

KEITH COUNTY & COMMUNITIES, NEBRASKA County-Wide Housing Study & Affordable Housing Strategies-2029.



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Nebraska Investment Finance Authority-Housing Study Grant Program.

Participants.

KEITH COUNTY & COMMUNITIES, NEBRASKA
***COUNTY-WIDE HOUSING STUDY &
AFFORDABLE HOUSING STRATEGIES-2029.***

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SECTION 1



RESEARCH APPROACH & PLAN OBJECTIVES.

SECTION 1

RESEARCH APPROACH & PLAN OBJECTIVES.

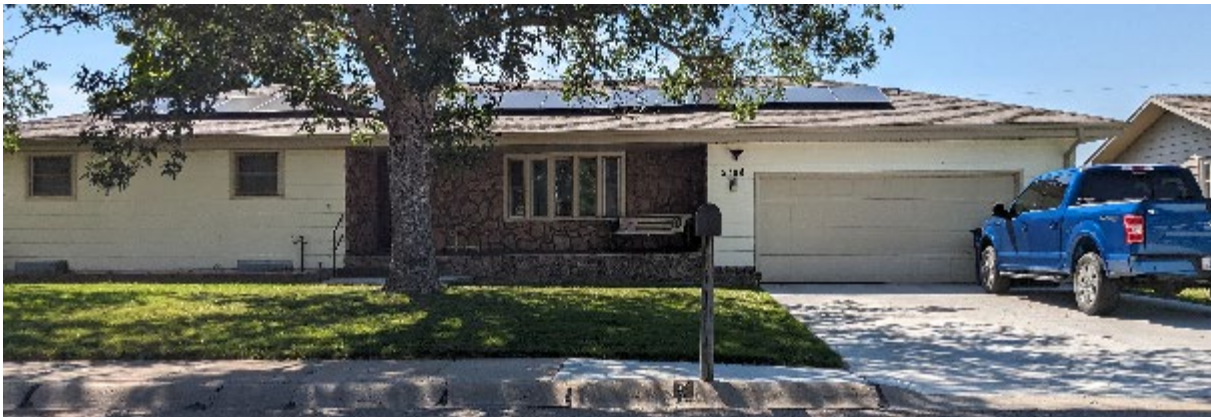
INTRODUCTION.

This **County-Wide Housing Study** provides statistical data identifying past, present and projected demographics, local housing needs/demand and specific initiatives for the promotion and development of affordable housing in **Keith County, Nebraska, including each Community and rural County (referred to as the “Balance of County”)** for all population and income sectors. The **Keith County & Communities, Nebraska County-Wide Housing Study** was conducted for the **Keith County Housing Development Corporation (KCHDC)**, by **Hanna:Keelan Associates**, a Nebraska based community planning and research consulting firm.

RESEARCH APPROACH.

The **Keith County & Communities, Nebraska County-Wide Housing Study** is comprised of information obtained from both public and private sources. All 2000, 2010 and 2020 demographic, economic and housing data for the Community were derived from the U.S. Census and the 2017-2021 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources. **A five-year projection of affordable housing “target” demand is included in this Plan.**

To facilitate effective planning and implementation activities, housing demand projections were developed for a five year period. The implementation period for this Housing Study will be February, 2024, to February, 2029.



Section 1:
Research Approach & Plan Objectives.

This **County-Wide Housing Study** included both quantitative and qualitative research activities. The **qualitative activities** included a **comprehensive citizen participation program** consisting of four individual Surveys, as well as meetings with a locally-organized “**Planning Steering Committee**,” all in an effort to understand the issues and needs of Keith County residents. **Quantitative research activities** included the gathering of multiple sets of statistical and field data for the County and each Community.

The collection and analysis of this data allowed for the projection of County and Community population and household bases, income capacity and housing profile and demand. Additionally, the preparation of a “**Five-Year Affordable Housing Action Plan**” will allow for KCHDC local municipalities and professional housing developers to analyze and consider the development of housing projects that are a “fit” for the local population. Local, State and Federal housing program funding sources and partners are also highlighted in an effort to document available monies for new housing development projects.



Section 1:
Research Approach & Plan Objectives.

PLAN OBJECTIVES.

“The purpose of the Keith County & Communities, Nebraska County-Wide Housing Study is to establish a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for Keith County, Nebraska, including each Community and the “Balance of County”. This will ensure that proper guidance is observed in the development of various affordable housing types for persons and families of all income sectors.”

The **Objectives** of this **County-Wide Housing Study** include:

- (1) **analyze past and present housing trends** throughout Keith County, with emphasis on determining the 10-year demand for affordable housing for specific population groups, income sectors and price points (products);
- (2) **provide a process for educating and energizing the leadership** of Keith County to take an active role in improving and creating modern and safe, both market rate and affordable, housing options;
- (3) **identify program-specific affordable housing programs to address the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs by introducing new and innovative housing programs** that are a “fit” for local residents, to address both **immediate and long-term housing needs, with Place-Based Development Components;**
- (4) **match housing development efforts with jobs** created via commercial and industrial development efforts;
- (5) identify **local, State and Federal funding sources** with the potential to support affordable housing development in Keith County, Nebraska.

**Section 1:
Research Approach & Plan Objectives.**



This **Keith County, Nebraska 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 **Plan**:

- ❖ **Citizen Participation Program & County Profile.**
- ❖ **Housing Unit “Target” Demand & Needs Analysis.**
- ❖ **Housing Development & Preservation Initiatives.**
- ❖ **Five-Year Affordable Housing Action Plan.**
- ❖ **Housing Development & Funding Partners.**

This **County-Wide Housing Study** should be utilized by KCHDC, all local City/Village staff and elected leadership, Community and County Planning Commissions, local Foundations, Chambers of Commerce, Public School Districts, Community Action partnership of Mid-Nebraska and other important for-profit and non-profit groups and organizations. This **Study** will also make the use of housing funds more effective and encourage investors to make better informed decisions that target County and Community needs and desires for new housing types.

SECTION 2



**CITIZEN PARTICIPATION PROGRAM &
COUNTY PROFILE.**

SECTION 2

CITIZEN PARTICIPATION PROGRAM & COUNTY PROFILE.

INTRODUCTION.

The **Keith County & Communities, 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 local citizenry, as well as local major employers and professional housing providers regarding local housing issues, needs and opportunities. ***Planning for the County each Community's future, as it relates to affordable housing for all income sectors, is most effective when it includes opinions from as many citizens as possible.***

HOUSING STEERING COMMITTEE.

Preparation of this **County-Wide Housing Study** included input from a locally-based “**Housing Steering Committee,**” comprised of KCHDC and City/Village staff, elected officials and local citizenry representing the County and each Community. The Housing Steering Committee provided the Consultant with a foundation of knowledge to create **housing development and preservation initiatives** and a plan to implement recommended **Housing Development Programs** that addressed the housing interests of the County.

Section 2:
Citizen Participation Program & County Profile.

HOUSING CHALLENGES, OPPORTUNITIES & DEVELOPMENT PROGRESS.

There has been a renewed commitment to the betterment of **Keith County** from local government institutions, businesses, organizations, and individuals. This commitment has empowered residents to leverage existing assets and knowledge to promote economic growth. However, this growth has been limited by a lack of quality and affordable housing that would support a growing workforce. Working families struggle to compete for a limited supply of housing with those who can afford retirement or vacation homes. Sales prices and taxable valuations of homes have increased significantly in the past several years. Newer homes or those which have completed substantial renovations are often times selling in a matter of hours once they hit the market.

In recognition of this continued challenge, housing development has been a top priority for **Keith County** for several years, one that is being addressed at all levels of the community. **KCHDC** hosted a series of Community Vision Planning sessions in 2020 and identified the following top needs and barriers to growth:

- Lack of sufficient homes for sale (considering size, condition, and price point);
- Lack of available, decent rental housing units;
- Homes too small or in-need of substantial updates;
- 55+ residents looking for single family homes, town homes, two-bedroom apartments;
- Businesses struggle to grow due to lack of workforce.

Based on building activity spanning 2018-2022, it is estimated that the current demand for workforce housing in **Keith County** is still quite high, at up to 112 housing units. The large majority of homes have been built near Lake McConaughy as vacation homes or luxury homes for the select few that can afford them. To this day, the high vacancy rate in **Keith County** is largely attributed to the number of seasonal/vacation homes built within the environs of the Lake.

The current economy including the forecasted recession and high interest rates have hindered some speculative building in the area. Construction costs do seem to be leveling off, which is helpful with the construction of affordable housing. The capacity of local organizations, including **KCHDC** and other support entities make it difficult to take on multiple projects at once. The mentality has shifted from trying to “do all” to focusing on one project at a time.

Section 2: Citizen Participation Program & County Profile.

Acquiring property for development is a challenge, as **KCHDC** has had numerous conversations with landowners who own property that present prime development opportunities. The owners are either unwilling to sell as they farm the property or they do not want neighbors close by, or the asking price per acre is cost prohibitive for development. In an effort to navigate this dilemma, **KCHDC** has begun to compile a vacant property database which would allow community leaders to use specific criteria to sort and prioritize which vacant property will be pursued for housing development.

A private developer is currently in the process of constructing 78 units of apartments in Ogallala. An increase in housing opportunities will make Keith County's communities more resilient and ready to embrace new economic opportunities.

The Rural Workforce Housing Fund has presented a great opportunity to address workforce housing needs throughout **Keith County**. The creation of the revolving fund to facilitate quality workforce housing development has made a sizeable impact on the growth of **Keith County** in its first full year of operation. The Fund has loaned over \$1 Million in construction loans to developers in **Keith County** which have supported the construction of six new homes over the past 12 months. **KCHDC** plans to continue to implement Rural Workforce Housing Funding with a goal to double the number of spec homes build over the next year.



Section 2:
Citizen Participation Program & County Profile.

KEITH COUNTY HOUSING SURVEY.

As part of a qualitative research approach, the residents of **Keith County** participated in a Housing Survey. **The Survey was partially or fully completed by 216 participants. Appendix I** contains the statistical results of the Survey. The following summarizes the Survey results:

HOUSING SURVEY

DEMOGRAPHICS.

- Gender:
 - 127 or 60 percent of Survey respondents identified as female.
 - 86 or 40 percent identified as male.
 - One or less than 1 percent preferred not to answer/didn't answer.
- Age:
 - Total Survey Respondents (216).
 - The majority were between **35-44** years old (66 or 30 percent).
 - Average age = 49.9 years.

RESIDENCY.

- Residency:
 - A majority (158 or 73 percent) resided in the City of Ogallala.
 - A total of 17 residents, or 7 percent, resided in the Lake McConaughy Area.
 - Remaining participants resided in the Villages of Brule, Paxton, or Rural/Unincorporated **Keith County**.

INCOME.

- Household Income:
 - Total Survey Respondents (212).
 - Most participants (52 or 24 percent) identified a household income range **between \$100K and \$149K**.
 - The majority, or 99 participants (45) identified a household income **less than \$100K**.
 - Average participant household income: **\$106,730**.
- The majority (82 or 70 percent) of the 117 renters paid between \$600 and \$950. A total of 51 percent identified \$800 or less as the most their family could afford for monthly rent.

Section 2:
Citizen Participation Program & County Profile.

- 174 total responses have paid in full for their home.
- A total of 48 homeowners, or 28 percent identified a \$100K to \$200K price range as the most they could afford for a home (total of 169 responses).

BARRIERS TO AFFORDABLE HOUSING.

- Satisfied with Current Housing Situation.
 - Total Survey Respondents (215).
 - Yes (165 or 76 percent).
 - No (50 or 23 percent).
- The majority (116 or 59 percent) of 194 total Survey respondents planned to change their housing situation in the next five years. 85 total respondents identified the City of Ogallala as the location to rent or purchase a home.
- When asked which housing types were most greatly needed in **Keith County**, Survey respondents selected the following: (1=not needed, 3=greatly needed).
 - Single-family housing with an average score of 2.82.
 - Rental housing-general and housing choice for first-time homebuyers, both with an average score of 2.76.
 - Both owner and rental elderly independent living housing with an average score of 2.57.
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, Survey participants selected the following:
 - Lack of suitable available rental units/houses for sale.
 - 79 or 54 percent of total 145 owners.
 - 31 or 81 percent of total 38 renters.
 - Cost of rent/ purchase price.
 - 94 or 64 percent of total 145 owners.
 - 28 or 73 percent of total 38 renters.
 - Condition of housing.
 - 61 or 42 percent of total 145 owners.
 - 23 or 60 percent of total 38 renters.
 - Age of housing.
 - 53 or 36 percent of total 145 owners.
 - 12 or 31 percent of total 38 renters.

Section 2:
Citizen Participation Program & County Profile.

FUNDING/FINANCING PROGRAMS.

Housing Survey participants were overwhelmingly in support of using local, State and Federal grant dollars and funding sources to support financial programs to improve the local housing stock, as well as assist families and first time home buyers with down payment support. Housing rehabilitation programs, as well as housing demolition/replacement programs were also widely supported. Local residents supporting these types of initiatives and funding programs confirms the desire of the local citizenry to see community betterment programs be implemented that are geared towards housing stock improvements and creating improved living situations for both existing and prospective residents.

Regarding State and/or Federal grant dollars:

- 187 or 89 percent out of 208 total Survey respondents were in support of a local program that would purchase dilapidated houses, tear them down, and make the lots available for families to build a house.
- 178 or 85 percent out of 207 total Survey respondents were in support of the County using grant dollars to purchase, rehabilitate, and resell vacant housing in the community.
- 170 or 82 percent out of 206 total Survey respondents were in support of using grant funds to conduct an owner housing rehabilitation program.
- 163 or 80 percent out of 203 total Survey respondents were in support of the County using grant dollars to provide down-payment assistance to first-time home buyers.
- 149 or 72 percent out of 205 total Survey respondents were in support of using grant funds to conduct a renter housing rehabilitation program.

Regarding County and City funding:

- 174 or 85 percent out of 204 total Survey respondents were in support of a local program that would purchase dilapidated houses, tear them down, and make the lots available for families to build a house.
- 172 or 84 percent out of 203 total Survey respondents were in support of the County using grant dollars to purchase, rehabilitate, and resell vacant housing in the community.
- 151 or 73 percent out of 206 total Survey respondents were in support of using grant funds to conduct an owner housing rehabilitation program.

**Section 2:
Citizen Participation Program & County Profile.**

- 155 or 77 percent out of 199 total Survey respondents were in support of the County using grant dollars to provide down-payment assistance to first-time home buyers.
- 132 or 65 percent out of 203 total Survey respondents were in support of using grant funds to conduct a renter housing rehabilitation program.
- Of a total 198 respondents, 156 or 78 percent support the creation of a Community and/or County-Wide Land Bank Program(s) to purchase undeveloped or dilapidated properties, clean up the lots/property and resell to developers.

SENIOR/ELDERLY HOUSING.

- When asked about the quality of elderly support services in **Keith County**, Survey respondents selected the following: (4=Excellent, 3=Good, 2=Fair, 1=Poor).
 - Volunteer Opportunities with an average score of 3.04.
 - Law Enforcement with an average score of 2.89.
 - Food/Meals-on-wheels with an average score of 2.76.
 - Emergency Transportation with an average score of 2.71.
- A total of 30 senior citizen participants, or 54 percent, identified single family housing as the most popular housing type they would be most interested in moving to in the next five years. This was closely followed by “Senior/Independent Living Community” of which 22 participants (40 percent) identified as their most interested housing type.

Section 2:
Citizen Participation Program & County Profile.

WORKFORCE HOUSING NEEDS SURVEY.

EMPLOYMENT.

A total of **56 participants** from a variety of local employers including but not limited to Adams Bank & Trust, American Shizuki Corporation and the City of Ogallala, completed a **Workforce Housing Needs Survey**. 38 of the total 56 participants reside in Ogallala and a majority (49 or 89 percent) do not commute into **Keith County** for work.

INCOME.

- Of a total 55 respondents, 45 or 81 percent own their home and 10 or 18 percent rent their home.
- 13 or 29 percent of owners (44 total respondents) have paid off their home in full. 28 percent of homeowners, or 13 homeowners have a monthly mortgage payment between \$1,001 and \$1,500.
- 10 renters identified having a monthly rent payment between \$400 and \$1,100.
- Top responses to the question on household income range included \$50K to \$74K, \$100K to \$149K and \$150K to \$199K, representing 64.7 percent or 33 of 51 total responses.

RESIDENCY/BARRIERS TO AFFORDABLE HOUSING.

Of the total 55 participants identifying their current place of residency, 38, or 69 percent resided in the City of Ogallala. Some of the concerns addressed by participants included a lack of rental housing units and houses for sale that were suitable for occupancy, as well as the cost to rent or purchase a home. Another major issue included the age and condition of available housing stock. The Communities of **Keith County** will need to implement programs to rehabilitate existing housing stock.

- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, owners identified “cost of real estate taxes,” “housing purchase prices/cost to own,” lack of sufficient homes for sale/housing choice” and “cost of homeowners insurance” as the top barriers for owner housing. Renters identified “cost of rent,” “lack of availability of decent rental units in your price range” and “condition of existing rental housing” as the top barriers for rental housing.

Section 2:
Citizen Participation Program & County Profile.

HOUSING STAKEHOLDER SURVEY.

Selected local housing stakeholders, including professional housing providers, participated in a **Housing Stakeholder Survey** to provide information regarding housing issues and needs in **Keith County**. A total of six housing providers in the County participated in the Survey. The following summarizes responses to the Survey. Complete results are available in “**Appendix I**” of this **Housing Study**.

HOUSING SERVICE PROVIDED.

- **Keith County:** (Nine total respondents).
 - Affordable Housing Provider.
 - Affordable Housing Contractor.
 - Financing.
 - Senior Housing Provider.

HOUSING NEED.

- Population Housing Need: (Nine total respondents).
 - Local Workforce.
 - Elderly/Seniors.
 - Low-Moderate Income Housing.
 - Special Needs Populations.
 - Single Parent Households.
- Housing Type Needed: (Nine total respondents).
 - Single family housing.
 - Improved rental housing.
 - Transitional housing.
 - Duplex/Triplex developments.
 - Emergency housing.

Section 2:
Citizen Participation Program & County Profile.

EMPLOYER HOUSING ASSISTANCE SURVEY.

A total of 21 representatives of major employers throughout **Keith County** participated in an “**Employer Housing Assistance Survey**” to determine the current involvement of **Keith County**’s major employers in the provision of workforce housing and financial assistance to obtain housing throughout the County. The following summarizes responses to the Survey. Complete results are available in “**Appendix I**” of this **Housing Study**.

EMPLOYER ASSISTED HOUSING PROGRAM.

- **The majority (70%) of respondents do not have an employer assisted housing program. (14 total respondents).**
- The remaining 30% of respondents (six total) have an employer assisted housing program, including moving/relocation assistance and retention bonuses for salaried employees.
- A total of seven participants/representatives of major employers identified an interest in exploring or implementing an employer assistance program for employees.

HOUSING NEED.

- Representatives of local major employers identified a need for single family housing within a 10 mile radius of the City of Ogallala and generally priced in the \$100K to \$200K range. In regards to rental housing, a price product between \$500 and \$900 for monthly rent was desired.
- Local major employers identified existing issues with the ability to retain employees in relation to the existing availability of housing in **Keith County**. Issues include the limited availability of suitable housing, both owner and rental units, as well as the condition of existing housing units. These concerns were also expressed by employees of these major employers.

Section 2:
Citizen Participation Program & County Profile.

COUNTY PROFILE.

Population, income and economic trends in **Keith County**, including each Community, serve as valuable indicators of future development needs and patterns and provide a basis for the realistic projection of the future population. The quantity and location of social and economic features play an important role in shaping the details of various development plans to meet each Community's needs. **Keith County** should continue to promote the development of new businesses, industries and housing for individuals and families, in areas of each Community with the appropriate zoning designation.

- The population trends and projections for the years 2000 through 2029 were studied and forecasted, utilizing a process of both trend analysis and U.S. Census population estimates. A complete “**Table Profile**” is included in “**Appendix II**” of this **Housing Study**.
- The population from the 2000, 2010 and 2020 Decennial Censuses recorded a decline in population for **Keith County**, decreasing from 8,875, in 2000, to 8,335, in 2020, or by 6 percent. The current (2024) estimated population for **Keith County** is estimated at 8,326.
- The Village of Brule and the City of Ogallala have experienced stable populations since the 2000 Census. After experiencing a decline in population between the 2000 and 2010 Censuses, the Communities reversed trend and increased, as her the 2020 Census. Each Community, including Paxton, will continue to remain stable in population in 2024 and 2029.
- By 2029, the population of **Keith County** is projected to remain stable, declining by an estimated 0.1 percent. The Community of Ogallala is projected to continue increasing in population, from an estimated 4,901 to 4,956 by 2029, due to the continued efforts to construct new housing, both owner and rental, as well as potential major employers considering locating in the Community. A “**County Growth Initiative**” (CGI) scenario, including the creation of an estimated 125 full-time employment positions by 2029 throughout the County, would result in a County-wide population increase of 152 new persons. Each Community, Census Designated Place and the Balance of County would experience continued stable or increasing populations as a result of the CGI population scenario.
- Currently, **Keith County** has an estimated median age of 46.9 years, a slight decline from the 2020 estimated median age of 47.2 years. Median age in the County is projected to increase to 47.3 years by 2029.

Section 2:
Citizen Participation Program & County Profile.

- The “19 and Under” and “35 to 54” age cohorts were the largest population cohorts in **Keith County**, as per the 2000, 2010 and 2020 Censuses and remain the largest in the Community, today. This trend is projected to continue through 2029.
- The **Keith County** 55+ population is projected to increase by 2029, with the “55-64” age group projected to experience the largest population increase. It is important that a range of elderly services, amenities and appropriate housing be made available throughout the County to encourage senior/elderly populations to remain in their respective housing situations and, ultimately, remain a resident of the County.
- The median income for all households in **Keith County**, in 2023, is estimated to be \$55,693. By 2029, median income in **Keith County** will increase an estimated 2.4 percent, to \$57,032. The CGI projection estimates a total household income of \$57,045 by 2029. The majority of the County’s residents are projected to have incomes at or above \$50,000.
- In 2024, an estimated 513 owner households in **Keith County**, or 19 percent of all owner households, are cost burdened or have housing problems. By 2029, this number is expected to decline, slightly, to 506 households.
- Currently, an estimated 320 renter households in **Keith County**, or 32.6 percent of all renter households, are cost burdened or have housing problems. By 2029, an estimated 360 renter households will be of cost-burden status. Cost burdened households are projected to increase due to the rising costs associated with renting and/or maintaining a place of residency as a renter in the County.
- Between 2010 and 2022, the unemployment rate in **Keith County** ranged from a high of 4.3 percent to a low of 1.9 percent. During this period, the total number of employed persons increased by 253. By 2029, an estimated 4,592 persons will be employed in the County, with an estimated unemployment rate close to 1.4 percent.
- **Currently, Keith County contains an estimated 5,366 housing units, consisting of approximately 3,890 owner and 1,476 rental units.** Of these 5,366 units, approximately 1,711 are vacant, resulting in an overall, estimated housing vacancy rate of 31.9 percent. The 1,711 vacant housing units consist of an estimated 1,215 owner and 496 rental units, equaling an owner housing vacancy rate of 31.2 percent and a rental housing vacancy rate of 33.6 percent.

Section 2:
Citizen Participation Program & County Profile.

- An **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are available for year-round rent or purchase, meeting current housing code and having modern amenities. **An AHVR of 7 percent is the minimum rate recommended for Keith County, to have sufficient housing available for new and existing residents. The overall, estimated AHVR for Keith County is 11.2 percent, which includes an AHVR for owner housing of 10.9 percent and 11.8 percent for rental housing.**



- A significant portion of the recorded vacant housing units are represented by seasonal/vacation housing located in close proximity to the Lake McConaughy area. Housing vacancy rates in the County's most two prominent Communities (the Village of Paxton and the City of Ogallala) have AHVRs close to or less than 5 percent. Thus, these two Communities are experiencing deficiencies in safe, suitable housing for both new and existing residents and families.
- The current estimated median housing value in **Keith County** is \$147,337. This value is projected to increase by 23.8 percent by 2029 to an estimated \$182,492. The projected increase is largely influenced by the construction of large single family homes near the Lake McConaughy area.
- The current gross rent in **Keith County** is an estimated \$698. This is projected to increase by 9.7 percent by 2029 to an estimated \$766.

SECTION 3



**HOUSING UNIT “TARGET” DEMAND &
NEEDS ANALYSIS.**

SECTION 3

HOUSING UNIT “TARGET” DEMAND & NEEDS ANALYSIS.

INTRODUCTION.

This Section of the **Keith County & Communities, Nebraska County-Wide Housing Study** provides a **Housing Unit “Target” Demand and Land Use Needs Analysis**. The analysis includes the identification of **housing demand** for both **new housing development** and **housing rehabilitation** activities.

HOUSING DEMAND POTENTIAL.

Local 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 in Keith County. **To effectively determine housing unit demand for the County, a comprehensive list of individual demand components were reviewed. These included;**

- (1) housing demand based upon expected new population/households, during the next five years, including new housing construction and annexation of residential properties,**
- (2) need for affordable housing units for persons/families considered to be “cost burdened,”**
- (3) replacement of occupied housing in a “deteriorated to dilapidated” condition,**
- (4) address the owner and rental housing “vacancy deficiency” in the Communities of Keith County,**
- (5) development of affordable housing to secure current commuter workforce population,**
- (6) determination of the local “pent-up” housing demand for existing residents,**
- (7) targeted special populations,**

Section 3:
Housing Unit “Target” Demand & Needs Analysis.

- (8) seasonal housing, and
- (9) determination of local housing development capacity in Keith County, during the next five years.

A determination of **housing unit rehabilitation and demolition demand for Keith County and each Community**, during the next five years, including moderate and substantial housing rehabilitation and demolition and replacement, was also included in the determination of housing unit target demand. Statistical tables regarding **Housing Unit “Target” Demand** are included in “**Appendix II**” of this **Housing Study**.

New Households.

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

By 2029, the population of Keith County is projected to remain stable. The Community of Ogallala is projected to continue increasing in population, from an estimated 2024 population of 4,901, to 4,956 by 2029, due to the continued efforts to construct new housing, both owner and rental, as well as potential major employers considering locating in the Community. A “**County Growth Initiative**” (CGI) scenario, including the creation of an additional estimated 125 full-time employment positions by 2029 throughout the County, would result in a County-wide population increase of 152 new persons. Each Community, Census Designated Place and the Balance of County would experience continued stable or increasing populations as a result of the CGI population scenario.

Overall, based upon medium population and household projections, total households in Keith County are projected to remain stable by 2029. **The CGI scenario projects an increase of 53 households in Keith County, including 25 owner and 28 renter households.**

Section 3:
Housing Unit “Target” Demand & Needs Analysis.

Cost Burdened Households.

According to HUD standards, a housing unit is considered to have problems if overcrowded (more than one person per room) and/or if the household lacks complete plumbing.

In 2024, an estimated 513 owner households in Keith County, or 19 percent of all owner households, are cost burdened or have housing problems. By 2029, this number is expected to decline, slightly, to 506 households.

Currently, an estimated 320 renter households in Keith County, or 32.6 percent of all renter households, are cost burdened or have housing problems. By 2029, an estimated 360 renter households will be of cost-burden status. Cost burdened households are projected to increase due to the rising costs associated with renting and/or maintaining a place of residency as a renter in the County.

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 2010 Census and Lancaster County Assessor produced data identifying substandard housing units and housing units having overcrowded conditions.

- Housing structural conditions, provided by the Keith County Assessor, identified 748 **housing units in either “Fair” or “Poor” condition in Keith County, Nebraska.** An additional 1,266 housing units were identified to be in “Average-” condition. During the next five years, these structures should be targeted for moderate- to substantial rehabilitation or demolition and replacement. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- As per the 2017-2021 American Community Survey, 65 housing units in Keith County had overcrowded conditions and four units lacked complete plumbing.

Housing Vacancy Deficiency (Demand).

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

Section 3:
Housing Unit “Target” Demand & Needs Analysis.

An **adjusted housing vacancy rate** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities. **The overall, estimated AHVR for Keith County is 11.2 percent, which includes an AHVR for owner housing of 10.9 percent and 11.8 percent for rental housing.**

A significant portion of the recorded vacant housing units are represented by seasonal/vacation housing located in close proximity to the Lake McConaughy area. Housing vacancy rates in the County’s most two prominent Communities (the Village of Paxton and the City of Ogallala) have AHVRs close to or less than 5 percent. Thus, these two Communities are experiencing deficiencies in safe, suitable housing for both new and existing residents and families.

Current Commuter Workforce Population.

A large concentration of employees working in **Keith County** commute from other nearby communities. A variety of available housing options, both for purchase and for rent, would provide the Community the ability to capture a portion of commuting employees currently working in **Keith County**.

“Pent-Up” Housing Demand.

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

Section 3:
Housing Unit “Target” Demand & Needs Analysis.

Targeted Special Populations.

Special populations include persons and/or households with family members having special needs, including housing needs, or a specific dwelling type and associated management program that fits the needs of citizens with (typically) physical or cognitive challenges. This would include other populations, such as Veterans and senior citizens with special needs.

Seasonal Housing Demand.

This housing demand component can be an important component of a community’s or county’s economics, providing seasonal housing for visitors and part-time residents.

Housing Development Capacity.

After the careful determination of housing need for each of the housing targets identified above, a local housing development capacity is calculated for the **Communities of Keith County** during the next five years. The calculation is based on each Community’s ability to organize for housing development, land availability, accessibility to general contractors and other building trades and building supply/materials.

HOUSING UNIT “TARGET” DEMAND.

Table 3.1 on Page 3.6 identifies the estimated **Housing Unit “Target” Demand**, for **Keith County, Nebraska** by 2029.

The total estimated **Housing Unit “Target” Demand** for **Keith County**, from 2024 to 2029, includes a range of **146 to 215 housing units**, based on the 2029 medium and County Growth Initiative (CGI) population projections, including **82 to 107 owner** and **64 to 108 rental housing units**, requiring an estimated budget range between **\$43.6 and \$64.1 Million**.

A range between 45 and 54 owner housing units and 40 to 58 rental housing units should be designated as “workforce housing” for local employees.

An estimated **15 to 20 percent** of the total housing unit target demand, for 2029, should focus on **purchase-rehab-resale and/or re-rent housing activities**. This involves local entities purchasing existing housing that is in a deteriorating or dilapidated condition, utilizing local resources to rehabilitate the housing unit up to local development standards and codes and, finally, placing the rehabilitated unit on the market to be purchased or rented. Housing rehabilitation efforts in **Keith County** could create housing opportunities at a more affordable cost, with minimal risk to both developers and prospective property owners. Target demand for housing rehabilitation and demolition/replacement is identified in this **Section**.

Section 3:
Housing Unit “Target” Demand & Needs Analysis.

At the completion of development and initial operation of a proposed Horse Race Track/Casino facility, an estimated 150 additional permanent housing units (est. 100 rental, 50 owner units) will be need in Ogallala/Keith County for new employees to the area. An undermined (at this time) additional housing units will be needed for projected employees for a possible new truck stop and for the operation of the proposed Perkins County Canal Project. Some, possibly a good portion of housing needed for employees of these projects and other new economic development projects during the next five years can be considered accounted for in the CGI projected of estimated housing demand.

TABLE 3.1
HOUSING UNIT “TARGET” DEMAND^
KEITH COUNTY & COMMUNITIES, NEBRASKA
2029

	Housing Unit Target Demand		Est. Total Housing Unit “Target” Demand*	Est. Required Housing Unit Target Demand Budget (Millions)
	<u>Owner</u>	<u>Rental</u>	<u>Demand*</u>	
KEITH COUNTY:	82-107	64-108	146-215	\$43.6-\$64.1
Brule:	4-6	3-4	7-10	\$1.8-\$2.6
Ogallala:	40-50	44-77	84-127	\$21.6-\$32.9
Paxton:	6-9	5-7	11-16	\$2.8-\$4.1
Balance of County^^:	32-42	12-20	44-62	\$17.4-\$24.5

^Housing Demand Range based on “Medium” to “CGI” Population Estimates.

^^Includes Community Planning Jurisdictions, Census-Designated Places & Lake McConaughy Area.

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- “Pent Up” Housing Demand.
- Targeted Special Populations.
- Seasonal Housing Demand (Including Vacation and Short-Term Rental Housing/AirBNB).
- **Five-Year Housing Development Capacity.**

NOTE 1: Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 15% to 20% of the Total Housing Demand).

NOTE 2: Estimated Workforce Housing Unit Demand: Keith County:
85-112 Total Units (45-54 Owner, 40-58 Rental).

Source: Hanna:Keelan Associates, 2024.

Section 3:
Housing Unit “Target” Demand & Needs Analysis.

HOUSING DEMAND BY INCOME SECTOR.

Table 3.2 identifies the current **Area Median Income (AMI)** for varied levels of AMI percentages, for households in **Keith County**, up to eight person households (PHH), as per HUD. 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. That “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 **Keith County**, with an annual family income of \$83,200 is considered to be making “100 percent of the local AMI”. This information allows for the eventual determination of “**affordability**” and associated **housing price points/products** for households of varied sizes.

TABLE 3.2

AREA HOUSEHOLD INCOME (AMI)

KEITH COUNTY, NEBRASKA

2023

	<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	\$17,500	\$20,000	\$22,500	\$24,950	\$26,950	\$28,950	\$30,950	\$32,950
50% AMI	\$29,150	\$33,300	\$37,450	\$41,600	\$44,950	\$48,300	\$51,600	\$54,950
60% AMI	\$34,980	\$39,960	\$44,940	\$49,920	\$53,940	\$57,960	\$61,920	\$65,940
80% AMI	\$46,600	\$53,250	\$59,900	\$66,550	\$71,900	\$77,200	\$82,550	\$87,850
100%AMI	\$58,300	\$66,600	\$74,900	\$83,200	\$89,900	\$96,600	\$103,200	\$109,900
125%AMI	\$72,875	\$83,250	\$93,625	\$104,000	\$112,375	\$120,750	\$129,000	\$137,375

Source: U.S. Department of Housing and Urban Development, 2023.

Section 3:
Housing Unit “Target” Demand & Needs Analysis.

Table 3.3, Page 3.9, identifies the estimated Housing Unit “Target” Demand by income sector for Keith County and each Community by 2029. Housing construction in Keith County will need to include the development of up to four affordable owner and 22 affordable rental housing units for persons of low income, or between 0 and 60 percent AMI. Typically, rental housing units for these income groups are developed with the assistance of Local, State and Federal funding subsidies, such as Low-Income Housing Tax Credits (LIHTC), HUD Section 8, Community Development Block Grants and State-Wide Housing Trust Funds, and can include purchase-rehab-resale or re-rent program. An additional activity could include rehabilitating existing low- to moderate income housing for increased marketability and safety of local tenants.



For low- to moderate income households, a total of **103 housing units (41 owner, 62 rental)** for persons/families, or **between 61 and 125 percent AMI** should be targeted for development throughout the County by 2029. This income bracket represents much of the housing development product, considered to be in the highest demand among young professionals and workforce populations, but also in the smallest supply due to a lack of supportive funding availability, land and development costs, etc.

A total of **86 housing units (62 owner, 24 rental)** for persons/families of moderate to upper income, or **at or above 126 percent AMI** should be targeted for construction throughout the County by 2029. This category represents moderate- to upper income housing; generally, households with the financial capacity to purchase a lot and build a house or rent a unit at local market rate.

Section 3:
Housing Unit “Target” Demand & Needs Analysis.

TABLE 3.3
ESTIMATED HOUSING UNIT “TARGET” DEMAND^ BY INCOME SECTOR
CGI POPULATION ESTIMATE
KEITH COUNTY & COMMUNITIES, NEBRASKA
2029

	<u>Income Range</u>					
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	<u>Totals</u>
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
<u>Keith County</u>						
Owner:	0	4	12	29	62	107
Rental:	0	22	20	42	24	108
<u>Brule</u>						
Owner:	0	0	2	4	0	6
Rental:	0	2	2	0	0	4
<u>Ogallala</u>						
Owner:	0	4	8	12	26	50
Rental:	0	20	15	30	12	77
<u>Paxton</u>						
Owner:	0	0	2	3	4	9
Rental:	0	0	3	4	0	7
<u>Balance of County</u>						
Owner:	0	0	0	10	32	42*
Rental:	0	0	0	8	12	20*

*Includes Seasonal Housing/Short-Term Rental/AirBNB housing.

NOTE: Includes New Construction & Purchase-Rehab-Resale or Re-Rent.

Source: Hanna:Keelan Associates, 2024.

Section 3:
Housing Unit “Target” Demand & Needs Analysis.

HOUSING DEMAND POTENTIAL FOR TARGET POPULATIONS & PRICE POINTS (PRODUCTS).

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

Table 3.4, Page 3.11, identifies Housing Unit Target Demand, in relation to local population sectors and range of price points (products) for Keith County, Nebraska. Overall, an estimated **107 owner and 108 rental housing units** should be constructed throughout Keith County by 2029. This includes **elderly housing units (36 owner, 30 rental), family housing units (63 owner, 68 rental) and housing for special populations (eight owner, 10 rental).** Price products for all housing units in Keith County should range between \$124K and \$429K for owner units and monthly rent between \$635 and \$1,115.

The construction of workforce housing in Keith County should include up to 54 owner and 58 rental housing units of the total Housing Unit “Target” Demand. Price products for workforce housing should include a range between \$139K to \$340K for owner housing units and a monthly rent between \$780 and \$1,000.

Section 3:
Housing Unit “Target” Demand & Needs Analysis.

TABLE 3.4
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS &
RANGE OF PRICE POINTS (PRODUCTS)^
CGI POPULATION ESTIMATE
KEITH COUNTY & COMMUNITIES, NEBRASKA
2029

OWNER				
<u>UNITS</u>	<u>Total Units</u>	<u>Price Points</u>	<u>Workforce</u>	<u>Price Points</u>
Elderly (55+)	36	\$164K-\$352K	8	\$225K-\$295K
Family	63	\$164K-\$429K	44	\$250K-\$340K
Special				
<u>Populations¹</u>	<u>8</u>	<u>\$124K-\$206K</u>	<u>2</u>	<u>\$139K-\$206K</u>
Subtotals	107	\$124K-\$429K	54	\$139K-\$340K
 RENTAL				
<u>UNITS*</u>				
Elderly (55+)	30	\$755-\$1,015	6	\$880-\$915
Family	68	\$735-\$1,115	48	\$810-\$1,000
Special				
<u>Populations¹</u>	<u>10</u>	<u>\$635-\$875</u>	<u>4</u>	<u>\$780-\$875</u>
Subtotals	108	\$635-\$1,115	58	\$780-\$1,000
 Totals	 215		 112	

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

^Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 30 years @ 6.5%), with Market Adjustment (18 Months).

^Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment (18 Months).

* 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, 2024.

Section 3:
Housing Unit “Target” Demand & Needs Analysis.

HOUSING LAND USE NEEDS.

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.

Section 3:
Housing Unit “Target” Demand & Needs Analysis.

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

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

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

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

Section 3:
Housing Unit “Target” Demand & Needs Analysis.

Table 3.5 identifies estimated **land use designation requirements** for future housing development in each incorporated Community of Keith County. The total demand for **65 total owner housing units** will require an estimated **65 acres** of land, while the demand for **88 rental housing units** will require an estimated **25.5 acres**.

Overall, an estimated 87.5 acres of land should be designated in the Communities of Brule, Ogallala and Paxton to support the construction of future owner and rental housing. This includes an estimated 7.5 acres in Brule, 69 acres in Ogallala and 11 acres in Paxton.

The designation of future residential land use needs should be documented in each Community’s Comprehensive Plan (Future Land Use Map).

TABLE 3.5
HOUSING UNIT “TARGET” DEMAND
ESTIMATED LAND USE REQUIREMENTS
CGI POPULATION ESTIMATE
KEITH COUNTY COMMUNITIES, NEBRASKA
2029

	<u>Owner Units/Acres</u>	<u>Rental Units/Acres</u>	<u>Totals</u>
Brule:	6 / 5.5	4 / 2.0	10 / 7.5
Ogallala:	50 / 49.0	77 / 20.0	127 / 69.0
<u>Paxton:</u>	<u>9 / 7.5</u>	<u>7 / 3.5</u>	<u>16 / 11.0</u>
Totals:	65 Units / 62 Acres	88 Units / 25.5 Acres	153 Units / 87.5 Acres

* Land calculation is 3x minimum requirement.

Source: Hanna:Keelan Associates, 2024.

Section 3:
Housing Unit “Target” Demand & Needs Analysis.

**HOUSING REHABILITATION/
DEMOLITION DEMAND.**

Table 3.6 identifies **target rehabilitation and demolition needs** in **Keith County** by **2029**. Up to **701 units** by 2029 could be targeted for rehabilitation (moderate or substantial) in the County at an estimated cost of \$22.4 Million. Moderate rehabilitation generally includes cosmetic improvements to a housing unit, including but not limited to paint, doors, windows, landscaping, etc. Substantial rehabilitation focuses on the same elements of moderate rehabilitation, but also includes structural elements to a home that are in need of replacement, including bowing and/or sagging walls and roof lines and foundation issues.

Up to 361 housing units should be targeted for demolition by 2029 and replaced due to dilapidated conditions and the structure not being cost effective to rehabilitate.

**TABLE 3.6
HOUSING TARGET REHABILITATION/
DEMOLITION DEMAND
KEITH COUNTY & COMMUNITIES, NEBRASKA
2029**

	<u># Rehabilitated / Est. Cost (Millions)*</u>	<u>Demolition</u>
Keith County:	701 / \$22.4 M	361
Brule:	51 / \$1.63 M	37
Ogallala:	588 / \$18.8 M	276
Paxton:	62 / \$2.0 M	48

*Based upon field inspections and age of housing.

Source: Hanna:Keelan Associates, 2017/2024.

SECTION 4



**HOUSING DEVELOPMENT &
PRESERVATION INITIATIVES.**

SECTION 4

HOUSING DEVELOPMENT & PRESERVATION INITIATIVES.

INTRODUCTION.

The following **Housing Development & Preservation Initiatives**, for the Communities and rural areas of **Keith County, Nebraska**, address local housing opportunities and needs and define the necessary housing activities for the successful implementation of selected both market rate and affordable housing programs or projects. These **Initiatives** are needed for the implementation of specific, both new housing development and existing housing preservation programs and are the product of both **qualitative and quantitative research activities** performed on the local level.

A **qualitative research** process provided important information for the formation of these **Housing Development & Preservation Initiatives**. A citizen participation and public input process included meetings with a local **Housing Steering Committee**, comprised of Keith County Housing Development Corporation members, elected leadership and pertinent, local housing stakeholders, both public and private, and the implementation of a **Keith County “Housing Survey”** for the general population, a **“Workforce Housing Needs Survey”** for employees of major employers, a **“Housing Stakeholder Survey”** for local, specialized housing providers and an **“Employer’s Housing Assistance Survey”** for Executives/CEOs of major employers.

Quantitative research included the analysis and projection of pertinent population, income, economic and housing data from local, State and National sources, all in an effort to understand past and present statistical trends and the projected **Housing Unit “Target” Demand** for the individuals and families of Keith County, including each incorporated Community and the rural “Balance of County”.

The combined qualitative and quantitative research efforts allowed the Consultant, Planning Commission and the Planning Steering Committee to prepare an “Affordable Housing Action Plan” that both identifies housing development projects that are a “fit” for the local market.

Section 4: Housing Development & Preservation Initiatives.

Local leadership, housing stakeholders and Governmental entities have implemented a variety of housing initiatives that have been a significant benefit to the housing development in Keith County. Much of this new housing was driven by new and expanded economic development activities and the progressive nature of operation among local housing developers and development organizations. It is recommended that all local, State and Federal housing development, rehabilitation, preservation and funding entities continue to provide housing choice and opportunity for both existing and prospective citizens of Keith County.

Housing Development & Preservation Initiatives address the important components of housing program implementation. The following identifies three primary categories in addressing housing issues in Keith County.

- 1. Housing Development & Preservation Partnerships & Education.**
 - **Housing Development Partnerships.**
- 2. Housing Development, Rehabilitation & Preservation.**
 - **Housing Unit Target Demand & Budget.**
 - **Demand for Housing Types, Households & Income Sectors.**
 - **Residential Land Requirements.**
 - **Zoning Regulations for the Development of Innovative/Alternative/Reform Considerations.**
 - **Workforce Housing Demand.**
 - **Housing Rehabilitation & Preservation.**
 - **Elderly/Senior Affordable Housing.**
 - **Special Needs Housing.**
 - **Emergency Housing & Natural Disaster Preparedness.**
 - **Housing & Alternative Energy.**
 - **Impediments to Fair Housing Choice.**
- 3. Housing Study Implementation & Review.**
 - **Financing Activities for Housing Development in Keith County.**
 - **Housing Study Maintenance.**



HOUSING DEVELOPMENT & PRESERVATION INITIATIVES.

1. HOUSING DEVELOPMENT & PRESERVATION PARTNERSHIPS & HOUSING EDUCATION.

Housing Development Partnerships.

The creation and organization of both public and private **Housing Development & Preservation Partnerships (HDPPs)** in **Keith County** is key to the successful production and improvement of the local housing stock and maximizing the opportunity to develop affordable housing for all price points for families and households at all income levels. Partnerships between **Keith County Housing Development Corporation (KCHDC)** and **Keith County Area Development (KCAD)** with **West Central Nebraska Development District (WCNDD)**, **Community Action Partnership of Mid-Nebraska (CAPMN)** local housing developers, general contractors, major employers and other local housing-related organizations and stakeholders will expand the capacity and ability to create housing in **Keith County**. This process should be continued and refined to produce additional partners, such as major employers and foundations, to maximize the potential for both building new housing and preserving the existing housing stock throughout the County and each Community.

The following are important Steps in producing an effective HDPPs program and process in Keith County.

- Create a “**mission statement**” that meets the overall housing cause or purpose, as it relates to the identified housing of needs and demands of the Community. Recruit local persons and organizations (both public and private) that match the “**mission statement**”.
- Based upon selected **HDPPs** and associated “**mission statements**”, each **HDPPs** 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.

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. Housing for special populations should also be targeted to support populations with mental or physical disabilities.

Section 4:
Housing Development & Preservation Initiatives.

- Train selected **HDPPs** to serve as local **“housing advocates”** in 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.
- Consider the development of a locally-based **municipal land bank program** to create an inventory of vacant, developable land for future residential development, including infill lot developments.

2. HOUSING DEVELOPMENT, REHABILITATION & PRESERVATION.

Future affordable housing development in **Keith County** 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, 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.

Future affordable 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 **Keith 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 the County and each Community.

Housing Unit Target Demand & Budget.

- **Section 3 of this Housing Study identifies an estimated Housing Unit “Target” Demand range of 146 to 215 housing units, based on the 2029 medium and County Growth Initiative (CGI) population projection, including 82 to 107 owner and 64 to 108 rental housing units, requiring an estimated budget range between \$43.6 Million to \$64.1 Million.**

Section 4:
Housing Development & Preservation Initiatives.

Demand for Housing Types, Households & Income Sectors.

- Housing construction in **Keith County** will need to include the development of **up to 22 affordable owner and rental housing units** for persons of low income, or **between 0 and 60 percent AMI**.
- For low- to moderate income households, a total of **103 housing units (44 owner, 62 rental)** for persons/families, or **between 61 and 125 percent AMI** should be targeted for construction throughout the County by 2029.
- A total of **86 housing units (62 owner, 24 rental)** for persons/families of moderate to upper income, or **at or above 126 percent AMI** should be targeted for construction throughout the County by 2029.
- Price products for all housing units in **Keith County**, including housing for elderly/senior populations, family households and housing for persons with special needs should range between \$164K and \$429K for owner units and monthly rent between \$635 and \$1,115.



Residential Land Requirements.

- The County-wide demand for **65 total owner housing units** will require the designation of an estimated **62 acres** of land, while the demand for **88 rental housing units** will require an estimated **25.5 acres**. Overall, an estimated **87.5 acres** of land will need to be designated in the Comprehensive Plans (Future Land Use Map) of the Communities of Brule, Ogallala and Paxton to support the construction of new owner and rental housing. This includes an estimated **7.5 acres** in **Brule**, **69 acres** in **Ogallala** and **11 acres** in **Paxton**.

Section 4:
Housing Development & Preservation Initiatives.

Consideration of Zoning Reform-Housing.

The Communities of **Keith County** should review and consider, if deemed appropriate, the adoption of **Zoning Reforms**, currently being studied and adopted by American cities, in an effort to enhance and maximize the economics of housing developments, while producing additional housing units. The following summarizes the various Zoning Reforms being considered, all of which would require the official adoption of local policy to implement such.

- **Eliminating Single Family Housing, only, Zoning Districts**, to allow for properly planned duplex and triplex housing developments, within traditional Single Family Zoning Districts, to maximize the use of vacant residential sites or development of a larger parcel of land.
- **Addressing the “missing middle” housing issue**, by allowing Communities to reduce minimum lot sizes in selected areas, primarily, with vacant lots, to maximize, or increase the number of units per acre when developing infill housing.
- **Allowing ADUs**, whereby a Community allows homeowners to add an accessory dwelling unit in their backyard or in their unused garage, attic or basement.
- **Zoning for Adaptive Use.** Allowing existing commercial building rehabilitation activities to include adaptive use concepts, such as housing on above ground floor commercial and/or office space use. Includes encouraging “live/work” situations for local business owners and/or incubator businesses.
- **Single Room Occupancy (SRO) Housing**, typically developed as expanded dormitory-style housing, consisting of six, eight or more units per building. SRO housing is a suitable housing type for young professionals entering the workforce, as well as families in transitional housing.
- **“Work/Live” Residential Campus**,” consisting of workforce housing, of varied types and price points developed in close proximity to one or several major employers in a “walkable” campus setting.

Section 4:
Housing Development & Preservation Initiatives.

Workforce Housing Demand.

- The construction of workforce housing in **Keith County** should include up to 54 owner and 58 rental housing units of the total Housing Unit Target Demand. Price products for workforce housing should include a range between \$134K to \$340K for owner housing units and a monthly rent between \$780 and \$1,000. The successful implementation of workforce housing will depend on the creation of specific **HDPPs** to address specific work sectors. The involvement of **major employees as a participant in HDPPs** will be crucial in the successful implementation of various workforce housing programs.

Housing Rehabilitation & Preservation.

- Continue to implement comprehensive, community-wide program(s) of housing rehabilitation and preservation in the Communities of **Keith County**, including the demolition and replacement of dilapidated housing units. By 2029, an estimated **701 housing units**, both owner and rental, in **Keith County**, are in need of **moderate- to substantial rehabilitation**. An additional **361 housing units** are in a condition that may require **removal and replacement**.
- Identify housing units in need of **moderate rehabilitation**. This includes homes needing “cosmetic” and minor “structural” improvements such as new siding, windows, paint, roof surface, doors, etc.
- Identify housing units in need of **substantial rehabilitation** throughout **Keith County**. This includes homes needing the improvements identified above, but also includes repairs to structural and infrastructure elements of the house, such as foundation, baring walls and roof lines/ structural repairs and plumbing/electrical upgrades.
- Identify **occupied housing units** that should be **demolished and replaced** in **Keith County**. Housing not cost effective for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.



Section 4:
Housing Development & Preservation Initiatives.

Elderly/Senior Affordable Housing.

- A **Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age will need to be implemented in **Keith 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 Community including assisted living and senior independent living facilities.

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.

- **Keith County** should target up to **66 elderly housing units** by 2029. This would include up to **36 owner and 30 rental units distributed across all income sectors**. Local elderly housing providers should collaborate to address all facets of elderly housing and supportive service needs in **Keith County**, including the increasing need for in-home services, memory care, maintenance and repair of homes occupied by elderly households in the Community and additional affordable housing, both owner and rental, for elderly persons with and without supportive service needs. **The Housing Steering Committee identified a significant need for senior independent living housing, as many of the existing facilities are at or approaching 100 percent occupancy.**
- Continue to support programs and services regarding the benefits of safe and affordable senior housing. Develop a messaging platform and communications plan to highlight benefits and resident experiences. Promote programs and services designed to enhance emotional, physical and cognitive well-being, along with the benefits of recreation and leisure opportunities.

Special Needs Housing.

- Address the **housing needs of persons with a disability(ies)** in **Keith County**, by planning and implementing fully accessible housing, both for rent and for sale. An estimated **eight owner and 10 rental housing units** should be planned and developed for **persons of special needs in Keith County**, by 2029. Successful programs should include transitional housing and group homes that encourage resident safety and/or handicap accessibility. 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 a physical and/or sensory disability.

Section 4:
Housing Development & Preservation Initiatives.

Housing Demand-Future Economic Development Projects.

Several important economic development projects are planned for the Ogallala/Keith County area, each of which will impact the housing demand for new employees. The development of a proposed **Horse Race Track/Casino** is scheduled to begin in June of this year. Once completed, the project could have up to 300 employees, with a mix of both full- and part-time workers, equaling an estimated 200+ households. Of these 200 households, an estimated 75 could be new residents to the area, with up to 75 currently residing/employed in the Ogallala/Keith County area, which would need to be replaced by new households to the area. The remaining estimated 50 households will commute to work from outside the area. An estimated **150 additional housing units** would be needed for new residents and those replacing existing employees in the area. This would consist of an estimated 100 rental and 50 owner housing units.

Housing required to meet the needs of the Horse Race Track/Casino facility would be units needed above and beyond the estimated 69 additional units required for the proposed CGI population projection. These additional units would assist in meeting the housing needs of other economic development projects in the Ogallala/Keith County area. Two of these projects could include a proposed truck stop and the planned Perkins County Canal project. The Canal project would be a 10- to 15-year build out period.

Each of the referenced economic development projects will employ a large number of construction personnel. The Ogallala/Keith County area will need to plan for providing temporary housing for a number of these workers during construction periods, either with traditional housing type, mobile homes, campgrounds and/or both short- and long stay lodging facilities.

Section 4:
Housing Development & Preservation Initiatives.

Emergency Housing & Natural Disaster Preparedness.

- Prepare an **emergency housing “plan of action”** in an effort to assist **Keith County** in providing temporary, short-term shelter to those affected by natural disaster, including post-disaster housing repair, reconstruction and/or household relocation plans.
- Local, State, 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 Lancaster County Emergency Manager, Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Nebraska Emergency Management Agency, Federal Emergency Management Agency and U.S. Department of Housing and Urban Development.
- Develop a Keith County-wide **“Emergency Operations Plan”** that includes initiatives for providing temporary housing for persons and families affected by a natural disaster.
- Encourage local landlords to allow persons and families displaced by natural disaster to temporarily reside in vacant, non-occupied housing units.
- Review and revise comprehensive planning, land use, zoning and subdivision regulation documents as a means of limiting or eliminating housing development in areas where a natural disaster, such as flooding, could frequently occur.

Section 4:
Housing Development & Preservation Initiatives.

Housing & Alternative Energy.

- Encourage housing developers in **Keith County** 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.
- **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.
- Promote the development of vocational **education opportunities** at local **Public School Districts** 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 the each Community’s **One-Mile Planning Jurisdiction.**
- Consider implementing a “**pilot**” **alternative energy program** at a developing residential subdivision in select Communities. 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 throughout Keith County** utilizing 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.

Section 4:
Housing Development & Preservation Initiatives.

Impediments to Fair Housing Choice.

- The **Communities of Keith County** should strive to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of the Community should play a role in this process, including local government, schools, churches and the private sector.
- Address the **primary impediments to fair housing choice** throughout the County and each Community. Respondents to both the **Housing Survey** and **Workforce Housing Needs Survey** identified impediments to fair housing for **homeowners** as housing prices and a lack of sufficient homes for sale. For **renter households**, impediments included the high cost of monthly rent and a lack of decent rental units at an affordable price range.
- The **Communities of Keith County** should utilize existing **Fair Housing Policies** and **Property Maintenance Codes** to ensure all current and future residents of the Communities do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.



3: HOUSING STUDY IMPLEMENTATION & REVIEW.

This **Housing Study** contains a variety of qualitative and quantitative information from local, State and Federal data sources and Survey implementation. 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 maintaining a resilient, sustainable Community.

Financing Activities for Housing Development.

- Housing developers doing business in **Keith County** should consider both public and private funding sources when constructing new or improving the local housing stock and, thus, 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, Midwest Housing Development Fund, 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, **HDPPs** in **Keith County** are encouraged to **establish or expand existing local, housing-related Foundations** for the purpose of financing housing development activities. Program concepts could include the following:
 - ✓ Investment funding for individual owner and rental housing rehabilitation programs.
 - ✓ Development of a community purchase-rehab-resale and re-rent program. Vacated housing on the real estate market in need of rehabilitation could be purchased by **HDPPs** or a local economic development entity, for the purpose of being rehabilitated into a viable, livable housing unit for persons and families generally of moderate income. The house is then put back on the market for sale by a local realtor or other housing-related agency.
 - ✓ Gap financing and/or developer incentives for the construction of new, affordable housing units.

Section 4:
Housing Development & Preservation Initiatives.

- ✓ Down payment and closing cost assistance via low- or no-interest loans for persons and families purchasing a home in **Keith County**. Housing purchase price maximums and household income thresholds can be determined by **HDPPs**.
- ✓ First or second mortgage assistance for prospective or current homeowners, including reduced rate or deferred payment loans.
- Continue utilizing **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase, preparation and public facility/utility requirements.
- Establish an **affordable housing fund** with TIF surplus provided by new commercial and industrial projects, to serve as gap financing for selected housing projects.

Housing Study Maintenance.

- This **Housing Study** should be reviewed annually by local housing providers and partnerships, including KCHDC/KCAD, each Community's Village Board or Ogallala City Council, local Chambers of Commerce, local business leadership and school systems, local Foundations and other important for-profit and non-profit groups and organizations and local housing stakeholders.
- **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 each Community's needs and desires for new and improved housing types. All of this will result in stability and growth for each Community.
- Establish an **annual review process of local Comprehensive Planning** and associated **Zoning and Subdivision Regulation documents**. Local Planning Commissions, Brule and Paxton Village Boards, Ogallala City Council and community and economic development groups should all be involved in this review. This will ensure a consistent vision for County-wide economic growth and development.

SECTION 5



**FIVE-YEAR AFFORDABLE HOUSING
ACTION PLAN.**

SECTION 5

FIVE-YEAR AFFORDABLE HOUSING ACTION PLAN.

INTRODUCTION.

The greatest challenge for **Keith County**, during the next **five years, or by 2029**, will be to develop housing units for persons and families of all income sectors, including housing, both owner and rental for the elderly, young families and special needs households, with attention given to workforce households. The successful implementation of the **Affordable Housing Action Plan** will involve a **five-step implementation process** including the following:

- 1) Coordination of local Housing Stakeholders, to create appropriate **Housing Development & Preservation Partnerships**, per specific affordable housing activities;
- 2) Plan and implement a variety of **community and economic development initiatives** to compliment a variety of new housing projects in **Keith County**, including highlighting housing development of a component of local **Economic Development Strategic Plans**;
- 3) Secure **major employers, housing developers and contractors to work as a team** with local Housing Development & Preservation Partnerships in selecting, prioritizing and producing appropriate housing projects;
- 4) Secure both **public and private funding** to ensure both permanent housing and any required “gap”, or subsidy dollars needed for **housing projects**; and
- 5) Coordinate **new housing activities** with infrastructure installation.

Section 5:
Five-Year Affordable Housing Action Plan.

PLACE-BASED DEVELOPMENT COMPONENTS.

Each **Housing Program** identified in this **Action Plan** should incorporate “**Place-Based**” **Development Components**, as identified by the Nebraska Investment Finance Authority, whereby development supports each community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.

ACCESS AND LINKAGES:

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

COMFORT AND IMAGE:

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

USES AND ACTIVITIES:

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

SOCIABILITY:

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

Section 5:
Five-Year Affordable Housing Action Plan.

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

1. Continue Local Housing Investment Funding Programs.

Purpose:

Keith County Housing Development Corporation (KCHDC) and Keith County Area Development (KCAD), with assistance from **local housing and economic development stakeholders in the County,** and specific Housing Development and Preservation partnerships (HDPPs) continue to utilize **funds to invest in needed “gap” financing** for local housing development and rehabilitation activities. This is coupled with encouraging the involvement of **major employers and local/regional housing developers** with assisting employees in obtaining affordable housing through first-time homebuyer and down payment assistance programs, as well as financial support to local developers constructing workforce housing.

Estimated Cost (annual fund drive): \$750,000.

2. Establish an Area-Wide Housing Disaster/Pandemic Recovery Program.

Purpose:

KCHDC/KCAD, with the assistance of **Keith County Emergency Management and Local Housing Stakeholders,** create a locally-funded program designed to assist persons and families living in housing affected by natural disaster. In combination with State and Federal disaster grant programs, funding for this **Program** should include funding via local foundations, financial lending institutions and private donations.

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

Section 5:
Five-Year Affordable Housing Action Plan.

AFFORDABLE HOUSING REHABILITATION/PRESERVATION PROGRAMS.

3. Owner/Rental Housing Rehabilitation/Preservation Program.

Purpose:

KCHDC/KCAD, with the assistance of **Local Housing Contractors, Housing Stakeholders and specific HDPPs**, as well as personal investment among housing property owners/developers, should set a 2029 goal of **55 to 70 housing units** to receive moderate- to substantial rehabilitation. Identify Community block areas with excessive deterioration and dilapidation of housing units, especially areas where Tax Increment Financing can supplement a project.

Estimated Moderate Rehabilitation Cost: \$32,000 to \$42,000 per unit.

Estimated Substantial Rehabilitation Cost: \$43,000 to \$60,000 per unit.

Estimated Cost Subsidy: 40% to 80% per unit.

4. Owner/Rental Housing Demolition/Replacement Program.

Purpose:

KCHDC/KCAD and **Local Housing Stakeholders**, with the assistance of **Local Housing Contractors** and personal investment among housing property owners/developers, should set a 2029 goal of **20 to 35 housing units**, to be purchased/donated, demolished and replaced with new, innovative affordable housing types, for families/elderly.

Estimated Purchase/Demolition/Construction Cost: \$275,000-\$350,000 per unit.

Estimated Cost Subsidy: 45% to 60% per unit.

AFFORDABLE & MARKET RATE HOUSING FOR ELDERLY/SENIOR POPULATIONS.

5. Elderly (55+ Years) Affordable Rental Housing Program.

Purpose:

KCHDC/KCAD, with participation from specific HDPPs, initiate the development of **one- or two-bedroom independent living, duplex/triplex, or apartment units, standard amenities and the potential for maintenance-free living options**, to meet the affordable rental housing needs of low- to moderate income elderly households (0% to 80% AMI). This **Program** would include **16 to 20 units, County-Wide, by 2029**, and should feature a variety of living options and on-site amenities.

Total Estimated Cost: \$2,600,000 to \$3,200,000.
Estimated Cost Subsidy: 60% or \$1,560,000 to \$1,920,000.

6. Elderly (55+ Years) Market Rate Rental Housing Program.

Purpose:

KCHDC/KCAD, with participation from specific HDPPs, initiate the development of **one- or two-bedroom independent living duplex/triplex, townhome or apartment units, standard amenities**, to meet the affordable rental housing needs of moderate- to upper income elderly households (61%+ AMI). This **Program** would include **16 to 20 units, County-Wide, by 2029**, and should feature a variety of living options and on-site amenities.

Total Estimated Cost: \$3,000,000 to \$3,750,000.
Estimated Cost Subsidy: 35% or \$1,100,000 to \$1,325,000.

7. Senior Supportive Rental Housing Program.

Purpose:

KCHDC/KCAD, with participation from specific HDPPs, initiate the development of **one- and two-bedroom assisted living apartment units, standard amenities**, to meet the rental housing needs of moderate- to upper income elderly households (31%+ AMI). This **Program** would include **16 to 24 units, by 2029**.

Total Estimated Cost: \$6,900,000 to \$10,300,000.
Estimated Cost Subsidy: 40% or \$2,800,000 to \$4,120,000.

**Section 5:
Five-Year Affordable Housing Action Plan.**

8. Elderly (55+ Years) Affordable Owner Housing Program.

Purpose:

KCHDC/KCAD, with participation from specific HDPPs, initiate the development of **12 to 16 two+-bedroom owner units, duplexes/townhomes, County-Wide**, scattered site or in a designated residential subdivision/retirement community, with standard amenities, to meet the housing needs of low- to moderate income elderly households (60%+ AMI).

Total Estimated Cost: \$3,300,000 to \$4,400,000.

Estimated Cost Subsidy: 45% or \$1,485,000 to \$1,980,000.

9. Elderly (55+ Years) Market Rate Owner Housing Program.

Purpose:

KCHDC/KCAD, with participation from specific HDPPs, initiate the development of a minimum of **20 two+-bedroom owner units, single family units/townhomes**, scattered site or in a designated residential subdivision, with standard amenities, to meet the housing needs of moderate- to upper income elderly households (81%+ AMI).

Total Estimated Cost: \$7,500,000.

Estimated Cost Subsidy: 15% or \$1,200,000.

Section 5:
Five-Year Affordable Housing Action Plan.

AFFORDABLE & MARKET RATE HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

10. Affordable/Market Rate Rental Housing Program.

Purpose:

KCHDC/KCAD, with participation from specific HDPPs, initiate the development of a minimum of **200 one-, two- or three-bedroom rental housing units, duplex/triplex, townhome or general rental apartment units**, County-wide, with standard amenities, to meet the rental housing needs of families and individuals employed by and associated with the development of the proposed Horse Race Track/Casino. **Program** should be combined with a **Workforce Employer Housing Assistance Program**.

Estimated Cost: \$29,000,000.
Estimated Cost Subsidy: 30% or \$8,700,000.

11. Affordable/Market Rate Homeownership Program.

Purpose:

KCHDC/KCAD, with participation from specific HDPPs, initiate the development of up to **60 two+-bedroom owner housing units, single family/townhomes, County-Wide**, scattered sites or in a residential subdivision, with standard amenities, to meet the housing needs of families, individuals and persons with special needs. (Up to an additional 100 units will need to be planned for/developed to accommodate homeownership for families and individuals employed by and associated with the development of the proposed Horse Race Track/Casino). **Program** should be combined with a **Workforce Employer Housing Assistance Program**.

Estimated Cost: \$20,500,000.
Estimated Cost Subsidy: 20% or \$4,100,000.

12. Affordable Housing for Special Populations.

Purpose:

KCHDC/KCAD, with participation from specific HDPPs, initiate the development of eight owner and 10 rental units for populations in Keith County with special housing needs, including Veterans, frail elderly and populations with physical and/or cognitive challenges

Estimated Cost: \$3,800,000.
Estimated Cost Subsidy: 80% or \$3,000,000.

NOTE: It is recommended that all proposed housing developments be “market justified” in a Site/Project Specific Market Study.

SECTION 6



HOUSING DEVELOPMENT & FUNDING PARTNERS.

SECTION 6

HOUSING DEVELOPMENT & FUNDING PARTNERS.

INTRODUCTION.

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

LOCAL FUNDING OPRIONS.

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 Communities of Ogallala and Paxton have designated “Redevelopment Areas” to utilize TIF. Both maintain a local CRA. The Communities would benefit greatly from being actively involved in providing TIF for new housing development projects.**

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.

**Section 6:
Housing Development & Funding Partners.**

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” will allow the use of TIF funds for the development of workforce housing.**

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 Community of Ogallala has a Housing Authority which provides 40 affordable, multifamily 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 by the Communities, or “pooled” together and utilized in equal proportions for the implementation of County-wide housing programs.**

Section 6:
Housing Development & Funding Partners.

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 **2023 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.

\$26.7 Million – Community Development Block Grant
\$7.2 Million – HOME Investment Partnership Fund
\$848,459 – Housing Opportunities for Persons with AIDS
\$1.0 Million – Emergency Solutions Grant Program
\$5.4 Million – Federal Housing Trust Fund
\$12.8 Million – Nebraska Affordable Housing Trust Fund
\$1.2 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.

Section 6: Housing Development & Funding Partners.

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 2022 Annual Action Plan is being amended to add a new activity that will allow HOPWA funds to be utilized to provide hotel/motel vouchers to participants who are homeless or at risk of homelessness for temporary housing while new permanent housing accommodations are found.

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 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.

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.

Keith County is served by Keith County Area Development (KCAD). Operating as a 501c3 program, KCAD provides funding opportunities for businesses and various community and economic development activities in the County.

Section 6:
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Keith County is a member of the West Central Nebraska Development District (WCNDD), which provides local planning coordination and development activities. WCNDD 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.

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. This program was expanded in April, 2022, to reduce the “one-to-one” match fund to 50% as well as change the amount an organization can receive to have no set cap.

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) handled the annual allocation of the credits between 2015 and 2022 tax years. The program ended on December 31, 2022, but there are efforts to reinstate it.

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.

Section 6: Housing Development & Funding Partners.

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. 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.

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.

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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.

The **Nebraska Homeowner Assistance Fund** was established in February, 2022, to help prevent homeowners from falling behind on their mortgages and losing their homes. This program is administered by **NIFA** and has a \$50 million allotment that will be disbursed to qualifying homeowners until funds run out or until the program expires in September, 2025. The program was expanded in September, 2022, to include assistance with paying certain past-due utility bills. The program provides relief to pandemic-impacted homeowners that have experienced a COVID-19 related financial hardship that began or continued after January 21, 2020. Homeowners are eligible if their household income is equal to or less than 100% of local area median income and help can only be provided for the homeowner's primary residence.

NIFA, with the assistance of a Strategic Housing Council, is in the process of implementing their recently completed **Nebraska 2022 Strategic Housing Framework**. Strategies, or "Pillars" associated with the Framework include the following **Areas of Concentration**:

- Pillar 1: Financial Support and Incentives for Development;
- Pillar 2: Education and Policy;
- Pillar 3: Safety Net and Special Populations; and
- Pillar 4: Workforce and Community Capacity.

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

Community Action Partnership of Mid-Nebraska (CAPMN) serves as the Community Action Partnership organization for Keith County, providing housing and weatherization programs, community social services, emergency services, family development and nutrition programs.

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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 writing administration is available with WCNDD.

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 **developing model codes/practices** for building and zoning administration, taxation, infrastructure development, etc., reviewing and revising **State-Administered Programs**; establishing a **Housing Health Index**, to measure the housing stock in each community; reviewing/revising **Regional and Local Programs**; and 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.

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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.

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.

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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.

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- **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.

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- 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 protect 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.

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- 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.

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.

APPENDIX I



KEITH COUNTY SURVEY RESULTS.

Constant Contact Survey Results

Campaign Name: Keith County Housing Survey

Survey Starts: 636

Survey Submits: 218

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MULTIPLE CHOICE

Where do you reside?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Brule	<div><div></div></div>		10	4%
Ogallala	<div><div></div></div>		159	73%
Paxton	<div><div></div></div>		15	6%
Roscoe	<div><div></div></div>		0	0%
Lake McConaughy Area	<div><div></div></div>		17	7%
Rural/Unincorporated Keith County	<div><div></div></div>		11	5%
Other	<div><div></div></div>		5	2%
Total Responses			217	100%

MULTIPLE CHOICE

Gender

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Male	<div><div></div></div>		86	40%
Female	<div><div></div></div>		128	59%
Prefer not to answer	<div><div></div></div>		1	0%
Total Responses			215	100%

MULTIPLE CHOICE

What is your current age?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
18-24	<div><div></div></div>		5	2%
25-34	<div><div></div></div>		21	9%
35-44	<div><div></div></div>		66	30%
45-54	<div><div></div></div>		31	14%
55-64	<div><div></div></div>		44	20%
65-74	<div><div></div></div>		42	19%
75-84	<div><div></div></div>		8	3%
85+	<div><div></div></div>		0	0%
Total Responses			217	100%

MULTIPLE CHOICE

Number of persons in your household?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		24	11%
2	<div><div></div></div>		101	46%
3	<div><div></div></div>		23	10%
4	<div><div></div></div>		42	19%
5+	<div><div></div></div>		26	12%
Total Responses			216	100%

MULTIPLE CHOICE

Please indicate your household income range.

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$50K	<div><div></div></div>		33	15%
\$50K-\$74K	<div><div></div></div>		36	16%
\$75K-\$99K	<div><div></div></div>		31	14%
\$100K-\$149K	<div><div></div></div>		52	24%
\$150K-\$199K	<div><div></div></div>		34	15%
\$200K-\$249K	<div><div></div></div>		12	5%
\$250K-\$299K	<div><div></div></div>		4	1%
\$300K or More	<div><div></div></div>		11	5%
Total Responses			213	100%

MULTIPLE CHOICE

Which type of housing do you currently live in?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family House (Own)	<div><div></div></div>		179	82%
Single Family House (Rent)	<div><div></div></div>		19	8%
Duplex/Triplex (Own)	<div><div></div></div>		0	0%
Duplex/Triplex (Rent)	<div><div></div></div>		3	1%
Townhome (Own)	<div><div></div></div>		0	0%
Townhome (Rent)	<div><div></div></div>		2	0%
Manufactured/Mobile Home (Own)	<div><div></div></div>		1	0%
Manufactured/Mobile Home (Rent)	<div><div></div></div>		1	0%
Rental Apartment (complex)	<div><div></div></div>		1	0%
Downtown Housing	<div><div></div></div>		1	0%
Condominium	<div><div></div></div>		0	0%
Acreage	<div><div></div></div>		8	3%
Other	<div><div></div></div>		3	1%
Total Responses			218	100%

MULTIPLE CHOICE

Are you satisfied with your current housing situation?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		165	76%
No	<div><div></div></div>		51	23%
Total Responses			216	100%

OPEN QUESTION

If No, please explain.

Good starter home, but needing something bigger and in price range eventually.

I feel there is a need for more affordable housing or apartments, especially to house new workers.

We are in the process of building a home. It was difficult finding a rental. There are issues with the rental that affect our quality of life.

55 Response(s)

CHECKBOXES

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of handicap accessible housing	<div><div></div></div>		1	2%
Lack of adequate public transportation	<div><div></div></div>		0	0%
Lack of knowledge of fair housing rights	<div><div></div></div>		3	7%
Cost of rent	<div><div></div></div>		28	73%
Restrictive zoning/building codes	<div><div></div></div>		4	10%
Job status	<div><div></div></div>		2	5%
Attitudes of landlords & neighbors	<div><div></div></div>		13	34%
Lack of availability of decent rental units in your price range	<div><div></div></div>		31	81%
Use of background checks	<div><div></div></div>		1	2%
Excessive application fees and/or rental deposits	<div><div></div></div>		12	31%
Cost of utilities	<div><div></div></div>		8	21%
Lack of educational resources about tenant responsibilities	<div><div></div></div>		2	5%
Age of existing rental housing	<div><div></div></div>		12	31%
Condition of existing rental housing	<div><div></div></div>		23	60%
Other	<div><div></div></div>		3	7%
Total Responses			38	100%

MULTIPLE CHOICE

How much are you currently paying for your monthly rent?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
No Rent Payment	<div></div>		28	49%
Less Than \$400			0	0%
\$400-\$600	<div></div>		3	5%
\$601-\$800	<div></div>		7	12%
\$801-\$950	<div></div>		7	12%
\$951-\$1,100	<div></div>		6	10%
\$1,101-\$1,250	<div></div>		4	7%
\$1251-\$1,500	<div></div>		1	1%
\$1,501-\$1,750			0	0%
\$1,751-\$1,999			0	0%
\$2,000+	<div></div>		1	1%
Total Responses			57	100%


















MULTIPLE CHOICE

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$400	<div><div></div></div>		5	10%
\$400-\$600	<div><div></div></div>		8	16%
\$601-\$800	<div><div></div></div>		13	27%
\$801-\$950	<div><div></div></div>		3	6%
\$951-\$1,100	<div><div></div></div>		6	12%
\$1,101-\$1,250	<div><div></div></div>		3	6%
\$1,251-\$1,500	<div><div></div></div>		4	8%
\$1,501-\$1,750	<div><div></div></div>		2	4%
\$1,751-\$1,999	<div><div></div></div>		1	2%
\$2,000+	<div><div></div></div>		3	6%
Total Responses			48	100%

CHECKBOXES

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of handicap accessible housing			9	6%
Lack of adequate public transportation			2	1%
Lack of knowledge of fair housing rights			4	2%
Housing purchase prices/cost to own			95	65%
Restrictive zoning/building codes			16	10%
Job status			7	4%
Attitudes of immediate neighbors			17	11%
Mortgage lending application requirements			15	10%
Excessive down payment/closing costs			36	24%
Cost of utilities			33	22%
Lack of educational resources about homeowner responsibilities			9	6%
Cost of homeowners insurance			51	34%
Lack of sufficient homes for sale/housing choice			80	54%
Age of existing housing			53	36%
Condition of existing housing			62	42%
Inability to get a loan			11	7%
Other			13	8%
Total Responses			146	100%

MULTIPLE CHOICE

What is your monthly mortgage payment?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Paid in Full	<div><div></div></div>		67	38%
Less Than \$400	<div><div></div></div>		2	1%
\$400-\$600	<div><div></div></div>		7	4%
\$601-\$800	<div><div></div></div>		18	10%
\$801-\$1,000	<div><div></div></div>		15	8%
\$1,001-\$1,250	<div><div></div></div>		14	8%
\$1,251-\$1,500	<div><div></div></div>		13	7%
\$1,501-\$1,750	<div><div></div></div>		14	8%
\$1,751-\$2,000	<div><div></div></div>		10	5%
\$2,001-\$2,500	<div><div></div></div>		7	4%
\$2,501-\$2,999	<div><div></div></div>		6	3%
\$3,000+	<div><div></div></div>		2	1%
Total Responses			175	100%

MULTIPLE CHOICE

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$100K	<div><div></div></div>		25	14%
\$100K-\$200K	<div><div></div></div>		48	28%
\$201K-\$300K	<div><div></div></div>		32	18%
\$301K-\$400K	<div><div></div></div>		27	15%
\$401K-\$500K	<div><div></div></div>		15	8%
\$501K+	<div><div></div></div>		23	13%
Total Responses			170	100%


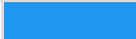

NUMERIC SCALE

Single Family Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	<div><div></div></div>		3	1%
2	<div><div></div></div>		31	15%
3 (Greatly Needed)	<div><div></div></div>		172	83%
Mean	2.82			
Median	3.00			
Total Responses			206	100%


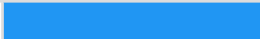
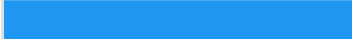
NUMERIC SCALE

Rental Housing (General)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			5	2%
2			40	19%
3 (Greatly Needed)			162	78%
Mean	2.76			
Median	3.00			
Total Responses			207	100%


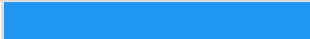

NUMERIC SCALE

Condominiums/Townhomes

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			24	11%
2			77	37%
3 (Greatly Needed)			103	50%
Mean	2.39			
Median	3.00			
Total Responses			204	100%



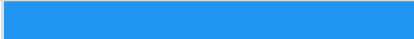
NUMERIC SCALE

Duplex/Triplex Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			21	10%
2			90	44%
3 (Greatly Needed)			91	45%
Mean	2.35			
Median	2.00			
Total Responses			202	100%

NUMERIC SCALE



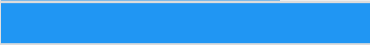
Rehabilitation of Owner-occupied Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			11	5%
2			70	35%
3 (Greatly Needed)			119	59%
Mean	2.54			

Median	3.00		
Total Responses		200	100%


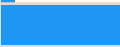
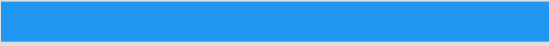
NUMERIC SCALE

Rehabilitation of Renter-occupied Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			13	6%
2			83	40%
3 (Greatly Needed)			109	53%
Mean	2.47			
Median	3.00			
Total Responses			205	100%



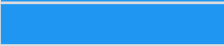
NUMERIC SCALE

Housing Choices for First-Time Homebuyers

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			6	2%
2			37	17%
3 (Greatly Needed)			163	79%
Mean	2.76			
Median	3.00			
Total Responses			206	100%

NUMERIC SCALE

Independent/Group Home Housing for Persons with a Mental/Physical Disability

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			28	14%
2			103	52%
3 (Greatly Needed)			64	32%
Mean	2.18			
Median	2.00			
Total Responses			195	100%

NUMERIC SCALE

Senior Independent Living Housing – Owner & Rental

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	<div></div>		10	4%
2	<div></div>		68	33%
3 (Greatly Needed)	<div></div>		127	61%
Mean	2.57			
Median	3.00			
Total Responses			205	100%

NUMERIC SCALE

Licensed Assisted Living, with Specialized Services (i.e. health, food prep, recreation services, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	<div></div>		14	6%
2	<div></div>		82	40%
3 (Greatly Needed)	<div></div>		105	52%
Mean	2.45			
Median	3.00			
Total Responses			201	100%

NUMERIC SCALE

Downtown Rental Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)	<div></div>		59	30%
2	<div></div>		77	39%
3 (Greatly Needed)	<div></div>		57	29%
Mean	1.99			
Median	2.00			
Total Responses			193	100%

MULTIPLE CHOICE

Are you planning to change your current housing situation in the next five or 10 years?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div></div>		117	60%
No	<div></div>		78	40%
Total Responses			195	100%

MULTIPLE CHOICE

If Yes, why are you planning to change your current housing situation?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Need local affordable housing.	<div></div>		9	7%
Need larger housing.	<div></div>		30	25%
Present home in poor state of repair.	<div></div>		5	4%
Need senior/elderly housing.	<div></div>		11	9%
Need specially adapted home.	<div></div>		0	0%
Need to be closer to relatives who are in the area.	<div></div>		1	0%
Need independent housing.	<div></div>		1	0%
Need to "downsize".	<div></div>		23	19%
Need to be closer to employment.	<div></div>		1	0%
Need to be closer to a dependent.	<div></div>		1	0%
Death, divorce or other change in family structure requiring a move.	<div></div>		3	2%
Other	<div></div>		33	27%
Total Responses			118	100%

MULTIPLE CHOICE

Which of the following places in the County do you desire to rent or purchase a home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Brule	<div></div>		3	2%
Ogallala	<div></div>		86	58%
Paxton	<div></div>		7	4%
Roscoe	<div></div>		0	0%
Lake McConaughy Area	<div></div>		14	9%
Rural/Unincorporated Keith County	<div></div>		22	14%
Other	<div></div>		15	10%
Total Responses			147	100%

MULTIPLE CHOICE

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family	<div></div>		106	72%
Attached Townhouse or Duplex/Triplex Unit	<div></div>		3	2%
Residential Acreage	<div></div>		16	10%
Mobile Home	<div></div>		1	0%
Patio Home/Slab Home	<div></div>		3	2%
Tiny Home	<div></div>		1	0%
Upper Level/Downtown	<div></div>		0	0%
Apartment	<div></div>		1	0%
Senior Living Community	<div></div>		16	10%
Total Responses			147	100%

MULTIPLE CHOICE

How many bedrooms would your family need?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			1	0%
2	<div></div>		34	22%
3	<div></div>		60	39%
4+	<div></div>		56	37%
Total Responses			151	100%

MULTIPLE CHOICE

conduct an owner housing rehabilitation program?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		171	82%
No	<div><div></div></div>		36	17%
Total Responses			207	100%

MULTIPLE CHOICE

conduct a renter housing rehabilitation program?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		150	72%
No	<div><div></div></div>		56	27%
Total Responses			206	100%

MULTIPLE CHOICE

purchase and remove dilapidated houses to make affordable lots available for development?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div></div>		188	89%
No	<div></div>		21	10%
Total Responses			209	100%

MULTIPLE CHOICE

secure State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		178	85%
No	<div><div></div></div>		30	14%
Total Responses			208	100%

MULTIPLE CHOICE

secure State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		164	80%
No	<div><div></div></div>		40	19%
Total Responses			204	100%

MULTIPLE CHOICE

conduct an owner housing rehabilitation program?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		152	73%
No	<div><div></div></div>		55	26%
Total Responses			207	100%

MULTIPLE CHOICE

conduct a renter housing rehabilitation program?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		133	65%
No	<div><div></div></div>		71	34%
Total Responses			204	100%

MULTIPLE CHOICE

purchase and remove dilapidated houses to make affordable lots available for development?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		175	85%
No	<div><div></div></div>		30	14%
Total Responses			205	100%

MULTIPLE CHOICE

secure State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div></div>		172	84%
No	<div></div>		32	15%
Total Responses			204	100%

MULTIPLE CHOICE

secure State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		156	78%
No	<div><div></div></div>		44	22%
Total Responses			200	100%


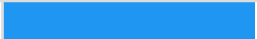


MULTIPLE CHOICE

Would you support the creation of a Community or County-Wide Land Bank Program to purchase undeveloped and/or dilapidated properties for clean-up and resale to developers?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		157	78%
No	<div><div></div></div>		42	21%
Total Responses			199	100%

NUMERIC SCALE


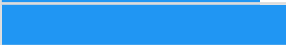


Case Management/Legal Aid

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			17	22%
2			28	36%
3			25	32%
4			6	7%
Mean	2.26			
Median	2.00			

Total Responses 76 100%

NUMERIC SCALE


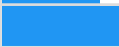
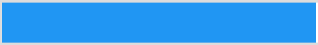
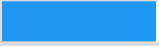
Cultural/Language Assistance

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			28	37%
2			31	41%
3			11	14%
4			4	5%
Mean	1.88			
Median	2.00			

Total Responses 74 100%

NUMERIC SCALE



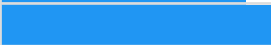

Continuing Education Opportunities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			12	14%
2			15	17%
3			38	45%
4			19	22%
Mean	2.76			
Median	3.00			

Total Responses 84 100%

NUMERIC SCALE

Employment Opportunities/Training

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			13	16%
2			28	35%
3			31	39%
4			6	7%
Mean	2.38			
Median	2.00			

Total Responses 78 100%

NUMERIC SCALE

Adult Care Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		29	35%
2	<div><div></div></div>		34	41%
3	<div><div></div></div>		15	18%
4	<div><div></div></div>		3	3%
Mean	1.90			
Median	2.00			
Total Responses			81	100%

NUMERIC SCALE

Health Services (Mental, Physical, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		20	24%
2	<div><div></div></div>		30	36%
3	<div><div></div></div>		24	29%
4	<div><div></div></div>		8	9%
Mean	2.24			
Median	2.00			
Total Responses			82	100%

NUMERIC SCALE

Food/Meals-On-Wheels

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		11	13%
2	<div><div></div></div>		22	26%
3	<div><div></div></div>		27	32%
4	<div><div></div></div>		24	28%
Mean	2.76			
Median	3.00			
Total Responses			84	100%

NUMERIC SCALE

Home Health & Memory Care

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		23	29%
2	<div><div></div></div>		35	45%
3	<div><div></div></div>		16	20%
4	<div><div></div></div>		3	3%
Mean	1.99			
Median	2.00			
Total Responses			77	100%

NUMERIC SCALE

Counseling Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		14	17%
2	<div><div></div></div>		41	51%
3	<div><div></div></div>		22	27%
4	<div><div></div></div>		2	2%
Mean	2.15			
Median	2.00			
Total Responses			79	100%


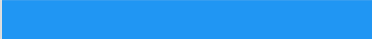
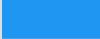

NUMERIC SCALE

Aides for Disabilities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		20	28%
2	<div><div></div></div>		36	50%
3	<div><div></div></div>		15	21%
4	<div><div></div></div>		0	0%
Mean	1.93			
Median	2.00			
Total Responses			71	100%


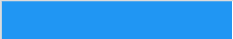


NUMERIC SCALE

Home Repair/Rehabilitation Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			23	29%
2			41	53%
3			11	14%
4			2	2%
Mean	1.90			
Median	2.00			
Total Responses			77	100%

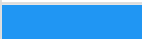
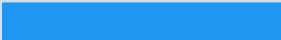


NUMERIC SCALE

Transportation/Auto Repair

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			13	15%
2			28	33%
3			34	40%
4			9	10%
Mean	2.46			
Median	3.00			
Total Responses			84	100%

NUMERIC SCALE

Finance Assistance/Management

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			16	20%
2			31	40%
3			20	25%
4			10	12%
Mean	2.31			
Median	2.00			
Total Responses			77	100%

NUMERIC SCALE

Housing (Permanent, Transitional, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		23	29%
2	<div><div></div></div>		38	48%
3	<div><div></div></div>		15	19%
4	<div><div></div></div>		2	2%
Mean	1.95			
Median	2.00			
Total Responses			78	100%

NUMERIC SCALE

Law Enforcement

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		9	10%
2	<div><div></div></div>		12	14%
3	<div><div></div></div>		42	50%
4	<div><div></div></div>		21	25%
Mean	2.89			
Median	3.00			
Total Responses			84	100%

NUMERIC SCALE

Senior Social & Recreation Activities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		8	9%
2	<div><div></div></div>		36	43%
3	<div><div></div></div>		29	35%
4	<div><div></div></div>		9	10%
Mean	2.48			
Median	2.00			
Total Responses			82	100%

NUMERIC SCALE

Emergency Transportation

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		7	8%
2	<div><div></div></div>		28	34%
3	<div><div></div></div>		29	35%
4	<div><div></div></div>		18	21%
Mean	2.71			
Median	3.00			
Total Responses			82	100%

NUMERIC SCALE

Volunteer Opportunities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		6	7%
2	<div><div></div></div>		16	19%
3	<div><div></div></div>		30	36%
4	<div><div></div></div>		31	37%
Mean	3.04			
Median	3.00			
Total Responses			83	100%

NUMERIC SCALE

Specialized Services (Veteran, Homeless, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		18	25%
2	<div><div></div></div>		34	47%
3	<div><div></div></div>		17	23%
4	<div><div></div></div>		3	4%
Mean	2.07			
Median	2.00			
Total Responses			72	100%

CHECKBOXES

If you are 55+ years of age and plan to change your housing in five years, which of the following housing types would you be most interested in moving to? Check your top three (3).

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family Home			30	54%
Duplex - Rent			2	3%
Duplex - Purchase			5	9%
Town Home - Rent			3	5%
Town Home – Purchase			13	23%
Nursing Home/Long-Term Care			1	1%
Apartment – Purchase			2	3%
Assisted Living Housing			9	16%
One Bedroom Apartment - Rent			1	1%
Two Bedroom Apartment - Rent			0	0%
Tiny Home			3	5%
Upper Level/Downtown Housing			2	3%
Senior Independent Living Community			22	40%
Other			2	3%
Total Responses			55	100%

OPEN QUESTION

Please provide any additional comments regarding the future of housing in your Community.

When we needed a rental home we discovered the lack of available housing. We rented what we could. The property is not ideal but it serves its purpose. I cannot imagine how difficult it must be for people who don't have resources.

As a renter for many years it is unfortunate that landlords think the going rate should be determined by Denver rates. Most people here in Ogallala average \$10-\$15 per hour. \$1,000 or more for rent is very cost prohibitive. While I realize people waste a lot of money we cannot be determining rent based on the demographics of metropolitan areas. And what is with all the run down properties in this town!!! Take some pride in the area!!!

I left []s because I have no experience in those areas & don't know. Didn't want to skew the #s.

*My concern? Property taxes/valuations. The assessed value of my place has more than doubled in last 3yrs. Ridiculous. No one has even looked inside. (So taxes go up, value based insurance goes up). Get your spending under control so you don't have to artificially inflate values to cover your budget. Not everyone can afford it. I can't. Bankrupting people won't help OG. Serve your community better.

44 Response(s)

Constant Contact Survey Results

Campaign Name: Keith County Workforce Housing Needs Survey

Survey Starts: 252

Survey Submits: 56

Export Date: 01/16/2024 04:50 PM

OPEN QUESTION

1. Identify your employer

WCNDD

City of Ogallala Police Department

Retired

54 Response(s)

MULTIPLE CHOICE

2. Where do you currently reside?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Brule	<div></div>		2	3%
Ogallala	<div></div>		38	69%
Paxton	<div></div>		3	5%
Roscoe	<div></div>		0	0%
Lake McConaughy Area	<div></div>		2	3%
Rural/Unincorporated Keith County	<div></div>		4	7%
Other	<div></div>		6	10%
Total Responses			55	100%

OPEN QUESTION

If Other, where and why?

Lincoln, Nebraska. No housing in Ogallala

Home

Still working full-time.

6 Response(s)

MULTIPLE CHOICE

3. Number of persons in your household?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div></div>		10	18%
2	<div></div>		23	41%
3	<div></div>		4	7%
4	<div></div>		10	18%
5+	<div></div>		8	14%
Total Responses			55	100%

MULTIPLE CHOICE

4. Do you commute into Keith County (from outside) for work?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		6	10%
No	<div><div></div></div>		49	89%
Total Responses			55	100%

MULTIPLE CHOICE

If yes, how long is your commute?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than 10 Minutes	<div><div></div></div>		8	47%
10-20 Minutes	<div><div></div></div>		2	11%
21-30 Minutes	<div><div></div></div>		3	17%
31-40 Minutes	<div><div></div></div>		0	0%
41-50 Minutes	<div><div></div></div>		0	0%
51-60 Minutes	<div><div></div></div>		0	0%
61+ Minutes	<div><div></div></div>		4	23%
Total Responses			17	100%

MULTIPLE CHOICE

5. Do you currently rent or own your home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Rent	<div><div></div></div>		10	18%
Own	<div><div></div></div>		45	81%
Total Responses			55	100%

MULTIPLE CHOICE

6a. If you are a RENTER, How much are you currently paying for your monthly rent?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
No Rent Payment	<div><div></div></div>		5	33%
Less Than \$400	<div><div></div></div>		0	0%
\$400-\$600	<div><div></div></div>		2	13%
\$601-\$800	<div><div></div></div>		3	20%
\$801-\$950	<div><div></div></div>		2	13%
\$951-\$1,100	<div><div></div></div>		3	20%
\$1,101-\$1,250	<div><div></div></div>		0	0%
\$1,251-\$1,500	<div><div></div></div>		0	0%
\$1,501-\$1,750	<div><div></div></div>		0	0%
\$1,751-\$1,999	<div><div></div></div>		0	0%
\$2,000+	<div><div></div></div>		0	0%
Total Responses			15	100%

MULTIPLE CHOICE

6b. What is the most your family could afford for monthly rent?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$400	<div><div></div></div>		1	6%
\$400-\$600			0	0%
\$601-\$800	<div><div></div></div>		3	18%
\$801-\$950	<div><div></div></div>		2	12%
\$951-\$1,100	<div><div></div></div>		3	18%
\$1,101-\$1,250	<div><div></div></div>		2	12%
\$1,251-\$1,500	<div><div></div></div>		3	18%
\$1,501-\$1,750	<div><div></div></div>		1	6%
\$1,751-\$1,999	<div><div></div></div>		1	6%
\$2,000+			0	0%
Total Responses			16	100%

MULTIPLE CHOICE

7a. If you are an OWNER, what is your monthly mortgage payment?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Paid in Full	<div><div></div></div>		13	29%
Less Than \$400			0	0%
\$400-\$600	<div><div></div></div>		1	2%
\$601-\$800	<div><div></div></div>		4	9%
\$801-\$1,000	<div><div></div></div>		4	9%
\$1,001-\$1,250	<div><div></div></div>		6	13%
\$1,251-\$1,500	<div><div></div></div>		7	15%
\$1,501-\$1,750	<div><div></div></div>		3	6%
\$1,751-\$2,000	<div><div></div></div>		2	4%
\$2,001-\$2,500	<div><div></div></div>		1	2%
\$2,501-\$2,999	<div><div></div></div>		3	6%
\$3,000+			0	0%
Total Responses			44	100%

MULTIPLE CHOICE

7b. What is the most your family could afford for a home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$100K	<div><div></div></div>		4	8%
\$100K-\$200K	<div><div></div></div>		16	34%
\$201K-\$300K	<div><div></div></div>		11	23%
\$301K-\$400K	<div><div></div></div>		7	15%
\$401K-\$500K	<div><div></div></div>		4	8%
\$501K+	<div><div></div></div>		4	8%
Total Responses			46	100%

MULTIPLE CHOICE

8. Are you satisfied with your current housing situation?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes	<div><div></div></div>		39	72%
No	<div><div></div></div>		15	27%
Total Responses			54	100%

OPEN QUESTION

If No, please explain.

lack of affordable decent homes

I currently live with my mother and grandparents and my siblings and there is too many people in one house and I would like to move out and get my first home or apartment

Rent is too high for most people I know.

14 Response(s)

MULTIPLE CHOICE

9. What is your current annual total household income?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$50K	<div><div></div></div>		9	17%
\$50K-\$74K	<div><div></div></div>		11	21%
\$75K-\$99K	<div><div></div></div>		5	9%
\$100K-\$149K	<div><div></div></div>		11	21%
\$150K-\$199K	<div><div></div></div>		11	21%
\$200K-\$249K	<div><div></div></div>		4	7%
\$250K-\$299K			0	0%
\$300K or More			0	0%
Total Responses			51	100%















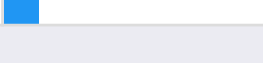

CHECKBOXES

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of handicap accessible housing			0	0%
Lack of adequate public transportation			0	0%
Lack of knowledge of fair housing rights	<div></div>		1	11%
Cost of rent	<div></div>		8	88%
Restrictive zoning/building codes			0	0%
Job status	<div></div>		1	11%
Attitudes of landlords & neighbors	<div></div>		3	33%
Lack of availability of decent rental units in your price range	<div></div>		8	88%
Use of background checks	<div></div>		1	11%
Excessive application fees and/or rental deposits	<div></div>		4	44%
Cost of utilities	<div></div>		4	44%
Lack of educational resources about tenant responsibilities	<div></div>		1	11%
Age of existing rental housing	<div></div>		4	44%
Condition of existing rental housing	<div></div>		6	66%
Other	<div></div>		1	11%
Total Responses			9	100%






CHECKBOXES

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of handicap accessible housing			1	2%
Lack of adequate public transportation			0	0%
Lack of knowledge of fair housing rights			4	10%
Housing purchase prices/cost to own			25	65%
Restrictive zoning/building codes			3	7%
Job status			2	5%
Attitudes of immediate neighbors			4	10%
Mortgage lending application requirements			3	7%
Excessive down payment/closing costs			11	28%
Cost of utilities			10	26%
Lack of educational resources about homeowner responsibilities			3	7%
Cost of homeowners insurance			15	39%
Lack of sufficient homes for sale/ housing choice			20	52%
Cost of real estate taxes			24	63%
Age of existing housing			13	34%
Condition of existing housing			14	36%
Other			2	5%
Total Responses			38	100%

MULTIPLE CHOICE

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Brule			0	0%
Ogallala			16	50%
Paxton			2	6%
Roscoe			0	0%
Lake McConaughy Area			2	6%
Rural/Unincorporated Keith County			9	28%
Other			3	9%
Total Responses			32	100%

MULTIPLE CHOICE

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family	<div></div>		23	69%
Attached Townhouse or Duplex/Triplex Unit	<div></div>		0	0%
Residential Acreage	<div></div>		5	15%
Tiny Home	<div></div>		2	6%
Manufactured Home	<div></div>		0	0%
Patio Home	<div></div>		0	0%
Apartment	<div></div>		1	3%
Upper Level/Downtown	<div></div>		0	0%
Senior Living Community	<div></div>		2	6%
Total Responses			33	100%

MULTIPLE CHOICE

9c. How many bedrooms would your family need?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1	<div><div></div></div>		2	5%
2	<div><div></div></div>		7	20%
3	<div><div></div></div>		11	32%
4+	<div><div></div></div>		14	41%
Total Responses			34	100%

CHECKBOXES

9f. What amenities would make your Community a more attractive place to live or relocate?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Child Care	<div><div></div></div>		15	42%
Education	<div><div></div></div>		9	25%
Retail/Shopping	<div><div></div></div>		21	60%
Restaurants	<div><div></div></div>		18	51%
Housing Choices	<div><div></div></div>		24	68%
Entertainment	<div><div></div></div>		17	48%
Leisure & Recreation Activities	<div><div></div></div>		16	45%
Dental/Vision Care Services	<div><div></div></div>		7	20%
Other	<div><div></div></div>		4	11%
Total Responses			35	100%

EMPLOYER HOUSING ASSISTANCE SURVEY RESULTS.

1. Does your company have any type of employer assisted housing program for employees? (Example: moving expenses, relocation assistance, down payment assistance, etc.).

Yes = 6

No = 14

2. If Yes, can you please describe the program and/or its benefits?

We provide a small stipend to help with moving expenses. Generally this amount is \$1500.

We provide relocation expenses up to \$5000 for salary level employees.

Provided money if needed.

Relocation expenses, typically \$5,000 per employee. We have had to get creative with this lately, including signing a lease to secure housing.

Relocation assistance

We provide sign on bonuses, retention bonuses and will cover relocation costs dependent on the position.

3. If you answered "No" to Question #1, is your company willing to work with local Keith County housing stakeholders to explore various employer assisted housing program options for your employees? Why or why not?

Probably not allowed by statute for local governments to provide.

Yes. It's difficult to attract quality employees from out of county and pay them a living wage when rental rates are so high for the type of property being rented.

Yes.

Yes.

Yes but not for our company. This is a need in general, but not for my company specifically.

No, limited budget

No small business can't afford it.

yes, possibly

NO. I DON'T HAVE A NEED.

Yes. Support is needed for younger employees, especially those with children.

Yes the employees are more than welcome to work directly with Keith County housing stakeholders.

No. Do not anticipate hiring any more employees before I retire.

4. In general, what housing types (owner/rental, single family, apartments, etc.) do your employees seek and what is the average price point(s) of these housing types?

Typically they seek rentals and rent ranges from \$700 to \$1200 per month.

Single family dwellings specifically within 10 minute travel time to Ogallala or preferably within the Ogallala corporate limits.

Generally, production associates are looking for small houses or apartments to rent in the \$400 to \$800 range. Salary level employees generally are looking to buy a house in the \$100,000 to \$200,000 range.

2-3 bedroom housing.

All types, all ranges.

Rental.

single parent and child - \$600.

Rent for less than \$900, or own in the \$100k-\$150k range.

Rental and single family price point \$100-140k.

Single family.

Rental, \$600-\$800.

We have entry-level assemblers, all the way up to executives. Most would prefer renting either, but the executive level would like to buy a house. Professionals could pay as much as \$900 per month, but we have others who couldn't pay more than \$500 per month. I think price is the key. If they could just get a decent house or apartment for a decent price, they would be happy.

OWNER AND SINGLE FAMILY. MARKET RATE.

Single family \$180,000.

Rental or Family looking for multiple bedrooms with a garage and a backyard for pets.

This varies depending on the position. Physicians are typically looking for higher end housing while support staff are more likely to look at rental or mid-range price points.

Assuming a beginning salary of \$40,000 a year and a 35% allowance for housing rental = \$1,166.67 per month.

5. What Housing Issues have your current employees experienced? Examples; deferred rent/mortgage payments, delayed housing construction and/or relocation, difficulty obtaining a mortgage loan, etc.

No rental housing options and limited homes to purchase if seeking this option.

Selection of suitable housing within the corporate limits of Ogallala. Financial education and fiscal acumen also challenges some employees.

Cannot find quality, family-friendly, affordable rentals.

Difficulty finding quality homes. Most need extensive repairs, or are overpriced.

Nothing available.

Finding a rental in town.

Lack of available housing, difficulty understanding how to purchase.

Mortgage payments for very substandard conditions.

Can't afford housing.

No rental properties available, and the ones that are too high priced. High house prices which are unaffordable.

Lack of inventory.

No rentals available. Housing available to purchase is out of their price range.

Availability of suitable housing is the biggest barrier.

Hard to attract new employees as the rental options are limited until the employee has had a chance to settle in the community to look for a residence to own or a place to build.

6. What Housing Issues, if any, have impacted your ability to hire new employees? (lack of housing, affordability of housing, lack of assistance programs, etc.).

Lack of affordable housing options for young families.

Inability to find housing within required response times for essential workers, especially those with periodic "on call" requirements.

Lack of affordable housing.

Lack of affordable housing limits the number of entry-level employees in Ogallala.

Lack of housing.

Lack of decent housing, and affordability.

Affordability.

Lack of housing has made it harder.

Lack of appropriate housing is an issue for hiring.

Lack of housing options.

Affordable housing and assistance programs.

No rentals available for new employees. Had to buy property for employees to live.

We recruit professionals from all over the country, and if they don't have a decent place to live at an affordable price, it can sideline negotiations. As an employer we have had to work harder to secure properties through our personal connections, and shell out more money to help get people into a comfortable place.

Lack of housing.

Lack of housing and affordability.

Lack of affordable housing and/or rental units.

All of the above.

HOUSING STAKEHOLDERS SURVEY RESULTS.

2. What housing service(s) does your Organization provide your clients/County citizenry? Examples; housing financing, real estate sales, emergency shelter, affordable housing development, housing services (homeless, emergency, etc.), senior/elderly housing (assisted living, skilled nursing, etc.), special needs housing, housing construction, etc.

I have 1 & 2 Bedroom Apartments, (Low Income).

affordable housing, housing financing.

affordable housing development & some financing.

We offer Financing for Low-Moderate Income.

Refinancing.

3. In your opinion, which Population Sector group(s) in the County has the greatest need for housing? Examples; families, seniors, local workforce, special needs populations, homeless, near-homeless, single parent households, etc.

Families, Seniors, Local Workforce, Special Needs Populations, Single Parent Households.

seniors, families, local workforce, LMI housing.

local workforce and seniors.

There is a great need for Housing for all of these groups except Homeless. The current Inventory is old and in bad condition.

Families, Seniors, Workforce, Single Households.

Alternatives from Denver retiree population other than consuming single family dwellings.

4. What Housing Type(s) is most needed for the group(s) you identified in #3? Examples; owner and/or rental housing, single family/duplex housing, apartments, transitional housing, emergency housing, senior housing, etc.

Rental Housing (not necessarily income based), Apartments and Emergency Housing, A definite need also for Accessibility Housing.

Owner and/or rental housing, transitional housing, senior housing, single family/duplex housing, emergency housing.

Rental & transitional.

The need and demand for all types of Housing is needed. Single Family/Rental/Duplexes//Senior Housing / Apartments.

Owner-Single family homes, senior housing.

55+ Independent Living.

5. What Housing Issues have residents experienced as a result of the COVID-19 pandemic? Examples; deferred rent/mortgage payments, delayed housing construction and/or relocation, difficulty obtaining a mortgage loan, etc.

Of my 40 apartments I had 1 tenant that received help with rent due to Covid-19.

Ogallala Housing found several difficulties in obtaining replacement appliances and remodeling supplies for our apartment projects. Price increases on everything!

Elevated housing prices & assessed values.

Supply chain issues and inflation numbers are causing a major delay in construction due to inflated costs.

We have not seen much effect from COVID.

Delayed construction.

Increased nuisance properties, more seasonally occupied housing, rise in short-term rental.

6. Other comments regarding the future of housing development in the County?

I believe we are in dire need of apartment buildings for the workforce population. I receive calls almost daily for people needing a place to live who are moving to the Ogallala/Keith County area. A lot of them do not qualify to live at my apartments due to income. We (Ogallala/Keith County) are in need of small affordable single-family homes for rent as well as for sale. My opinion is people do not want to buy immediately upon relocating to our area, they want to rent first.

More workforce housing and senior living will make a huge impact.

Housing is a priority in our County. The current stock is rundown. We have trouble hiring employees as there is no housing available. Rents are too high for the housing stock that is available.

Continued support of nuisance enforcement and abatement will lend to better property values to better support lending values. A need exists toward planning to accommodate higher densities. Dire need of forward looking comprehensive plan.

APPENDIX II



KEITH COUNTY TABLE PROFILE.

**Appendix II:
Keith County Table Profile.**

**TABLE 1
POPULATION TRENDS AND PROJECTIONS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2029**

	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2010-2020</u> <u>Change</u>	<u>2024</u>	<u>2029</u>	<u>2024-2029</u> <u>Change</u>	<u>2029</u> <u>CGI*</u>
Keith County:	8,875	8,368	8,335	-33	8,326	8,315	-11	8,478
Belmar CDP:	-	216	199	-17	194	186	-8	186
Brule:	372	326	331	+5	330	329	-1	332
Keystone CDP:	-	59	73	+14	78	75	-3	75
Lemoyne CDP:	-	82	44	-38	48	46	-2	46
Martin CDP:	-	92	76	-16	72	66	-6	66
Ogallala:	4,930	4,737	4,878	+141	4,901	4,956	+55	5,024
Paxton:	614	523	516	-7	517	520	+3	529
Roscoe CDP:	-	63	44	-19	40	38	-2	38
Sarben CDP:	-	31	31	+0	31	30	-1	30
Community Planning Jurisdictions	187	163	156	-7	154	151	-3	166
Rural Keith County	2,772	2,076	1,987	-89	1,961	1,918	-43	1,986

2022 U.S. Census Population Estimates: Keith Co.=8,269; Belmar CDP=N/A; Brule=320; Keystone CDP=N/A; Lemoyne CDP=N/A; Martin CDP=N/A; Ogallala=4,796; Paxton=514; Roscoe CDP=N/A; Sarben CDP=N/A.

*Includes estimated population increase associated with a **County Growth Initiative (CGI)** via increases in local Full-Time Employment (FTE) positions (est. 125) in the next five years, both new positions and the securement of up to 10% of current employed commuter population. "CGI" 2029 = Est. 152 Additional population.

Source: 2000, 2010 & 2020 Census.
Hanna:Keelan Associates, 2024.

Appendix II:
Keith County Table Profile.

TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2029

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<u>Keith County</u>	2000	8,875	100	8,775	3,707	2.37
	2010	8,368	55	8,313	3,753	2.22
	2020	8,335	67	8,268	3,672	2.25
	2024	8,326	71	8,255	3,655	2.26
	2029	8,315	78	8,237	3,642	2.28
	2029*	8,478	78	8,400	3,708	2.28
Belmar CDP	2000	-	-	-	-	-
	2010	216	0	216	112	1.93
	2020	199	0	199	115	1.73
	2024	194	0	194	116	1.67
	2029	186	0	186	118	1.58
	2029*	186	0	186	118	1.58
Brule	2000	372	0	372	169	2.20
	2010	326	0	326	156	2.09
	2020	331	0	331	150	2.21
	2024	330	0	330	148	2.23
	2029	329	0	329	145	2.27
	2029*	332	0	332	147	2.26
Keystone CDP	2000	-	-	-	-	-
	2010	59	0	59	31	1.90
	2020	73	0	73	33	2.21
	2024	78	0	78	34	2.29
	2029	75	0	75	32	2.34
	2029*	75	0	75	32	2.34
Lemoyne CDP	2000	-	-	-	-	-
	2010	82	0	82	45	1.82
	2020	44	0	44	31	1.42
	2024	48	0	48	29	1.66
	2029	46	0	46	26	1.77
	2029*	46	0	46	26	1.77
Martin CDP	2000	-	-	-	-	-
	2010	92	0	92	51	1.80
	2020	76	0	76	43	1.77
	2024	72	0	72	41	1.76
	2029	66	0	66	38	1.74
	2029*	66	0	66	38	1.74

CONTINUED:

**Appendix II:
Keith County Table Profile.**

**TABLE 2 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2029**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Ogallala	2000	4,930	98	4,832	2,052	2.35
	2010	4,737	54	4,683	2,100	2.23
	2020	4,878	67	4,811	2,123	2.27
	2024	4,901	71	4,830	2,132	2.26
	2029	4,956	78	4,878	2,165	2.25
	2029*	5,024	78	4,946	2,190	2.25
Paxton	2000	614	0	614	237	2.59
	2010	523	0	523	226	2.31
	2020	516	0	516	223	2.31
	2024	517	0	517	222	2.33
	2029	520	0	520	223	2.33
	2029*	529	0	529	227	2.33
Roscoe CDP	2000	-	-	-	-	-
	2010	63	0	63	23	2.74
	2020	44	0	44	18	2.44
	2024	40	0	40	17	2.35
	2029	38	0	38	17	2.24
	2029*	38	0	38	17	2.24
Sarben CDP	2000	-	-	-	-	-
	2010	31	0	31	15	2.07
	2020	31	0	31	14	2.21
	2024	31	0	31	14	2.21
	2029	30	0	30	13	2.31
	2029*	30	0	30	13	2.31
Rural Keith County/ CPJs	2000	2,959	2	2,957	1,249	2.37
	2010	2,239	1	2,238	994	2.25
	2020	2,143	0	2,143	922	2.32
	2024	2,115	0	2,115	902	2.34
	2029	2,069	0	2,069	865	2.39
	2029*	2,152	0	2,152	900	2.39

*CGI.

Source: 2000, 2010 & 2020 Census.

Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 3
HOUSEHOLDS BY HOUSEHOLD SIZE
KEITH COUNTY & COMMUNITIES, NEBRASKA
2020**

	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7+</u>
	<u>Person</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>
Keith County:	1,169	1,455	429	315	173	93	38
Belmar CDP:	38	48	5	16	5	3	0
Brule:	55	57	18	9	5	6	0
Keystone CDP:	11	16	4	0	1	1	0
Lemoyne CDP:	11	16	0	3	1	0	0
Martin CDP:	10	32	0	0	0	1	0
Ogallala:	750	740	258	191	99	57	28
Paxton:	58	87	36	22	12	4	4
Roscoe CDP:	6	10	0	2	0	0	0
Sarben CDP:	1	11	0	0	0	2	0
Rural Keith County/CPJs:	229	438	108	72	50	19	6

Source: 2020 Census.

Appendix II:
Keith County Table Profile.

**TABLE 4
TENURE BY HOUSEHOLD
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2029**

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<u>Keith County</u>	2000	3,707	2,703	72.9%	1,004	27.1%
	2010	3,753	2,731	72.8%	1,022	27.2%
	2020	3,672	2,686	73.1%	986	26.9%
	2024	3,655	2,675	73.1%	980	26.9%
	2029	3,642	2,651	72.7%	991	27.3%
	2029*	3,708	2,700	72.8%	1,008	27.2%
Belmar CDP	2000	-	-	-	-	-
	2010	112	103	92.0%	9	8.0%
	2020	115	108	93.9%	7	6.1%
	2024	116	110	94.8%	6	5.2%
	2029	118	113	95.8%	5	4.2%
	2029*	118	113	95.8%	5	4.2%
Brule	2000	169	139	82.2%	30	17.8%
	2010	156	130	83.3%	26	16.7%
	2020	150	124	82.7%	26	17.3%
	2024	148	122	82.4%	26	17.6%
	2029	145	119	82.1%	26	17.9%
	2029*	147	120	81.6%	27	18.4%
Keystone CDP	2000	-	-	-	-	-
	2010	31	26	83.9%	5	16.1%
	2020	33	26	78.8%	7	21.2%
	2024	34	26	76.5%	8	23.5%
	2029	32	24	75.0%	8	25.0%
	2029*	32	24	75.0%	8	25.0%
Lemoyne CDP	2000	-	-	-	-	-
	2010	45	42	93.3%	3	6.7%
	2020	31	17	54.8%	14	45.2%
	2024	29	16	55.2%	13	44.8%
	2029	26	15	57.8%	11	42.2%
	2029*	26	15	57.8%	11	42.2%
Martin CDP	2000	-	-	-	-	-
	2010	51	43	84.3%	8	15.7%
	2020	43	43	100.0%	0	0.0%
	2024	41	41	100.0%	0	0.0%
	2029	38	38	100.0%	0	0.0%
	2029*	38	38	100.0%	0	0.0%

CONTINUED:

**Appendix II:
Keith County Table Profile.**

**TABLE 4 (CONTINUED)
TENURE BY HOUSEHOLD
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2029**

	<u>Year</u>	<u>Households</u>	Owner		Renter	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Ogallala	2000	2,052	1,432	69.8%	620	30.2%
	2010	2,100	1,430	68.1%	670	31.9%
	2020	2,123	1,418	66.8%	705	33.2%
	2024	2,132	1,416	66.4%	716	33.6%
	2029	2,165	1,407	64.9%	758	35.1%
	2029*	2,190	1,421	64.9%	769	35.1%
Paxton	2000	237	175	73.8%	62	26.2%
	2010	226	160	70.8%	66	29.2%
	2020	223	155	69.5%	68	30.5%
	2024	222	154	69.4%	68	30.6%
	2029	223	153	68.6%	70	31.4%
	2029*	227	157	68.2%	70	31.8%
Roscoe CDP	2000	-	-	-	-	-
	2010	23	15	65.2%	8	34.8%
	2020	18	18	100.0%	0	0.0%
	2024	17	14	82.4%	3	17.6%
	2029	17	14	82.4%	3	17.6%
	2029*	17	14	82.4%	3	17.6%
Sarben CDP	2000	-	-	-	-	-
	2010	15	13	86.7%	2	13.3%
	2020	14	13	92.9%	1	7.1%
	2024	14	13	92.9%	1	7.1%
	2029	13	13	100.0%	0	0.0%
	2029*	13	13	100.0%	0	0.0%
Rural Keith County/ CPJs	2000	1,249	957	76.6%	292	23.4%
	2010	994	769	77.4%	225	22.6%
	2020	922	764	82.9%	158	17.1%
	2024	902	763	84.6%	139	15.4%
	2029	865	755	87.3%	110	12.7%
	2029*	900	785	87.2%	115	12.8%

*CGI.

Source: 2000, 2010 & 2020 Census.

Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 5
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2029**

Keith County	2010-2020				2024-2029		2029
Age Group	2000	2010	2020	Change	2024	2029	CGI
19 & Under	2,446	1,963	1,973	+10	1,964	1,964	2,003
20-34	1,183	1,109	1,108	-1	1,101	1,099	1,120
35-54	2,586	2,228	1,806	-422	1,748	1,689	1,722
55-64	1,030	1,296	1,332	+36	1,348	1,370	1,397
65-74	882	977	1,202	+225	1,232	1,249	1,274
75-84	574	585	695	+110	708	716	730
85+	174	210	219	+9	225	228	232
Totals	8,875	8,368	8,335	-33	8,326	8,315	8,478
Median Age	41.1	47.3	47.2	-0.1	46.9	47.3	47.3
Belmar CDP							
19 & Under	-	26	23	-3	22	20	20
20-34	-	11	14	+3	14	15	15
35-54	-	45	26	-19	24	21	21
55-64	-	58	51	-7	49	46	46
65-74	-	54	36	-18	33	30	30
75-84	-	19	41	+22	43	44	44
85+	-	3	8	+5	9	10	10
Totals	-	216	199	-17	194	186	186
Median Age	-	59.8	61.7	+1.9	61.8	62.2	62.2
Brule							
19 & Under	84	65	64	-1	65	64	66
20-34	34	44	47	+3	48	48	49
35-54	113	85	71	-14	62	52	52
55-64	42	51	61	+10	62	64	64
65-74	44	44	50	+6	50	51	51
75-84	49	22	37	+15	42	50	50
85+	6	15	1	-14	1	0	0
Totals	372	326	331	+5	330	329	332
Median Age	46.8	50.0	51.1	+1.1	50.9	55.1	53.6

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Appendix II:
Keith County Table Profile.

**TABLE 5 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2029**

Keystone CDP				2010-2020		2024-2029		2029
<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>Change</u>	<u>2024</u>	<u>2029</u>	<u>Change</u>	<u>CGI</u>
19 & Under	-	10	18	+8	20	21	+1	21
20-34	-	11	4	-7	3	1	-2	1
35-54	-	14	29	+15	32	33	+1	33
55-64	-	11	4	-7	3	2	-1	2
65-74	-	5	15	+10	17	18	+1	18
75-84	-	6	2	-4	2	0	-2	0
85+	-	<u>2</u>	<u>1</u>	<u>-1</u>	<u>1</u>	<u>0</u>	<u>-1</u>	<u>0</u>
Totals	-	59	73	+14	78	75	-3	75
Median Age	-	51.2	48.3	-2.9	44.5	43.9	-0.6	43.9
Lemoyne CDP								
19 & Under	-	6	2	-4	2	0	-2	0
20-34	-	2	6	+4	7	9	+2	9
35-54	-	18	10	-8	11	12	+1	12
55-64	-	16	10	-6	11	12	+1	12
65-74	-	17	7	-10	7	5	-2	5
75-84	-	19	9	-10	9	7	-2	7
85+	-	<u>4</u>	<u>0</u>	<u>-4</u>	<u>1</u>	<u>1</u>	<u>+0</u>	<u>1</u>
Totals	-	82	44	-38	48	46	-2	46
Median Age	-	64.8	59.0	-5.8	58.3	56.5	-1.8	56.5
Martin CDP								
19 & Under	-	10	14	+4	14	14	+0	14
20-34	-	6	1	-5	1	0	-1	0
35-54	-	17	12	-5	11	10	-1	10
55-64	-	28	17	-11	15	13	-2	13
65-74	-	20	8	-12	6	4	-2	4
75-84	-	8	22	+14	23	23	+0	23
85+	-	<u>3</u>	<u>2</u>	<u>-1</u>	<u>2</u>	<u>2</u>	<u>-0</u>	<u>2</u>
Totals	-	92	76	-16	72	66	-6	66
Median Age	-	59.0	62.5	+3.5	61.0	61.2	+0.2	61.2

CONTINUED:

**Appendix II:
Keith County Table Profile.**

**TABLE 5 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2029**

Ogallala	2010-2020				2024-2029		2029	
Age Group	2000	2010	2020	Change	2024	2029	Change	CGI
19 & Under	1,432	1,213	1,273	+60	1,270	1,289	+19	1,307
20-34	737	719	735	+16	735	742	+7	750
35-54	1,348	1,276	1,081	-195	1,057	1,038	-19	1,053
55-64	505	578	714	+136	739	770	+31	781
65-74	452	477	562	+85	579	591	+12	597
75-84	328	333	357	+24	362	365	+3	371
85+	128	141	156	+15	159	161	+2	165
Totals	4,930	4,737	4,878	+141	4,901	4,956	+55	5,024
Median Age	39.2	43.7	42.0	-1.7	43.0	43.2	+0.2	43.2
Paxton								
19 & Under	197	148	130	-18	128	125	-3	127
20-34	92	72	65	-7	64	64	-0	66
35-54	181	157	129	-28	128	126	-2	129
55-64	50	79	86	+7	88	89	+1	90
65-74	44	36	63	+27	67	73	+5	74
75-84	39	26	30	+4	29	28	-1	28
85+	11	5	13	+8	13	15	+2	15
Totals	614	523	516	-7	517	520	+3	529
Median Age	38.3	41.9	45.3	+3.4	44.9	45.7	+0.8	45.5
Roscoe CDP								
19 & Under	-	22	13	-9	13	10	-3	10
20-34	-	12	0	-12	0	0	-0	0
35-54	-	18	14	-4	9	7	-2	7
55-64	-	5	2	-3	0	0	-0	0
65-74	-	3	8	+5	10	12	+2	12
75-84	-	2	5	+3	6	7	+1	7
85+	-	1	2	+1	2	2	+0	2
Totals	-	63	44	-19	40	38	-2	38
Median Age	-	32.5	50.0	+17.5	49.8	56.5	+6.7	56.5

CONTINUED:

**Appendix II:
Keith County Table Profile.**

**TABLE 5 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2029**

Sarben CDP				2010-2020			2024-2029	2029
Age Group	2000	2010	2020	Change	2024	2029	Change	CGI
19 & Under	-	3	5	+2	6	7	+1	7
20-34	-	6	1	-5	1	0	-1	0
35-54	-	7	8	+1	9	9	+0	9
55-64	-	6	11	+5	11	13	+2	13
65-74	-	3	3	+0	3	1	-2	1
75-84	-	6	3	-3	1	0	-1	0
85+	-	0	0	+0	0	0	+0	0
Totals	-	31	31	+0	31	30	-1	30
Median Age	-	54.9	55.8	+0.9	52.9	51.9	-1.0	51.9
Rural Keith County/CPJs								
19 & Under	733	460	431	-29	424	414	-10	431
20-34	320	226	235	+9	228	220	-8	230
35-54	944	591	426	-165	405	381	-24	396
55-64	433	464	376	-88	370	361	-9	376
65-74	342	318	450	+132	460	464	+4	482
75-84	158	144	189	+45	191	192	+1	200
85+	29	36	36	+0	37	37	+0	37
Totals	2,959	2,239	2,143	-96	2,115	2,069	-46	2,152
Median Age	43.6	48.9	53.1	+4.2	59.5	55.5	-4	55.5

Source: 2000, 2010 & 2020 Census.

Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 6
HOUSEHOLD INCOME BY AGE GROUP
TRENDS AND PROJECTIONS
KEITH COUNTY, NEBRASKA
2010-2029**

<u>Income Group</u>	<u>2010*</u>	<u>2020*</u>	<u>2024</u>	<u>2029</u>	<u>% Change 2024-2029</u>	<u>2029 CGI</u>
<u>All Households</u>						
Less than \$10,000	175	300	318	333	+4.7%	339
\$10,000-\$19,999	619	459	433	408	-5.8%	416
\$20,000-\$34,999	732	487	454	428	-5.7%	435
\$35,000-\$49,999	679	453	423	398	-5.9%	405
\$50,000-\$74,999	664	846	876	903	+3.1%	919
\$75,000-\$99,999	473	432	420	409	-2.6%	417
<u>\$100,000 or More</u>	<u>411</u>	<u>695</u>	<u>731</u>	<u>763</u>	<u>+4.4%</u>	<u>777</u>
Totals	3,753	3,672	3,655	3,642	-0.4%	3,708
Median Income	\$42,742	\$54,048	\$55,693	\$57,032	+2.4%	\$57,045
<u>Households 65+ Yrs.</u>						
Less than \$10,000	40	153	164	169	+3.0%	174
\$10,000-\$19,999	320	260	255	248	-2.7%	255
\$20,000-\$34,999	349	170	151	132	-12.6%	136
\$35,000-\$49,999	202	210	213	217	+1.9%	223
\$50,000-\$74,999	84	308	337	359	+6.5%	369
\$75,000-\$99,999	75	101	101	108	+6.9%	111
<u>\$100,000 or More</u>	<u>116</u>	<u>176</u>	<u>183</u>	<u>185</u>	<u>+1.1%</u>	<u>190</u>
Totals	1,186	1,378	1,404	1,418	+1.0%	1,458
Median Income	\$30,014	\$42,571	\$44,295	\$46,059	+4.0%	\$46,031

* Specified Data Used. ACS Estimate subject to margin of error. 2010 & 2020 Census total.

Source: 2006-2010 & 2016-2020 American Community Survey.

2010 & 2020 Census.

Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 7
ESTIMATED MEDIAN HOUSEHOLD INCOME TRENDS & PROJECTIONS
KEITH COUNTY & COMMUNITIES, IOWA
2010-2029**

<u>Community</u>	<u>2010*</u>	<u>2021*</u>	<u>2024</u>	<u>2029</u>
Belmar CDP	\$19,514	-	\$33,870	\$43,454
Brule	\$33,958	\$39,625	\$40,827	\$43,923
Keystone CDP	\$75,625	-	\$138,528	\$162,845
Lemoyne CDP	\$41,080	\$59,400	\$64,216	\$77,232
Martin CDP	\$63,438	\$45,739	\$43,419	\$37,913
Ogallala	\$42,786	\$47,892	\$48,931	\$51,585
Paxton	\$55,288	\$61,250	\$62,451	\$65,512
Roscoe CDP	\$39,500	-	\$95,802	\$148,322
Sarben CDP	\$21,667	\$78,750	\$116,472	\$210,777

*Specified data used, subject to margin of error.

Source: 2006-2010 & 2017-2021 American Community Survey Estimate.

Hanna:Keelan Associates, 2024.

**TABLE 8
ESTIMATED PER CAPITA INCOME TRENDS AND PROJECTIONS
KEITH COUNTY & COMMUNITIES, IOWA
2010-2029**

<u>Community</u>	<u>2010*</u>	<u>2021*</u>	<u>2024</u>	<u>2029</u>
Belmar CDP	\$11,831	\$65,072	\$74,752	\$102,552
Brule	\$25,282	\$26,038	\$26,180	\$26,537
Keystone CDP	\$37,965	\$62,624	\$67,107	\$79,117
Lemoyne CDP	\$14,200	\$44,440	\$49,938	\$65,383
Martin CDP	\$28,143	\$31,396	\$32,056	\$33,741
Ogallala	\$25,628	\$29,135	\$29,860	\$31,718
Paxton	\$24,496	\$25,059	\$25,164	\$25,428
Roscoe CDP	\$19,198	\$12,286	\$11,029	\$15,208
Sarben CDP	\$32,873	\$12,746	\$10,087	\$16,735

*Specified data used, subject to margin of error.

Source: 2006-2010 & 2017-2021 American Community Survey Estimate.

Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 9
PER CAPITA INCOME
KEITH COUNTY, NEBRASKA / STATE OF NEBRASKA
2010-2029**

	Keith County		State of Nebraska	
<u>Year</u>	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2010	\$33,976	--	\$41,248	--
2011	\$39,489	+16.2%	\$45,674	+10.7%
2012	\$41,450	+5.0%	\$46,670	+2.2%
2013	\$43,149	+4.1%	\$46,653	-0.0%
2014	\$42,651	-1.2%	\$48,957	+4.9%
2015	\$44,499	+4.3%	\$50,556	+3.3%
2016	\$43,633	-1.9%	\$49,360	-2.4%
2017	\$42,585	-2.4%	\$50,144	+1.6%
2018	\$44,938	+5.5%	\$51,916	+3.5%
2019	\$45,436	+1.1%	\$54,182	+4.4%
2020	\$48,869	+7.6%	\$57,387	+5.9%
2021	\$52,394	+7.2%	\$61,210	+6.7%
2022	-	--	\$63,321	+3.4%
2024	\$56,743	+8.3%	\$65,651	+3.7%
2029	\$68,489	+20.7%	\$77,731	+18.4%
2010-2024	\$33,976 - \$56,743	+67.0%	\$41,248 - \$65,651	+59.2%
2024-2029	\$56,743 - \$68,489	+20.7%	\$65,651 - \$77,731	+18.4%

Source: Bureau of Economic Analysis, 2024.
Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 10
RACE AND HISPANIC ORIGIN
KEITH COUNTY, NEBRASKA
2000, 2010 & 2020**

<u>Race</u>	<u>2000</u>		<u>2010</u>		<u>2020</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	8,587	96.8%	8,005	95.7%	7,509	90.1%
Black	7	0.1%	18	0.2%	19	0.2%
Native American	63	0.7%	41	0.5%	42	0.5%
Asian	15	0.2%	33	0.4%	46	0.6%
<u>Other</u>	<u>203</u>	<u>2.2%</u>	<u>271</u>	<u>3.2%</u>	<u>719</u>	8.6%
Totals	8,875	100.0%	8,368	100.0%	8,335	100.0%
Hispanic Origin	375	4.2%	474	5.7%	750	9.0%

Source: 2000, 2010 & 2020 Census.

**Appendix II:
Keith County Table Profile.**

**TABLE 11
PERSONS RECEIVING SOCIAL SECURITY INCOME
KEITH COUNTY, NEBRASKA
2021**

<u>Social Security Income-2021</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	1,740
Wives & Husbands	60
Children	15
<u>Survivor Benefits</u>	
Widows & Widowers	115
Children	40
<u>Disability Benefits</u>	
Disabled Persons	210
Wives & Husbands	5
<u>Children</u>	<u>50</u>
Total	2,235
<u>Aged 65 & Older</u>	
Men	835
<u>Women</u>	<u>1,000</u>
Total	1,835
<u>Supplemental Security Income-2021</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	24
<u>Blind and Disabled</u>	<u>94</u>
Total	118

Source: Department of Health and Human Services,
Social Security Administration, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 12
ESTIMATED HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
KEITH COUNTY, NEBRASKA
2010-2029**

	2010*	2020*	2024	2029
<u>Owner Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0%-30% AMI	140 / 110	211 / 121	227 / 125	241 / 129
31%-50% AMI	321 / 155	247 / 156	238 / 158	230 / 161
51%-80% AMI	481 / 150	518 / 101	523 / 90	525 / 82
<u>81%+ AMI</u>	<u>1,789 / 155</u>	<u>1,710 / 146</u>	<u>1,687 / 140</u>	<u>1,655 / 134</u>
Totals	2,731 / 570	2,686 / 524	2,675 / 513	2,651 / 506

	2010*	2020*	2024	2029
<u>Renter Inc. Rng.</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0%-30% AMI	217 / 106	337 / 191	364 / 222	397 / 267
31%-50% AMI	161 / 126	183 / 81	187 / 78	195 / 78
51%-80% AMI	307 / 75	158 / 28	146 / 20	140 / 15
<u>81%+ AMI</u>	<u>337 / 0</u>	<u>308 / 0</u>	<u>283 / 0</u>	<u>259 / 0</u>
Totals	1,022 / 307	986 / 300	980 / 320	991 / 360

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

*Specified Data Used. Total Households from 2010 & 2020 Census.

Source: 2006-2010, 2015-2019 CHAS Data.

Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 13
EMPLOYMENT DATA TRENDS AND PROJECTIONS
KEITH COUNTY, NEBRASKA
2010-2029**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2010	4,390	--	4.3%
2011	4,465	+75	4.1%
2012	4,491	+26	3.7%
2013	4,543	+78	3.6%
2014	4,525	-19	2.9%
2015	4,556	+31	2.7%
2016	4,478	-78	2.9%
2017	4,444	-34	3.0%
2018	4,405	-39	3.1%
2019	4,444	+39	3.2%
2020	4,530	+86	3.2%
2021	4,583	+53	2.2%
2022	4,643	+60	1.9%
2023*	4,529	-114	1.6%
2029	4,592	+63	1.4%
2010-2029	4,390 – 4,592	+202	4.3% - 1.4%

*Estimate. Average of January to March, 2023.

Source: Nebraska Department of Labor, Labor Market Information, 2024.

Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 14
CIVILIAN LABOR FORCE & EMPLOYMENT
KEITH COUNTY, NEBRASKA
2010-2029**

	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2024*</u>	<u>2029</u>
Civilian Labor Force	4,875	4,585	4,682	4,602	4,657
Unemployment	133	195	152	73	65
Rate of Unemployment	2.7%	4.3%	3.2%	1.6%	1.4%
Employment	4,742	4,390	4,530	4,529	4,592
<u>Change in Employment</u>					
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
2000-2010	-352	-35.2	-7.4%	-0.7%	
2010-2020	+140	+14.0	+3.2%	+0.3%	
2024-2029	+63	+12.6	+1.4%	+0.3%	

*Estimate. Average of January to March, 2024.

Source: Nebraska Department of Labor, Labor Market Information, 2024.

Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

TABLE 15

**WORKFORCE EMPLOYMENT BY TYPE
KEITH COUNTY, NEBRASKA
MARCH, 2023**

Workforce

Non-Farm Employment (Wage and Salary)	3,270
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	*
Construction.	82
Manufacturing.	222
Wholesale Trade.	260
Retail Trade.	603
Transportation & Warehousing.	136
Information.	21
Finance & Insurance.	169
Real Estate & Rental/Leasing.	34
Professional, Scientific & Technical Services.	94
Management of Companies & Enterprises.	*
Administrative/Support/Waste.	57
Educational Services.	44
Health Care & Social Assistance.	294
Arts, Entertainment & Recreation.	11
Accommodation & Food Service.	524
Other Services (except Public Administration).	120
Federal Government.	32
State Government.	44
Local Government.	483

*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 16
TRAVEL TIME TO WORK
KEITH COUNTY, NEBRASKA
2021 ESTIMATE***

9 Minutes <u>or</u> <u>Less</u>	10-19 <u>Minutes</u>	20-29 <u>Minutes</u>	30-39 <u>Minutes</u>	40 Minutes <u>or</u> <u>More</u>
1,621	1,088	351	287	251

*Subject to margin of error.

Source: 2017-2021 American Community Survey.

**TABLE 17
INFLOW/OUTFLOW JOB COUNTS (ALL JOBS)
KEITH COUNTY, NEBRASKA
2020**

	<u>Count</u>	<u>Share</u>
Employed in Keith County	3,029	100.0%
Employed in Keith County but Living Outside	1,183	39.1%
Employed and Living in Keith County	1,846	60.9%
Living in Keith County	3,128	100.0%
Living in Keith County but Employed Outside	1,282	41.0%
Living and Employed in Keith County	1,846	59.0%

*Subject to margin of error.

Source: Census Longitudinal Employment-Household Dynamics 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 18
HOUSING STOCK PROFILE / UNITS IN STRUCTURE
KEITH COUNTY & COMMUNITIES, NEBRASKA
2010 & 2021 ESTIMATE**

<u>Community</u>	<u>Year</u>	<u>Number of Units</u>			<u>Other*</u>	<u>Total</u>
		<u>1 Unit</u>	<u>2-9 Units</u>	<u>10+ Units</u>		
Keith County	2010**	3,862	399	83	1,099	5,443
	2021**	3,768	382	90	1,110	5,350
Belmar CDP	2010**	216	0	0	304	520
	2021**	147	0	0	329	476
Brule	2010**	176	18	0	13	207
	2021**	136	17	0	12	165
Keystone CDP	2010**	5	0	0	9	14
	2021**	16	0	0	4	20
Lemoyne CDP	2010**	30	0	0	75	105
	2021**	35	0	0	119	154
Martin CDP	2010**	17	0	0	68	85
	2021**	54	0	0	116	170
Ogallala	2010**	1,908	361	83	143	2,495
	2021**	1,886	299	90	157	2,432
Paxton	2010**	244	11	0	15	270
	2021**	214	18	0	14	246
Roscoe CDP	2010**	54	0	0	12	66
	2021**	-	-	-	-	-
Sarben CDP	2010**	10	0	0	0	10
	2021**	22	0	0	1	23
Rural Keith County/CPJs	2010**	1,202	9	0	460	1,671
	2021**	1,258	48	0	358	1,664

*Includes mobile homes and trailers.

**Specified Data Used. Estimates subject to margin of error.

Source: 2006-2010 American Community Survey
2017-2021 American Community Survey.

**Appendix II:
Keith County Table Profile.**

**TABLE 19
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
KEITH COUNTY & COMMUNITIES, NEBRASKA
2010 & 2021 ESTIMATE**

<u>Community</u>	<u>Year</u>	<u>Totals</u>	<u>Complete Plumbing</u>		<u>Lack of Complete Plumbing</u>		<u>Units with 1.01+ Persons per Room</u>	
			<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>
Keith County	2010*	3,735	3,724	99.7%	11	0.3%	96	2.6%
	2021*	3,749	3,745	99.9%	4	0.1%	65	1.7%
Belmar CDP	2010*	103	103	100.0%	0	0.0%	16	15.5%
	2021*	43	43	100.0%	0	0.0%	0	0.0%
Brule	2010*	159	159	100.0%	0	0.0%	3	1.9%
	2021*	133	129	97.0%	4	3.0%	6	4.5%
Keystone CDP	2010*	7	7	100.0%	0	0.0%	0	0.0%
	2021*	20	20	100.0%	0	0.0%	0	0.0%
Lemoyne CDP	2010*	29	29	100.0%	0	0.0%	0	0.0%
	2021*	46	46	100.0%	0	0.0%	0	0.0%
Martin CDP	2010*	29	29	100.0%	0	0.0%	0	0.0%
	2021*	62	62	100.0%	0	0.0%	0	0.0%
Ogallala	2010*	2,126	2,115	99.5%	11	0.5%	77	3.6%
	2021*	2,266	2,266	100.0%	0	0.0%	40	1.8%
Paxton	2010*	247	247	100.0%	0	0.0%	0	0.0%
	2021*	213	213	100.0%	0	0.0%	1	0.5%
Roscoe CDP	2010*	32	32	100.0%	0	0.0%	0	0.0%
	2021*	26	26	100.0%	0	0.0%	8	30.8%
Sarben CDP	2010*	10	10	100.0%	0	0.0%	0	0.0%
	2021*	12	12	100.0%	0	0.0%	0	0.0%
Rural Keith County/CPJs	2010*	993	993	100.0%	0	0.0%	0	0.0%
	2021*	928	928	100.0%	0	0.0%	10	1.1%

*Specified Data Used. Estimates subject to margin of error.

Source: 2006-2010 American Community Survey
2017-2021 American Community Survey.

**Appendix II:
Keith County Table Profile.**

**TABLE 20
ESTIMATED HOUSING UNITS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2024**

	<u>Housing Units</u>
Keith County	
Housing Units (2020 Census)	5,342
Units Built (April, 2020 to Present)	30
<u>Units Demolished (April, 2020 to Present)</u>	<u>(6)</u>
TOTAL UNITS	5,366
Belmar CDP	
Housing Units (2020 Census)	497
Units Built (April, 2020 to Present)	N/A
<u>Units Demolished (April, 2020 to Present)</u>	<u>(N/A)</u>
TOTAL UNITS	497
Brule	
Housing Units (2020 Census)	182
Units Built (April, 2020 to Present)	2
<u>Units Demolished (April, 2020 to Present)</u>	<u>(0)</u>
TOTAL UNITS	184
Keystone CDP	
Housing Units (2020 Census)	44
Units Built (April, 2020 to Present)	N/A
<u>Units Demolished (April, 2020 to Present)</u>	<u>(N/A)</u>
TOTAL UNITS	44
Lemoyne CDP	
Housing Units (2020 Census)	108
Units Built (April, 2020 to Present)	N/A
<u>Units Demolished (April, 2020 to Present)</u>	<u>(N/A)</u>
TOTAL UNITS	108
Martin CDP	
Housing Units (2020 Census)	122
Units Built (April, 2020 to Present)	N/A
<u>Units Demolished (April, 2020 to Present)</u>	<u>(N/A)</u>
TOTAL UNITS	122

CONTINUED:

**Appendix II:
Keith County Table Profile.**

TABLE 20 (CONTINUED) ESTIMATED HOUSING UNITS KEITH COUNTY & COMMUNITIES, NEBRASKA 2024	
	<u>Housing Units</u>
Ogallala	
Housing Units (2020 Census)	2,492
Units Built (April, 2020 to Present)	21
<u>Units Demolished (April, 2020 to Present)</u>	<u>(6)</u>
TOTAL UNITS	2,507
Paxton	
Housing Units (2020 Census)	237
Units Built (April, 2020 to Present)	7
<u>Units Demolished (April, 2020 to Present)</u>	<u>(0)</u>
TOTAL UNITS	244
Roscoe CDP	
Housing Units (2020 Census)	27
Units Built (April, 2020 to Present)	N/A
<u>Units Demolished (April, 2020 to Present)</u>	<u>(N/A)</u>
TOTAL UNITS	27
Sarben CDP	
Housing Units (2020 Census)	20
Units Built (April, 2020 to Present)	N/A
<u>Units Demolished (April, 2020 to Present)</u>	<u>(N/A)</u>
TOTAL UNITS	20
Rural Keith County/CPJs	
Housing Units (2020 Census)	1,613
Units Built (April, 2020 to Present)	N/A
<u>Units Demolished (April, 2020 to Present)</u>	<u>(N/A)</u>
TOTAL UNITS	1,613
Source: 2020 Census, Communities of Keith County, Nebraska Hanna:Keelan Associates, 2024.	

**Appendix II:
Keith County Table Profile.**

TABLE 21 YEAR UNITS BUILT KEITH COUNTY & COMMUNITIES, NEBRASKA 2021 ESTIMATE*				
<u>Year</u>	<u>Keith County</u>	<u>Belmar CDP</u>	<u>Brule</u>	<u>Keystone CDP</u>
2010 to 2019	168	0	1	0
2000 to 2009	404	45	5	6
1990 to 1999	409	68	6	0
1980 to 1989	607	79	14	6
1970 to 1979	1,334	158	58	4
1960 to 1969	692	100	14	0
1950 to 1959	608	13	11	0
1940 to 1949	278	0	23	0
<u>1939 or Before</u>	<u>850</u>	<u>13</u>	<u>33</u>	<u>4</u>
TOTAL EST. UNITS – 2021	5,350	476	165	20
% 1939 or Before	15.9%	2.7%	20.0%	20.0%
% 1959 or Before	32.4%	5.5%	40.6%	20.0%
<u>Year</u>	<u>Lemoyne CDP</u>	<u>Martin CDP</u>	<u>Ogallala</u>	<u>Paxton</u>
2010 to 2019	0	44	21	12
2000 to 2009	0	0	155	2
1990 to 1999	0	0	86	7
1980 to 1989	11	10	242	24
1970 to 1979	70	83	529	30
1960 to 1969	45	33	247	11
1950 to 1959	12	0	368	68
1940 to 1949	4	0	204	13
<u>1939 or Before</u>	<u>12</u>	<u>0</u>	<u>580</u>	<u>79</u>
TOTAL EST. UNITS – 2021	154	170	2,432	246
% 1939 or Before	7.8%	0.0%	23.8%	32.1%
% 1959 or Before	18.2%	0.0%	47.4%	65.0%
CONTINUED:				

**Appendix II:
Keith County Table Profile.**

TABLE 21 (CONTINUED)

YEAR UNITS BUILT

KEITH COUNTY & COMMUNITIES, NEBRASKA

2021 ESTIMATE*

<u>Year</u>	<u>Roscoe CDP</u>	<u>Sarben CDP</u>	<u>Rural Keith County/CPJs</u>
2010 to 2019	0	0	90
2000 to 2009	0	1	190
1990 to 1999	0	0	242
1980 to 1989	10	1	210
1970 to 1979	0	8	394
1960 to 1969	0	0	242
1950 to 1959	24	0	112
1940 to 1949	8	0	26
<u>1939 or Before</u>	<u>8</u>	<u>13</u>	<u>108</u>
TOTAL EST. UNITS – 2021	50	23	1,614
% 1939 or Before	16.0%	56.5%	6.7%
% 1959 or Before	80.0%	56.5%	15.2%

*2017-2021 American Community Survey Data used.

Source: 2017-2021 American Community Survey.

Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 22
HOUSING STOCK OCCUPANCY / VACANCY STATUS
KEITH COUNTY, NEBRASKA
2024**

	<u>Keith County</u>	<u>Belmar CDP</u>	<u>Brule</u>
a) Housing Stock	5,366 (O=3,890; R=1,476)	497 (O=415; R=82)	184 (O=147; R=37)
b) Vacant Housing Stock	1,711	381	36
c) Occupied Housing Stock	3,655	116	148
*Owner Occupied	2,675	110	122
*Renter Occupied	980	6	26
d) Housing Vacancy Rate*	31.9% (1,711)	76.7% (381)	19.6% (36)
*Owner Vacancy	31.2% (1,215)	73.5% (305)	17.0% (25)
*Renter Vacancy	33.6% (496)	92.7% (76)	29.7% (11)
e) Adjusted Vacancy Rate**	11.2% (600)	19.1% (95)	7.1% (13)
**Owner Vacancy	10.9% (425)	24.9% (76)	6.1% (9)
**Renter Vacancy	11.8% (175)	23.2% (19)	10.8% (4)
	<u>Keystone CDP</u>	<u>Lemoyne CDP</u>	<u>Martin CDP</u>
a) Housing Stock	44 (O=34; R=10)	108 (O=79; R=29)	122 (O=103; R=19)
b) Vacant Housing Stock	10	79	81
c) Occupied Housing Stock	34	29	41
*Owner Occupied	26	16	41
*Renter Occupied	8	13	0
d) Housing Vacancy Rate*	22.7% (10)	73.1% (79)	66.4% (81)
*Owner Vacancy	23.5% (8)	79.7% (63)	60.2% (62)
*Renter Vacancy	20.0% (2)	55.2% (16)	100.0% (19)
e) Adjusted Vacancy Rate**	6.8% (3)	18.5% (20)	16.4% (20)
**Owner Vacancy	8.8% (3)	20.3% (16)	15.5% (16)
**Renter Vacancy	0.0% (0)	13.8% (4)	21.1% (4)

CONTINUED:

**Appendix II:
Keith County Table Profile.**

**TABLE 22 (CONTINUED)
HOUSING STOCK OCCUPANCY / VACANCY STATUS
KEITH COUNTY, NEBRASKA
2024**

	<u>Ogallala</u>	<u>Paxton</u>	<u>Roscoe CDP</u>
a) Housing Stock	2,507 (O=1,610; R=897)	244 (O=164; R=80)	27 (O=20; R=7)
b) Vacant Housing Stock	377	22	10
c) Occupied Housing Stock	2,130	222	17
*Owner Occupied	1,414	154	14
*Renter Occupied	716	68	3
d) Housing Vacancy Rate*	15.0% (377)	9.0% (22)	37.0% (10)
*Owner Vacancy	12.2% (196)	6.1% (10)	30.0% (6)
*Renter Vacancy	20.2% (181)	15.0% (12)	57.1% (4)
e) Adjusted Vacancy Rate**	5.3% (132)	3.3% (8)	7.4% (2)
**Owner Vacancy	4.3% (69)	2.4% (4)	10.0% (2)
**Renter Vacancy	7.0% (63)	5.0% (4)	0.0% (0)
	<u>Sarben CDP</u>	<u>Rural Keith County/CPJs</u>	
a) Housing Stock	20 (O=17; R=3)	1,613 (O=1,261; R=352)	
b) Vacant Housing Stock	6	711	
c) Occupied Housing Stock	14	902	
*Owner Occupied	13	763	
*Renter Occupied	1	139	
d) Housing Vacancy Rate*	30.0% (6)	44.1% (711)	
*Owner Vacancy	23.5% (4)	39.5% (498)	
*Renter Vacancy	66.7% (2)	60.5% (213)	
e) Adjusted Vacancy Rate**	10.0% (2)	15.4% (249)	
**Owner Vacancy	11.8% (2)	13.8% (174)	
**Renter Vacancy	0.0% (0)	21.3% (75)	

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

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

Source: Keith County Communities, 2024.
Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

TABLE 23 OWNER OCCUPIED HOUSING VALUE KEITH COUNTY & COMMUNITIES, NEBRASKA 2010-2029							
		Less than <u>\$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,000</u>	<u>\$200,000 or More</u>	<u>Totals</u>
Keith County	2010*	540	1,027	579	267	312	2,725
	Med. Value	\$88,200					
	2021*	373	576	651	365	898	2,863
	Med. Value	\$134,500					
	2024	\$147,337					
	2029	\$182,492					
Belmar CDP	2010*	39	13	38	0	0	90
	Med. Value	\$84,600					
	2021*	0	0	11	0	30	41
	Med. Value	\$404,200					
	2024	\$433,255					
	2029	\$505,113					
Brule	2010*	57	72	13	2	0	144
	Med. Value	\$55,400					
	2021*	36	35	28	9	2	110
	Med. Value	\$82,500					
	2024	\$89,838					
	2029	\$99,815					
Keystone CDP	2010*	4	3	0	0	0	7
	Med. Value	\$39,400					
	2021*	4	4	6	0	0	14
	Med. Value	\$87,500					
	2024	\$96,245					
	2029	\$120,293					
CONTINUED:							

**Appendix II:
Keith County Table Profile.**

**TABLE 23 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
KEITH COUNTY & COMMUNITIES, NEBRASKA
2010-2029**

		Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,000	\$200,000 or More	Totals
Lemoyne CDP	2010*	0	5	0	0	2	7
	Med. Value	\$87,000					
	2021*	0	10	0	11	0	21
	Med. Value	\$151,100					
	2024	\$171,341					
	2029	\$228,722					
Martin CDP	2010*	10	0	0	12	3	25
	Med. Value	\$155,200					
	2021*	8	0	0	54	0	62
	Med. Value	\$160,600					
	2024	\$161,616					
	2029	\$164,172					
Ogallala	2010*	237	669	322	126	139	1,493
	Med. Value	\$88,100					
	2021*	302	382	410	218	286	1,598
	Med. Value	\$112,500					
	2024	\$118,165					
	2029	\$133,041					
Paxton	2010*	59	73	44	5	10	191
	Med. Value	\$68,400					
	2021*	15	82	42	13	9	161
	Median Value	\$86,100					
	2024	\$90,151					
	2029	\$100,755					

CONTINUED:

**Appendix II:
Keith County Table Profile.**

**TABLE 23 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
KEITH COUNTY & COMMUNITIES, NEBRASKA
2010-2029**

		Less than <u>\$50,000</u>	\$50,000 to <u>\$99,999</u>	\$100,000 to <u>\$149,999</u>	\$150,000 to <u>\$199,000</u>	\$200,000 or More	<u>Totals</u>
Roscoe CDP	2010*	20	12	0	0	0	32
	Med. Value	\$46,000					
	2021*	0	10	16	0	0	26
	Med. Value	\$104,700					
	2024	\$114,377					
	2029	\$140,806					
Sarben CDP	2010*	3	0	4	3	0	10
	Med. Value	\$112,500					
	2021*	0	0	9	0	3	12
	Med. Value	\$133,333					
	2024	\$137,822					
	2029	\$149,422					
Rural Keith County/ CPJs	2010*	111	180	158	119	158	726
	Med. Value	\$122,784					
	2021*	8	53	129	60	568	818
	Med. Value	\$279,930					
	2024	\$305,802					
	2029	\$376,460					

*Specified Data Used. 2010 & 2021 estimate subject to margin of error.

Source: 2006-2010 & 2017-2021 American Community Survey.

Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 24
GROSS RENT
KEITH COUNTY & COMMUNITIES, NEBRASKA
2010-2029**

		<u>Less than \$300</u>	<u>\$300 to \$399</u>	<u>\$400 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Totals</u>
Keith County	2010*	390	118	79	239	184	1,010
	Med. Rent	\$553					
	2021*	183	70	46	281	306	886
	Med. Rent	\$672					
	2024	\$698					
	2029	\$766					
Belmar CDP	2010*	13	0	0	0	0	13
	Med. Rent	-					
	2021*	0	0	0	0	2	2
	Med. Rent	-					
	2024	-					
	2029	-					
Brule	2010*	4	5	1	3	2	15
	Med. Rent	\$385					
	2021*	7	1	5	9	1	23
	Med. Rent	\$500					
	2024	\$527					
	2029	\$598					
Keystone CDP	2010*	0	0	0	0	0	0
	Med. Rent	-					
	2021*	6	0	0	0	0	6
	Med. Rent	-					
	2024	-					
	2029	-					

CONTINUED:

**Appendix II:
Keith County Table Profile.**

TABLE 24 (CONTINUED)

GROSS RENT

KEITH COUNTY & COMMUNITIES, NEBRASKA

2010-2029

		<u>Less than</u> <u>\$300</u>	<u>\$300 to</u> <u>\$399</u>	<u>\$400 to</u> <u>\$499</u>	<u>\$500 to</u> <u>\$699</u>	<u>\$700 or</u> <u>More</u>	<u>Totals</u>
Lemoyne CDP	2010*	22	0	0	0	0	22
	Med. Rent	-					
	2021*	0	0	0	0	25	25
	Med. Rent	-					
	2024	-					
	2029	-					
Martin CDP	2010*	2	0	0	2	0	4
	Med. Rent	-					
	2021*	0	0	0	0	0	0
	Med. Rent	-					
	2024	-					
	2029	-					
Ogallala	2010*	196	79	47	165	146	633
	Med. Rent	\$567					
	2021*	106	63	34	244	221	668
	Med. Rent	\$666					
	2024	\$687					
	2029	\$741					
Paxton	2010*	7	5	14	26	4	56
	Med. Rent	\$525					
	2021*	1	6	3	18	24	52
	Med. Rent	\$675					
	2024	\$710					
	2029	\$802					

CONTINUED:

**Appendix II:
Keith County Table Profile.**

**TABLE 24 (CONTINUED)
GROSS RENT
KEITH COUNTY & COMMUNITIES, NEBRASKA
2010-2029**

		<u>Less than</u> <u>\$300</u>	<u>\$300 to</u> <u>\$399</u>	<u>\$400 to</u> <u>\$499</u>	<u>\$500 to</u> <u>\$699</u>	<u>\$700 or</u> <u>More</u>	<u>Totals</u>
Roscoe CDP	2010*	0	0	0	0	0	0
	Med. Rent	-					
	2021*	0	0	0	0	0	0
	Med. Rent	-					
	2024	-					
	2029	-					
Sarben CDP	2010*	0	0	0	0	0	0
	Med. Rent	-					
	2021*	0	0	0	0	0	0
	Med. Rent	-					
	2024	-					
	2029	-					
Rural Keith County/ CPJs	2010*	146	29	17	43	32	267
	Med. Rent	\$274					
	2021*	63	0	4	10	33	110
	Med. Rent	\$262					
	2024	\$264					
	2029	\$269					

*Specified Data Used. 2010 & 2021 estimate subject to margin of error.

Source: 2006-2010 & 2017-2021 American Community Survey.

Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 25
SELECTED RENTAL HOUSING OPTIONS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2024**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
Brule Heritage Village*	1981	1-Bed: 8	USDA-RD	30% of Income	N/A
209 Linnell Street					
Brule, NE 69127					
Cedar Inc. Apartments	1988	1-Bed: 8	USDA-RD	1-Bed: \$550+	100%
305 East “N” Street		3-Bed: 4	Family	3-Bed: \$850+	Yes (2-3)
Ogallala, NE 69153				30% of Income	
308-284-6701					
Cedarwood Apartments	1979	2-Bed: 12	USDA-RD	2-Bed: \$650+	100%
310 East “N” Street			Family	30% of Income	Yes
Ogallala, NE 69153					(Same list as Cedar Inc.)
308-284-6701					
Cedarwood South Apartments	1983	1-Bed: 11	USDA-RD	1-Bed: \$550+	100%
300 East “N” Street		2-Bed: 8	Family	2-Bed: \$650+	Yes
Ogallala, NE 69153				30% of Income	(Same list as Cedar Inc.)
308-284-6701					
Great West Townhomes	2006	2-Bed: 8	NIFA (LIHTC)	2-Bed: \$540+	100%
1001-1019 Great West Circle		3-Bed: 8		3-Bed: \$590+	Yes
Ogallala, NE 69153					
402-434-3344 (Excel Development)					
Oak Ridge Apartments	2002	2-Bed: 16	NIFA (LIHTC)	2-Bed: \$535+	100%
216 East “M” Street					Yes
Ogallala, NE 69153					
402-434-3344 (Excel Development)					
Ogallala Village*	1973	1-Bed	HUD	N/A	N/A
1801 East 1 st Street		2-Bed			
Ogallala, NE 69153					
Villa Townhouse Apartments*	1978	1-Bed: 4	USDA-RD	30% of Income	N/A
110 West 4 th Street		2-Bed: 8			
Paxton, NE 69155					

*Information from 2017 Keith County Housing Study.

Source: Nebraska Investment Finance Authority, 2024. U.S. Department of Agriculture-Rural Development, 2024.
U.S. Department of Housing and Urban Development, 2024.
Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 26
HOUSING UNIT “TARGET” DEMAND^
KEITH COUNTY & COMMUNITIES, NEBRASKA
2029**

	Housing Unit Target Demand		Est. Total Housing Unit “Target” Demand*	Est. Required Housing Unit Target Demand Budget (Millions)
	<u>Owner</u>	<u>Rental</u>	<u>Demand*</u>	
KEITH COUNTY:	82-107	64-108	146-215	\$43.6-\$64.1
Brule:	4-6	3-4	7-10	\$1.8-\$2.6
Ogallala:	40-50	44-77	84-127	\$21.6-\$32.9
Paxton:	6-9	5-7	11-16	\$2.8-\$4.1
Balance of County^^:	32-42	12-20	44-62	\$17.4-\$24.5

^Housing Demand Range based on “Medium” to “CGI” Population Estimates.

^^Includes Community Planning Jurisdictions, Census-Designated Places & Lake McConaughy Area.

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Labor Force.
- “Pent Up” Housing Demand.
- Targeted Special Populations.
- Seasonal Housing Demand (Including Vacation and Short-Term Rental Housing/AirBNB).
- **Five-Year Housing Development Capacity.**

NOTE 1: Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 15% to 20% of the Total Housing Demand).

NOTE 2: Estimated Workforce Housing Unit Demand: Keith County:
85-144 Total Units (45-70 Owner, 40-74 Rental).

Source: Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 27
AREA HOUSEHOLD INCOME (AMI)
KEITH COUNTY, NEBRASKA
2023**

	<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	\$17,500	\$20,000	\$22,500	\$24,950	\$26,950	\$28,950	\$30,950	\$32,950
50% AMI	\$29,150	\$33,300	\$37,450	\$41,600	\$44,950	\$48,300	\$51,600	\$54,950
60% AMI	\$34,980	\$39,960	\$44,940	\$49,920	\$53,940	\$57,960	\$61,920	\$65,940
80% AMI	\$46,600	\$53,250	\$59,900	\$66,550	\$71,900	\$77,200	\$82,550	\$87,850
100%AMI	\$58,300	\$66,600	\$74,900	\$83,200	\$89,900	\$96,600	\$103,200	\$109,900
125%AMI	\$72,875	\$83,250	\$93,625	\$104,000	\$112,375	\$120,750	\$129,000	\$137,375

Source: U.S. Department of Housing and Urban Development, 2023.

**Appendix II:
Keith County Table Profile.**

TABLE 28
ESTIMATED HOUSING UNIT “TARGET” DEMAND^ BY INCOME SECTOR
CGI POPULATION ESTIMATE
KEITH COUNTY & COMMUNITIES, NEBRASKA
2029

		<u>Income Range</u>					<u>Totals</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>	
<u>Keith County</u>							
	Owner:	0	4	12	29	62	107
	Rental:	0	22	20	42	24	108
<u>Brule</u>							
	Owner:	0	0	2	4	0	6
	Rental:	0	2	2	0	0	4
<u>Ogallala</u>							
	Owner:	0	4	8	12	26	50
	Rental:	0	20	15	30	12	77
<u>Paxton</u>							
	Owner:	0	0	2	3	4	9
	Rental:	0	0	3	4	0	7
<u>Balance of County</u>							
	Owner:	0	0	0	10	32	42*
	Rental:	0	0	0	8	12	20*

*Includes Seasonal Housing/Short-Term Rental/AirBNB housing.

NOTE: Includes New Construction & Purchase-Rehab-Resale or Re-Rent.
Source: Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 29
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS &
RANGE OF PRICE POINTS (PRODUCTS)^
CGI POPULATION ESTIMATE
KEITH COUNTY & COMMUNITIES, NEBRASKA
2029**

OWNER UNITS	<u>Total Units</u>	<u>Price Points</u>	<u>Workforce</u>	<u>Price Points</u>
Elderly (55+)	36	\$164K-\$352K	8	\$225K-\$295K
Family	63	\$164K-\$429K	44	\$250K-\$340K
Special				
<u>Populations¹</u>	<u>8</u>	<u>\$124K-\$206K</u>	<u>2</u>	<u>\$139K-\$206K</u>
Subtotals	107	\$124K-\$429K	54	\$139K-\$340K
RENTAL UNITS*				
Elderly (55+)	30	\$755-\$1,015	6	\$880-\$915
Family	68	\$735-\$1,115	48	\$810-\$1,000
Special				
<u>Populations¹</u>	<u>10</u>	<u>\$635-\$875</u>	<u>4</u>	<u>\$780-\$875</u>
Subtotals	108	\$635-\$1,115	58	\$780-\$1,000
Totals	215		112	

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

^Average Affordable Purchase Price, 3.0 PPHH,
(25% Income/90% Debt Coverage, 30 years @ 6.5%), with Market Adjustment (18 Months).

^Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment (18 Months).

* 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, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 30
HOUSING UNIT “TARGET” DEMAND
ESTIMATED LAND USE REQUIREMENTS
CGI POPULATION ESTIMATE
KEITH COUNTY COMMUNITIES, NEBRASKA
2029**

	<u>Owner Units/Acres</u>	<u>Rental Units/Acres</u>	<u>Totals</u>
Brule:	6 / 5.5	4 / 2.0	10 / 7.5
Ogallala:	50 / 49.0	77 / 20.0	127 / 69.0
<u>Paxton:</u>	<u>9 / 7.5</u>	<u>7 / 3.5</u>	<u>16 / 11.0</u>
Totals:	65 Units / 62 Acres	88 Units / 25.5 Acres	153 Units / 87.5 Acres

* Land calculation is 3x minimum requirement.
Source: Hanna:Keelan Associates, 2024.

**Appendix II:
Keith County Table Profile.**

**TABLE 31
HOUSING CONDITIONS SURVEY
KEITH COUNTY COMMUNITIES, NEBRASKA
2017**

KEITH COUNTY COMMUNITIES (TOTAL)		OGALLALA	
Excellent	9	Excellent	6
Good	332	Good	277
Average	1,266	Average	1,083
Fair	594	Fair	490
<u>Poor</u>	<u>154</u>	<u>Poor</u>	<u>105</u>
Total	2,355	Total	1,961

BRULE		PAXTON	
Excellent	0	Excellent	3
Good	18	Good	37
Average	92	Average	91
Fair	43	Fair	61
<u>Poor</u>	<u>22</u>	<u>Poor</u>	<u>27</u>
Total	175	Total	219

Source: Keith County Assessor, 2017/2024.

**TABLE 32
HOUSING TARGET REHABILITATION/
DEMOLITION DEMAND
KEITH COUNTY COMMUNITIES, NEBRASKA
2022**

	# Rehabilitated / <u>Est. Cost (Millions)*</u>	<u>Demolition</u>
Keith County:	701 / \$22.4 M	361
Brule:	51 / \$1.63 M	37
Ogallala:	588 / \$18.8 M	276
Paxton:	62 / \$2.0 M	48

*Based upon field inspections and age of housing.

Source: Hanna:Keelan Associates, P.C., 2017/2024.