

KEITH COUNTY & COMMUNITIES, NEBRASKA

COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING – 2022. PREPARED FOR: KEITH COUNTY HOUSING DEVELOPMENT CORPORATION.

NEBRASKA INVESTMENT FINANCE AUTHORITY – HOUSING STUDY GRANT PROGRAM.



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

NOVEMBER, 2017

KEITH COUNTY & COMMUNITIES, NEBRASKA COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING - 2022.

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SECTION 1

OVERVIEW OF RESEARCH APPROACH & PURPOSE OF STUDY.



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

INTRODUCTION.

This **County-Wide Housing Study** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for **Keith County, Nebraska**, including each Community and Rural Keith County, identified as the Balance of County. The **Study** describes the past, present and projected demographics, economic and housing conditions in the County, as well as a “**Housing Action Plan**,” identifying recommended future housing projects.

The **Housing Study** was conducted for local both public and private/non-profit businesses and development entities, on behalf of the **Keith County Housing Development Corporation (KCHDC)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. A **County-Wide Housing Steering Committee**, comprised of KCHDC and Keith County Area Development staff, local elected officials, realtors, housing builders/contractors, bankers, public school representatives and local citizens provided valuable information throughout the development of this **Housing Study**. Funding for the **County-Wide Housing Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from KCHDC and local public, private and non-profit entities.



Keith
County,
Nebraska.



RESEARCH APPROACH.

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

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

This **Housing Study** included both quantitative and qualitative research activities. The **qualitative activities** included a **comprehensive citizen participation program** consisting of Surveys, County-Wide Housing “Listening Sessions” and meetings with the County-Wide Housing Steering Committee, all in an effort to understand the issues and needs of Keith County. **Quantitative research activities** included the gathering of multiple sets of statistical and field data for the County and each Community. The collection and analysis of this data allowed for the projection of the County population and household base, income capacity and housing profile and demand.

PURPOSE OF STUDY.

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

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

- (1) **analyze the recent past and present housing situation** in Keith County, with emphasis on determining the need for workforce, elderly and both rental and owner housing options;
- (2) **provide a process for educating and energizing the leadership** of Keith County and each Community to take an active role in improving and creating modern and safe, both market rate and affordable, housing options, including the creation of important **County-Wide Housing Partnerships**;
- (3) **identify the future target demand** for Keith County for both new and rehabilitated housing with an associated **Five-Year Housing Action Plan**;
- (4) design program-specific housing projects to address **the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs**;
- (5) encourage a **Downtown Housing & Redevelopment Initiative** for the City of Ogallala;
- (6) **introduce new and innovative housing programs** that are both an economic and social “**fit**” for Keith County, to address both **immediate and long-term housing needs, with Place-Based Development Components**; and
- (7) **address and eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of Keith County.

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

- ♦ **Comprehensive Citizen Participation Program.**
- ♦ **Keith County/Community Profile.**
- ♦ **County-Wide Housing Target Demand & Land Use Needs Analysis.**
- ♦ **County-Wide Housing Goals & Action Steps.**
- ♦ **Affordable Housing Concepts, Implementation & Funding Sources/Partnerships.**
- ♦ **Keith County Five-Year Housing Action Plan.**



This **County-Wide Housing Study** should be utilized by representatives of the Keith County Housing Development Corporation, Keith County Area Development, Keith County Chamber of Commerce, economic and housing development corporations, public school districts and other important for-profit and non-profit groups and organizations in Keith County. Local developers and contractors could also utilize this **Study** for proposing appropriate housing programs for the County.

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

SECTION 2

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.



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SECTION 2 | COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

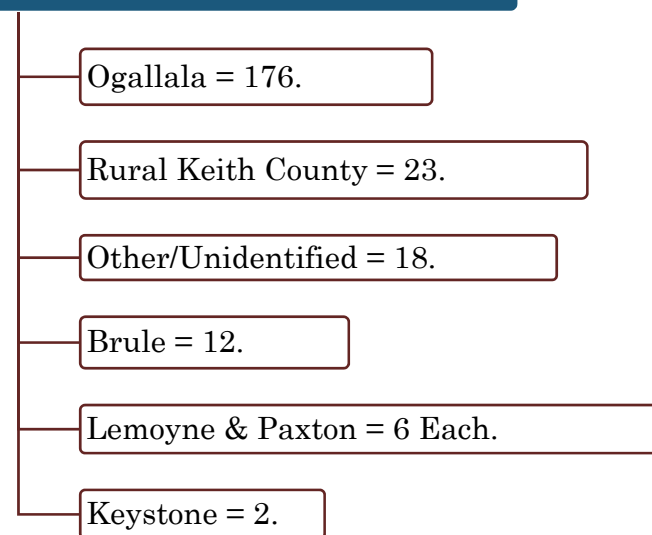
INTRODUCTION.

The Keith County, Nebraska County-Wide Housing Study includes both **qualitative** and **quantitative** research activities. A **comprehensive citizen participation program** was implemented to gather the opinions of the Keith County citizenry regarding housing issues and needs. *Planning for the County and each Community's future is most effective when it includes opinions from as many citizens as possible.* The methods used to gather information from the citizens of Keith County and each Community included **Housing Steering Committee meetings**, two important Surveys; a “**Keith County Housing Survey**,” and a “**Workforce Housing Needs Survey**”. **County-Wide Housing “Listening Sessions”** with local residents and major employers were conducted in Ogallala, Nebraska.

KEITH COUNTY HOUSING SURVEY.

The “**Keith County Housing Survey**” was made available to households in Keith County Communities at select locations and on pertinent Community and County websites. A total of **243 Surveys** were completed and returned, providing valuable public information. **Survey** participants were asked to give their opinion about barriers to obtaining affordable owner or rental housing, specific housing types greatly needed throughout the County and in each Community. The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix I of this County-Wide Housing Study**.

243 Total Surveys.



- **Survey** participants were asked to address some of the **issues** or **barriers** they experience in **obtaining affordable owner or renter housing**. The barriers identified when obtaining affordable **owner housing** included housing prices and a lack of sufficient homes for sale. The identified barriers faced when obtaining affordable **rental housing** included the cost of rent and a lack of available, decent rental housing units.
- **A total of 35 participants were not satisfied with their current housing situation.** Reasons included homes too small or in need of substantial updating and/or rehabilitation and the house being too far from their place of employment.
- Top housing needs in Keith County, identified by **Survey** participants included, but were not limited to housing for low- to middle-income families and elderly persons, housing for existing/new employees, single family housing, general rental housing, housing choices for first-time homebuyers, rehabilitation of renter-occupied housing and two- and three-bedroom apartments or homes.
- Participants of the **Survey** identified the \$50,000-\$100,000 price range as being most affordable in purchasing a home, followed by the \$225,000+ price range.

COUNTY-WIDE CITIZEN SURVEY FOR KEITH COUNTY, NEBRASKA
Keith County Housing Development Corporation is currently conducting the following survey to determine both present and future housing needs during the next five years. An important activity of the Housing Study is to ask you, a local resident, about the housing needs of your Community and the County. Please complete this survey, by _____.

1. Where do you reside?
☐ Ogallala (176) ☐ Brule (12) ☐ Keystone (2) ☐ Lemoyne (6)
☐ Paxton (6) ☐ Roscoe (0) ☐ Rural Keith County (23) ☐ Other/No Response (18)

2. If you do not live in Keith County, are you interested in moving to the County?
☐ Yes (8) ☒ **No (16)**

3. Which of the following sectors are you employed?
☐ Government (17) ☐ Finance (14)
☐ Non-Profit Organization (11) ☐ Manufacturing (12)
☐ Retail & Wholesale Trade (6) ☐ Agricultural/Forestry/Natural Resources (3)
☐ Real Estate (2) ☐ Administrative (5)
☐ Information (0) ☐ Health Care/Social (35)
☐ Education (69) ☐ Utilities/Construction (1)
☐ Leisure & Hospitality (4) ☐ Professional/Technical (10)
☐ Transportation (3) ☐ Mining (1)
☐ Accommodation & Food (0) ☐ Arts/Entertainment (0)
☐ Retired (33) ☐ Other (5)

4. Gender?
☐ Male (69) ☒ **Female (158)**

5. What is your current age?
 Under 25 ___4___ 25-34 ___33___ 35-44 ___37___ 45-54 ___51___ **55-64 ___66___** 65-74 ___25___ 75-84 ___10___ 85+ ___6___

6. Which type of housing do you currently live in?
☒ **Single Family House (own) (184)** ☐ Manufactured/Mobile Home (own) (10)
☐ Single Family House (rent) (19) ☐ Manufactured/Mobile Home (rent) (0)
☐ Duplex/Triplex (own) (0) ☐ Rental Apartment (10)
☐ Duplex/Triplex (rent) (3) ☐ Condominium (2)
☐ Townhome (own) (1) ☐ Other/No Response (14) _____
☐ Townhome (rent) (0) ☐

7. Number of persons in your household? 1 = 39 **2 = 07** 3 = 31 4 = 34 5+ = 28

8. Please indicate your household income range, for 2016, before taxes. Less Than \$25K = 14, \$25K-\$40K = 20, **\$40K-\$60K = 44**, \$60K-\$80K = 29, \$80K-\$100K = 32, \$100K-\$125K = 18, \$125K-\$150K = 20, \$150K-\$175K = 12, \$175K-\$200K = 10, \$200K+ = 6

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

For Renters		For Owners	
4	Lack of handicap accessible housing	6	Lack of handicap accessible housing
0	Lack of adequate public transportation	2	Lack of adequate public transportation
6	Lack of knowledge of fair housing rights	8	Lack of knowledge of fair housing rights
30	Cost of rent	73	Housing prices
0	Restrictive zoning/building codes	28	Restrictive zoning/building codes
5	Job status	14	Job status
11	Attitudes of landlords & neighbors	28	Attitudes of immediate neighbors
41	Lack of availability of decent rental units in your price range	14	Mortgage lending application requirements
3	Use of background checks	31	Excessive down payment/closing costs
6	Excessive application fees and/or rental deposits	27	Cost of utilities
8	Cost of utilities	12	Lack of educational resources about homeowner responsibilities
1	Lack of educational resources about tenant responsibilities	28	Cost of homeowners insurance
	Other: _____	70	Lack of sufficient homes for sale
	Other: _____		Other: _____

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

	Greatly Needed	Somewhat Needed	Not Needed
▪ Housing For:			
1. Lower-Income Families	97	66	18
2. Middle-Income Families	138	44	4
3. Upper-Income Families	39	63	55
4. Single Parent Families	109	57	7
5. Existing / New Employees	124	39	3
▪ Single Family Housing	113	53	5
▪ Rental Housing (General)	145	26	6
▪ Manufactured Homes	30	81	45
▪ Mobile Homes	11	58	92
▪ Condominiums/Townhomes	80	72	18
▪ Duplex Housing	70	81	15
▪ Apartment Complexes (3 to 12 Units per Complex)	100	54	13
▪ Rehabilitation of Owner-occupied Housing	69	75	11
▪ Rehabilitation of Renter-occupied Housing	81	68	9
▪ Housing Choices for First-Time Homebuyers	120	41	6
▪ Single Family Rent-To-Own			
1. Short-Term 3 to 5 Years	92	57	17
2. Long-Term 6 to 15 Years	81	60	24
▪ Duplex/Townhouse Rent-to-Own			
1. Short-Term 3 to 5 Years	60	74	23
2. Long-Term 6 to 15 Years	57	77	24
▪ One Bedroom (Apartment or House)	67	79	17
▪ Two Bedroom (Apartment or House)	112	53	5
▪ Three+ Bedroom (Apartment or House)	124	36	7
▪ Independent Living Housing for Persons with a Mental/Physical Disability	51	95	17
▪ Group Home Housing for Persons with a Mental/Physical Disability	38	82	35
▪ Housing in Downtown	35	76	48
▪ Retirement Housing – Rental	78	74	16
▪ Retirement Housing – Purchase (Owner occupant)	72	72	17
▪ Retirement Housing For:			
1. Low-income Elderly Persons	89	68	10
2. Middle-income Elderly Persons	90	70	8
3. Upper-income Elderly Persons	56	77	26
▪ Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	69	77	12
▪ Single-Room-Occupancy Housing (Boarding Homes)	26	69	56
▪ Short-Term Emergency Shelters – 30 Days or Less	43	70	44
▪ Long-Term Shelters – 90 Days or Less	32	52	68
▪ Transitional Housing (3-12 month temporary housing)	39	68	44
▪ Housing for Persons with Chronic Mental Illness	37	66	49
▪ Other (specify):			

- Monthly rent between \$400 to 500 and \$500 to \$600 were the top two price ranges identified by **Survey** respondents as being most affordable in Keith County.
- 55.9 percent of the **Survey** respondents supported the County using State or Federal grant funds to conduct an owner housing rehabilitation program. 58 percent of the **Survey** respondents supported Keith County using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 71.2 percent of the **Survey** respondents supported Keith County establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.
- 64.2 percent of the **Survey** respondents supported the County using grant dollars to purchase, rehab and resell vacant housing.
- 59 percent of the **Survey** respondents supported Keith County using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- Elderly (55+ years) participants of the **Survey** identified single family homes, town homes for purchase, assisted living housing and two-bedroom apartments for rent as the specific housing types they would be most interested in moving to, or are needed in Keith County.

WORKFORCE HOUSING NEEDS SURVEY.

Keith County Housing Development Corporation, in cooperation with local major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the County's workforce. A total of **128 Surveys** were returned. **Survey** participants were asked to provide information on subjects such as issues and barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or a renter. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in **Appendix I** of this **Housing Study**.

- **Survey** participants consisted of 107 homeowners and 11 renters. **A total of 19 participants were not satisfied with their current housing situation.** Reasons included their home being too small, in need of substantial updating and being too far from their place of employment.
- The majority of respondents indicated they could afford a home between \$50,000 and \$100,000. The second highest number of respondents identified they could afford a home priced at or above \$225,000. Rent between \$400 and \$500 was the most popular answer among persons renting or looking to rent in Keith County.
- A total of 37 participants identified a desire to purchase a single family home.
- The most common barriers identified to obtaining affordable owner housing included housing prices, a lack of sufficient homes for sale and the cost of real estate taxes.
- Barriers faced when obtaining affordable rental housing included the high cost of rent and a lack of decent rental units at an affordable price range.

128 Total Surveys.

Ogallala = 79.

Other/Unidentified = 15.

Rural Keith County = 14.

Brule = 9.

Paxton = 6.

Keystone = 4.

Roscoe = 1.

COUNTY-WIDE HOUSING LISTENING SESSIONS.

County-Wide Housing “Listening Sessions” were conducted in the City of Ogallala to secure the opinion of housing need from the local citizenry. Listening Sessions were also conducted with local major employers. The following **“consensus statements”** regarding priority housing issues or needs are highlighted below, as expressed by those in attendance at the **Sessions**.

- **Rehabilitation of moderate to severely deteriorating housing was identified by participants as the number one housing activity needing to be implemented throughout Keith County.** Participants identified personal or known issues among friends and family with finding available housing anywhere in the County that was in good condition.
- Participants of the **County-Wide Housing Listening Sessions** would like to see a more aggressive effort towards rehabilitating existing housing units, both owner and rental. A number of programs have been or are currently being utilized in Keith County, including Nuisance Abatement through West Central Nebraska Development District and housing rehabilitation efforts in Ogallala via the local Community Redevelopment Authority.
- Keith County is in need of decent, suitable housing to support persons and families of low-to moderate income. Housing in the \$150,000-\$190,000 price range was identified as the most attractive to participants of the Listening Sessions, but this price point for housing is scarce.
- **Workforce housing for middle income families was identified as the biggest unmet housing need in Keith County.** Stronger efforts to rehabilitate existing, deteriorating housing structures would play a major role in providing additional housing options for local workforce populations.

- Housing demolition would be a viable activity towards redevelopment throughout Keith County, but Listening Session participants identified the numerous expenses towards demolishing a home, including required permits and asbestos removal. Housing that is demolished is difficult to replace due to lot size requirements identified in local Zoning and Subdivision Regulations, as well as the condition of existing infrastructure and utilities.
- A “**back to basics**” concept of developing housing would benefit Keith County and each Community. This includes developing practical housing units with basic amenities and features that could later be upgraded by the homeowner.
- Community appearance was considered by listening session participants to be a detriment to both the sale of existing and development of new housing. Existing housing units that are located adjacent a dilapidated property are tough to sell.
- For local elderly populations, there is a demand in Keith County for single-level, independent living housing, as well as transitional housing for existing elderly homeowners.
- Job creation and housing development should go hand-in-hand in Keith County. New employment opportunities would entice local developers and contractors to build in the County.

SECTION 3

KEITH COUNTY/ COMMUNITY PROFILE.



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COMMUNITY PLANNING & RESEARCH

SECTION 3 | KEITH COUNTY/COMMUNITY PROFILE.

INTRODUCTION.

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

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

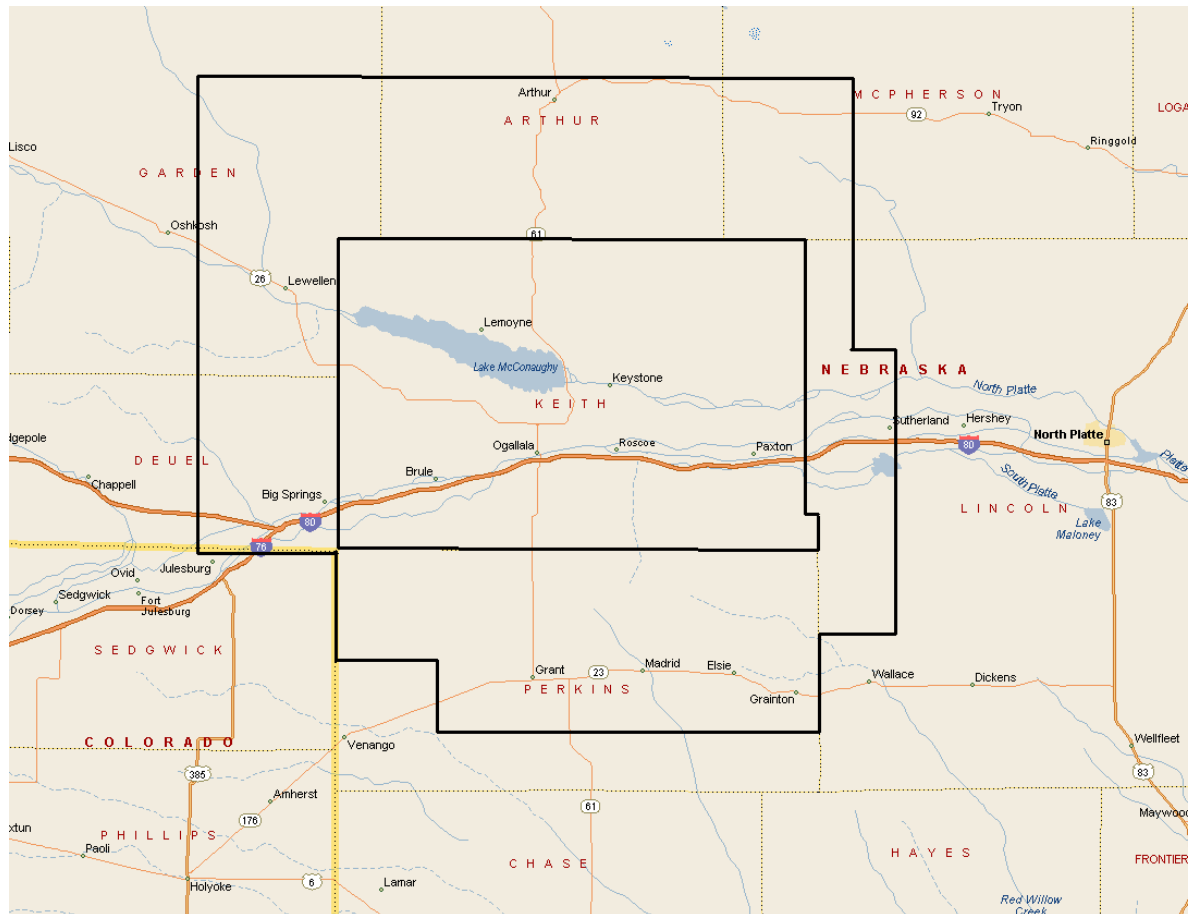
The analysis and projection of demographic variables are the foundation of all major planning decisions. The careful evaluation of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Keith County, included a five-year period, **November, 2017, to November, 2022**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

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



HOUSING MARKET AREA.

The **Housing Market Area** of Keith County is divided into two segments: a Primary and a Secondary Housing Market Area. The Primary Housing Market Area for Keith County includes all of Keith County and its Communities. The secondary Housing Market Area includes portions of Deuel, Garden, Arthur, McPherson, Lincoln and Perkins Counties in Nebraska. These Secondary Housing Market Areas could provide added stability to the population of Keith County. In order for Keith County to attract residents of these areas, the County and its Communities need to provide a variety of housing types, owner and renter, at various price ranges, for all income levels and age groups.



POPULATION PROFILE.

Population Trends and Projections.

Table 3.1 identifies population trends and projections for Keith County and each Community, from 2000 to 2022. The population of the previous two Decennial Censuses (2000 and 2010) recorded a decrease in population for Keith County. The County's population declined from 8,875, in 2000, to 8,368, in 2010, a decrease of 507, or 5.7 percent. **Currently (2017), the estimated population for the County is 8,118 and is projected to decline, slightly, but remain stable at 8,059, by 2022.**

**TABLE 3.1
POPULATION TRENDS AND PROJECTIONS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2022**

	<u>2000</u>	<u>2010</u>	<u>2017</u>	<u>2022</u>	<u>% Change 2017-2022</u>
Keith County:	8,875	8,368	8,118	8,059	-0.7%
Brule:	372	326	304	298	-1.9%
Keystone CDP:	N/A	59	54	52	-3.7%
Lemoyne CDP:	N/A	82	80	79	-1.2%
Ogallala:	4,930	4,737	4,564	4,540	-0.5%
Paxton:	614	523	506	498	-1.6%
Roscoe CDP:	N/A	63	60	57	-5.0%
Balance of County:	2,959	2,578	2,550	2,535	-0.6%

2015 U.S. Census Population Estimates: Keith Co. =8,156; Brule = 309;
Keystone= N/A; Lemoyne= N/A; Ogallala=4,570; Paxton=500; Roscoe=N/A.

POPULATION NOTES.

- Keith County is projected to remain stable in population, declining by an estimated 0.7 percent, or by 59 persons, by 2022.
- All Communities in Keith County will maintain a stable population base during the next five years.
- The Keith County 55+ population is projected to increase by 2022.
- Keith County 2017 estimated ratio of persons per household = 2.15.
- Keith County 2017 Group Quarters Population = 35.
- Keith County 2017 Median Age = 51.2 years.

Population by Age.

Population Age Distribution, for Keith County, is highlighted in **Table 3.2**. Persons aged “35 to 54” years were the largest population group in Keith County, as per the 2000 and 2010 Censuses, and remains the largest in the County, today. Although this group experienced a population decline from 2000 to 2010 and are projected to continue this trend through 2022, it is projected to continue as the largest population group in Keith County.

All Communities in Keith County are projected to either remain stable or increase in population among persons 55+ years of age. It is important that a range of elderly services, amenities and appropriate housing be made available in Keith County to encourage senior/elderly populations from leaving their respective Communities and, ultimately, the County.

TABLE 3.2

**POPULATION AGE DISTRIBUTION TRENDS & PROJECTIONS
KEITH COUNTY, NEBRASKA
2000-2022**

<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2017</u>	<u>2022</u>	<u>Change</u>
19 and Under	2,446	1,963	-483	1,724	1,402	-322
20-34	1,183	1,109	-74	1,068	1,013	-55
35-54	2,586	2,228	-358	1,976	1,767	-209
55-64	1,030	1,298	+268	1,499	1,931	+432
65-74	882	977	+95	1,030	1,101	+71
75-84	574	585	+11	597	607	+10
85+	174	208	+34	226	238	+12
TOTALS	8,875	8,366	-509	8,118	8,059	-59

INCOME PROFILE.

Information presented in the **Income Profile** of this **Housing Study** aids in determining the number of households within Keith County having the financial capacity to afford new or upgraded housing. In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in the County, by 2022. Low cost and government subsidized housing are subject to Federal regulations, such as size and type, whereas upper income housing has few limitations.

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. In 2017, per capita income in Keith County is estimated to be \$50,383, an increase of approximately 109 percent from the 2002 per capita income of \$24,102. **By 2022, per capita income in Keith County will increase an estimated 11.2 percent, to \$55,986.**

Median Household Income.

The **median income** for all households in Keith County, in 2017, is estimated to be \$43,054. **By 2022, per capita income in Keith County will increase an estimated 7.3 percent, to \$46,236.** The majority of County residents are projected to have incomes at or above \$50,000. **For households with persons 65+ years of age, the median income in 2017 is estimated to be \$32,280 and, by 2022, increase to \$34,670, or 7.4 percent.**

INCOME NOTES.

- Keith County 2017 per capita income = \$50,383 (compared to the State of Nebraska per capita income of \$50,014).
- Keith County 2017 median household income = \$43,054.
- Keith County 2017 median household income for householders age 65+ years = \$32,280.
- In 2017, an estimated 395 owner households and an estimated 249 renter households, in Keith County, are cost burdened or have housing problems.
- In 2016, 2,190 persons received social security income. A total of 1,760, or 80.3 percent were persons aged 65 and older.

Cost Burden/Housing Problems.

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

In 2017, an estimated 395 owner households in Keith County, or 14.5 percent of all owner households, are cost burdened or have housing problems. By 2022, this number is expected to decrease to 373 households. Currently, an estimated 249 renter households in Keith County, or 24.1 percent of all renter households, are cost burdened or have housing problems. By 2022, an estimated 234 renter households will be of this status.

The decrease in the number of cost burdened households is related to the supply and demand for housing in Keith County with affordable prices. Adding to the issue of cost burden are two key factors: **1) most of the new rental housing being developed, today, does not meet the affordability needs of persons and families with the greatest housing need, and 2) housing that is available for purchase or rent is either severely deteriorating or dilapidated.**

It will be important that all Keith County Communities, through 2022, take an aggressive approach to developing housing for persons and families of low- to moderate-income. The County’s housing partners will need to plan and implement a **workforce housing initiative.**

ECONOMIC PROFILE.

Keith County enjoys many economic development benefits that are provided by Keith County Area Development, Keith County Chamber of Commerce, West Central Nebraska Development District and the Nebraska Department of Economic Development. The Community of Ogallala is recognized as one of Nebraska's "Economic Development Certified Communities" which means, as per the Nebraska Department of Economic Development, have *"demonstrated preparedness for business growth and are ready to meet the needs of companies seeking new business and industrial locations."* The following provides a general **Economic Profile** of the County.

The following is a review of relevant labor force data, annual employment trends and the identification of major employment sectors.

Employment Trends.

Between 2005 and 2017, the unemployment rate in Keith County ranged from a high of 4.6 percent to a low of 2.2 percent. During this period, the total number of employed persons declined by 25, thus remaining stable.

Currently, an estimated 4,606 persons residing in Keith County are in the civilian labor force. This number is expected to increase by remain stable, only declining by an estimated seven persons by 2022. Total employment for Keith County is also projected to decline slightly, but remain stable, from 4,495 in 2017 to an estimated 4,476 in 2022. The unemployment rate, an estimated 2.4 percent in 2017, is projected to increase, slightly, during the next five years.

Employment By Type.

Data obtained from the Nebraska Department of Labor highlights Keith County's largest employers in 2017. An estimated 17,795 persons work in a non-farm place of employment. The largest concentration of workers are employed in the Manufacturing, State Government and Retail Trade sectors.

ECONOMIC NOTES.

- Keith County 2017 unemployment rate = 2.4%.
- Employment in Keith County has decreased by an estimated 355 employees, or 8.5 percent since 2010.
- By 2022, total employment in Keith County is projected to remain stable, increasing by an estimated 0.15 percent.
- The U.S. Census Bureau Center for Economic Studies (CES) estimates nearly 32 percent of all workers employed in Keith County travel more than 25 minutes to work. The CES also estimates over 30 percent of all Keith County residents travel 25+ minutes to work.

HOUSING PROFILE.

The development of housing of any size, shape and capacity should be viewed as a primary economic development activity for all communities and counties in the State of Nebraska. Community leadership must have a competitive mindset and be engaged when it comes to attracting developers, funders and contractors to propose housing initiatives for their cities and villages. This must also be the case in regards to alleviating various housing issues such as overcrowding, vacancy deficiency and deferred maintenance of existing housing units.

The following highlights housing trends and projections for Keith County.

Households.

Currently, an estimated 3,759 households reside in Keith County, consisting of an estimated 2,727 owner and 1,032 renter households. By 2022, owner households will account for an estimated 71.8 percent of all households in the County. **The City of Ogallala and the Balance of Keith County are projected to experience stable to increasing numbers of total households, through 2022.**

Group quarters include such housing structures as college dormitories, nursing care centers, correctional facilities, etc. The City of Ogallala and the Balance of County comprise all of the County's (current) estimated 37 group quarters population. **The total group quarters population in the County is projected to decrease from 37 in 2017, to 24 in 2022.** The most important group quarters in Keith County include skilled nursing/long-term care facilities. It is critical that these two population groups have appropriate housing options in the future.

HOUSING NOTES.

- Keith County 2017 total housing units = 5,486 (4,206 owner, 1,280 rental).
- Keith County 2017 total households = 3,759 (2,727 owner, 1,032 renter).
- As per the 2011-2015 American Community Survey, no housing units in Keith County lacked complete plumbing, while an estimated eight were considered "overcrowded".
- Keith County 2017 housing vacancy rate (all units) = 31.4%.
- Keith County 2017 adjusted housing vacancy rate = 9.6%.
- The City of Ogallala has an adjusted housing vacancy rates less than 5.2 percent.
- Keith County 2016 average single family sales price = \$115,856.

Housing Units/Vacancy & Occupancy.

In 2017, Keith County contains an estimated 5,486 housing units, consisting of approximately 4,206 owner and 1,280 rental units. Of these 5,486 units, approximately 1,727 are vacant, resulting in an overall, estimated housing vacancy rate of 31.4 percent. The 1,280 vacant housing units consist of an estimated 1,479 owner and 248 rental units, equaling an owner housing vacancy rate of 35.2 percent and a rental housing vacancy rate of 19.4 percent. Excluding the Keystone, Lemoyne and Roscoe “Census-Designated Places”, the Balance of County has the highest housing vacancy rate, 53.7 percent, while the City of Ogallala has the lowest at 8.5 percent. **The vacancy rate in Keith County is directly attributed to the high number of seasonal housing units that have been developed around Lake McConaughy.**

The **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are available for year-round rent or purchase, meeting current housing code and having modern amenities. A minimum AHVR of 7 percent would be ideal for Keith County, to have sufficient housing available for new and existing residents. **The overall, estimated AHVR for Keith County is 9.6 percent**, which includes an estimated AHVR for owner housing of 9.2 percent and 11 percent for rental housing. **Ogallala has an overall AHVR below the 7 percent threshold, 5.2 percent. This includes a 5.5 percent AHVR for owner units and a 4.7 percent AHVR for rental units. Therefore, both an owner and a rental housing “vacancy deficiency” exists in Ogallala.**



Table 3.3, identifies a **Survey of Rental Properties**, conducted by the **Nebraska Investment Finance Authority**, for Keith County, from 2002 to 2016. In Keith County, a total of 14 rental housing programs participated in the 2016 Survey, totaling 179 rental units. Results identified a 5 percent rental housing vacancy rate in the County. The absorption rate, or average number of days a vacant rental unit becomes occupied, was 18.7 days for Keith County.

TABLE 3.3 SURVEY OF RENTAL PROPERTIES KEITH COUNTY, NEBRASKA 2002-2016				
<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	3	63	0.0	6.9
2003	3	60	0.0	16.8
2004	5	132	0.0	98.7
2005	18	188	7.5	36.0
2006	10	113	10.6	28.0
2007	8	143	3.5	56.6
2008	12	127	6.3	27.3
2009	15	177	5.1	42.1
2010	14	108	12.0	40.8
2011	13	167	4.8	23.6
2012	19	239	2.9	61.3
2013	16	279	3.2	30.0
2014	17	406	1.7	25.5
2015	14	267	1.9	30.0
2016	14	179	5.0	18.7
Source: Nebraska Investment Finance Authority, 2017.				

Keith County Communities should take a critical position to increase their housing stock during the next five years. This can be accomplished by both building new homes and rehabilitating (economically feasible) existing housing units. Housing units that are severely deteriorated or dilapidated should be targeted for substantial rehabilitation or, in extreme cases, demolition and replacement.

Additional rental housing units are needed in Keith County, as reflected by the Housing and Workforce Surveys, comments from the Housing Listening Sessions and pertinent statistical data. Rental housing for persons and families of all incomes should be developed throughout the County by 2022 with emphasis on workforce housing.

Table 3.4 identify the **vacancy rate by unit type** for Keith County in 2016. Throughout Keith County only nine of the 179 reviewed rental housing units were recorded as vacant.

TABLE 3.4 VACANCY RATES BY UNIT TYPE KEITH COUNTY, NEBRASKA 2016			
<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	37	2	5.4
Apartments	121	7	5.8
Mobile Homes	0	0	0.0
<u>Not Sure of Type</u>	<u>21</u>	<u>0</u>	<u>0.0</u>
Total Units	179	9	5.03
Source: Nebraska Investment Finance Authority, 2017.			

Table 3.5 highlights the **average sales price of single family homes** in Keith County, from 2000 to 2016. In 2016, an average sales price of \$115,856 was recorded, representing an increase of \$41,749, or 56.3 percent from the 2000 price of \$74,107. 2016 also represents the peak average sale price of homes in the County since 2000.

TABLE 3.5 AVERAGE SALES PRICE OF SINGLE FAMILY HOMES KEITH COUNTY, NEBRASKA 2000-2016	
<u>Fiscal Year</u>	<u>Average Sale Price</u>
2000	\$74,107
2001	\$78,146
2002	\$80,064
2003	\$84,864
2004	\$82,604
2005	\$85,454
2006	\$84,742
2007	\$89,478
2008	\$80,617
2009	\$86,476
2010	\$80,353
2011	\$92,195
2012	\$91,936
2013	\$87,882
2014	\$99,659
2015	\$104,268
2016	\$115,856
Change (2000-2016)	+\$41,749 (56.3%)
Source: Nebraska Investment Finance Authority, 2017.	



Housing Values & Gross Rent.

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

The **Keith County median (owner occupied) housing value**, estimated to be **\$104,100 in 2017**, is projected to increase by an estimated 25 percent **by 2022 to \$130,225**. The highest median housing value in 2017 exists in the Balance of County, which has a median housing value of \$113,578. By 2022, the Balance of County will continue to have the highest estimated median owner housing value, \$128,500.

In 2017, the estimated **median gross rent for Keith County** is **\$629**. **The estimated median gross rent in Keith County is expected to increase by 15.9 percent, by 2022, to \$729**. Currently, the Village of Brule is estimated to have the highest median rent in Keith County, at \$701 and is projected to continue experiencing the highest median rent in the County, an estimated \$812, by 2022.

Affordable Housing Stock.

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

A total of nine **affordable rental housing programs were reviewed in Keith County**, comprising a total of **147 units**. These programs are financially supported by any one or more funding sources, including the Nebraska Investment Finance Authority's LIHTC Program, Department of Economic Development (CDBG, HOME, NAHTF), USDA-Rural Development (Section 515, and the Department of Housing and Urban Development (Public Housing). **Seven** programs identified, at least, 90 percent occupancy, with five experiencing 100 percent occupancy.



SECTION 4

COUNTY-WIDE HOUSING TARGET DEMAND & LAND USE NEEDS ANALYSIS.



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

SECTION 4 | ***COUNTY-WIDE HOUSING TARGET DEMAND & LAND USE NEEDS ANALYSIS.***

INTRODUCTION.

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

HOUSING DEMAND SITUATION.

Some of the housing needs expressed by participants of the **Housing Surveys** and during the **Housing Steering Committee Meetings** and **Listening Sessions** included **additional rental housing units for low- to middle-income families, rehabilitation of renter-occupied housing and housing choices for first-time homebuyers, consisting of two+ bedrooms**. Participants of the Keith County Housing Survey and the Workforce Housing Needs Survey expressed a need for safe, decent and affordable housing options for all populations and incomes and the need to rehabilitate or demolish distressed housing structures in the County.



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

Workforce housing is a critical need in Keith County. Workforce housing, as defined by the recently approved LB 518 Rural Workforce Housing Investment Act defines “Workforce Housing” as “*Owner-occupied housing units that cost at least one hundred fifty thousand dollars but not more than two hundred seventy-five thousand dollars to construct or rental housing units that cost at least one hundred thousand dollars but not more than two hundred thousand dollars per unit to construct.*” There is an increasing need for starter homes, throughout Keith County, consisting of three+-bedrooms, especially in the \$150,000 to \$190,000 price range for the local workforce, including first-time homebuyers and moderate-income households. The development of housing in this price range could be accomplished through local public and private partnerships. **It will be important for these partnerships to provide sound, decent both owner and rental housing to support major economic/employment opportunities projected to locate to Keith County.**

Elderly housing in Keith County is needed to support an increase in the 55+ populations of the County. A home repair/modification program would be appropriate to assist elderly persons to stay in their home. **Listening Session participants identified a need for single-level homes, as well as transitional housing, for the elderly population of Keith County.**

HOUSING DEMAND POTENTIAL.

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

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

New Households.

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.

Currently (2017), the estimated population for the County is 8,118 and is projected to decrease, slightly, but remain stable at an estimated 8,059, by 2022. Overall, Keith County is projected to consist of 3,763 households by 2022, a slight increase from the existing (2017) 3,759 households.

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 2017, an estimated 395 owner households in Keith County, or 14.5 percent of all owner households, are cost burdened or have housing problems. By 2022, this number is expected to decrease to 373 households. Currently, an estimated 249 renter households in Keith County, or 24.1 percent of all renter households, are cost burdened or have housing problems. By 2022, an estimated 234 renter households will be of this status if necessary housing rehabilitation measures are not met.

Substandard Units/Cost Burdened Households.

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

Housing structural conditions, provided by the County Assessor identified **594 housing units in “Fair” condition and an additional 154 units in “Poor” condition.** During the next five years, these housing structures should be targeted for moderate to substantial rehabilitation or demolition. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

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

The overall, estimated Adjusted Housing Vacancy Rate (AHVR) for Keith County is 9.6 percent, which includes an estimated AHVR for owner housing of 9.2 percent and 11 percent for rental housing. **The high vacancy rate is likely attributed to the amount of seasonal housing located around Lake McConaughy.**

(3) “PENT-UP” HOUSING DEMAND.

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

HOUSING TARGET DEMAND.

Table 4.1, Page 4.6, identifies the **estimated housing target demand** for **Keith County** and **each Community** by **2022**. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout Keith County.

The total estimated **housing target demand** in **Keith County**, by **2022**, is **256 housing units, including 202 owner and 54 rental units**, at an estimated development cost of **\$70 Million**. The smaller Communities of the County should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units. The Community of Ogallala has the greatest demand for new construction and housing rehabilitation activities in Keith County.

An estimated **90 total units**, including **46 owner** and **44 rental units** should be built in Ogallala, at an estimated target budget of **\$19 Million**. Of the 90 new housing units, an estimated **10 units** should be targeted for **Downtown Ogallala**, consisting of **two owner** and **eight rental** housing units. All Communities should also consider the annexation of existing/ developed residential areas, to assist in meeting the target demand.

Utilizing an **ED “Boost” scenario**, including the creation of 105 additional FTE opportunities, the total estimated **housing target demand** in **Keith County** will increase by **72 additional housing units, including a total of 32 additional housing units in Ogallala**.

TABLE 4.1
ESTIMATED HOUSING TARGET DEMAND
KEITH COUNTY & COMMUNITIES, NEBRASKA
2022

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
Keith County:	202	54	256	\$69.6
Brule:	4	4	8	\$1.7
Ogallala:	46	44	90**	\$19.4
Paxton:	4	6	10	\$1.9
Balance of County:	148	0	148	\$46.6

***NOTE: An “Economic Development Boost” of 105 additional FTEs in Keith County, by 2022, would increase the estimated total County Housing Target Demand by 72 additional housing units, including an estimated 32 additional units in Ogallala.**

****Includes Downtown Housing Potential:**
 Ogallala, 10 total units (Two Owner, Eight Rental Units).

^ New housing in the smaller Communities should focus on purchase-rehab/resale or re-rent.

HOUSING DEMAND BY INCOME SECTOR.

Table 4.2 identifies **household area median income (AMI)**, for Keith County, while **Table 4.3, Page 4.8**, identifies the **estimated housing target demand by income sector** for Keith County and the City of Ogallala, by 2022. Approximately **256 new units** should be targeted, consisting of 202 owner units and 54 rental units. The County should focus on addressing the owner housing needs and demands of individuals and families who have an AMI of 31 percent or higher. For rental housing, programs assisting income sectors of all income sectors will need to be examined. The same procedure holds true for the development of low, middle- and upper-income housing in the City of Ogallala.

Housing development in Ogallala and throughout Keith County should be centered on persons and families between 61 percent and 125 percent AMI. Additional housing rehabilitation efforts in the County could provide housing opportunities to assist persons and families within the identified AMI categories.

TABLE 4.2 AREA HOUSEHOLD INCOME (AMI) KEITH COUNTY, NEBRASKA 2016								
	<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	\$13,300	\$15,200	\$17,100	\$18,950	\$20,500	\$22,000	\$23,500	\$25,050
50% AMI	\$22,100	\$25,250	\$28,400	\$31,550	\$34,100	\$36,600	\$39,150	\$41,650
60% AMI	\$26,520	\$30,300	\$34,080	\$37,860	\$40,920	\$43,920	\$46,980	\$49,980
80% AMI	\$35,350	\$40,400	\$45,450	\$50,500	\$54,550	\$58,600	\$62,650	\$66,700
100%AMI	\$44,200	\$50,500	\$56,800	\$63,100	\$68,200	\$73,200	\$78,300	\$83,300
125%AMI	\$55,250	\$63,125	\$71,000	\$78,875	\$85,250	\$91,500	\$97,875	\$104,125

TABLE 4.3
ESTIMATED YEAR-ROUND HOUSING TARGET DEMAND BY INCOME SECTOR
KEITH COUNTY/CITY OF OGALLALA, NEBRASKA
2022

	<u>Income Range</u>					
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
<u>Keith County:</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>Totals</u>
Owner:	0	8	12	44	138	202
Rental:	6	14	16	18	0	54
<u>Ogallala:</u>						
Owner:	0	6	8	22	10	46
Rental:	4	10	12	18	0	44

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

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

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

Table 4.4, Page 4.10, identifies **housing target demand** in Keith County, for **specific population groups** by 2022. In Keith County, a minimum of **256 housing units** should be targeted by 2022, consisting of **202 owner** and **54 rental units**. This includes an estimated 63 total units for elderly (55+) populations, 180 total units for families and 13 total units for special populations, or those with a mental or physical disability(ies). **An estimated 179 housing units, consisting of 148 owner and 31 rental units should be targeted for the workforce population in the County, by 2022, including an immediate (one-year) need for up to 47 units.**



Table 4.5, Page 4.11, identifies **proposed housing types by target price points** with the given **AMI** for Keith County, by 2022. The owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price of \$269,900. Two- and three-bedroom rental units, with an average affordable monthly rent between \$635 and \$775, present the greatest demand in Keith County.

Three+-bedroom units at an average purchase price of \$175,500 and an estimated average monthly rent cost of \$655 are the most needed housing types for the workforce population in Keith County.

TABLE 4.4
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
KEITH COUNTY-WIDE, NEBRASKA
2022

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>TOTALS</u>	Workforce Sector
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	2	4	14	24	44	14
Family	0	4	6	28	112	150	134
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>8</u>	<u>0</u>
Subtotals	0	8	12	44	138	202	148
RENTAL							
<u>UNITS</u>							
Elderly (55+)	4	5	5	5	0	19	6
Family	0	7	10	13	0	30	25
Special							
<u>Populations¹</u>	<u>2</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>5</u>	<u>0</u>
Subtotals	6	14	16	18	0	54	31
TOTALS	6	22	28	62	138	256	179

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

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

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

TABLE 4.5
HOUSING DEMAND POTENTIAL - PRICE POINTS/HOUSING TYPES
KEITH COUNTY-WIDE, NEBRASKA
2022

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	<u>\$113,000*</u>	<u>\$125,000*</u>	<u>\$144,800*</u>	<u>\$186,300*</u>	<u>\$269,900*+</u>	<u>Totals</u>	<u>\$175,500*</u>
2 Bedroom	0	4	5	16	20	45	10
3+ Bedroom	0	4	7	28	118	157	138
Totals	0	8	12	44	138	202	148
<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	<u>\$525**</u>	<u>\$575**</u>	<u>\$635**</u>	<u>\$775**</u>	<u>\$845**+</u>	<u>Totals</u>	<u>\$655**</u>
2 Bedroom	6	6	8	8	0	28	9
3+ Bedroom	0	8	8	10	0	26	22
Totals	6	14	16	18	0	54	31
Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.							
*Average Affordable Purchase Price.							
**Average Affordable Monthly Rent.							

Table 4.6 identifies **housing target demand** in the City of Ogallala, for **specific population groups** by 2022. A total of at least **90 housing units** are in demand in Ogallala by 2022, consisting of **46 owner** and **44 rental units**. This includes an estimated 36 total units for elderly (55+) populations, 48 total units for families and six total units for special populations, or those with a mental or physical disability(ies). **An estimated 55 housing units, consisting of 28 owner and 27 rental units should be targeted for the workforce population in Ogallala.**

TABLE 4.6 HOUSING DEMAND POTENTIAL – TARGET POPULATIONS OGALLALA, NEBRASKA 2022							
OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	2	3	10	7	22	8
Family	0	3	4	12	3	22	20
Special Populations¹	<u>0</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	6	8	22	10	46	28
RENTAL UNITS							
Elderly (55+)	2	4	4	4	0	14	4
Family	0	5	7	14	0	26	23
Special Populations¹	<u>2</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	4	10	12	18	0	44	27
TOTALS	4	16	20	40	10	90	55
Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent. * Includes lease- or credit-to-own units. ¹ Any person with a special housing need due to a cognitive and/or mobility disability.							

Table 4.7 identifies **proposed housing types by target price points** associated with each **AMI** category for Ogallala, by 2022. The owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households between 81 percent and 125 percent AMI. The average affordable purchase price is projected at \$186,300. Two- and three-bedroom rental units, with an average affordable monthly rent of \$775 present the greatest demand in Ogallala. **Units at an average purchase price of \$172,500 and an estimated average monthly rent cost of \$655 are the most needed housing types for the workforce population in Ogallala.**

TABLE 4.7 HOUSING DEMAND POTENTIAL - PRICE POINTS/HOUSING TYPES OGALLALA, NEBRASKA 2022							
<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	<u>\$113,000*</u>	<u>\$125,000*</u>	<u>\$144,800*</u>	<u>\$186,300*</u>	<u>\$259,900*+</u>	<u>Totals</u>	<u>\$172,500*</u>
2 Bedroom ¹	0	3	4	8	6	21	6
3+ Bedroom	0	3	4	14	4	25	22
Totals	0	6	8	22	10	46	28
<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	<u>\$525**</u>	<u>\$575**</u>	<u>\$635**</u>	<u>\$775**</u>	<u>\$845**+</u>	<u>Totals</u>	<u>\$655**</u>
2 Bedroom ¹	4	5	6	8	0	23	7
3+ Bedroom	0	5	6	10	0	21	20
Totals	4	10	12	18	0	44	27
Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.							
¹ Includes Downtown Housing Units.							
*Average Affordable Purchase Price.							
**Average Affordable Monthly Rent.							

HOUSING REHABILITATION/DEMOLITION DEMAND.

Table 4.8 identifies the **estimated rehabilitation and demolition target demand** for the **incorporated Communities of Keith County, by 2022**. Up to **701 units** could be targeted candidates for rehabilitation in Keith County at an estimated cost of **\$22.4 Million**. Up to **361 housing units** are considered not cost effective for rehabilitation and should be demolished. The estimated cost of demolition will range, depending on acquisition of the housing unit.

Land being occupied by “bad and unsafe” housing located in Communities should be secured in a single County-Wide “Land Bank,” reserved for future housing development. The Keith County Housing Development Corporation, in partnership with local public, private and non-profit housing groups, will need to take a proactive role in housing development and rehabilitation activities in the County and each Community. Communities seeking to revitalize their respective housing stock will want to consider tools of redevelopment, such as Community Development Block Grants and Tax Increment Financing to assist with such activities.

TABLE 4.8
HOUSING TARGET REHABILITATION/
DEMOLITION DEMAND
KEITH COUNTY COMMUNITIES, NEBRASKA
2022

	<u># Rehabilitated /</u> <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.		

SITE ANALYSIS PROCESS & HOUSING LAND USE NEEDS.

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

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

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



Residential Site Analysis Criteria

Housing for the Elderly and Disabled

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

Family Housing

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

Notes: Wkg = Within Walking Distance
M = Miles

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

- Floodplain/wetland locations, which require lengthy public review 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.”

Table 4.10 identifies the estimated **land use projections and housing types per age sector** for the Community of Ogallala, Nebraska, by 2022. Popular housing types in Ogallala will include single family units, patio home (single-level) units, town homes, duplexes/triplexes and apartment units, including Downtown housing.

TABLE 4.10 HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR OGALLALA, NEBRASKA 2022			
<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	16 / 8*	12.6
	Town Home Unit	8 / 4	4.4
	Duplex/Triplex Units	0 / 10	2.6
	Apartment Units***	0 / 8	0.8
Totals		24 / 30	20.4 (Minimum)
55+ Years	Single Family Unit	8 / 0	4.2
	Town Home Unit	8 / 4	4.4
	Duplex/Triplex Units	4 / 10	3.7
	Apartment Units***	2 / 0	0.2
Totals		22 / 14	12.5 (Minimum)
TOTALS		46 / 44	32.9 (Minimum)
*Includes Lease- or Credit-To-Own Units. **Includes Housing for Special Populations ***Includes Downtown Housing Units. NOTE: Other Estimated Community Land Requirements Brule = 2.6 Acres. Paxton = 5.2 Acres.			

The housing target demand for Ogallala identifies a need for an estimated 90 housing units, including 46 owner and 44 rental housing units. The housing demand, for persons age 18 to 54 years, includes a total of 24 owner and 30 rental housing units to accommodate young professionals and workforce families, existing/new employees and persons of low-, moderate- and upper-income. An estimated minimum of **20.4 acres** should be designated for new housing development. An estimated 22 owner and 14 rental housing units should be designated for retirees, seniors and elderly populations. An estimated minimum of **32.9 acres** should be designated for new senior/elderly housing development projects.

HOUSING DEVELOPMENT & REHABILITATION AREAS.

Housing rehabilitation or preservation activities are important for each Keith County Community. The field analysis completed as an activity of this **County-Wide Housing Study** included an assessment of the condition of the existing housing stock, which also utilized information from the Keith County Assessor Office. Overall, the housing stock throughout Keith County is in “Average” condition, suggesting that a large number of homes are in need of one or more forms of moderate rehabilitation including, but not limited to: siding, window and door replacement, paint, plumbing repairs, porch repairs and landscaping

“Pockets” of areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, exists in each Community in Keith County. Generally, these pockets are located near the Downtown “core” and/or the oldest neighborhoods of each Community. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development. **Other community development activities should complement housing redevelopment and rehabilitation activities. This includes street paving, street lighting and sidewalk installation, implementing nuisance abatement and community cleanup activities and other local incentives that enhance vehicular and pedestrian safety.**





All Communities in Keith County should address and identify vacant land suitable for new housing development. These areas should generally be free from of natural and man-made constraints to growth such as floodplains, steep topography and areas in close proximity to current developing areas and Community amenities. The rural Communities of Keith County should also consider the designation of **“Redevelopment Areas”** where Tax Increment Financing (TIF) could be used as a tool of **“Community Enhancement”** for blighted and substandard properties. TIF can be used for public infrastructure and utility improvements associated with both new residential development and housing preservation/rehabilitation activities. **Currently, the Communities of Ogallala and Paxton have designated “Redevelopment Areas,” where TIF can be implemented.**

Efforts in the Nebraska State Legislature are being implemented to pass “Legislative Bill 496” to allow for the development of workforce housing utilizing local TIF funds.

SECTION 5

KEITH COUNTY HOUSING GOALS & ACTION STEPS.



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

SECTION 5 | KEITH COUNTY HOUSING GOALS & ACTION STEPS.

INTRODUCTION.

The following **Keith County “Housing Goals & Action Steps”** reflect citizen input through Surveys, County-Wide Housing Listening Sessions and meetings with the Keith County Housing Steering Committee. These activities provided several opportunities for input from various individuals, organizations, major employers and local leadership, regarding the existing and future housing needs of the County and each Community. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in Keith County.

Goals are broad statements, identifying the state or condition the citizenry wishes the primary components of the planning area to be or evolve into within a given length of time. **“Goals”** are long-term in nature and, in the case of those identified for the **Keith County Housing Study**, will be active during the next five years.

“Action Steps” help to further define the meaning of goals and represent **very specific activities** to accomplish a particular **Goal**. In many cases, specific time lines are attached to **Action Steps** and are the most measurable component of this **Housing Study**. Both qualitative and quantitative research activities aided in the identification and prioritization of housing needs in Keith County. The following **Goals** are discussed in this Section.



- **Goal 1: Community-Wide Housing Development Initiative.**
- **Goal 2: New Housing Developments.**
- **Goal 3: Rehabilitation/Preservation of Existing Owner and Rental Housing Stock.**
- **Goal 4: Financing Activities for Housing Development in Keith County.**
- **Goal 5: Alternative Energy Initiatives.**
- **Goal 6: Impediments to Fair Housing Choice.**
- **Goal 7: Housing Study Review and Implementation.**

HOUSING GOALS & ACTION STEPS.

Goal 1: County-Wide Housing Development Initiative.

Implement a **housing development initiative** for the County and each Community, as a primary economic development activity. **A core activity of this Housing Development Initiative should be the official establishment of a Keith County-Wide Housing Partnership (KC-WHP)** to monitor and encourage housing development throughout Keith County.

The **KC-WHP** should be created and maintained by **Keith County Housing Development Corporation (KCHDC)** and work directly with both local and State housing stakeholders and housing funding sources. This Partnership will encourage the development of specific housing programs that meet the needs of the County's current and future residents, with emphasis on housing constructed for the local workforce, young families, the elderly, veterans, minorities and populations with special needs.

- **Action Step 1: KC-WHP**, with the guidance and direction of KCHDC, would include the services of important Community and County leadership, as well as selected private and public sector entities. These entities should include, but are not limited to Keith County Area Development, Ogallala Housing Authority, Keith County Chamber of Commerce, West Central Nebraska Development District (WCNDD), Community Action Partnership of Mid-Nebraska (CAPMN), Central Nebraska Habitat for Humanity, West Central Nebraska Area Agency on Aging (WCNAAOA), local foundations, realtors, major employers and financial institutions.
- **Action Step 2:** The **Housing Initiative** should target the development of up to **256 new housing units in Keith County, by 2022**, including an estimated **202 owner housing units** and **54 new rental units**. The development of these new housing units would add an estimated \$70 Million to the local residential property tax base. **An Economic Development “Boost” scenario, including the creation of up to 105 additional full-time employment opportunities would increase the total housing target demand in Keith County by an estimated 72 housing units.**



- **Action Step 3:** KC-WHP should focus on the implementation of a **County-Wide Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age. **Program** activities would 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 Ogallala Housing Authority, WCNAAOA, Ogallala Community Hospital and local senior/retirement communities including nursing homes, assisted living and senior independent living facilities to assist with Continuum of Care Programs.

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

- Independent living housing types for the 55 to 75 year age group should include apartments, patio homes and attached townhomes, both owner and rental units.
- Additional, modern programs of assisted and long-term care living should be on the housing agenda for the City of Ogallala.

Several independent elderly and special needs housing options are available throughout Keith County (highlighted in **Appendix II**). These include independent living, assisted living and skilled nursing/long term care facilities. Future facilities could consider funding assistance from the Nebraska Investment Finance Authority, United States Department of Agriculture-Rural Development and United States Department of Housing and Urban Development.

- **Action Step 4:** The KC-WHP should continue the implementation of local and County-wide **Workforce Housing Assistance Programs** to encourage and directly involve major employers with assisting their employees in obtaining affordable housing. Assistance could include, but not be limited to, locating and negotiating the purchase of a home, to providing funding assistance for the purchase and/or rehabilitation of a house. Funding assistance could be, for example, grant monies and/or low-interest loan to persons and families for closing costs, down payment, etc.

By 2022, an estimated **148 owner and 31 rental housing units** should be developed for the **Keith County workforce, a total of 179 units, with up to 47 units during the next year.** Of the 148 units, an estimated 55 (28 owner, 27 rental) should be developed in Ogallala. This should include both new construction and purchase/ rehab/resale or re-rent activities, lease- or credit-to-own units.

- **Action Step 5:** Create a **Downtown Housing & Redevelopment Initiative** for Ogallala, directed at increasing the availability of housing opportunities in the Community's Central Business District. Target up to **10 total units, including two owner and eight rental units** by 2022. The rehabilitation of second story units in commercial buildings should be planned and implemented.
- **Action Step 6:** Establish a **Keith County-Wide Land Bank Program**, to ensure the availability of both land and housing for future developments and to enhance Community residential development efforts.

Goal 2: New Housing Developments.

Address the needs of both owner and renter households of all age and income sectors throughout the County by producing varied, affordable price points (products).

- **Action Step 1:** Build new owner and rental housing units that are affordable for low- to middle income workforce families and households to alleviate housing issues including cost burden, overcrowding, units with incomplete plumbing and other essential components, units in deteriorating or dilapidated condition and housing vacancy deficiency. **“Greatly Needed” housing types/activities, as per the Keith County Citizen Housing Survey, included single family housing for low to middle-income families, housing for first-time homebuyers, rehabilitation of renter-occupied housing units and retirement housing for low and middle-income elderly persons.**

Currently, an estimated 395 owner and 249 renter households are considered cost burdened in Keith County, or spending, at least, 30 percent of their monthly income on housing costs (mortgage, rent, maintenance, etc.). The County also has a current **adjusted housing vacancy rate (AHVR)** of 9.6 percent. Specifically, the County has an **owner AHVR of 9.2 percent** and a **renter AHVR of 11 percent**.

It is critical that the County and each Community be prepared to implement a **housing development “plan of action”** that includes the identification of vacant lots within each Community's respective Corporate Limits, as well as suitable land adjacent, outside the Community for the development of rural residential subdivisions designed in a “build through” planning and zoning/subdivision model, so as to eventually be annexed into the Community. Keith County Communities will also need to plan and implement a **purchase/rehab/resell or re-rent program** for existing vacant housing.

- **Action Step 2:** Owner housing units should be constructed in Keith County, with emphasis on single family homes. **The price product in highest demand in Keith County includes homes at or above \$269,900. In an effort to create housing for low- to moderate-income households, the average affordable purchase price of a home in Keith County should be priced between \$125,000 and \$186,300. Additionally, an average affordable purchase price of \$175,500 would be the most suitable for the local work force.** Owner housing should generally consist of three+-bedrooms, with the exception of housing for retirees, which would typically be two-bedroom units.
- **Action Step 3: New and modern, affordable rental units** should be constructed in Keith County Communities, with emphasis on townhome, duplex and apartment units for the elderly and local workforce households. **Rental housing price products for the County work force should rent at or above the average affordable monthly rent of \$655. The price product in highest demand in Keith County is between \$525 and \$775.** General rental housing, preferably units consisting of two+-bedrooms, should be constructed to provide safe, decent and affordable rental housing options.



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

- **Action Step 4:** Plan and develop additional, both **owner** and **rental** housing for **Special Populations**; a target number of **13 units**, County-Wide, including eight owner and five rental units. These units should be targeted for persons with a mental and/or physical disability. This includes an estimated six units (two owner, four rental) to be developed in Ogallala.
- **Action Step 5:** Housing development projects in Keith County should coincide with public facility, utility and infrastructure improvements, emphasizing alternative transportation methods, such as multi-use trails and transit services. Access to necessary amenities of public use, as well as proper water, sewer, storm water and electrical utility installation are important for prolonged sustainability in residential neighborhoods. The planning and use of **alternative energy systems** should be a goal of the County and each Community for future residential developments. **Housing development projects should take into account necessary goals and policies outlined in the County’s and each Community’s Comprehensive Plan.**

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

Vacant lots exist in each Community that are too small for today's housing development standards. The **KC-WHP** should explore unique housing concepts for infill housing development, including single and two-story housing for families of all income ranges. Architectural designs should closely resemble that of existing housing units in Community neighborhoods.



- **Action Step 7:** Employ proper, modern planning practices for the development of housing units in rural subdivisions. **This would include the design and installation of modern infrastructure systems.**
- **Action Step 8:** In an effort to satisfy an **immediate housing need** in Keith County, consider allowing **non-traditional housing developments** on existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for single room occupancy rental units, accessory apartments and the development of “granny flats” and “tiny houses” on lots typically not sized to local and/or national building and development codes.
- **Action Step 9:** New housing development projects in Keith County should utilize **place-based development components**, whereby development supports each community's quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements. Additional information regarding these components is highlighted in the **Keith County “Five-Year Housing Action Plan.”**

- **Action Step 10:** Public and private sectors should create a “**shared cost**” program to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments. Tax Increment Financing is an excellent source of financing for public infrastructure systems.
- **Action Step 11:** Continue to support the efforts of local non-profit entities in their mission to provide housing for persons and families of all incomes and backgrounds. Support the development of temporary shelters for the homeless and near-homeless populations of Keith County and be a catalyst for the development of affordable rental housing for persons utilizing local housing voucher programs.

Goal 3: Rehabilitation/Preservation of Existing Owner and Rental Housing Stock.

Housing rehabilitation programs and activities in Keith County should strive to protect and preserve the existing housing stock of the Communities.

- **Action Step 1:** As needed, the County and each Community should continue and/or elevate the process of condemning and demolishing dilapidated housing, or housing that is not cost effective to rehabilitate. **Vacated land could be placed in a County-Wide Land Bank Program, managed by the KC-WHP, to be used for future owner and rental housing development needs.**
- **Action Step 2:** **Housing rehabilitation programs, for both owner and rental housing units,** should continue to be utilized and expanded in Keith County, with emphasis on meeting the housing needs of the elderly, low income families and housing occupied by persons with special needs.
- **Action Step 3:** Keith County Communities should recognize and make a concentrated effort to **preserve historically significant housing**, as an effort to aid in preserving County and Community history.
- **Action Step 4:** To ensure a **clean and safe residential environment**, the ongoing maintenance of private residential properties is needed, i.e. trash removal, junk cars, etc. should continue. This could be **implemented through annual or bi-annual Community clean-up activities throughout Keith County, as well as the continued utilization of the “Nuisance Abatement” Program administered by WCNDD.**

Goal 4: Financing Activities for Housing Development in Keith County.

Housing developers should consider both public and private funding sources when constructing new housing stock.

- **Action Step 1:** Housing developers should be encouraged to secure any and all available tools of financing assistance for both the development and preservation of housing in Keith County. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Midwest Housing Equity Group/Midwest Housing Development Fund, USDA Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs. **The KC-WHP will need to continue and/or develop relationships with developers and funders to enhance residential development activities in the County.**



Participants of the Keith County Citizen Housing Survey expressed high support for the County to utilize State and/or Federal grant funds to implement housing rehabilitation, purchase/rehab/resale, demolition/replacement and down payment assistance programs.

- **Action Step 2:** Keith County Communities should consider the use of **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase and preparation and needed public facility and utility requirements. **The Ogallala Community Redevelopment Authority should become actively involved in the planning and implementation of housing projects, including the use of TIF.**
- **Action Step 3:** Secure monies from the **Rural Workforce Housing Investment Fund** that would allow a non-profit developer(s) to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations.

Goal 5: Alternative Energy Initiatives.

Encourage housing developers 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.

- **Action Step 1:** Promote the use of conservation methods. Reduce consumption of energy in residential sectors.
- **Action Step 2:** 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.
- **Action Step 3:** Require compliance with a “Conditional or Special Use Permit” process so that established conditions are met by the applicant.
- **Action Step 4:** Promote the development of vocational **education opportunities** at local Public School Districts to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.
- **Action Step 5:** Promote the expanded use of solar and geothermal exchange energy systems for applications throughout each Community’s respective One-Mile Planning Jurisdiction.
- **Action Step 6:** Consider implementing a “**pilot**” **alternative energy program** at a developing residential subdivision. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- **Action Step 7:** Promote the **rehabilitation of residential buildings utilizing weatherization methods and energy efficient or “green building” materials** in conformance to the “LEED” Certified Building techniques.
- **Action Step 8:** Expand awareness of available incentives that could assist in replacing old lighting fixtures, or heating and cooling systems with new energy efficient systems that reduce consumption and energy costs.



Goal 6: Impediments to Fair Housing Choice.

The Communities of Keith County will need to identify and establish a plan to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of the County should play a role in this process, including local Government, schools, churches and the private sector.

- **Action Step 1:** Create and support the efforts of a **County-wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. The Ogallala Housing Authority must be part of this Advisory Group. **Activities of the Advisory Group could include the following:**
 - Creating an **“Action Plan”** to identify strategies to further affordable housing opportunities.
 - Hosting a **“Housing Fair”** for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
 - Promote **“Equal Housing Opportunities”** on flyers, brochures and local newspapers.
- **Action Step 2:** Address the primary impediments to fair housing choice in the Keith County Communities. Respondents of both the **Keith County Citizen Housing Survey** and **Workforce Housing Needs Survey**, impediments to fair housing **for homeowners** included housing prices, excessive down payment/closing costs and a lack of sufficient homes for sale. For **renter households**, impediments included the high cost of monthly rent, attitudes of immediate neighbors and a lack of decent rental units at an affordable price range.
- **Action Step 3:** Each Community should continue to utilize, or adopt (by ordinance) and implement **Fair Housing Policy** and **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.
- **Action Step 4:** For **persons with a disability(ies)**, supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.

- **Action Step 5: Support bilingual and impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- **Action Step 6:** Routinely inspect rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.

Goal 7: Plan Maintenance and Implementation.

Maintain a current and modern Comprehensive Plan, as well as Zoning and Subdivision Regulation documents, for Keith County and each Community, in an effort to continue efficient, sustainable housing development.

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

SECTION 6

AFFORDABLE HOUSING CONCEPTS, IMPLEMENTATION & FUNDING SOURCES PARTNERSHIPS.



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COMMUNITY PLANNING & RESEARCH

SECTION 6

AFFORDABLE HOUSING CONCEPTS, IMPLEMENTATION & FUNDING SOURCES/PARTNERSHIPS.

INTRODUCTION.

Section 6 of this **County-Wide Housing Study** provides a discussion of **affordable housing concepts, funding sources and partnerships** for Keith County. Included is a discussion of various affordable housing development options, funding opportunities and important partnerships for the successful implementation of housing initiatives in Nebraska Communities, today. Keith County and each Community can consider these and other successful affordable housing models in the development of needed housing.

AFFORDABLE HOUSING CONCEPTS.

A total of 256 new housing units have been targeted for Keith County by 2022. This would include up to **202 owner units** and **54 rental units**. Vacant land will need to be secured in or adjacent Keith County Communities for the proper development of various, needed housing types.

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



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

All Communities in Keith County should implement housing rehabilitation activities, including purchase-rehab-resale or re-rent programs. The County has an estimated 594 housing structures in “Fair” condition, needing moderate- to substantial rehabilitation. An additional 154 housing structures are rated in “Poor” condition and will likely require demolition and replacement. The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land for each Community, to be used for the development of new and creative housing concepts. Newly acquired vacant land should be set aside in an established **County-Wide Land Bank Program**.

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

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

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

Although reasonably modest by design in an effort to maximize the use of tax dollars, the CROWN homes provide all necessary living space for a family, generally up to six persons. This includes three-bedrooms on the first floor, with the opportunity of an additional bedroom(s) in the basement, one bath, on the main level, with the potential for another in the basement, a great or family room, with additional space in the basement for family activities, a kitchen and dining area and, at least, a single stall garage. The square footage of these affordable single family homes typically ranges from 1,100 to 1,300 square feet. These homes are usually constructed on lots of 8,000 to 12,000 square feet, allowing for ample yard space.



Reese Estates CROWN Program, Waverly, Nebraska.



Nebraska Bar-None, or Prairie Gold Homes are available to be used with a CROWN Program. Photos of a CROWN Credit-To-Own housing development in O'Neill, Nebraska, are provided as an example of a housing type a Community can develop during the next five years. Net monthly rents for affordable single family homes range from \$600 to \$875, based on rental comparables and the level of affordability of the target population in the community being served. Typically, Credit- or Lease-To-Own single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI). In a CROWN or lease-to-own type program, a small percentage of the net monthly rent is set-a-side for the eventual use by the tenant as a down payment to purchase a home.



Housing examples, courtesy of Prairie Gold Homes.



Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the NDED. Households of 50 to 80 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost for the homes, typically, range from \$145,000 to \$170,000. In a First-Time Homebuyers Program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of purchase price.



CROWN Housing Program, O'Neill, Nebraska.

Duplex/triplex rental housing is a popular affordable housing program in Nebraska for older adults, 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for duplex/triplex rental housing have traditionally ranged from \$450 to \$675, depending upon the local housing economics of the subject community.



Affordable duplex and triplex rental housing provides an excellent low-density housing option for Nebraska communities, while maintaining a cost containment approach to building living space and maximizing the use of tax dollars. Duplex and triplex rental housing units range from 975 to 1,300 square feet, contain either two- or three-bedrooms, include a kitchen and dining area, a family room, at least one bath and a garage. Basements can be included in the development process, to provide additional living space, if necessary. **Great West Townhomes is a 16 unit duplex housing development program in Ogallala, Nebraska, providing affordable housing for persons and families at or below 60 percent of Area Median Income.**



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

HOUSING DEVELOPMENT IMPLEMENTATION.

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

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

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

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

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

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

FUNDING SOURCES & PARTNERSHIPS.

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

LOCAL FUNDING OPTIONS

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

Local Tax Base

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

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

Efforts in the Nebraska State Legislature are being implemented to pass “Legislative Bill 496” to allow for the development of workforce housing utilizing local TIF funds.

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

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

STATE PROGRAMS

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

Nebraska Department of Economic Development (NDED).

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

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

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

NDED also administrates **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.

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

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

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

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

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

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

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

Basic provisions of the NHTC:

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

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA)

NIFA is a major provider of funding for affordable housing development in Nebraska. The primary program is the **Section 42 Low Income Housing Tax Credits (LIHTC)** utilized to help finance both new construction and rehabilitation of existing rental projects. **LB 884-State Low-Income Housing Tax Credit** is another source of funding for affordable housing.

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

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

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

Midwest Housing Equity Group (MHEG)

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

MHEG 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.

CHDO/Community Action Partnership/Economic Development District

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

Community Action Partnership of Mid-Nebraska serves Keith County as a CHDO. The Nebraska Housing Developers Association is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, Economic and Housing Development Grant administration is provided by West Central Nebraska Development District.

Nebraska Energy Office (NEO)

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

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

Nebraska Department of Health and Human Services (NDHHS)

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

REGIONAL FUNDING

Federal Home Loan Bank

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

FEDERAL FUNDING

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

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

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **HUD Section 811 Program** – Provides funding to state housing organizations for development of housing for persons with a disability(ies). The Program provides a rental subsidy.
- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

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

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

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

Other Federal Funding

Other funding products that may serve to be useful in the development of affordable housing 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.

SECTION 7

KEITH COUNTY FIVE-YEAR HOUSING ACTION PLAN.



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COMMUNITY PLANNING & RESEARCH

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

INTRODUCTION.

The greatest challenge for Keith County, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. Overall, Keith County should target **256 new units; 202 owner units and 54 rental units, by 2022.**

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

Important to the cause for new and improved housing in Keith County will be the creation of a **County-Wide Housing Partnership**, comprised of housing stakeholders throughout the County in the form of existing housing groups, local government and specific housing funding sources. *“The bigger the circle of Partners, the better the delivery of housing.” The following page identifies selected Keith County groups, organizations and funds/funding sources are available to create new and preserve existing housing throughout the County.*

POTENTIAL HOUSING/FUNDING PARTNERS.

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

Includes Veterans Affairs Supportive Housing (VASH) Vouchers.

RD = Department of Agriculture-Rural Development/Grants/Loan/Mortgage Guarantee (Eligible Communities).

LG = Local Governments.

KCHDC = Keith County Housing Development Corporation.

AHP = Federal Home Loan Bank-Affordable Housing Program.

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

HTC = Historic Tax Credits (State & Federal).

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

HOME = HOME Program.

NAHTF = Nebraska Affordable Housing Trust Fund.

RWHIF = Rural Workforce Housing Investment Fund.

OE = Owner Equity.

CPF = Conventional Private Financing.

TIF = Tax Increment Financing (Ogallala Community Redevelopment Authority).

KCAD = Keith County Area Development.

OHA = Ogallala Housing Authority.

KC-WHP = Keith County-Wide Housing Partnership.

NH/AL = Nursing Home/Assisted Living Facilities (County-Wide).

ME = Major Employers.

WCNDD = West Central Nebraska Development District.

CAPMN = Community Action Partnership of Mid-Nebraska.

WCNAAOA = West Central Nebraska Area Agency on Aging.

MHEG = Midwest Housing Equity Group.

MHDF = Midwest Housing Development Fund.

PD/O = Private Developer/Owner.

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

PSD = Public School Districts (County-Wide).

OCH = Ogallala Community Hospital.

CNHFH = Central Nebraska Habitat For Humanity.

PLACE-BASED DEVELOPMENT COMPONENTS.

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

ACCESS AND LINKAGES:

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

COMFORT AND IMAGE:

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

USES AND ACTIVITIES:

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

SOCIABILITY:

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

HOUSING PROJECTS.

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

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

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Est. Cost/Partners.</u>
1.	Establish a Keith County-Wide Housing Partnership (KC-WHP) to promote and guide housing development activities in the County and each Community.	A County-Wide organization , created by KCAD and KCHDC , that plans, guides and implements affordable housing programs. To include the input and involvement of existing Keith County housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services.	\$40,000 (Selected Partners).
2.	Create a Keith County Land and Housing Bank Program .	Secure both land and housing for future housing development and redevelopment throughout Keith County.	\$100,000 Annually. KC-WHP, LG & ME.
3.	Keith County-Wide Housing Investment Club .	With the guidance of the Keith County-Wide Housing Partnership , organize local funding and housing stakeholders to create a pool or bank of funds to invest in needed gap financing for local housing developments.	\$125,000 Annually. KC-WHP.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Est. Cost/Partners.</u>
4.	Create an Employer's Housing Assistance Program , encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing.	To encourage Major Employers in Keith County to partner and financially assist in developing housing programs identified in the Housing Action Plan , including first-time homebuyer and down payment assistance programs and collaboration of major employers to complete needed workforce housing projects.	\$150,000 Annually. KC-WHP & ME.
5.	Continue/Expand a Continuum of (Housing) Residential Care Program in the County, directed at persons and families 55+ years of age.	Housing assistance program provided by the Keith County-Wide Housing Partnership , to address all facets of elderly housing needs and associated support services in Keith County, including advocating for the development of all housing types and needed supportive services for elderly households, with emphasis on new construction and home rehabilitation and modification.	\$125,000 Annually. KC-WHP, NH/AL, LG, WCNAAOA, OCH & PF.
6.	Plan and implement an annual Keith County Housing Summit .	The Keith County-Wide Housing Partnership , with the assistance of KCHDC and KCAD and local funders, should conduct an annual presentation of housing accomplishments and opportunities in Keith County.	\$5,500 Annually. KC-WHP.

HOUSING PRESERVATION/REHABILITATION.

	<u>Activity/Purpose.</u>	<u>Est. Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
7.	County-Wide Housing Code Inspection and Rental Licensing Program, Keith County Communities , to provide a year-round, on-going housing inspection and enforcement and licensing program, to support a safe, affordable both owner and rental housing stock. Can combine with a County-Wide Nuisance Abatement Program.	\$175,000 Annually.	85% or \$148,750.	KC-WHP, WCNDD, LG & OE.
8.	County-Wide Single Family Owner Housing Rehabilitation Program, up to 60 Units, by 2022 , moderate rehabilitation at \$32,000 to \$38,000 per unit, to meet the needs of low- to moderate-income households (0% to 80% AMI).	\$2,100,000.	80% or \$1,680,000.	KC-WHP, LG, WCNDD, CAPMN, RD, CDBG, HOME, NAHTF, TIF & OE.
9.	Purchase and Demolition of up to 45 substandard, dilapidated housing units , Keith County Communities, by 2022. Credit property to the Land & Housing Bank for purpose of redevelopment.	\$1,860,000.	70% or \$1,302,000.	KC-WHP, LG, WCNDD, CDBG, NAHTF, TIF & OE.
10.	Single Family Purchase-Rehab-Resale/Re-Rent Program, up to 20 Units , 3+ bedroom houses, standard amenities, Keith County Communities, by 2022, to meet the affordable homeowner/ renter needs of low- to moderate-income households (31% to 80% AMI).	\$2,440,000.	70% or \$1,708,000.	KC-WHP, LG, WCNDD, CAPMN, PD/O, RD, CDBG, HOME, NAHTF, TIF, CPF & OE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
11.	<p>Low- to Moderate-Income Elderly (55+ Years) Rental Housing Initiative, 18 Total Units.</p> <p>- Ogallala: 14 Units. - Paxton: 4 Units.</p> <p>Mixed income, two- bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (0% to 125% AMI).</p>	\$2,980,000.	65% or \$1,937,000.	KC-WHP, LG, OHA, OCH, KCHDC, PD/O, WCNAAOA, NIFA, LIHTC, SLIHTC, MHEG, MHDF, HOME, NAHTF, AHP, HUD, RD, TIF, CPF & PF.
12.	<p>Moderate- to Upper-Income Elderly (55+ Years) Homeownership Initiative, 44 Total Units.</p> <p>- Ogallala: 18 Units. - Paxton: 2 Units. - Balance of County: 24 Units.</p> <p>Scattered site, mixed income, two & three-bedroom single family, and town home units, standard amenities, complete accessibility design, to meet the needs of moderate- to upper-income elderly households (81%+ AMI).</p>	\$12,980,000.	20% or \$2,596,000.	KC-WHP, LG, PD/O & CPF.

HOUSING FOR ELDERLY/SENIOR POPULATIONS (Continued).

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
13.	<p>Housing Rehabilitation/Modification Initiative, 20 Total Units.</p> <ul style="list-style-type: none"> - Ogallala: 14 Units. - Paxton: 4 Units. - Brule: 2 Units. <p>Standard amenities, visitability and accessibility design, to meet the needs of very-low- to moderate-income (31% to 80% AMI), <i>Elderly and Special Population Households.</i></p>	\$750,000.	85% or \$637,500.	KC-WHP, LG, OHA, KCHDC, WCNAAOA, WCNDD, CAPMN, CDBG, HOME, NAHTF, RWHIF, PF, TIF & OE.
14.	<p>Long-Term Care Facility in Ogallala, utilizing the Green House and/or Small House Concept, Eight to 16 units/rooms, with full supportive/ specialized services.</p>	\$1,600,000- \$3,000,000.	60% or \$960,000- \$1,800,000.	NH/AL, HUD, OHA, OCH, PF, TIF & CPF.

HOUSING FOR FAMILIES/SPECIAL POPULATIONS.

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
15.	<p>Single Family Rental, CROWN Rent-To-Own Program, Eight Units in Ogallala.</p> <p>Single development and/or scattered site, mixed income, 3+-bedroom houses with standard amenities to meet the affordable housing needs of moderate-income workforce households (31% to 80% AMI). Initiative should be combined with a Workforce Housing Development Program.</p>	\$1,680,000.	70% or \$1,176,000.	KC-WHP, LG, PD/O, OHA, KCHDC, ME, LIHTC, SLIHTC, MHEG, MHDF, AHP, NAHTF, HOME, RWHIF, TIF & CPF.
16.	<p>General Affordable Rental Housing Initiative, 18 Units.</p> <p>- Ogallala: 14 Units. - Paxton and Brule: 2 Units Each.</p> <p>Scattered site, mixed income, multifamily apartments, town homes and/or duplexes, consisting of 2 & 3+ bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (0% to 80% AMI). Initiative should be combined with a Workforce Housing Development Program.</p>	\$3,276,000.	60% or \$1,965,000.	KC-WHP, LG, PSD, PD/O, OHA, KCHDC, ME, LIHTC, SLIHTC, MHEG, MHDF, AHP, NAHTF, HOME, RWHIF, TIF, RD, HUD & CPF.

HOUSING FOR FAMILIES/SPECIAL POPULATIONS (Continued).

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
17.	<p>General Rental Housing Initiative, 12 Units in Ogallala, Nebraska.</p> <p>Scattered site, mixed income, multifamily apartments, town homes and/or duplexes, consisting of 2 & 3+ bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (81%+ AMI). Initiative should be combined with a Workforce Housing Development Program.</p>	\$2,200,000.	30% or \$660,000.	KC-WHP, LG, PSD, OHA KCHDC, RD, HUD, PD/O, CDBG, NAHTF, HOME, RWHIF, TIF, CPF & OE.
18.	<p>Family Homeownership Initiative, 64 Units:</p> <ul style="list-style-type: none"> - Ogallala: 20 Units. - Paxton and Brule: 2 Each. - Balance of County: 40 Units (Rural Residential Subdivisions). <p>Scattered Site, Mixed Income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (61%+ AMI). Communities should focus on both new construction and Purchase-Rehab-Resale or Re-Rent Programs. Initiative should be combined with a Workforce Housing Development Program.</p>	\$19,840,000.	20% or \$3,968,000.	KC-WHP, LG, PSD, OHA KCHDC, FAHOCH, RD, HUD, PD/O, CDBG, NAHTF, HOME, RWHIF, TIF, CPF & OE.

HOUSING FOR FAMILIES/SPECIAL POPULATIONS (Continued).

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
19.	Owner/Rental Housing Initiative for Special Populations in the City of Ogallala, up to Six Units: Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable housing needs of persons with special needs (0% to 80% AMI). Needs to include persons with a physical and/or chronic mental disability . May also include a housing program for Veterans utilizing a HUD-VASH Voucher.	\$1,050,000.	80% or \$840,000.	KC-WHP, LG, OHA CC, KCHDC, WCND, CDBG, VASH, FAHOCH, NAHTF, HOME, LIHTC, MHEG, MHDF, PF, TIF, AHP & CPF.
20.	Downtown Ogallala Owner Housing Initiative, Two Total Units. Mixed Income, new construction or retrofit of existing commercial buildings, 2+-bedroom units.	\$400,000.	40% or \$160,000.	KC-WHP, KCHDC, HUD, RD, KCAD, LG, PD/O, WCND, HTC, CDBG, HOME, LIHTC, NAHTF, AHP, MHEG, MHDF, TIF & CPF.
21.	Downtown Ogallala Rental Housing Initiative, Eight Total Units. Mixed Income, new construction or retrofit of existing commercial buildings, 1 & 2-bedroom apartments.	\$955,500.	60% or \$573,300.	KC-WHP, KCHDC, HUD, RD, KCAD, LG, PD/O, WCND, HTC, CDBG, HOME, LIHTC, NAHTF, AHP, MHEG, MHDF, TIF & CPF.

APPENDIX I

KEITH COUNTY HOUSING SURVEY RESULTS.



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

COUNTY-WIDE CITIZEN SURVEY FOR KEITH COUNTY, NEBRASKA

Keith County Housing Development Corporation is currently conducting the following survey to determine both present and future housing needs during the next five years. An important activity of the Housing Study is to ask you, a local resident, about the housing needs of your Community and the County. Please complete this survey.

1. Where do you reside?

- | | | | |
|---|-------------------------------------|--|---|
| <input type="checkbox"/> Ogallala (176) | <input type="checkbox"/> Brule (12) | <input type="checkbox"/> Keystone (2) | <input type="checkbox"/> Lemoyne (6) |
| <input type="checkbox"/> Paxton (6) | <input type="checkbox"/> Roscoe (0) | <input type="checkbox"/> Rural Keith County (23) | <input type="checkbox"/> Other/No Response (18) |

2. If you do not live in Keith County, are you interested in moving to the County?

- ☐ Yes (8) **No (15)**

3. Which of the following sectors are you employed?

- | | |
|---|--|
| <input type="checkbox"/> Government (17) | <input type="checkbox"/> Finance(14) |
| <input type="checkbox"/> Non-Profit Organization (11) | <input type="checkbox"/> Manufacturing (12) |
| <input type="checkbox"/> Retail & Wholesale Trade (6) | <input type="checkbox"/> Agricultural/Forestry/Natural Resources (3) |
| <input type="checkbox"/> Real Estate (2) | <input type="checkbox"/> Administrative (5) |
| <input type="checkbox"/> Information (0) | <input type="checkbox"/> Health Care/Social (35) |
| <input type="checkbox"/> Education (69) | <input type="checkbox"/> Utilities/Construction (1) |
| <input type="checkbox"/> Leisure & Hospitality (4) | <input type="checkbox"/> Professional/Technical (10) |
| <input type="checkbox"/> Transportation (3) | <input type="checkbox"/> Mining (1) |
| <input type="checkbox"/> Accommodation & Food (0) | <input type="checkbox"/> Arts/Entertainment (0) |
| <input type="checkbox"/> Retired (33) | <input type="checkbox"/> Other (5) |

4. Gender?

- ☐ Male (69) **Female (158)**

5. What is your current age?

Under 25__4_ 25-34__33_ 35-44__37_ 45-54__51_ **55-64__65_** 65-74__25_ 75-84__10_ 85+__6_

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

- | | |
|--|--|
| Single Family House (own) (184) | <input type="checkbox"/> Manufactured/Mobile Home (own) (10) |
| <input type="checkbox"/> Single Family House (rent) (19) | <input type="checkbox"/> Manufactured/Mobile Home (rent) (0) |
| <input type="checkbox"/> Duplex/Triplex (own) (0) | <input type="checkbox"/> Rental Apartment (10) |
| <input type="checkbox"/> Duplex/Triplex (rent) (3) | <input type="checkbox"/> Condominium (2) |
| <input type="checkbox"/> Townhome (own) (1) | <input type="checkbox"/> Other/No Response (14)_____ |
| <input type="checkbox"/> Townhome (rent) (0) | <input type="checkbox"/> |

7. Number of persons in your household? 1 = 39 **2 = 97** 3 = 31 4 = 34 5+ = 28

8. Please indicate your household income range, for 2016, before taxes. Less Than \$25K = 14, \$25K-\$40K = 20, **\$40K-\$60K = 44**, \$60K-\$80K = 29, \$80K-\$100K = 32, \$100K-\$125K = 15, \$125K-\$150K = 20, \$150K-\$175K = 12, \$175K-\$200K = 10, \$200K+ = 6

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

For Renters		For Owners	
4	Lack of handicap accessible housing	6	Lack of handicap accessible housing
0	Lack of adequate public transportation	2	Lack of adequate public transportation
6	Lack of knowledge of fair housing rights	8	Lack of knowledge of fair housing rights
30	Cost of rent	73	Housing prices
0	Restrictive zoning/building codes	26	Restrictive zoning/building codes
5	Job status	14	Job status
11	Attitudes of landlords & neighbors	28	Attitudes of immediate neighbors
41	Lack of availability of decent rental units in your price range	14	Mortgage lending application requirements
3	Use of background checks	31	Excessive down payment/closing costs
6	Excessive application fees and/or rental deposits	27	Cost of utilities
8	Cost of utilities	12	Lack of educational resources about homeowner responsibilities
1	Lack of educational resources about tenant responsibilities	28	Cost of homeowners insurance
	Other: _____	78	Lack of sufficient homes for sale
	Other: _____		Other: _____

10. Are you satisfied with your current housing situation? ___167___Yes ___35___No

If no, please explain: _____

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

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Not Needed</u>
▪ Housing For:	-----	-----	-----
1. Lower-Income Families	97	66	18
2. Middle-Income Families	138	44	4
3. Upper-Income Families	39	63	55
4. Single Parent Families	109	57	7
5. Existing / New Employees	124	39	3
▪ Single Family Housing	113	53	5
▪ Rental Housing (General)	145	26	6
▪ Manufactured Homes	30	81	45
▪ Mobile Homes	11	58	92
▪ Condominiums/Townhomes	80	72	18
▪ Duplex Housing	70	81	15
▪ Apartment Complexes (3 to 12 Units per Complex)	100	54	13
▪ Rehabilitation of Owner-occupied Housing	69	75	11
▪ Rehabilitation of Renter-occupied Housing	81	68	9
▪ Housing Choices for First-Time Homebuyers	120	41	6
▪ Single Family Rent-To-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	92	57	17
2. Long-Term 6 to 15 Years	81	60	24
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	60	74	23
2. Long-Term 6 to 15 Years	57	77	24
▪ One Bedroom (Apartment or House)	67	79	17
▪ Two Bedroom (Apartment or House)	112	53	5
▪ Three+ Bedroom (Apartment or House)	124	36	7
▪ Independent Living Housing for Persons with a Mental/Physical Disability	51	95	17
▪ Group Home Housing for Persons with a Mental/Physical Disability	38	82	35
▪ Housing in Downtown	35	76	48
▪ Retirement Housing – Rental	78	74	16
▪ Retirement Housing – Purchase (Owner occupant)	72	72	17
▪ Retirement Housing For:	-----	-----	-----

1. Low-income Elderly Persons	89	68	10
2. Middle-income Elderly Persons	90	70	8
3. Upper-income Elderly Persons	56	77	26
▪ Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	69	77	12
▪ Single-Room-Occupancy Housing (Boarding Homes)	26	69	56
▪ Short-Term Emergency Shelters – 30 Days or Less	43	70	44
▪ Long-Term Shelters – 90 Days or Less	32	52	68
▪ Transitional Housing (3-12 month temporary housing)	39	68	44
▪ Housing for Persons with Chronic Mental Illness	37	66	49
▪ Other (specify):			

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

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

- ☒ **Ogallala (46)**
☐ Brule (2)
 ☐ Keystone (0)
 ☐ Lemoyne (1)
- ☐ Paxton (4)
 ☐ Roscoe (0)
 ☐ Rural Keith County (16)
 ☐ Other/No Response (146)
- ☐ I plan to remain where I am (28)

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

☒ **86 Single Family**
☐ 4 Attached Townhouse or Duplex-Type Unit

☐ 0 Mobile Home
 ☐ 0 Patio Home/Slab Home
 ☐ 38 I plan to remain where I am.

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

☐ 1 One
 ☐ 20 Two
 ☐ 39 Three
 ☒ **51 Four +**

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

☐ 8 Less than \$50K
 ☒ **24 \$50K - \$100K**
☐ 15 \$100K - \$120K
 ☐ 18 \$120K - \$135K
 ☐ 15 \$135K - \$175K
 ☐ 8 \$175K - \$225K
 ☐ 22 \$225K+

12.e. What is the most your family could afford for monthly rent? ☐ 9 Less than \$400

☐ 15 \$400 to \$500
 ☒ **23 \$500 to \$600**
☐ 10 \$600 to \$700
 ☐ 10 \$700 to \$800

☐ 8 \$800 to \$900
 ☐ 4 \$900 to \$1,000
 ☐ 0 \$1,000 to \$1,100
 ☐ 11 \$1,100+

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

... an owner housing rehabilitation program? **136** Yes **38** No
... a renter housing rehabilitation program? **141** Yes **32** No

14. Do you support Community in establishing a local program that would purchase and remove dilapidated houses, making lots available for a family or individual to build owner or rental housing?

173 Yes **6** No

15. Do you support Community in securing State and/or Federal grant dollars to purchase, rehabilitate and resale vacant housing?

156 Yes **24** No

16. Do you support Community in securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers?

133 Yes **44** No

If you are 55+ years of age, please continue here with Questions 17 - 22. If not, please skip to Question #23.

17. Do you or anyone in your household have a disability or any special assistance needs (Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)? Yes **17** **No** **159**

If yes, please explain the disability or special needs type.

18. Do You plan on changing housing in the future?

One Year **8** Yes

Two Years **1** Yes

Three to Five Years **12** Yes

Six to 10 Years **19** Yes

No **54**

If yes to Question #18, which of the following types of housing do you anticipate needing? Check three (3).

- | | |
|--------------------------------------|---------------------------------------|
| 28 Single Family Home | <u>1</u> Apartment - Purchase |
| <u>4</u> Duplex - Rent | <u>7</u> Assisted Living Housing |
| <u>6</u> Duplex - Purchase | <u>2</u> One Bedroom Apartment - Rent |
| <u>2</u> Town Home - Rent | 9 Two Bedroom Apartment - Rent |
| 8 Town Home - Purchase | <u>Other</u> _____ |
| <u>4</u> Nursing Home/Long-Term Care | |

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

- | | |
|---------------------------------------|--|
| 36 Single Family Home | <u>9</u> Apartment - Purchase |
| <u>22</u> Duplex - Rent | 34 Assisted Living Housing |
| <u>16</u> Duplex - Purchase | <u>16</u> One Bedroom Apartment - Rent |
| <u>31</u> Town Home - Rent | 39 Two Bedroom Apartment - Rent |
| <u>31</u> Town Home - Purchase | <u>Other</u> _____ |
| <u>15</u> Nursing Home/Long-Term Care | |

20. How appealing is living at a Retirement Housing Campus to You?

- 13 Very appealing **47 Somewhat appealing** 35 Not appealing

21. Please rate the quality of the following Support Services in your Community.

(1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent).

- | | |
|--|---|
| <u>2.1</u> Case Management/Legal Aid | 2.8 Transportation/Auto Repair |
| <u>1.9</u> Cultural/Language Assistance | <u>2.5</u> Finance Assistance/Management |
| <u>2.7</u> Continuing Education Opportunities | <u>2.5</u> Health Services (Mental, Physical, etc.) |
| <u>2.1</u> Employment Opportunities/Training | 3.0 Law Enforcement |
| <u>2.0</u> Adult Care Services | <u>2.6</u> Senior Social & Recreation Activities |
| <u>1.9</u> Alcohol/Drug Abuse Services | <u>2.6</u> Emergency Transportation |
| 2.9 Food/Meals-On-Wheels | 2.8 Volunteer Opportunities |
| <u>2.2</u> Home Health Care | <u>2.3</u> Veteran Services |
| <u>2.4</u> Counseling Services | <u>1.8</u> Homeless Services |
| <u>2.0</u> Aids for Disabilities | <u>Other:</u> _____ |
| <u>2.0</u> Home Repair/Rehabilitation Services | |

22. Please identify the top three Support Service needs in Keith County.

23. Please provide any additional comments regarding the future of housing in Keith County:

Thank you for your participation!

Workforce Housing Needs Survey

Keith County Housing Development Corporation, in cooperation with major employers in Keith County, is conducting the following survey to determine the specific renter and owner housing needs of the County's workforce. We would appreciate you completing and returning the following Survey to your employer. **TOTAL SURVEYS: 128**

1. Place of Employment? _____

2. Where do you currently reside?

- | | | | |
|--|-------------------------------------|--|---|
| <input type="checkbox"/> Ogallala (79) | <input type="checkbox"/> Brule (9) | <input type="checkbox"/> Keystone (4) | <input type="checkbox"/> Lemoyne (0) |
| <input type="checkbox"/> Paxton (6) | <input type="checkbox"/> Roscoe (1) | <input type="checkbox"/> Rural Keith County (14) | <input type="checkbox"/> Other/No Response (15) |

If Other, where and why? _____

If outside of Keith County, would you be interested in moving to the County? 7 Yes (Identify Community) _____ **11 No**

3. Do you commute to Keith County for work? **59 Yes** 51 No

If yes, how far is your commute?

27 Less Than 10 Minutes 21 10-20 Minutes 10 21-30 Minutes
 4 31-40 Minutes 0 41-50 Minutes 0 51-60 Minutes 0 61+ Minutes

4. Number of Persons in your household? 1 – 14 2 = 51 3 = 18 4 = 17 **5+ = 19**

5. Do you rent or are you a homeowner? 11 Rent **107 Own**

How much is your monthly rent or mortgage payment? **Less Than \$500 = 31,** \$500-\$650 = 14, \$651-\$800 = 15, \$801-\$950 = 13, \$951-\$1,100 = 9, \$1,101+ = 21

6. Are you satisfied with your current housing situation? **96 Yes** 19 No

If no, why? _____

7. What is your current annual total household income?

_11_Less than \$35K _19_\$35K-\$50K _24_\$51K-\$70K _10_\$71K-\$85K **48_\$86K+**

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

For Renters		For Owners	
0	Lack of handicap accessible housing	1	Lack of handicap accessible housing
0	Lack of adequate public transportation	3	Lack of adequate public transportation
0	Lack of knowledge of fair housing rights	3	Lack of knowledge of fair housing rights
7	Cost of rent	43	Housing prices
0	Restrictive zoning/building codes	11	Restrictive zoning/building codes
2	Job status	7	Job status
2	Attitudes of landlords & neighbors	13	Attitudes of immediate neighbors
8	Lack of availability of decent rental units in your price range	10	Mortgage lending application requirements
1	Use of background checks	19	Excessive down payment/closing costs
0	Excessive application fees and/or rental deposits	15	Cost of utilities
4	Cost of utilities	2	Lack of educational resources about homeowner responsibilities
0	Lack of educational resources about tenant responsibilities	18	Cost of homeowner's insurance
		47	Lack of Sufficient Homes for Sale
		32	Cost of Real Estate Taxes
	Other:		Other:

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

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

- ☐ Ogallala (22) ☐ Brule (2) ☐ Keystone (0) ☐ Lemoyne (0)
☐ Paxton (3) ☐ Roscoe (0) ☐ Rural Keith County (9) **Other/No Response (70)**

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

- 37 Single Family** ___1___ Attached Townhouse or Duplex-Type Unit
 ___1___ Mobile Home ___0___ Patio Home/Slab Home ___19___ I plan to remain where I am.

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

- ___0___ One ___5___ Two **24 Three** ___23___ Four +

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

- ___5___ Less than \$50K **11 \$50K - \$100K** ___6___ \$100K-\$120K ___8___ \$120K-\$135K ___6___ \$135K-\$175K
 ___5___ \$175K-\$225K ___10___ \$225K+

10.e. What is the most your family could afford for monthly rent? ___5___ Less than \$400 **8 \$400 to \$500** ___6___ \$500 to \$600

- ___4___ \$600 to \$700 ___5___ \$700 to \$800 ___3___ \$800 to \$900 ___6___ \$900 to \$1,000 ___3___ \$1,000 to \$1,100 ___4___ \$1,100+

Thank You For Participating!

APPENDIX II

KEITH COUNTY TABLE PROFILE.



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

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

	<u>2000</u>	<u>2010</u>	<u>2017</u>	<u>2022</u>	<u>% Change</u> <u>2017-2022</u>
Keith County:	8,875	8,368	8,118	8,059	-0.7%
Brule:	372	326	304	298	-1.9%
Keystone CDP:	N/A	59	54	52	-3.7%
Lemoyne CDP:	N/A	82	80	79	-1.2%
Ogallala:	4,930	4,737	4,564	4,540	-0.5%
Paxton:	614	523	506	498	-1.6%
Roscoe CDP:	N/A	63	60	57	-5.0%
Balance of County:	2,959	2,578	2,550	2,535	-0.6%

2015 U.S. Census Population Estimates: Keith Co. =8,156; Brule = 309; Keystone= N/A;
 Lemoyne= N/A; Ogallala=4,570; Paxton=500; Roscoe=N/A.

Source: 2000, 2010 Census.

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

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

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Keith County:	2000	8,875	100	8,775	3,707	2.36
	2010	8,368	55	8,313	3,753	2.21
	2017	8,118	37	8,081	3,759	2.15
	2022	8,059	24	8,035	3,763	2.13
Brule:	2000	372	0	372	169	2.20
	2010	326	0	326	156	2.08
	2017	304	0	304	144	2.11
	2022	298	0	298	139	2.14
Keystone CDP:	2000	N/A	N/A	N/A	N/A	N/A
	2010	59	0	59	31	1.90
	2017	54	0	54	30	1.80
	2022	52	0	52	30	1.73
Lemoyne CDP:	2000	N/A	N/A	N/A	N/A	N/A
	2010	82	0	82	45	1.82
	2017	80	0	80	43	1.86
	2022	79	0	79	42	1.88

CONTINUED:

TABLE 2 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2022

	<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
	2017	4,564	36	4,528	2,198	2.06
	2022	4,540	24	4,516	2,212	2.04
Paxton:	2000	614	0	614	237	2.59
	2010	523	0	523	226	2.31
	2017	506	0	506	218	2.32
	2022	498	0	498	214	2.32
Roscoe CDP:	2000	N/A	N/A	N/A	N/A	N/A
	2010	63	0	63	23	2.74
	2017	60	0	60	21	2.85
	2022	57	0	57	19	2.98
Balance of County:	2000	2,959	2	2,957	1,249	2.36
	2010	2,578	1	2,577	1,172	2.19
	2017	2,550	1	2,549	1,105	2.30
	2022	2,535	0	2,535	1,107	2.28

Source: 2000, 2010 Census.

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

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

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Keith County:	2000	3,707	2,730	73.6%	1,004	26.4%
	2010	3,753	2,731	72.7%	1,022	27.3%
	2017	3,759	2,733	72.5%	1,026	27.5%
	2022	3,763	2,705	71.8%	1,030	28.2%
Brule:	2000	169	139	82.2%	30	17.8%
	2010	156	130	83.3%	26	16.7%
	2017	144	121	84.0%	23	16.0%
	2022	139	118	84.9%	21	15.1%
Keystone CDP:	2000	N/A	N/A	N/A	N/A	N/A
	2010	31	26	83.8%	5	16.1%
	2017	30	25	83.3%	5	16.7%
	2022	30	26	86.6%	4	13.4%
Lemoyne CDP:	2000	N/A	N/A	N/A	N/A	N/A
	2010	45	42	93.3%	3	6.6%
	2017	43	41	95.3%	2	4.7%
	2022	42	40	95.2%	2	4.8%

CONTINUED:

TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2022

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<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%
	2017	2,198	1,479	67.3%	719	32.7%
	2022	2,212	1,466	66.3%	746	33.7%
Paxton:	2000	237	175	73.8%	62	26.2%
	2010	226	160	70.7%	66	29.3%
	2017	218	157	72.0%	61	28.0%
	2022	214	155	72.4%	59	27.6%
Roscoe CDP:	2000	N/A	N/A	N/A	N/A	N/A
	2010	23	15	65.2%	8	34.8%
	2017	21	15	71.4%	6	28.6%
	2022	19	14	73.7%	5	26.3%
Balance of County:	2000	1,249	957	76.6%	292	23.4%
	2010	1,172	928	79.2%	244	20.8%
	2017	1,105	889	80.4%	216	19.6%
	2022	1,107	886	80.1%	221	19.9%

Source: 2000, 2010 Census.

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

TABLE 4
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2022

Keith County		2000-2010				
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2017</u>	<u>2022</u>	<u>Change</u>
19 and Under	2,446	1,963	-483	1,724	1,402	-322
20-34	1,183	1,109	-74	1,068	1,013	-55
35-54	2,586	2,228	-358	1,976	1,767	-209
55-64	1,030	1,298	+268	1,499	1,931	+432
65-74	882	977	+95	1,030	1,101	+71
75-84	574	585	+11	597	607	+10
85+	174	208	+34	226	238	+12
TOTALS	8,875	8,366	-509	8,118	8,059	-59
Median Age	41.1	47.3	+6.0	51.2	51.5	+0.3
Brule		2000-2010				
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2017</u>	<u>2022</u>	<u>Change</u>
19 and Under	84	61	-23	48	41	-7
20-34	34	44	+10	52	64	+14
35-54	113	89	-21	67	49	-18
55-64	42	51	+9	65	73	+8
65-74	44	44	+0	43	44	+1
75-84	49	22	-27	12	9	-3
85+	6	15	+9	17	18	+1
TOTALS	372	326	-46	304	298	-6
Median Age	46.8	50.0	-3.2	50.6	51.2	+0.6

CONTINUED:

TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2022

Keystone CDP		2000-2010				
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2017</u>	<u>2022</u>	<u>Change</u>
19 and Under	N/A	10	N/A	9	5	-4
20-34	N/A	11	N/A	10	7	-3
35-54	N/A	14	N/A	12	12	+0
55-64	N/A	11	N/A	13	16	+3
65-74	N/A	5	N/A	4	8	+4
75-84	N/A	6	N/A	6	3	-3
85+	N/A	2	N/A	0	1	+1
TOTALS	N/A	59	N/A	54	52	-2
Median Age	N/A	51.2	N/A	52.0	52.3	+0.3
Lemoyne CDP		2000-2010				
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2017</u>	<u>2022</u>	<u>Change</u>
19 and Under	N/A	6	N/A	5	3	-2
20-34	N/A	2	N/A	0	1	+1
35-54	N/A	18	N/A	16	13	-3
55-64	N/A	16	N/A	22	24	+2
65-74	N/A	17	N/A	21	23	+2
75-84	N/A	19	N/A	15	14	-1
85+	N/A	4	N/A	1	1	+0
TOTALS	N/A	82	N/A	80	79	-1
Median Age	N/A	64.8	N/A	65.3	65.4	+0.1

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TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2022

Ogallala		2000-2010				
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2017</u>	<u>2022</u>	<u>Change</u>
19 and Under	1,432	1,213	-219	1,105	1,063	-42
20-34	737	701	-36	659	621	-38
35-54	1,348	1,276	-72	1,259	1,225	-34
55-64	505	596	-91	571	569	-2
65-74	452	477	+25	481	573	+92
75-84	328	333	+5	340	342	+2
85+	128	141	+13	149	151	+2
TOTALS	4,930	4,737	-193	4,564	4,540	-24
Median Age	39.2	43.7	44.2	50.1	50.6	+0.5
Paxton		2000-2010				
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2017</u>	<u>2022</u>	<u>Change</u>
19 and Under	197	148	-49	131	123	-8
20-34	92	72	-20	62	51	-11
35-54	181	157	-24	138	124	-14
55-64	50	79	+29	123	152	+29
65-74	44	36	-8	31	28	-3
75-84	39	26	-13	20	20	+0
85+	11	5	-6	1	0	-1
TOTALS	614	523	-91	506	498	-8
Median Age	38.3	41.9	+3.6	45.0	46.1	+1.1

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TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2022

Roscoe CDP		2000-2010				
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2017</u>	<u>2022</u>	<u>Change</u>
19 and Under	N/A	22	N/A	17	13	-4
20-34	N/A	12	N/A	8	6	-2
35-54	N/A	18	N/A	20	21	+1
55-64	N/A	5	N/A	9	9	+0
65-74	N/A	3	N/A	5	6	-1
75-84	N/A	2	N/A	0	1	+1
<u>85+</u>	<u>N/A</u>	<u>1</u>	<u>N/A</u>	<u>1</u>	<u>1</u>	<u>+0</u>
TOTALS	N/A	63	N/A	60	57	-3
Median Age	N/A	32.5	N/A	33.2	34.1	+0.9
Balance of County		2000-2010				
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2017</u>	<u>2022</u>	<u>Change</u>
19 and Under	733	503	-230	487	403	-84
20-34	320	254	-66	190	181	-9
35-54	966	971	+5	999	1,009	+10
55-64	433	446	+13	487	551	+64
65-74	342	302	-40	294	301	+7
75-84	158	97	-61	91	89	-2
<u>85+</u>	<u>7</u>	<u>5</u>	<u>-2</u>	<u>2</u>	<u>1</u>	<u>-1</u>
TOTALS	2,959	2,578	-381	2,550	2,535	-15
Median Age	45.1	46.3	+1.2	46.7	47.0	+0.3

Source: 2000, 2010 Census.

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

TABLE 5
HOUSEHOLDS BY HOUSEHOLD SIZE
KEITH COUNTY & COMMUNITIES, NEBRASKA
2010

	1	2	3	4	5	6	7+
	<u>Person</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>
Keith County:	1,191	1,523	456	331	163	65	24
Brule:	57	61	18	11	6	2	1
Keystone CDP	14	10	3	4	0	0	0
Lemoyne CDP:	14	27	2	2	0	0	0
Ogallala:	717	755	279	207	86	39	17
Paxton:	71	82	33	17	19	3	1
Roscoe CDP:	6	7	2	6	0	1	1
Balance of County:	312	581	119	84	52	20	4

Source: 2010 Census.

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

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

<u>Income Group</u>	<u>2000*</u>	<u>2015*</u>	<u>2017</u>	<u>2022</u>	<u>% Change 2017-2022</u>
All Households:					
Less than \$10,000	338	134	86	64	-25.6%
\$10,000-\$19,999	579	625	849	901	+6.1%
\$20,000-\$34,999	1,044	896	585	443	-24.3%
\$35,000-\$49,999	745	594	463	479	+3.4%
<u>\$50,000 or More</u>	<u>993</u>	<u>1,656</u>	<u>1,776</u>	<u>1,876</u>	<u>+5.6%</u>
TOTALS	3,699	3,905	3,759	3,763	+0.1%
Median Income	\$32,235	\$41,781	\$43,054	\$46,236	+7.3%
<u>Households 65+ Yrs.</u>					
Less than \$10,000	175	80	57	34	-40.3%
\$10,000-\$19,999	256	278	280	286	+2.1%
\$20,000-\$34,999	342	313	309	275	-11.0%
\$35,000-\$49,999	168	243	253	328	+29.6%
<u>\$50,000 or More</u>	<u>122</u>	<u>326</u>	<u>374</u>	<u>432</u>	<u>+15.5%</u>
TOTALS	1,063	1,240	1,273	1,355	+6.4%
Median Income	\$22,397	\$31,118	\$32,280	\$34,670	+7.4%

* Specified 2000 & 2015 Data Used. 2015 Estimate subject to margin of error.

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

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

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

<u>Year</u>	<u>Keith County</u>		<u>State of Nebraska</u>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2002	\$24,102	--	\$30,696	--
2003	\$26,864	+11.5%	\$32,611	+6.2%
2004	\$27,838	+3.6%	\$33,768	+3.5%
2005	\$28,038	+0.7%	\$34,772	+3.0%
2006	\$28,068	+0.1%	\$35,982	+3.5%
2007	\$31,370	+11.7%	\$38,484	+7.0%
2008	\$34,464	+9.8%	\$40,626	+5.6%
2009	\$33,575	-2.6%	\$39,226	-3.4%
2010	\$34,011	+1.3%	\$40,023	+2.0%
2011	\$39,962	+17.5%	\$43,820	+9.5%
2012	\$43,303	+8.4%	\$45,578	+4.0%
2013	\$44,027	+1.7%	\$46,254	+1.5%
2014	\$45,866	+4.2%	\$47,757	+3.2%
2017	\$50,383	+9.8%	\$50,014	+4.7%
2002-2017	\$24,102-\$50,383	+109.0%	\$30,696-\$50,014	+63.0%
2017-2022	\$50,383-\$55,986	+11.2%	\$50,014-\$56,337	+12.6%

Source: Nebraska Department of Economic Development, 2017.
Hanna:Keelan Associates, P.C., 2017.

TABLE 8
PERSONS RECEIVING SOCIAL SECURITY INCOME
KEITH COUNTY, NEBRASKA
2016

<u>Social Security Income-2016</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	1,665
Wives & Husbands	60
Children	15
<u>Survivor Benefits</u>	
Widows & Widowers	125
Children	45
<u>Disability Benefits</u>	
Disabled Persons	245
Wives & Husbands	5
<u>Children</u>	<u>30</u>
TOTAL	2,190
<u>Aged 65 & Older</u>	
Men	790
<u>Women</u>	<u>970</u>
TOTAL	1,760
<u>Supplemental Security Income-2016</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	N/A
<u>Blind and Disabled</u>	<u>N/A</u>
TOTAL	N/A

N/A = Not Available.

Source: Department of Health and Human Services,
 Social Security Administration, 2017.
 Hanna:Keelan Associates, P.C., 2017.

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

Inc. Rng.	2000* # / #CB-HP	2013* # / #CB-HP	2017 # / #CB-HP	2022 # / #CB-HP
0-30% AMI	159 / 115	125 / 85	113 / 44	84 / 24
31-50% AMI	276 / 123	370 / 160	422 / 181	441 / 195
51-80% AMI	518 / 96	470 / 100	432 / 119	400 / 114
81%+ AMI	1,796 / 127	1,685 / 69	1,760 / 51	1,780 / 40
TOTALS	2,749 / 461	2,650 / 414	2,727 / 395	2,705 / 373

*Specified data

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

Source: 2000 CHAS Tables.

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

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

Inc. Rng.	2000* # / #CB-HP	2013* # / #CB-HP	2017 # / #CB-HP	2022 # / #CB-HP
0-30% AMI	166 / 97	155 / 135	108 / 97	90 / 86
31-50% AMI	182 / 68	255 / 160	185 / 135	196 / 137
51-80% AMI	249 / 61	300 / 10	296 / 5	300 / 3
81%+ AMI	376 / 28	425 / 14	443 / 12	472 / 8
TOTALS	973 / 254	1,135 / 319	1,032 / 249	1,058 / 234

*Specified data

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

Source: 2000 CHAS Tables.

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

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

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2005	4,520	--	3.2%
2006	4,628	+108	2.6%
2007	4,435	-193	2.1%
2008	4,335	-100	3.7%
2009	4,168	-167	4.6%
2010	4,140	+161	4.3%
2011	4,446	+117	3.1%
2012	4,472	+26	3.5%
2013	4,528	+56	2.9%
2014	4,605	+77	2.2%
2015	4,419	-186	2.3%
2016	4,477	+58	3.2%
2017*	4,495	+18	3.0%
2022	4,476	+8	3.1%
2002-2022	4,520-4,476	-44	3.2%-3.1%

*Estimate as of June, 2016.

Source: Nebraska Department of Labor, 2017.

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

TABLE 12
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
KEITH COUNTY, NEBRASKA
1990-2022

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2017*</u>	<u>2022</u>
Civilian Labor Force	4,482	4,790	4,329	4,606	4,599
Unemployment	164	145	188	111	123
Rate of Unemployment	3.7%	3.0%	4.3%	2.4%	2.7%
Employment	4,318	4,645	4,140	4,495	4,476
<u>Change in Employment</u>					
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-2000	308	30.8	6.8%	0.7%	
2000-2010	-461	-46.1	-9.6%	-0.9%	
2017-2022	-7	-1.4	-0.15%	-0.001%	

*Estimate as of December, 2015

Source: Nebraska Department of Labor, Labor Market Information, 2017.

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

TABLE 13
WORKFORCE EMPLOYMENT BY TYPE
KEITH COUNTY, NEBRASKA
2017
Workforce

Non-Farm Employment (Wage and Salary)	3,640
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	N/A
Utilities.	N/A
Construction.	148
Manufacturing.	218
Wholesale Trade.	255
Retail Trade.	694
Transportation & Warehousing.	126
Information.	43
Finance & Insurance.	166
Real Estate & Rental/Leasing.	26
Professional, Scientific & Technical Services.	96
Management of Companies & Enterprises.	87
Administrative/Support/Waste.	44
Educational Services.	42
Health Care & Social Assistance.	329
Arts, Entertainment & Recreation.	32
Accommodation & Food Service.	582
Other Services (except Public Administration).	132
Federal Government.	37
State Government.	484
Local Government.	84

*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2017.

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

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

	Complete Plumbing			Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
Keith County:	3,905	3,905	100.0%	0	0.0%	8	0.0%
Brule:	178	178	100.0%	0	0.0%	4	0.0%
Keystone CDP:	40	40	100.0%	0	0.0%	0	0.0%
Lemoyne CDP:	27	27	100.0%	0	0.0%	0	0.0%
Ogallala:	2,299	2,299	100.0%	0	0.0%	0	0.0%
Paxton:	254	254	100.0%	0	0.0%	0	0.0%
Roscoe CDP:	7	7	100.0%	0	0.0%	0	0.0%
Balance of County:	1,100	1,100	100.0%	0	0.0%	4	0.0%

*2015 Estimate subject to margin of error.

Source: 2011-2015 American Community Survey.

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

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

<u>Year</u>	<u>Keith County</u>	<u>Brule</u>	<u>Keystone CDP</u>	<u>Lemoyne CDP</u>
2014 to Present*	101	N/A	0	0
2010 to 2013*	62	0	13	0
2000 to 2009*	358	14	0	7
1990 to 1999	399	7	0	10
1980 to 1989	636	18	0	46
1970 to 1979	1,395	55	16	37
1960 to 1969	595	16	0	0
1950 to 1959	678	28	0	27
1940 to 1949	414	17	0	18
<u>1939 or Before</u>	<u>865</u>	<u>40</u>	<u>11</u>	<u>22</u>
SUBTOTAL	5,503	195	40	167
<u>Units Lost (2014 to Present)</u>	<u>(17)</u>	<u>(N/A)</u>	<u>(0)</u>	<u>(0)</u>
TOTAL EST. UNITS – 2017	5,486	195	40	167
% 1939 or Before	15.4%	20.5%	27.5%	13.2%
% 1959 or Before	35.3%	43.6%	27.5%	40.1%

CONTINUED:

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

<u>Year</u>	<u>Ogallala</u>	<u>Paxton</u>	<u>Roscoe CDP</u>	<u>Balance of County</u>
2014 to Present*	19	1	0	81
2010 to 2013*	7	0	0	42
2000 to 2009*	77	0	0	260
1990 to 1999	128	35	11	208
1980 to 1989	225	18	0	329
1970 to 1979	418	38	0	831
1960 to 1969	341	29	0	209
1950 to 1959	442	36	7	138
1940 to 1949	285	27	0	67
1939 or Before	467	96	3	226
SUBTOTAL	2,409	280	21	2,391
<u>Units Lost (2014 to Present)</u>	<u>(7)</u>	<u>(5)</u>	<u>(0)</u>	<u>(5)</u>
TOTAL EST. UNITS – 2017	2,402	275	21	2,386
% 1939 or Before	19.1%	33.2%	14.2%	9.2%
% 1959 or Before	49.4%	56.2%	47.6%	17.8%

*Specified Data Used. 2014 Estimate subject to margin of error.

N/A = Not Available.

Source: 2011-2015 American Community Survey.

Communities of Keith County, 2017.

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

TABLE 16
HOUSING STOCK OCCUPANCY/VACANCY STATUS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2017

	<u>Keith County</u>	<u>Brule</u>	<u>Keystone CDP</u>	<u>Lemoyne CDP</u>
a) Housing Stock	5,486 (O=4,206; R=1,280)	195 (O=153; R=42)	40 (O=32; R=8)	167 (O=165; R=2)
b) Vacant Housing Stock	1,727	51	10	124
c) Occupied Housing Stock	3,759	144	30	43
*Owner Occupied	2,727	121	25	41
*Renter Occupied	1,032	23	5	2
d) Housing Vacancy Rate*	31.4% (1,727)	26.1% (51)	25.0% (10)	74.2% (124)
*Owner Vacancy	35.2% (1,479)	20.9% (32)	21.9% (7)	75.1% (124)
*Renter Vacancy	19.4% (248)	45.2% (19)	37.5% (3)	0.0% (0)
e) Adjusted Vacancy Rate**	9.6% (529)	15.3% (30)	10.0% (4)	45.5% (76)
**Owner Vacancy	9.2% (388)	14.4% (22)	9.3% (3)	46.0% (76)
**Renter Vacancy	11.0% (141)	19.0% (8)	12.5% (1)	0.0% (0)

CONTINUED:

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

	<u>Ogallala</u>	<u>Paxton</u>	<u>Roscoe CDP</u>	<u>Balance of County</u>
a) Housing Stock	2,402 (O=1,614; R=788)	275 (O=194; R=81)	21 (O=15; R=6)	2,386 (O=2,033; R=353)
b) Vacant Housing Stock	204	57	0	1,281
c) Occupied Housing Stock	2,198	218	21	1,105
*Owner Occupied	1,479	157	15	889
*Renter Occupied	719	61	6	216
d) Housing Vacancy Rate*	8.5% (204)	20.4% (57)	0.0% (0)	53.7% (1,281)
*Owner Vacancy	8.3% (135)	18.6% (37)	0.0% (0)	56.2% (1,144)
*Renter Vacancy	8.7% (69)	24.6% (20)	0.0% (0)	38.8% (137)
e) Adjusted Vacancy Rate**	5.2% (126)	10.6% (29)	0.0% (0)	11.0% (264)
**Owner Vacancy	5.5% (89)	10.3% (20)	0.0% (0)	8.7% (178)
**Renter Vacancy	4.7% (37)	11.1% (9)	0.0% (0)	24.3% (86)

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

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

Source: 2011-2015 American Community Survey.
 Keith County & Communities, 2017.
 Hanna:Keelan Associates, P.C., 2017.

TABLE 17
OWNER OCCUPIED HOUSING VALUE
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2022

		Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Total
Keith County:	2000*	551	1,029	258	39	96	1,973
	2000 Med. Val.	\$66,700					
	2015*	370	934	501	313	481	2,599
	2015 Med. Val.	\$99,700					
	2017	\$104,100					
	2022	\$130,225					
Brule:	2000*	75	45	0	0	2	122
	2000 Med. Val.	\$42,000					
	2015*	38	81	19	2	0	140
	2015 Med. Val.	\$67,200					
	2017	\$70,560					
	2022	\$79,830					
Keystone CDP:	2000*	N/A	N/A	N/A	N/A	N/A	N/A
	2000 Med. Val.	N/A					
	2015*	N/A	N/A	N/A	N/A	N/A	N/A
	2015 Med. Val.	N/A					
	2017	N/A					
	2022	N/A					

CONTINUED:

TABLE 17 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2022

		Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Total
Lemoyne CDP:	2000*	N/A	N/A	N/A	N/A	N/A	N/A
	2000 Med. Val.	N/A					
	2015*	9	0	8	10	0	27
	2015 Med. Val.	\$114,100					
	2017	N/A					
Ogallala:	2022	N/A					
	2000*	374	706	115	26	20	1,214
	2000 Med. Val.	\$65,600					
	2015*	205	605	295	186	106	1,397
	2015 Med. Val.	\$89,900					
Paxton:	2017	\$93,140					
	2022	\$107,975					
	2000*	70	58	10	5	0	143
	2000 Med. Val.	\$45,900					
	2015*	50	82	25	9	2	168
	2015 Med. Val.	\$62,400					
	2017	\$64,600					
	2022	\$73,100					

CONTINUED:

TABLE 17 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2022

		Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Total
Roscoe CDP:	2000*	N/A	N/A	N/A	N/A	N/A	N/A
	2000 Med. Val.	N/A					
	2015*	0	7	0	0	0	7
	2015 Med. Val.	N/A					
	2017	N/A					
	2022	N/A					
Balance of County:	2000*	32	220	133	8	20	413
	2000 Med. Val.	\$53,158					
	2015*	68	148	138	106	360	820
	2015 Med. Val.	\$110,245					
	2017	\$113,578					
	2022	\$128,500					

*Specified Data Used. 2015 Estimate subject to margin of error.

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

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

TABLE 18
GROSS RENT
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2022

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
Keith County:	2000*	169	347	166	59	741
	2000 Median Rent	\$404				
	2015*	126	276	443	286	1,131
	2015 Median Rent	\$603				
	2017	\$629				
	2022	\$729				
Brule:	2000*	8	20	0	0	28
	2000 Median Rent	\$323				
	2015*	1	8	13	10	32
	2015 Median Rent	\$657				
	2017	\$701				
	2022	\$812				
Keystone CDP:	2000*	N/A	N/A	N/A	N/A	N/A
	2000 Median Rent	N/A				
	2015*	0	0	0	0	0
	2015 Median Rent	N/A				
	2017	N/A				
	2022	N/A				

CONTINUED:

TABLE 18 (CONTINUED)
GROSS RENT
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2022

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
Lemoyne CDP:	2000*	N/A	N/A	N/A	N/A	N/A
	2000 Median Rent	N/A				
	2015*	0	0	0	0	0
	2015 Median Rent	N/A				
	2017	N/A				
Ogallala:	2022	N/A				
	2000*	133	263	111	56	563
	2000 Median Rent	\$409				
	2015*	112	232	375	167	886
	2015 Median Rent	\$570				
Paxton:	2017	\$591				
	2022	\$685				
	2000*	16	18	18	1	53
	2000 Median Rent	\$416				
	2015*	8	21	29	22	80
	2015 Median Rent	\$579				
	2017	\$601				
	2022	\$686				
CONTINUED:						

TABLE 18 (CONTINUED)
GROSS RENT
KEITH COUNTY & COMMUNITIES, NEBRASKA
2000-2022

		<u>Less</u> <u>than \$300</u>	<u>\$300 to</u> <u>\$499</u>	<u>\$500 to</u> <u>\$699</u>	<u>\$700 or</u> <u>More</u>	<u>Total</u>
Roscoe CDP:	2000*	N/A	N/A	N/A	N/A	N/A
	2000 Median Rent	N/A				
	2015*	0	0	0	0	0
	2015 Median Rent	N/A				
	2017	N/A				
	2022	N/A				
Balance of County:	2000*	12	46	37	2	97
	2000 Median Rent	\$336				
	2015*	5	15	26	87	134
	2015 Median Rent	\$617				
	2017	\$654				
	2022	\$758				

*Specified Data Used. 2015 Estimate subject to margin of error.

N/A = Not Available.

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

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

TABLE 19
SURVEY OF RENTAL PROPERTIES
KEITH COUNTY, NEBRASKA
2002-2016

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	3	63	0.0	6.9
2003	3	60	0.0	16.8
2004	5	132	0.0	98.7
2005	18	188	7.5	36.0
2006	10	113	10.6	28.0
2007	8	143	3.5	56.6
2008	12	127	6.3	27.3
2009	15	177	5.1	42.1
2010	14	108	12.0	40.8
2011	13	167	4.8	23.6
2012	19	239	2.9	61.3
2013	16	279	3.2	30.0
2014	17	406	1.7	25.5
2015	14	267	1.9	30.0
2016	14	179	5.0	18.7

Source: Nebraska Investment Finance Authority, 2017.

TABLE 20
VACANCY RATES BY UNIT TYPE
KEITH COUNTY, NEBRASKA
2015

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	37	2	5.4
Apartments	121	7	5.8
Mobile Homes	0	0	0.0
<u>Not Sure of Type</u>	<u>21</u>	<u>0</u>	<u>0.0</u>
Total Units	179	9	5.03

Source: Nebraska Investment Finance Authority, 2017.

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

TABLE 21
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
KEITH COUNTY, NEBRASKA
2000-2016

<u>Fiscal Year</u>	<u>Average Sale Price</u>
2000	\$74,107
2001	\$78,146
2002	\$80,064
2003	\$84,864
2004	\$82,604
2005	\$85,454
2006	\$84,742
2007	\$89,478
2008	\$80,617
2009	\$86,476
2010	\$80,353
2011	\$92,195
2012	\$91,936
2013	\$87,882
2014	\$99,659
2015	\$104,268
<u>2016</u>	<u>\$115,856</u>
Change (2000-2016)	+\$41,749 (56.3%)

Source: Nebraska Investment Finance Authority, 2017.

TABLE 22
HOUSING CONDITIONS SURVEY
KEITH COUNTY COMMUNITIES, NEBRASKA
2017

KEITH COUNTY
COMMUNITIES (TOTAL)

Excellent	9
Good	332
Average	1,266
Fair	594
Poor	<u>154</u>
Total	2,355

OGALLALA

Excellent	6
Good	277
Average	1,083
Fair	490
Poor	<u>105</u>
Total	1,961

BRULE

Excellent	0
Good	18
Average	92
Fair	43
Poor	<u>22</u>
Total	175

PAXTON

Excellent	3
Good	37
Average	91
Fair	61
Poor	<u>27</u>
Total	219

Source: Keith County Assessor, 2017.

TABLE 23
SELECTED RENTAL HOUSING OPTIONS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2017

<u>Name of Program</u>	<u>Year Built</u>	<u>Number Of Units</u>	<u>Monthly Rent</u>	<u>Occupancy Rate</u>	<u>Waiting List</u>	<u>Funding Sources</u>
Brule Heritage Village 209 Linnell Street Brule, NE 69127	1981	1-Bd: 8	30% income, \$26-\$295	N/A	N/A	USDA-RD
Cedar Inc. Apartments 305 East N Street Ogallala, NE 69153	1988	1-Bd:8 3-Bd:4	30% income, \$0-\$600	100%	Yes	USDA-RD HUD
Cedarwood Apartments 310 East N Street Ogallala, NE 69153	1984	2-Bd: 12	30% income, \$0-\$468	100%	Yes	USDA-RD
Cedarwood South Apartments 300 East N Street Ogallala, NE 69153	1980	1-Bd: 11 2-Bd: 8	30% income, \$0-\$520	100%	Yes	USDA-RD HUD
Great West Townhomes 1019 Great West Circle Ogallala, NE 69153	2007	2-Bd: 8 3-Bd: 8	\$475-\$525	100%	Yes	NIFA (LIHTC) DED
Oak Ridge Apartments East 3 rd & L Streets Ogallala, NE 69153	2003	2-Bd: 16	\$470	100%	Yes	NIFA (LIHTC) DED
Ogallala Housing Authority 1701 East 2 nd , West 2 Bldgs. Ogallala, NE 69153	1980	1-Bd: 24 2-Bd: 16	1-Bd: \$341-\$352 2-Bd: \$393-\$424	95%	Yes	USDA-RD HUD

CONTINUED:

TABLE 23 (CONTINUED)
SELECTED RENTAL HOUSING OPTIONS
KEITH COUNTY & COMMUNITIES, NEBRASKA
2017

<u>Name of Program</u>	<u>Year Built</u>	<u>Number Of Units</u>	<u>Monthly Rent</u>	<u>Occupancy Rate</u>	<u>Waiting List</u>	<u>Funding Sources</u>
Ogallala Village 1801 NE East 1 st Street Ogallala, NE 69153	N/A	N/A	N/A	N/A	N/A	HUD
Villa Townhouse Apartments 110 West 4 th Street Paxton, NE 69155	1978	1-Bd: 4 2-Bd: 8	30% income \$85-\$324	N/A	N/A	USDA-RD

Source: Property Managers, Nebraska Investment Finance Authority (NIFA), 2017.
Hanna:Keelan Associates, P.C., 2017.

TABLE 24
ESTIMATED HOUSING TARGET DEMAND
KEITH COUNTY & COMMUNITIES, NEBRASKA
2022

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
Keith County:	202	54	256	\$69.6
Brule:	4	4	8	\$1.7
Ogallala:	46	44	90**	\$19.4
Paxton:	4	6	10	\$1.9
Balance of County:	148	0	148	\$46.6

*Based upon new households, providing affordable housing for 10% to 20% of cost burdened households, replacement of 30% to 40% of substandard (rated “poor”) housing stock and housing experiencing plumbing, overcrowded conditions (as per HUD), absorb housing vacancy deficiency by creating a 7% vacancy rate consisting of structurally sound housing units and build for “pent-up” demand (2% to 3% existing households), based upon local capacity and availability of land and financial resources.

***NOTE: An “Economic Development Boost” of 105 additional FTEs in Keith County, by 2022, would increase the estimated total County Housing Target Demand by 72 additional housing units, including an estimated 32 additional units in Ogallala.**

**Includes Downtown Housing Potential:
 Ogallala, 10 total units (Two Owner, Eight Rental Units).

^ New housing in the smaller Communities should focus on purchase-rehab/resale or re-rent.

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

TABLE 25
AREA HOUSEHOLD INCOME (AMI)
KEITH COUNTY, NEBRASKA
2015

	<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	\$13,300	\$15,200	\$17,100	\$18,950	\$20,500	\$22,000	\$23,500	\$25,050
50% AMI	\$22,100	\$25,250	\$28,400	\$31,550	\$34,100	\$36,600	\$39,150	\$41,650
60% AMI	\$26,520	\$30,300	\$34,080	\$37,860	\$40,920	\$43,920	\$46,980	\$49,980
80% AMI	\$35,350	\$40,400	\$45,450	\$50,500	\$54,550	\$58,600	\$62,650	\$66,700
100%AMI	\$44,200	\$50,500	\$56,800	\$63,100	\$68,200	\$73,200	\$78,300	\$83,300
125%AMI	\$55,250	\$63,125	\$71,000	\$78,875	\$85,250	\$91,500	\$97,875	\$104,125

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

TABLE 26
ESTIMATED YEAR-ROUND HOUSING TARGET DEMAND BY INCOME SECTOR
KEITH COUNTY/CITY OF OGALLALA, NEBRASKA
2022

	<u>Income Range</u>					
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
<u>Keith County:</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>Totals</u>
Owner:	0	8	12	44	138	202
Rental:	6	14	16	18	0	54
<u>Ogallala:</u>						
Owner:	0	6	8	22	10	46
Rental:	4	10	12	18	0	44

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

TABLE 27
HOUSING LAND USE PROJECTIONS/
PER HOUSING TYPE/AGE SECTOR
OGALLALA, NEBRASKA
2022

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	16 / 8*	12.6
	Town Home Unit	8 / 4	4.4
	Duplex/Triplex Units	0 / 10	2.6
	Apartment Units***	0 / 8	0.8
Totals		24 / 30	20.4 (Minimum)
55+ Years	Single Family Unit	8 / 0	4.2
	Town Home Unit	8 / 4	4.4
	Duplex/Triplex Units	4 / 10	3.7
	Apartment Units***	2 / 0	0.2
Totals		22 / 14	12.5 (Minimum)
TOTALS		46 / 44	32.9 (Minimum)
*Includes Lease- or Credit-To-Own Units. **Includes Housing for Special Populations ***Includes Downtown Housing Units. NOTE: Other Estimated Community Land Requirements Brule = 2.6 Acres. Paxton = 5.2 Acres.			
Source: Hanna:Keelan Associates, P.C., 2017.			

TABLE 28A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
KEITH COUNTY-WIDE, NEBRASKA
2022

OWNER	HOUSEHOLD AREA MEDIAN INCOME (AMI)						Workforce
UNITS	0%-30%	31%-60%	61%-80%	81%-125%	126%+	TOTALS	Sector
Elderly (55+)	0	2	4	14	24	44	14
Family	0	4	6	28	112	150	134
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>8</u>	<u>0</u>
Subtotals	0	8	12	44	138	202	148
RENTAL							
UNITS							
Elderly (55+)	4	5	5	5	0	19	6
Family	0	7	10	13	0	30	25
Special							
<u>Populations¹</u>	<u>2</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>5</u>	<u>0</u>
Subtotals	6	14	16	18	0	54	31
TOTALS	6	22	28	62	138	256	179

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

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

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

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

TABLE 28B
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
OGALLALA, NEBRASKA
2022

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	2	3	10	7	22	8
Family	0	3	4	12	3	22	20
Special							
<u>Populations¹</u>	<u>0</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	6	8	22	10	46	28
RENTAL							
<u>UNITS</u>							
Elderly (55+)	2	4	4	4	0	14	4
Family	0	5	7	14	0	26	23
Special							
<u>Populations¹</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	4	10	12	18	0	44	27
TOTALS	4	16	20	40	10	90	55

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

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

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

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

TABLE 29A
HOUSING DEMAND POTENTIAL - PRICE POINTS/HOUSING TYPES
KEITH COUNTY-WIDE, NEBRASKA
2022

PRICE – PURCHASE COST (Area Median Income)

Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	<u>\$113,000*</u>	<u>\$125,000*</u>	<u>\$144,800*</u>	<u>\$186,300*</u>	<u>\$269,900*+</u>	<u>Totals</u>	<u>\$175,500*</u>
2 Bedroom	0	4	5	16	20	45	10
3+ Bedroom	0	4	7	28	118	157	138
Totals	0	8	12	44	138	202	148

PRICE – PURCHASE COST (Area Median Income)

Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	<u>\$525**</u>	<u>\$575**</u>	<u>\$635**</u>	<u>\$775**</u>	<u>\$845**+</u>	<u>Totals</u>	<u>\$655**</u>
2 Bedroom	6	6	8	8	0	28	9
3+ Bedroom	0	8	8	10	0	26	22
Totals	6	14	16	18	0	54	31

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

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

TABLE 29B
HOUSING DEMAND POTENTIAL - PRICE POINTS/HOUSING TYPES
OGALLALA, NEBRASKA
2022

PRICE – PURCHASE COST (Area Median Income)

Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	<u>\$113,000*</u>	<u>\$125,000*</u>	<u>\$144,800*</u>	<u>\$186,300*</u>	<u>\$259,900*+</u>	<u>Totals</u>	<u>\$172,500*</u>
2 Bedroom ¹	0	3	4	8	6	21	6
3+ Bedroom	0	3	4	14	4	25	22
Totals	0	6	8	22	10	46	28

PRICE – PURCHASE COST (Area Median Income)

Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	<u>\$525**</u>	<u>\$575**</u>	<u>\$635**</u>	<u>\$775**</u>	<u>\$845**+</u>	<u>Totals</u>	<u>\$655**</u>
2 Bedroom ¹	4	5	6	8	0	23	7
3+ Bedroom	0	5	6	10	0	21	20
Totals	4	10	12	18	0	44	27

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

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

TABLE 30
HOUSING TARGET REHABILITATION/
DEMOLITION DEMAND
KEITH COUNTY COMMUNITIES, NEBRASKA
2022

	# Rehabilitated / Est. Cost (Millions)*	<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.		