66	39
Totals	8	30	27	40	57	162	96
Arlington:							
Owner:	2	3	4	5	6	20	11
Rental:	<u>2</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	8	7
Totals	4	5	6	7	6	28	18
Fort Calhoun:							
Owner:	2	2	4	6	8	22	12
Rental:	<u>2</u>	<u>2</u>	<u>4</u>	<u>4</u>	<u>0</u>	12	7
Totals	4	4	8	10	8	34	19
Remaining Communities*:							
Owner:	0	1	1	28	264	294	180
Rental:	<u>2</u>	<u>3</u>	<u>2</u>	<u>0</u>	<u>0</u>	7	4
Totals	2	4	3	28	264	301	184

*Includes Balance of County.

Source: Hanna:Keelan Associates, P.C., 2021.

TABLE 27
ESTIMATED YEAR-ROUND HOUSING UNIT “ED BOOST” DEMAND BY INCOME SECTOR (AMI)
CITY OF BLAIR, NEBRASKA
2026

	<u>Income Range</u>					<u>Totals</u>	<u>Est. Workforce Housing Demand</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>		
Blair:							
Owner:	8	14	30	49	78	179	109
Rental:	8	34	75	50	24	191	152
Totals	16	48	105	99	102	370	261

Source: Hanna:Keelan Associates, P.C., 2021.

TABLE 28A
HOUSING UNIT TARGET DEMAND – POPULATION SECTORS
WASHINGTON COUNTY-WIDE, NEBRASKA
2026

<u>OWNER UNITS</u>	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>Totals</u>	<u>Workforce Sector</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	3	6	27	99	135	32
Family	6	9	13	37	226	291	228
Special Populations ¹	2	2	2	0	0	6	0
Subtotals	8	14	21	64	325	432	260
RENTAL UNITS*							
Elderly (55+)	0	9	8	7	4	28	4
Family	6	18	13	14	6	57	53
Special Populations ¹	4	2	2	0	0	8	0
Subtotals	10	29	23	21	10	93	57
Totals	18	43	44	85	335	525	317

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2021.

**TABLE 28B
HOUSING UNIT DEMAND POTENTIAL – TARGET POPULATIONS
CITY OF BLAIR, NEBRASKA
2026**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	2	3	12	14	31	8
Family	2	4	7	13	33	59	49
Special Populations¹	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	6	0
Subtotals	4	8	12	25	47	96	57
RENTAL							
UNITS*							
Elderly (55+)	0	8	5	5	4	22	4
Family	2	12	8	10	6	38	35
Special Populations¹	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	6	0
Subtotals	4	22	15	15	10	66	39
Totals	8	30	27	40	57	162	96

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2021.

**TABLE 28C
HOUSING UNIT TARGET DEMAND – POPULATION SECTORS
VILLAGE OF ARLINGTON, NEBRASKA
2026**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	1	1	2	3	7	0
Family	2	2	3	3	3	13	11
Special							
<u>Populations¹</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Subtotals	2	3	4	5	6	20	11
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	0	0	0	0	0	0	0
Family	1	2	2	2	0	7	7
Special							
<u>Populations¹</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>0</u>
Subtotals	2	2	2	2	0	8	7
Totals	4	5	6	7	6	28	18

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2021.

**TABLE 28D
HOUSING UNIT TARGET DEMAND – POPULATION SECTORS
CITY OF FORT CALHOUN, NEBRASKA
2026**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	2	3	3	8	0
Family	2	2	2	3	5	14	12
Special							
<u>Populations¹</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Subtotals	2	2	4	6	8	22	12
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	0	0	2	2	0	4	0
Family	1	2	2	2	0	7	7
Special							
<u>Populations¹</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>0</u>
Subtotals	2	2	4	4	0	12	7
Totals	4	4	8	10	8	34	19

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2021.

**TABLE 28E
HOUSING UNIT TARGET DEMAND – POPULATION SECTORS
REMAINING WASHINGTON COUNTY COMMUNITIES/
BALANCE OF COUNTY, NEBRASKA
2026**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	10	79	89	24
Family	0	1	1	18	185	205	156
Special Populations¹	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Subtotals	0	1	1	28	264	294	180
RENTAL							
UNITS*							
Elderly (55+)	0	1	1	0	0	2	0
Family	2	2	1	0	0	5	4
Special Populations¹	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Subtotals	2	3	2	0	0	7	4
Totals	2	4	3	28	264	301	184

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

* 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., 2021.

**TABLE 29A
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY
PRICE POINT (PRODUCT) RANGE
WASHINGTON COUNTY-WIDE, NEBRASKA
2026**

	<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>					<u>Totals</u>	<u>Workforce</u>
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
OWNER	\$0 to	\$93,375 to	\$187,240 to	\$249,240 to			
UNITS*	<u>\$93,250</u>	<u>\$186,434</u>	<u>\$248,495</u>	<u>\$390,500</u>	<u>\$392,000+</u>		<u>\$242,700+</u>
2 Bedroom	2	5	7	12	12	38	8
3+ Bedroom	6	9	14	52	313	394	252
Totals	8	14	21	64	325	432	260

	<u>PRICE – RENT COST RANGE (Area Median Income)</u>					<u>Totals</u>	<u>Workforce</u>
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
RENTAL	\$0 to	\$375 to	\$725 to	\$950 to			
UNITS**	<u>\$350</u>	<u>\$700</u>	<u>\$925</u>	<u>\$1,380</u>	<u>\$1,470+</u>		<u>\$925+</u>
1 Bedroom	0	4	3	0	0	7	0
2 Bedroom	4	11	8	7	4	34	8
3+ Bedroom	6	14	12	14	6	52	49
Totals	10	29	23	21	10	93	57

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

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

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

Source: Hanna:Keelan Associates, P.C., 2021.

**TABLE 29B
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY
PRICE POINT (PRODUCT) RANGE
CITY OF BLAIR, NEBRASKA
2026**

	<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>					<u>Totals</u>	<u>Workforce \$225,100+</u>
	(0%-30%) <u>\$0 to \$86,480</u>	(31%-60%) <u>\$86,600 to \$172,900</u>	(61%-80%) <u>\$173,650 to \$230,460</u>	(81%-125%) <u>\$231,000 to \$363,000</u>	(126%+) <u>\$363,600+</u>		
OWNER UNITS*							
2 Bedroom	2	4	4	8	8	26	8
3+ Bedroom	2	4	8	17	39	70	49
Totals	4	8	12	25	47	96	57

	<u>PRICE – RENT COST RANGE (Area Median Income)</u>					<u>Totals</u>	<u>Workforce \$965+</u>
	(0%-30%) <u>\$0 to \$369</u>	(31%-60%) <u>\$395 to \$730</u>	(61%-80%) <u>\$765 to \$970</u>	(81%-125%) <u>\$1,000 to \$1,510</u>	(126%+) <u>\$1,540+</u>		
RENTAL UNITS**							
1 Bedroom	0	4	2	0	0	6	0
2 Bedroom	2	10	6	5	4	27	8
3+ Bedroom	2	8	7	10	6	33	31
Totals	4	22	15	15	10	66	39

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

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

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

Source: Hanna:Keelan Associates, P.C., 2021.

**TABLE 29C
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY
PRICE POINT (PRODUCT) RANGE
VILLAGE OF ARLINGTON, NEBRASKA
2026**

	<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>					<u>Totals</u>	<u>Workforce \$211,400+</u>
	(0%-30%) <u>\$0 to \$81,200</u>	(31%-60%) <u>\$81,325 to \$162,400</u>	(61%-80%) <u>\$163,000 to \$216,430</u>	(81%-125%) <u>\$217,000 to \$341,000</u>	(126%+) <u>\$341,500+</u>		
OWNER UNITS*							
2 Bedroom	0	1	1	2	2	6	0
3+ Bedroom	2	2	3	3	4	14	11
Totals	2	3	4	5	6	20	11

	<u>PRICE – RENT COST RANGE (Area Median Income)</u>					<u>Totals</u>	<u>Workforce \$850+</u>
	(0%-30%) <u>\$0 to \$325</u>	(31%-60%) <u>\$345 to \$645</u>	(61%-80%) <u>\$670 to \$860</u>	(81%-125%) <u>\$880 to \$1,335</u>	(126%+) <u>\$1,360+</u>		
RENTAL UNITS**							
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	1	0	0	0	0	1	0
3+ Bedroom	1	2	2	2	0	7	7
Totals	2	2	2	2	0	8	7

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

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

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

Source: Hanna:Keelan Associates, P.C., 2021.

**TABLE 29D
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY
PRICE POINT (PRODUCT) RANGE
CITY OF FORT CALHOUN, NEBRASKA
2026**

	<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>					<u>Totals</u>	<u>Workforce \$215,350+</u>
	(0%-30%) <u>\$0 to \$82,750</u>	(31%-60%) <u>\$82,900 to \$165,400</u>	(61%-80%) <u>\$166,000 to \$220,400</u>	(81%-125%) <u>\$221,100 to \$347,270</u>	(126%+) <u>\$347,800+</u>		
OWNER UNITS*							
2 Bedroom	0	0	2	2	2	6	0
3+ Bedroom	<u>2</u>	<u>2</u>	<u>2</u>	<u>4</u>	<u>6</u>	16	12
Totals	2	2	4	6	8	22	12

	<u>PRICE – RENT COST RANGE (Area Median Income)</u>					<u>Totals</u>	<u>Workforce \$885+</u>
	(0%-30%) <u>\$0 to \$340</u>	(31%-60%) <u>\$360 to \$675</u>	(61%-80%) <u>\$695 to \$890</u>	(81%-125%) <u>\$910 to \$1,390</u>	(126%+) <u>\$1,415+</u>		
RENTAL UNITS**							
1 Bedroom	0	0	1	0	0	1	0
2 Bedroom	1	0	1	2	0	4	0
3+ Bedroom	<u>1</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	7	7
Totals	2	2	4	4	0	12	7

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

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

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

Source: Hanna:Keelan Associates, P.C., 2021.

TABLE 29E
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY
PRICE POINT (PRODUCT) RANGE
REMAINING WASHINGTON COUNTY COMMUNITIES/
BALANCE OF COUNTY, NEBRASKA
2026

PRICE – PURCHASE COST RANGE (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Workforce
OWNER UNITS*	\$0 to \$97,760	\$97,890 to \$195,455	\$196,300 to \$260,520	\$261,300 to \$410,400	\$411,000+		\$380,500+
2 Bedroom	0	0	0	0	0	0	0
3+ Bedroom	0	1	1	28	264	294	180
Totals	0	1	1	28	264	294	180

PRICE – RENT COST RANGE (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Workforce
RENTAL UNITS**	\$0 to \$290	\$315 to \$580	\$600 to \$770	\$790 to \$1,200	\$1,225+		\$770+
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	0	1	1	0	0	2	0
3+ Bedroom	2	2	1	0	0	5	4
Totals	2	3	2	0	0	7	4

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

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

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

Source: Hanna:Keelan Associates, P.C., 2021.

**TABLE 30
HOUSING UNIT TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
CITY OF BLAIR, NEBRASKA
2026**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	43 / 10*	16.4
	Patio Home Unit	6 / 0	14.3
	Town Home Unit	12 / 10*	4.0
	Duplex/Triplex Unit	0 / 20	3.1
	Apartment - 4+ Units***	4 / 4	0.4
Totals		65 / 44	25.2
55+ Years	Single Family Unit	9 / 0	2.8
	Patio Home Unit	12 / 0	2.6
	Town Home Unit	10 / 8	3.4
	Duplex/Triplex Unit	0 / 14	2.2
	Apartment - 4+ Units***	0 / 0	0.0
Totals		31 / 22	11.0
TOTAL UNITS / ACRES		96 / 66	36.2
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION & ANNEXATION		105 (57)	70.4^^

*Includes Credit-To-Own Units.

**Includes housing for persons with a disability.

***Includes housing in Downtown.

^Includes Public Right-of-Way.

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

(57) Estimated Units-Purchase/Rehab/Resale or Re-Rent).

Source: Hanna:Keelan Associates, P.C., 2021.

**TABLE 31
HOUSING UNIT REHABILITATION / DEMOLITION
TARGET DEMAND
WASHINGTON COUNTY & COMMUNITIES, NEBRASKA
2026**

	# Rehabilitated / Est. Cost (Millions)*	Demolition
Washington County:	420 / \$14.26	188
Arlington:	51 / \$1.73	16
Blair:	136 / \$4.62	49
Fort Calhoun:	24 / \$0.82	14
Herman:	26 / \$0.84	10
Kennard:	20 / \$0.68	4
Washington:	11 / \$0.37	4
Balance of County:	152 / \$5.20	91

*Based upon Washington County Assessor data, field inspections and age of housing.
Source: Hanna:Keelan Associates, P.C., 2021.

APPENDIX III



HOUSING FUNDING PROGRAMS & PARTNERS.

HOUSING FUNDING PROGRAMS & PARTNERS.

To produce new and upgrade existing renter and owner occupied housing in a Nebraska County, a public/private partnership must often 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 a County and the Communities. The (strategic) combination of two or more sources can assist in reducing development and/or operational costs of proposed affordable housing projects.

LOCAL FUNDING OPTIONS.

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

Local Tax Base.

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

A City or Village with a CRA or CDA has the authority to use TIF for commercial, industrial and residential redevelopment activities. The CRA/CDA can utilize TIF for public improvements and gain the revenue associated with these improvements. The tax increment is the difference between the taxes generated on an existing piece of property and the taxes generated after the redevelopment occurs. One hundred percent (100%) of the increment can be captured for up to 15 years, by the CRA, and used for public improvements in a designated Redevelopment Area. Every Community in Nebraska is eligible to utilize TIF after a CRA or CDA has been established and a Blight and Substandard Determination Study has been completed by the Community. TIF may be used for infrastructure improvements, public façade improvements in the Downtown, to purchase land for commercial or industrial development and for the development of workforce housing. **The recent passing of “Nebraska Legislative Bill 496” allows for TIF funds to assist in funding the development of workforce housing.**

Communities can also take advantage of designating existing Redevelopment Areas as “Extremely Blighted.” As per Nebraska Revised Statute 18-2101.02 of the Nebraska Community Development Law, This designation requires that an existing Redevelopment Area meet the criteria of a 20 percent poverty rate and an unemployment rate twice that of the State of Nebraska. Persons and families who purchase an existing home in an extremely blighted area could potentially qualify for a \$5,000 state income tax credit. Developers who construct housing in an extremely blighted area could qualify for grants and loans from the Nebraska Affordable Housing Trust Fund.

Other Local Options.

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

The City of Blair is the only Washington County Community with an active Public Housing Authority. The Housing Authority manages a total of 83 elderly (Parkview Manor) and 17 scattered-site multifamily rental housing units.

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

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

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

STATE PROGRAMS.

State programs available to assist in funding a community housing initiative include resources available from the **Department of Economic Development (NDED), Nebraska Investment Finance Authority (NIFA), Nebraska Department of Environment and Energy (NDEE) 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 **2020 Annual Action Plan**, prepared and administered by NDED, has the following, approximate allocations of State and Federal funds available for housing activities. Each of the following programs are described below.

- \$24.5 Million – Community Development Block Grant
- \$7.4 Million – HOME Investment Partnership Fund
- \$608,401 – Housing Opportunities for Persons with AIDS
- \$1.0 Million – Emergency Solutions Grant Program
- \$8.1 Million – Federal Housing Trust Fund
- \$10.3 Million – Nebraska Affordable Housing Trust Fund
- \$1.1 Million – Nebraska Homeless Shelter Assistance Trust Funds

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

NDED is allocating **CDBG Disaster Recovery (CDBG-DR)** funds to support Nebraska's disaster relief, long-term recovery and restoration efforts as a result of the 2019 flooding disaster. HUD has allocated \$108.9 million to the fund, which Nebraska local government will be able to apply for. NDED's CDBG-DR webpage will be continually updated to serve as an informational resource in the coming months for potential grantees.

NDED also administers 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.

The primary goals of the **Housing Opportunities for Persons with AIDS (HOPWA) Program** is to help provide activities that serve persons with HIV/AIDS throughout the State of Nebraska. Activities of **HOPWA** include short-term rent/mortgage assistance, permanent housing replacement and supportive services.

The **Emergency Solutions Grant Program (ESG)** resources are allocated to non-profit agencies throughout Nebraska to provide ESG-eligible homeless and at-risk of homelessness services for the Nebraska Balance of State Continuum of Care (CoC) system.

Federal Housing Trust Fund (HTF) resources are primarily used for rental development and acquisition, rental rehabilitation and operating assistance and operating reserves for extremely low income persons at or below 30% AMI. As identified within the *AP-30: Methods of Distribution and the HTF Allocation Plan*, funds are distributed to projects through the following set-asides: LIHTC 9%, Targeted Needs and Permanent Housing.

The **Nebraska Affordable Housing Trust Fund (NAHTF)** is available to assist in funding affordable housing programs. The Trust Fund is administered by **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. **A total of \$3 Million is currently being made available from NAHTF for "Disaster Recovery Housing" projects.**

Primary uses of the **Nebraska Homeless Shelter Assistance Trust Fund (HSATF)** include overnight shelter, permanent housing in facilities, permanent housing placement, rapid re-housing, rental assistance services, short term or transitional housing facilities, supportive services and transitional housing services. **HSATF** resources may be utilized to supplement **ESG** activities and provide matching funds.

Washington County is a member of the Metropolitan Area Planning Agency (MAPA), which provides local planning coordination and development activities. MAPA provides assistance to members on a variety of issues of regional significance, including transportation planning, strategic planning and needs assessments, grant assistance for economic development and planning efforts for environmental issues.

Opportunity Zones.

The **Tax Cuts and Jobs Act of 2017** allowed for all state Governors to designate Census Tracts as “Opportunity Zones” to promote investment and economic development activities in areas deemed “low income and/or economically disadvantaged.” Opportunity Zones, based on qualifying population, income and overall economic data, are declared such by the Governor, to drive economic growth in low-income and/or economically disadvantaged communities. The Act encourages private sector to investment in certain types of community and economic development projects, such as business and housing, in exchange for various, preferential tax treatments, including, but not limited to those associated with capital gains and /or tax deferral.

As per the Nebraska Department of Economic Development website, a Census Tract qualifies as an opportunity zone if it meets the following criteria:

- a) The tract poverty rate was at least 20%, or:
- b) If located in a metropolitan area, the tract’s median family income did not exceed 80% of the greater of (i) the median family income in the metropolitan area or (ii) the statewide median family income, or;
- c) If located in a non-metropolitan area, the median family income for such tract did not exceed 80% of the statewide median family income.

Rural Workforce Housing Fund (RWHF).

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

Nebraska Historic Tax Credit (NHTC).

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

The NHTC 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-Affordable Housing Tax Credit (AHTC) is another source of funding for affordable housing administered by NIFA in a process similar to that of the LIHTC program.

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. **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.

The objectives of the program are to:

1. Construct housing that is decent, safe and 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.

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.

On its website, **NIFA** provides a list of LIHTC properties providing emergency housing to displaced individuals due to severe winter storms, straight-line winds and flooding disasters.

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. A Community Action Partnership (CAP) also provides community social services, emergency services, family development and nutrition programs. Nebraska Communities and Counties should work with their CAP to provide safe, accessible, affordable housing to its residents.

Two CHDOs serve Washington County: Northeast Nebraska Community Action Partnership (NENCAP) and Three Rivers Housing Development Corporation (TRHDC).

The Nebraska Housing Developers Association is a State-wide organization providing important housing capacity building and support for local housing development corporations.

Community, Economic and Housing Development Grant administration is provided by MAPA, NENCAP and TRHDC.

Blueprint Nebraska.

Blueprint Nebraska, a collaboration of State-wide business, industry and civic leaders, released a **2019 ‘Blueprint’ report** to propel sustained economic prosperity for all Nebraskans. The Blueprint includes the creation of a **Nebraska Housing Partnership**, with five “Concurrent Tracks to Build Nebraska.” These five tracks include:

1. **Developing Model Codes/Practices** for building and zoning administration, taxation, infrastructure development, etc.;
2. Reviewing and Revising **State-Administered Programs**;
3. Establishing a **Housing Health Index**, to measure the housing stock in each community, for example;
4. Reviewing/Revising **Regional and Local Programs**; and
5. Formalizing curriculum for community leaders to elevate the **Housing Intelligence** of a community.

Nebraska Department of Environment & Energy.

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 & Human Services.

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.

Nebraska Realtors Association's Homebuyer's Assistance Foundation.

The **Home Buyer's Assistance Foundation** is a nonprofit organization dedicated to supporting first-time homebuyers in Nebraska, with an emphasis on low and moderate income individuals and communities. The Foundation also works to offer housing relief in times of natural disaster. Following the 2019 flooding disaster, the Foundation, in partnership with the National Association of Realtors, assisted families and individuals with mortgage payments and rental costs due to home displacement in Nebraska up to \$1,000.

Nebraska Disaster Behavioral Health Project.

The goal of the **Disaster Behavioral Health Project** is to develop human infrastructure in Nebraska to effectively mitigate or respond to the psycho-social consequences of terrorism and disaster. The project aims to enhance state-level capacity for a coordinated response to mental health and substance abuse service needs in the event of an emergency or disaster. Behavioral health training and educational opportunities are available to local emergency managers, volunteers and community leaders via conferences, webinars and online training materials.

***Nebraska Department of Veterans' Affairs –
Nebraska Veterans Aid (NVA).***

Nebraska Veterans Aid (NVA) was established in 1921 to assist veterans and their dependents who experience a financial hardship, including those related to natural disasters. Following the 2019 flooding disaster, qualifying individuals were eligible to receive assistance with food, clothing, emergency housing and other eligible flood-related expenses.

Housing.ne.gov – Housing Listing and Locator Service Partnership.

Housing.NE.gov is a service created via collaboration and partnership between Assistive Technology Partnership (ATP), NDED, NIFA, NDHHS, Nebraska Rentwise, Region V Systems, HUD, USDA-RD, the Nebraska Chapter of the National Association of Housing and Redevelopment Officials (NAHRO), Omaha and Lincoln Housing Authorities and the Hotline for Disability Services, which allows Nebraskans to locate available housing that best fits their needs either through the website or via a toll-free number. Individuals can easily search for housing utilizing different criteria and access helpful websites. Tools for renters include an affordability calculator, a rental checklist and renter rights and responsibilities information.

Property owners and managers, including Housing Authorities, can use this service to manage their property listing free of charge. The organizing agencies involved in this partnership are encouraging all owners and onsite managers of rental housing to register and begin listing their properties on www.Housing.NE.Gov.

REGIONAL PROGRAMS.

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.

Midwest Housing Equity Group (MHEG).

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

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

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.

FEDERAL PROGRAMS.

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

U.S. Department of Housing & Urban Development

- **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 and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.
- **HUD 203(b)** provides mortgage insurance for a person to purchase or refinance a principal residence. The mortgage loan is funded by a lending institution, such as a mortgage company, bank or savings and loan association and the mortgage is insured by HUD.

- **Section 203(k) Rehab Mortgage Insurance** enables homebuyers and homeowners to finance both the purchase or refinancing of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.
- **Section 811 Supportive Housing for Persons with Disabilities Program** – Through the Section 811 program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.
- **Section 202 Multifamily Health Care Program** – Helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.
- **Single Family Homeownership/Housing Counseling Agencies** – HUD provides free assistance through local housing counseling agencies where consumers can access information and counseling in regards to buying a home, refinancing a mortgage, saving a home from foreclosure and more.

USDA Rural Development (USDA-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.

Federal Emergency Management Agency (FEMA).

The State of Nebraska is part of FEMA’s “Region VII” coverage area, which also includes the States of Iowa, Kansas and Missouri. FEMA Region VII works with local, State and Tribal emergency management officials and private sector entities to respond to natural disasters and project human life and property from any and all natural disasters and hazards. After a federal disaster declaration is made, information is delivered via website to those in the affected area. Region VII consists of five divisions:

- a) **Response** – Established at a regional “watch center,” awareness and analysis and the coordination and implementation of federal responses to major disaster areas is key. Preparation of an Incident Management Assistance Team to plan necessary operations and logistics to a disaster area ensures prompt response to help those in need.
- b) **Recovery** – Provides federal assistance to individuals, households and public facilities located within a declared disaster area.
- c) **Mitigation** – Reduces property loss due to flooding via outreach provision, including affordable flood insurance and other programs that encourage safe community development and reduction of loss of life and property due to natural disaster.
- d) **National Preparedness** – Coordinates and develops tools necessary to prepare for hazards and natural disasters among all levels of government, as well as private non-governmental agencies and Communities.
- e) **Mission Support** – Ensures functional efficiency among critical business operations, including functions with key partners and customer service to persons and families affected by natural disaster.
- f) **Grants** – Oversees that disaster and non-disaster grants are in compliance with public law.

Federal Covid-19 Supplemental Appropriations-CARES Act.

The State of Nebraska received approximately \$10.8 Billion of assistance for combatting economic distressed caused by the Coronavirus Pandemic. In June, 2020, a plan for the expenditure of these funds was announced, including the following:

- Community CARES program administered through the Department of Health and Human Services to provide food security, housing, and behavioral health care: \$85 million.
- Reimbursements to state and local government for coronavirus-related expenses: \$180 million.
- Agriculture & businesses: \$392 million.
- Small business stabilization: \$230 million.
- Livestock producers stabilization: \$100 million.
- Rural broadband remote access grant program: \$40 million.
- Workforce retraining initiative: \$16 million.
- Admin support to all business programs: \$5 million.
- Gallup business stabilization and growth training: \$1 million.
- Unemployment Trust Fund and potential General Fund Budget Flexibility: \$427 million.

In February, 2021, the State of Nebraska approved \$200 Million to support the State’s “Emergency Rental Assistance Program.” Eligible renter households of specified incomes will be those that are unable to pay past due or future rent and utilities as a result of the COVID-19 Pandemic. Funds will be paid to landlords on behalf of the tenants. Current funding will be available in August, 2021.

Other Federal Funding.

Other funding products that may serve to be useful in the development of affordable housing include the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the (Historic) Rehabilitation Tax Credit, available via the Historic Preservation Act.