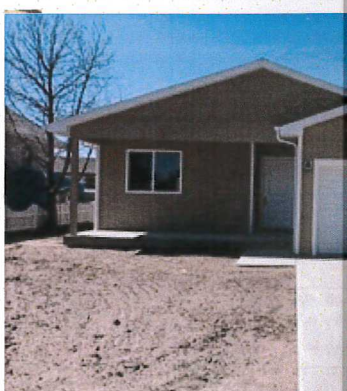
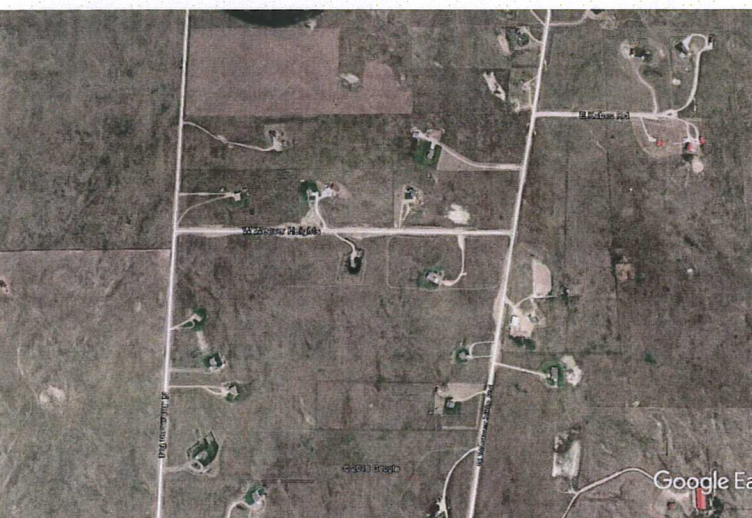




North Platte/Lincoln County, Nebraska Housing Needs Assessment 2018



Granger Architecture
Architectural - Facilities Master Planning

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Chapter 1 Introduction and Methodology

Introduction

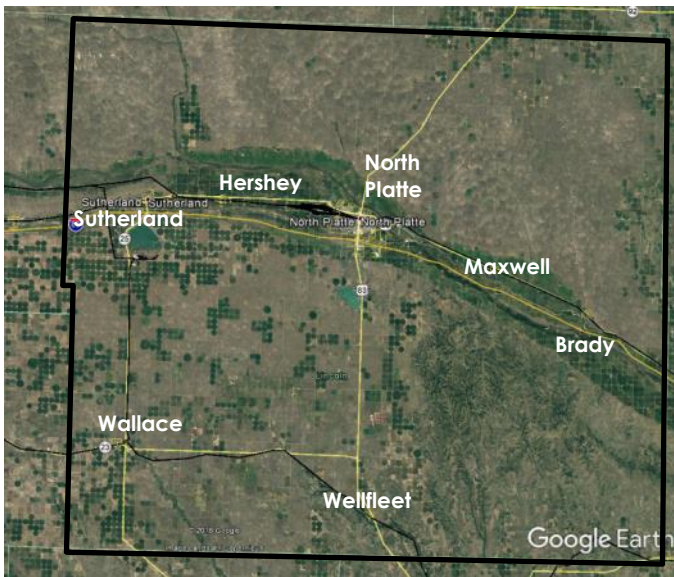
The City of North Platte, NE procured the Marvin Planning Consultants (MPC) team to undertake a comprehensive housing assessment of Lincoln County, Nebraska, the City of North Platte and the surrounding villages. The comprehensive housing assessment is sponsored by the City of North Platte in partnership with North Platte Area Chamber of Commerce and Development, Lincoln County Community Development Corporation, the Mid-Nebraska Community Foundation and the Nebraska Investment Finance Authority (NIFA). The goal of the study is to assess the general health of the housing market, current conditions of the housing stock, assess and forecast current and future housing needs based on projected population and employment trends.

The project partners understand the Nebraska housing market is tight, which means vacancy rates are extremely low, and finding the right housing product for current and future residents is a challenge. These tight housing markets not only affect the confidence of current residents, but a tight housing market also becomes a challenge when attracting new businesses to locate into a community. Tight housing markets with low vacancies and limited housing options, are the difference between a business considering expanding within their current community, or

relocation to a different region. A tight housing market or housing market in which the right type of housing is not available can also increase employee turnover and also cause general dissatisfaction. If businesses believe, or know, they cannot find adequate housing for their employees they may look elsewhere. It was with this in mind that the project partners undertook this comprehensive housing study and action plan. The project partners recognize the housing situation within North Platte and Lincoln County is not ideal and is affecting current employers and is a challenge to attracting new employers to the region and grow the economic base.



Figure 1.1: Study Area



Source: Google Earth and MPC 2018

Study Boundaries

The housing needs assessment included all of North Platte, Lincoln County, and the villages of Brady, Hershey, Maxwell, Sutherland, Wallace, and Wellfleet. All of these entities play a role in the overall housing market of Lincoln County. The following analysis and recommendations will to be applied to each entity.

Methodology

The MPC team used a two-part, data-driven approach to undertake the assessment and ultimately the recommended outcomes and strategy. The team used a variety of data sources including: Lincoln County Assessor's data, US Department of Housing and Urban Development (HUD), US Census, and private sources such as ESRI. This data was supplemented with local observations and stakeholder interviews. The housing assessment process is divided into two parts. One is the quantitative data-driven analysis (the numbers), and the second is the qualitative analysis (perceptions). Quantitative analysis was done through analyzing US census data population forecasts, employment data locational analysis in general trend data.

Local data was also used to supplement National level data. This included the Lincoln County Assessors data as well as the local North Platte/Lincoln County Board of Realtors – Multiple Listing Service (MLS) data. When examined in a comprehensive fashion, the national and local data paints a picture of what is going on in the housing market and what we can expect to happen over the next 5 to 10 years if actions are not addressed.

The goal of the study is to really look at what types of housing is needed what types of residents are expected to enter the North Platte and Lincoln County region, and what is missing from the current housing market and then what also can be done to address the situation moving forward.

The qualitative data gathering is the second element of the study. The MPC team approached this task in a variety of manners including focus groups with key stakeholders including local officials, major employers, housing advocates, local bankers, realtors, housing developers, and also young professionals in the North Platte and Lincoln County area. These focus groups supplemented online and written surveys that were distributed via SurveyMonkey. Over 570 surveys were completed. The qualitative data supplements and provides local context to the numbers. It provides insight into how people feel about the housing situation in North Platte and Lincoln County. The MPC team gathered as many points of view as possible to create a well-rounded picture of the housing situation. When both the qualitative and quantitative data are examined the results paint the true picture of the housing needs and challenges within Lincoln County and the City of North Platte.

Document layout

The North Platte/Lincoln County Housing Needs Assessment Study is laid out in the following Chapters:

1. Introduction
 2. Community Engagement
 3. Existing Conditions
 4. North Platte/Lincoln County Demand Analysis
 5. North Platte/Lincoln County Recommendations
 6. Village of Brady
 7. Village of Hershey
 8. Village of Maxwell
 9. Village of Sutherland
 10. Village of Wallace
 11. Village of Wellfleet
- Appendix A: Funding Resources



Chapter 2 Community Engagement

Introduction

During the process, the MPC team worked to collect information regarding the perceived needs and desires throughout Lincoln County. The data collection process included specific techniques, including:

- On-line surveys
- Hard copies of the on-line survey
- Focus group meetings
- Special interviews
- Steering Committee meeting

Survey

The community engagement portion of the project began with developing an on-line survey via SurveyMonkey, with hard copies available for those not having access to the on-line format. The survey kick-off was held at the North Platte Homebuilders Show between February 16 and 18, 2018. Team members attended the show including renting a booth space in order to discuss the project and the survey with attendees.

As part of the booth and community effort to get responses to the survey, the team developed postcards and posters which were placed around the entire county. These items were to help draw attention to the survey and the need for input.



Postcard sample front

In order to incentivize the filling out the survey, North Platte Chamber of Commerce and MPC each donated \$100 in "Chamber Bucks". At the end there would be two different winners; however, a person needed to completely fill out the survey and provide the group with their name and at least an email address. This successful and drove a lot of people to the survey; however, not everyone provided a name or contact information.

We Want Your Thoughts

Go to one of the following places to fill out our survey:

SurveyMonkey

<https://www.surveymonkey.com/r/NPLCHousing>



Scan the QR Code

Facebook:

Search Facebook for
"NPLCHousingStudy" or
@NPLCHousing

Or pick up a copy at:

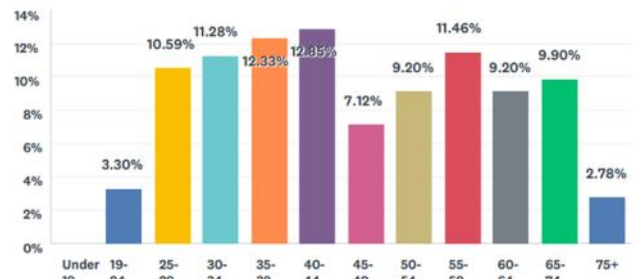
- North Platte City Offices
(Development Department)
- North Platte Area Chamber and
Development
- LCCDC

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Figure 2.1
Age Breakdown of Respondents



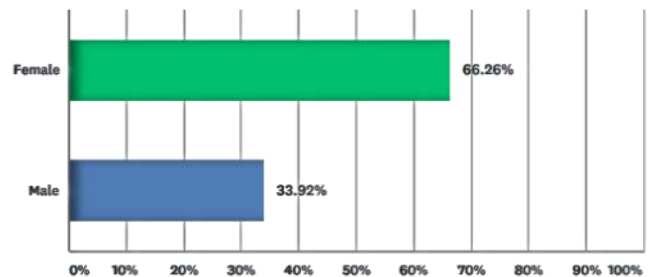
Source: Marvin Planning Consultants, Inc 2018

These age groups account for 58.51% of the total respondents. The overall survey has a very solid balance regarding the ages of people responding.

Sex of Respondents

The survey was answered predominately by females. Overall, 379 (66.26%) respondents were female and 194 (33.92%) were male. Considering some of the responses on other questions, there appears to be a large single person female population and/or a large single mother with children population base in the area.

Figure 2.2
Sex Breakdown of Respondents



Source: Marvin Planning Consultants, Inc 2018

Postcard sample back

Overall, the survey received 577 responses from across the Lincoln County, the majority of which were from North Platte. A summary and synopsis of the survey results will be on the following pages.

Survey Results - Cross-referenced

Age of Respondents

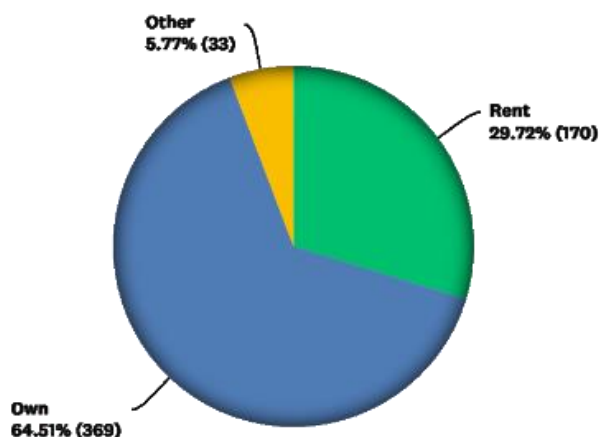
Question 3 is where some key questions started to build a profile of the housing stock and occupants for North Platte, Lincoln County, and the villages. This question focused on the age of the respondent. Age was broken into 12 specific ranges starting at Under 19 years and going to 75 years or more. Overall, the typical dependent age groups, as far as housing (Under 25 years and 65 years and over) accounted for only 15.98 % of the respondents; therefore 84.02% of the respondents were between 25 years and 65 years of age. The top five age groups responding are:

- 40 to 44 years with 12.85%
- 35 to 39 years with 12.33%
- 55 to 59 years with 11.46%
- 30 to 34 years with 11.28%, and
- 25 to 29 years with 10.59%

Rent versus Ownership

Respondents were asked to identify if they rented or owned their place of residence. In addition, if for some reason, neither of those applied "Other" and what "other" meant. Overall, 170 (29.72%) rented their residence and 369 (64.51%) owned their place of residence. However, 33 (5.77%) did identify other.

Figure 2.3
Ownership versus Rental



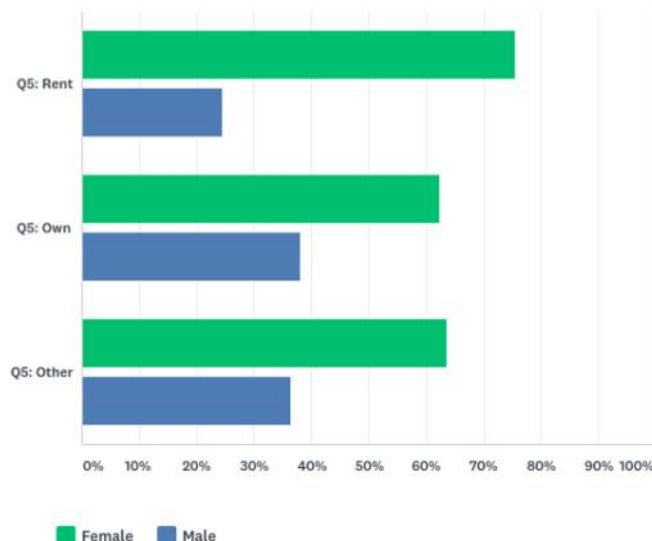
Source: Marvin Planning Consultants, Inc 2018, SurveyMonkey

Cross tabulating the data shows of the 170 respondents indicating they rented, 126 (75.45%) of those were female respondents. However, 228 (62.30%) of the home ownership identified was also by female respondents. Finally, 21 (63.64%) of those responding as "other" were also female respondents.

Comparing rental properties to overall household income provides interesting results as well. Table 2.1 indicates 85 (51.52%) rented and have a total household income of under \$25,000 per year; moreover, 107 (64.85%) have a household income of \$34,000 or less. In addition, not surprisingly, 13 (40.63%) of the "Other" category have a household income of less than \$25,000 annually.

Regarding home ownership, 11 (3.01%) indicating homeownership had a household income of less than \$25,000. On the top end, 214 (58.63%) of those indicating homeownership had a household income greater than \$75,000 annually.

Figure 2.4
Ownership/Rental by Sex



Source: Marvin Planning Consultants, Inc 2018, SurveyMonkey

Based on some of the answers in Question 6, it is possible to identify residences for some of the 33 "others". Some identified their place of residence as a domestic shelter, RV, Mobile Home (paid for and paying lot rent).

Question 10 on the survey asked the respondents the following, "On a scale of 1 to 4 with 1 being low and 4 being high), how well do you think the current housing market in Lincoln County meets the needs for the following households?". The following are the results.

Question 11 on the survey asked the respondents the following, "On a scale of 1 to 4 (1 being low and 4 being high), how would you rate Lincoln County housing on the following topic areas?". The following are the results.

Table 2.1: Housing Tenure by Household Income

	BELOW \$25,000	\$25,001 TO \$34,000	\$34,001 TO \$44,000	\$44,001 TO \$55,000	\$55,001 TO \$64,000	Median Income from Survey \$64,001 TO \$74,000	\$74,001 TO \$84,000	MORE THAN \$84,000	TOTAL
Q5: Rent	51.52% 85	13.33% 22	9.09% 15	6.06% 10	4.85% 8	6.06% 10	3.03% 5	6.06% 10	29.36% 165
Q5: Own	3.01% 11	5.21% 19	8.49% 31	7.12% 26	4.93% 18	12.60% 46	12.88% 47	45.75% 167	64.95% 365
Q5: Other	40.63% 13	15.63% 5	6.25% 2	3.13% 1	0.00% 0	18.75% 6	3.13% 1	12.50% 4	5.69% 32
Total Respondents	109	46	48	37	26	62	53	181	562



Homeownership increases with income

People renting increases with less income

Source: Marvin Planning Consultants, Inc 2018, SurveyMonkey

Table 2.2: Housing Market Needs by Tenure

Single Professional												
	1		2		3		4		N/A	TOTAL	WEIGHTED AVERAGE	
Q5: Rent	28.95% 44		25.00% 38		22.37% 34		10.53% 16		13.16% 20	27.19% 152	2.17	
Q5: Own	28.30% 103		33.52% 122		26.65% 97		7.69% 28		3.85% 14	65.12% 364	2.14	
Q5: Other	29.03% 9		25.81% 8		22.58% 7		3.23% 1		19.35% 6	5.55% 31	2.00	
Young singles and couples without children											➡	
	1		2		3		4		N/A	TOTAL	WEIGHTED AVERAGE	
Q5: Rent	25.34% 37		28.08% 41		26.71% 39		8.90% 13		10.96% 16	26.12% 146	2.22	
Q5: Own	26.17% 95		36.64% 133		27.55% 100		6.34% 23		3.31% 12	64.94% 363	2.15	
Q5: Other	22.58% 7		38.71% 12		19.35% 6		9.68% 3		9.68% 3	5.55% 31	2.18	
➡												
Families with children												
	1		2		3		4		N/A	TOTAL	WEIGHTED AVERAGE	
Q5: Rent	29.61% 45		31.58% 48		18.42% 28		13.16% 20		7.24% 11	27.19% 152	2.16	
Q5: Own	27.32% 97		36.62% 130		27.32% 97		6.76% 24		1.97% 7	63.51% 355	2.14	
Q5: Other	22.58% 7		41.94% 13		16.13% 5		6.45% 2		12.90% 4	5.55% 31	2.07	
"Multi-generational families" - households with more than one generation of adults											➡	
	1		2		3		4		N/A	TOTAL	WEIGHTED AVERAGE	
Q5: Rent	30.41% 45		21.62% 32		20.27% 30		7.43% 11		20.27% 30	26.48% 148	2.06	
Q5: Own	31.02% 112		36.29% 131		19.94% 72		3.60% 13		9.14% 33	64.58% 361	1.96	
Q5: Other	19.35% 6		41.94% 13		16.13% 5		6.45% 2		16.13% 5	5.55% 31	2.12	
"Empty-nesters" - retirees or couples with no children living at home											➡	
	1		2		3		4		N/A	TOTAL	WEIGHTED AVERAGE	
Q5: Rent	16.78% 25		21.48% 32		30.87% 46		16.11% 24		14.77% 22	26.65% 149	2.54	
Q5: Own	15.51% 56		28.53% 103		36.01% 130		16.90% 61		3.05% 11	64.58% 361	2.56	
Q5: Other	12.50% 4		28.13% 9		28.13% 9		15.63% 5		15.63% 5	5.72% 32	2.56	
Elderly singles or couples											➡	
	1		2		3		4		N/A	TOTAL	WEIGHTED AVERAGE	
Q5: Rent	22.00% 33		19.33% 29		22.67% 34		19.33% 29		16.67% 25	26.83% 150	2.47	
Q5: Own	20.56% 74		33.06% 119		30.28% 109		11.39% 41		4.72% 17	64.40% 360	2.34	
Q5: Other	23.33% 7		33.33% 10		10.00% 3		23.33% 7		10.00% 3	5.37% 30	2.33	

The weighted averages for Single Professional ranged from 2.00 to 2.17, all below average regarding meeting the needs of the market.

The weighted averages for Young Singles and couples without children ranged from 2.15 to 2.22, all below average regarding meeting the needs of the market.

The weighted averages for Families with children ranged from 2.07 to 2.16, all below average regarding meeting the needs of the market.

The weighted averages for Multi-generational Families ranged from 1.96 to 2.12, all below average regarding meeting the needs of the market.

The weighted averages for Empty Nester ranged from 2.54 to 2.56, all below average regarding meeting the needs of the market. However, this market fared better than the others.

The weighted averages for Elderly Singles or Couples ranged from 2.34 to 2.47, all below average regarding meeting the needs of the market.

Any Weighted Average below "3" indicates a less than average ability to meet the needs of those in homeownership, renting, other. These data are for across Lincoln County; however, most of it

Source: Marvin Planning Consultants, Inc 2018, SurveyMonkey

Table 2.3: Housing Needs by Tenure

Housing Affordability								
	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE	
Q5: Rent	44.65% 71	28.93% 46	13.84% 22	8.18% 13	4.40% 7	28.49% 159		1.85
Q5: Own	38.36% 140	37.26% 136	16.99% 62	6.58% 24	0.82% 3	65.41% 365		1.92
Q5: Other	43.75% 14	31.25% 10	6.25% 2	3.13% 1	15.63% 5	5.73% 32		1.63
Availability of Senior Housing								
	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE	
Q5: Rent	26.32% 40	21.71% 33	22.37% 34	11.84% 18	17.76% 27	27.24% 152		2.24
Q5: Own	22.31% 81	35.54% 129	25.90% 94	8.82% 32	7.44% 27	65.05% 363		2.23
Q5: Other	16.13% 5	32.26% 10	25.81% 8	9.68% 3	16.13% 5	5.56% 31		2.35
Residential Property Maintenance								
	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE	
Q5: Rent	26.14% 40	37.25% 57	20.26% 31	4.58% 7	11.76% 18	27.42% 153		2.04
Q5: Own	23.33% 84	41.11% 148	27.22% 98	3.33% 12	5.00% 18	64.52% 360		2.11
Q5: Other	25.00% 8	18.75% 6	21.88% 7	6.25% 2	28.13% 9	5.73% 32		2.13
Housing Quality								
	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE	
Q5: Rent	33.33% 51	35.95% 55	20.92% 32	3.92% 6	5.88% 9	27.42% 153		1.95
Q5: Own	19.78% 72	45.60% 166	28.57% 104	5.22% 19	0.82% 3	65.23% 364		2.19
Q5: Other	25.00% 8	37.50% 12	21.88% 7	0.00% 0	15.63% 5	5.73% 32		1.96
Housing Supply								
	1	2	3	4	N/A	TOTAL	WEIGHTED AVERAGE	
Q5: Rent	47.40% 73	27.27% 42	14.29% 22	5.84% 9	5.19% 8	27.60% 154		1.77
Q5: Own	34.99% 127	40.77% 148	17.63% 64	5.79% 21	0.83% 3	65.05% 363		1.94
Q5: Other	40.63% 13	37.50% 12	3.13% 1	0.00% 0	18.75% 6	5.73% 32		1.54

Both renters and homeowners rate Housing Affordability as Low. Overall, 40.3% of the respondents rated affordability as low.

Renters are slightly more positive than homeowners regarding the availability of Senior Housing in Lincoln County.

63.39% of renters rated Residential Property Maintenance as a 1 or 2 (Below Average); while, 64.44% of homeowners felt it was an issue in Lincoln County

Nearly 70% of renters felt housing quality was below average, the weighted average was below 2.00. 65.38% of homeowners agreed.

Nearly 75% of renters felt the housing supply was below average, the weighted average was 1.77. In addition, over 75% of homeowners felt the same way. The homeowner weighted average was 1.94.

Any Weighted Average below "3" indicates a less than average ability to meet the needs of those in homeownership, renting, other. These data are for across Lincoln County; however, most of it applies to North Platte.

Source: Marvin Planning Consultants, Inc 2018, SurveyMonkey

Question 12 on the survey asked the respondents to indicate how satisfied they were with where they lived. They were asked to indicate as 1 (Not Satisfied), a 2 (Somewhat Satisfied), 3 Satisfied), a 4 (Very Satisfied) or Not Sure. Again, these answers have been cross-tabulated with their status a Renter-Occupied or Owner-Occupied. The following are the results:



Table 2.4: Housing Satisfaction by Tenure

	1 (NOT SATISFIED)	2 SOMEWHAT SATISFIED	3 SATISFIED	4 VERY SATISFIED	NOT SURE	TOTAL
Q5: Rent	17.07% 28	38.41% 63	25.61% 42	17.68% 29	1.22% 2	29.13% 164
Q5: Own	5.74% 21	20.49% 75	34.15% 125	39.07% 143	0.55% 2	65.01% 366
Q5: Other	30.30% 10	18.18% 6	33.33% 11	18.18% 6	0.00% 0	5.86% 33
Total Respondents	59	144	178	178	4	563

Source: Marvin Planning Consultants, Inc 2018, SurveyMonkey

The respondents identified as renters were less satisfied with where they lived. In total, 55.48% were either “Somewhat Satisfied” or “Not Satisfied”. Those respondents identifying as a homeowner were more likely to be “Satisfied” or “Very Satisfied, with 74.22% feeling this way. Finally, considering the comments by some answering “other” on their living arrangement, 48.48% were “Not Satisfied” or only “Somewhat Satisfied”.

Question 15 asked respondents how many bedrooms they would prefer in your specific place of residence. The majority answered with either 2-bedrooms or 3-bedrooms. The results show 75.45% of renters preferred 2- or 3-bedrooms, 68.14% of homeowners wanted 2- or 3-bedroom homes. Overall, 386 (69.9%) of respondents preferred 2- or 3-bedrooms. Finally, 23.6% of respondents did prefer 4 or more bedrooms.

Question 14 asked respondents to identify in what type of housing they would prefer to live. Their choices were Single-family, Multi-family/condominium development with on-site amenities, Townhouse/Duplex/attached units (double, triple, etc.), or Other.

Table 2.5: Housing Satisfaction by Tenure

	SINGLE-FAMILY HOME	MULTI-FAMILY / CONDOMINIUM DEVELOPMENT WITH ON-SITE AMENITIES (POOL, WORKOUT FACILITY, ETC.)	TOWNHOUSE / DUPLEX / ATTACHED UNITS (DOUBLE, TRIPLE, ETC.)	OTHER (PLEASE SPECIFY)	TOTAL
Q5: Rent	81.01% 128	4.43% 7	9.49% 15	5.06% 8	28.78% 158
Q5: Own	91.36% 328	2.23% 8	1.95% 7	4.46% 16	65.39% 359
Q5: Other	87.50% 28	3.13% 1	3.13% 1	6.25% 2	5.83% 32
Total Respondents	484	16	23	26	549

Source: Marvin Planning Consultants, Inc 2018, SurveyMonkey

Overwhelmingly, “single-family home” was the favorite regardless of the respondent's current status as a renter, home-owner, or other. There were 484 (88.2%) of the total 549 respondents preferring to live in a single-family home. This result is not completely unexpected since the “American Dream” is to live in and even own a single-family home.

Table 2.6: Preferred Number of Bedrooms by Tenure

	1 BEDROOM	2 BEDROOM	3 BEDROOM	4 OR MORE BEDROOMS	OTHER (PLEASE SPECIFY)	TOTAL
Q5: Rent	8.18% 13	30.19% 48	45.28% 72	13.84% 22	2.52% 4	28.80% 159
Q5: Own	0.28% 1	11.08% 40	57.06% 206	29.09% 105	2.49% 9	65.40% 361
Q5: Other	21.88% 7	18.75% 6	43.75% 14	9.38% 3	6.25% 2	5.80% 32
Total Respondents	21	94	292	130	15	552

Source: Marvin Planning Consultants, Inc 2018, SurveyMonkey

Table 2.7: Importance of Features by Tenure

Cost							
	1: NOT IMPORTANT	2: SOMEWHAT IMPORTANT	3: IMPORTANT	4: VERY IMPORTANT	N/A	TOTAL	WEIGHTED AVERAGE
Q5: Rent	1.27% 2	5.06% 8	20.89% 33	70.25% 111	2.53% 4	28.73% 158	3.55
Q5: Own	0.28% 1	3.93% 14	30.06% 107	65.17% 232	0.56% 2	64.73% 356	3.59
Q5: Other	3.13% 1	0.00% 0	21.88% 7	71.88% 23	3.13% 1	5.82% 32	3.56
Quality of Construction							
	1: NOT IMPORTANT	2: SOMEWHAT IMPORTANT	3: IMPORTANT	4: VERY IMPORTANT	N/A	TOTAL	WEIGHTED AVERAGE
Q5: Rent	0.66% 1	5.26% 8	41.45% 63	49.34% 75	3.29% 5	27.64% 152	3.33
Q5: Own	0.28% 1	1.13% 4	23.66% 84	74.65% 265	0.28% 1	64.55% 355	3.72
Q5: Other	3.13% 1	0.00% 0	31.25% 10	59.38% 19	6.25% 2	5.82% 32	3.34
Privacy or distance between homes							
	1: NOT IMPORTANT	2: SOMEWHAT IMPORTANT	3: IMPORTANT	4: VERY IMPORTANT	N/A	TOTAL	WEIGHTED AVERAGE
Q5: Rent	3.90% 6	23.38% 36	36.36% 56	33.77% 52	2.60% 4	28.00% 154	2.95
Q5: Own	1.39% 5	20.33% 73	38.44% 138	39.28% 141	0.58% 2	65.27% 359	3.14
Q5: Other	19.35% 6	22.58% 7	32.26% 10	22.58% 7	3.23% 1	5.64% 31	2.52
Size of residences							
	1: NOT IMPORTANT	2: SOMEWHAT IMPORTANT	3: IMPORTANT	4: VERY IMPORTANT	N/A	TOTAL	WEIGHTED AVERAGE
Q5: Rent	1.31% 2	21.57% 33	48.37% 74	24.84% 38	3.92% 6	27.82% 153	2.89
Q5: Own	0.56% 2	17.18% 61	53.52% 190	28.17% 100	0.56% 2	64.55% 355	3.08
Q5: Other	3.23% 1	38.71% 12	32.26% 10	22.58% 7	3.23% 1	5.64% 31	2.68
Historic character or architectural features							
	1: NOT IMPORTANT	2: SOMEWHAT IMPORTANT	3: IMPORTANT	4: VERY IMPORTANT	N/A	TOTAL	WEIGHTED AVERAGE
Q5: Rent	38.96% 60	29.22% 45	19.48% 30	8.44% 13	3.90% 6	28.00% 154	1.90
Q5: Own	31.48% 113	44.29% 159	15.60% 56	7.52% 27	1.11% 4	65.27% 359	1.97
Q5: Other	43.75% 14	28.13% 9	18.75% 6	6.25% 2	3.13% 1	5.82% 32	1.81
Low maintenance							
	1: NOT IMPORTANT	2: SOMEWHAT IMPORTANT	3: IMPORTANT	4: VERY IMPORTANT	N/A	TOTAL	WEIGHTED AVERAGE
Q5: Rent	4.55% 7	21.43% 33	38.96% 60	32.47% 50	2.60% 4	28.00% 154	2.94
Q5: Own	1.96% 7	23.18% 83	38.55% 138	36.03% 129	0.28% 1	65.09% 358	3.08
Q5: Other	9.38% 3	21.88% 7	37.50% 12	28.13% 9	3.13% 1	5.82% 32	2.78

The weighted average under cost was above 3.00, indicating cost is extremely important to all groups.

The weighted average under cost was greater than a 3.00, indicating quality of construction is extremely important to all groups.

Privacy/distance between homes and size of residence, based upon the weighted averages, is less important to those renting and listed as "other" than to those owning their home.

Historic character and architectural features are less important to all groups. All three groups have a weighted average of under 2.00

Low maintenance residences are important to all those answering the question, with a weight for all three groups near or over 3.00. However, low maintenance is more important to homeowners as opposed to renters.

Source: Marvin Planning Consultants, Inc 2018, SurveyMonkey

Another question asked of the respondents was did they felt their desired housing type existed anywhere in Lincoln County. The renters had 41.51% saying "yes", 28.30% saying "No", and 30.19% "Not Sure". While homeowners tabulated out as 51.11% "Yes", 19.17% "No", and 29.72% as "Not Sure". Those classified as other were less sure with 29.03% saying "Yes", 22.58% saying "No", and 48.39% saying they were "Not Sure".

Table 2.8: Preferred Housing Availability by Tenure

	YES	NO	NOT SURE	TOTAL
Q5: Rent	41.51% 66	28.30% 45	30.19% 48	28.91% 159
Q5: Own	51.11% 184	19.17% 69	29.72% 107	65.45% 360
Q5: Other	29.03% 9	22.58% 7	48.39% 15	5.64% 31
Total Respondents	259	121	170	550

Source: Marvin Planning Consultants, Inc 2018, SurveyMonkey

The final question asked the respondents their opinion on the type of housing that should be developed throughout Lincoln County. Their choices were "Affordable Apartments", "Affordable Single-family Homes", Housing for Seniors or Disabled Individuals", "Apartment Communities with Amenities", "Upper Scale Apartments" or "Upper Scale Single-family Homes (greater than \$250,000)". The question in Table 2.9 asked the respondents to select all that applied; therefore, all of the categories will exceed 100%.

Table 2.9: Preferred Housing Type by Tenure

	AFFORDABLE APARTMENTS	AFFORDABLE SINGLE-FAMILY HOMES	HOUSING FOR SENIORS OR DISABLED INDIVIDUALS	APARTMENT COMMUNITIES WITH AMENITIES (POOL, WORKOUT FACILITY, ETC.)	UPPER SCALE APARTMENTS	UPPER SCALE SINGLE-FAMILY HOMES (GREATER THAN \$250,000.00)	TOTAL
Q5: Rent	39.49% 62	81.53% 128	32.48% 51	20.38% 32	8.92% 14	4.46% 7	54.24% 294
Q5: Own	31.73% 112	84.42% 298	33.43% 118	25.50% 90	15.58% 55	13.88% 49	133.21% 722
Q5: Other	59.38% 19	78.13% 25	31.25% 10	34.38% 11	18.75% 6	3.13% 1	13.28% 72
Total Respondents	193	451	179	133	75	57	542

Source: Marvin Planning Consultants, Inc 2018, SurveyMonkey

The vast majority of respondents agreed there needs to be a mixture of new housing constructed throughout Lincoln County. The blue shaded area in Table 2.9 indicates the housing types a moderate to heavy number of participants felt should be constructed throughout the county. Overwhelming agreement occurred in the category of Affordable Single-family Homes with 81.53% of renter, 84.42% of homeowners, and 78.13% of those classified as other felt this was the most important housing type; overall, 451 (83.2%) of the 542 respondents replied in

this housing type. Affordable Single-family Homes was followed by Affordable Apartments and Housing for Seniors or Disabled Individuals.

Survey Summary

Based upon the information shared by the survey respondents, there was a good mixture of individuals representing renters and homeowners. However, the survey did reach a number of people that classified themselves as "Other". The "others" included:

- individuals owning a mobile home but renting a lot in a mobile home park;
- individuals living in their Recreational Vehicles; and
- Individuals in various shelters including a domestic abuse shelter.

When asked if the respondents planned to move within 5-years, 6 to 10 years, or not at all, the majority, 69.38%, of renters would be moving within 5-years and 24.38% did not anticipate moving within the next 10-years. Homeowners were more willing to stay where they are currently. Only 34.64% anticipate moving in the next 5-years and 41.90% do not plan to move within the next 10-years.

However, 75.00% of those classified as "other" planned to move within the next 5-years. If these statistics are expanded across North Platte and Lincoln County, the large number of people stating they intend to move within the next 5-years should be a concern, since it is not known why, or where they may move. If it is out of county, the county stands to loss a good portion of the population base.

Most people agree they want a single-family home, but quality and cost of a home is critical. However,

a majority believe the type of housing they want is either not available in Lincoln County or they are not sure it exists. When these respondents were asked what type of housing they thought was needed in Lincoln County, there was a variety of housing types identified; however, a key word in most of the answers was "Affordable".

The survey and the interviews conducted with various groups had one major theme. Good (not excellent), affordable housing was in desperate need in North Platte and Lincoln County. One additional theme is, everybody's definition of affordable seems to be different and the definition is seriously different depending upon one's viewpoint and employment/income level.

All engagement approaches seem to point to the need for multiple levels of housing availability; however, the key discussion will be focused on how to make housing affordable for everyone while providing quality livable structures.

Stakeholder Focus Group Results

Over a three-day period in March 2018, the MPC team undertook a series of stakeholder focus groups and interviews to understand and get a broad picture of various stakeholders' thoughts on the Lincoln County and North Platte housing market, the challenges the community faces and what should be done moving forward. Six focus groups were convened which included representatives from major employers, realtors, young professionals, bankers, homebuilders, affordable housing advocates, and the Mayor's Housing Task Force.

While the questions were tailored for each focus group, the questions followed these general themes:

1. What are the greatest housing needs in Lincoln County and North Platte from your perspective?
2. What are your thoughts on the effectiveness of past strategies or priorities to address housing needs?
3. What are the biggest challenges, barriers or constraints facing your constituents and/or your organization?
4. What can we do about these barriers and constraints?
5. What priorities do you feel should be addressed over the next five years?
6. What strategies should we undertake to address the affordable housing and general housing needs in the community?
7. What activities should be undertaken over the next 10 years?
8. Other thoughts, concerns or recommendations?

A common theme among all focus groups is the recognition that the community faces significant housing challenges. These challenges not only impact current residents and employers but impact the future economic expansion opportunities of the region and its quality-of-life. Below are the key points gleaned from the six focus groups. The key themes across all the focus groups are:

- The housing in North Platte and Lincoln County is expensive and the value for your dollar is low;
- There are few amenities to attract or retain young professionals;
- The rental market seems highly overpriced, and many people are living in substandard rental housing;
- There is a feeling the City allows slumlords to operate with impunity;
- Housing availability is a widely recognized problem, is a key impediment to employee retention and attraction, and hinders economic development in the region;
- There should be an emphasis on creating "affordable" housing, with housing price points below \$200,000;
- The City and County are doing a poor job enforcing local housing codes, especially among investor-owned properties; and,
- The City and County need to be a more active players in the housing market;
- There is a wide recognition that the City should be using TIF, or other incentives, as a means to encourage housing development.

Affordable Housing Focus Group

A few notable themes from the affordable housing focus group are listed below:

- Quality rental units are hard to find, and the prices are high for what you get (low value)
- There are too many people living in substandard housing and social service agencies have a hard time finding affordable rental units in good shape for their clients
- The community should develop additional rental units and enforce the housing codes on existing rental units
- Low income tenants are being preyed upon by landlords because there is little to no enforcement. The group expressed concern that when tenants complain landlords simply evict tenants, rather than fixing the issues, because there is always someone ready to lease their unit.
- It was said: "If you're a landlord in this town, it's a great business plan just to have a pile of crap, because somebody is going to be renting that thing, people are lined up around the block, so they don't care if you get evicted or paying

rent, because they know within a week somebody else is going to be living there."

- There is a need to develop affordable housing for those earning 80% AML or below (workforce housing).
- Community Development in general is not a priority for local administration (at least in the last five year), and there is a sense the City is not a real player in the housing market.
- Lack of political will and business leadership to utilize all the tools available to the City to encourage development.
- There does not seem to be a plan to address housing and community development issues.
- There is a need for a CROWN project (rent-to-own project funded by tax credits)
- General concern about the aging housing stock and conditions of mobile home parks. There are many people living in trailer parks that are living on a thread, and we need to help people improve their mobile homes.
- Evictions starts a downward spiral for families (education consistency, homelessness, etc.)
- Need for senior and special needs housing
 - ◊ There should be efforts to help seniors age in place
 - ◊ Not enough transitional housing
 - ◊ Many people living in former motels, turned into makeshift apartments
 - ◊ Homeless shelter at capacity and has waiting list

Homebuilders Focus Group

A few notable themes from the homebuilders focus group:

- There is a lack of quality subcontractors and competition for them is fierce, which raises costs.
- There are not a lot of available buildable lots, and there is very little profit in land development, so almost no speculative subdivisions are being developed.
- The Shot in the Arm was a great program and needs to continue
- Cost of renovation, related to subcontractor costs, keeps it from happening by the market, so segment needs to be incentivized.
- There is a need for affordable housing in North Platte, housing in which people are not paying more than 30% of income.
- Homebuilders are concerned with their reputation, so they do not want to build at entry level housing price points.
- Builders concerned about appraisal process
 - ◊ North v. South
 - ◊ Concerned about getting the appraisals in redevelopment neighborhoods
 - ◊ Hard to get appraisal above \$270,000, even

though homes are selling at this price or higher

- Very few builders doing spec homes (most only construct 5 – 6 annually)
- Union Pacific is a catch 22 for the community. A big employer, but also competes for labor.
- Under the current assessment process, there are high carrying costs for new subdivisions – homebuilders suggest the assessor should wait until the house sells for the assessment to increase, not at the point in which roads and utilities are in place.

Bankers Focus Group

A few notable themes from the bankers focus group:

- There is a lack of inventory in homes ranging from \$135,000 - \$175,000.
- Lower end (\$70,000) for-sale, starter housing rarely hits the market, because it is bought by investors.
- "Trickle-down" housing opportunities do not happen very often with move-up sellers because rental rates are so high, so it makes sense to keep home as rental, not put it on the market.
- Shot in the arm program worked well but did not always open up housing for new owners.
- Underwriting potential home buyers is not a problem, housing stock availability is the problem.
- The appraisal industry is a problem
 - ◊ Most appraisers are too seasoned in the area, and do not think the homes should cost as much as they do, thus builders and homebuyers struggle getting a good comparable matching the purchase offer.
- Buyers struggle to find quality contractors for rehabilitation needs.
- Need to share risk to develop top end homes to loosen lower priced homes – move up housing
- City has been helping with demolition, but slow process to acquire substandard housing. The pace at which dilapidated housing is acquired and addressed needs to increase.
- Need to look at surrounding communities within the County (Wallace, Maxwell, Brady) because there are a number of substandard homes. There is a need for homes priced at \$150,000 - \$175,000 to be built there.
- The City killed a deal 10 years ago over sewer and road infrastructure costs.
 - ◊ Engineering and subdivision requirements are over the top

Mayor's Housing Task Force

A few notable themes from the Mayor's Housing Task Force:

- North Platte has every housing problem: quantity and quality, lack of land availability for new construction.
- Due to costs, workforce housing cannot be constructed without some sort of public subsidy.
- Existing businesses and employers within the community have difficulty attracting talent to North Platte, and without question housing is the most critical issue in addition to talent acquisition.
- There is a lack of skilled construction labor and subcontractors.
- There has been neighborhood opposition for past affordable housing developments: Crown Program (rent to own), multi-family development, and Habitat for Humanity.
- Habitat for Humanity has a hard time finding families below 80% AMI that can afford the payments
 - ◊ Credit card debt, etc.
 - ◊ \$250,000 is not affordable
- The City will pay to help the local CDC demolish blighted property, but this is relatively low volume (approximately four annually).
- Historically, the City has not been aggressive in acquiring dilapidated housing for redevelopment (too time consuming, lack of staff).

Major Employers Focus Group

A few notable themes from the major employers focus group:

- The hospital loses many quality candidates because they cannot find the housing they like.
 - ◊ The hospital is spending \$6M on contract labor from outside of Lincoln County (money leaving the community).
 - ◊ No room for student housing at the hospital, or the community, which hampers the recruiting of young doctors and nurses.
 - ⇒ 25 rooms in the hospital is being used to house people
- Not a great value in the rental market, effects young professionals
- Want more amenities in apartment complexes
- Many participants were surprised at the lack of code enforcement and tenant protections from the City
- Walmart manager's do not stay long because of high housing costs in region
 - ◊ Nearly 100 hourly employees travel 60 miles from Lexington because the housing cost is substantially lower
 - ◊ Some employees pooled their money and

bought a bus for their commute due to the high housing costs in North Platte.

- Union Pacific has close to 200 open positions
 - ◊ Housing is a key factor on why people do not stay in the jobs long-term
 - ◊ Many from outside the community look at this job as a temporary assignment because of housing costs and lack of amenities
- Masonite:
 - ◊ Many of their employees are living in substandard housing, and the ones being evicted or preyed upon by unscrupulous landlords.
 - ◊ They are raising kids in substandard housing, and lack of code enforcement is a problem
 - ◊ There is a strong need to build workforce housing for their employees, or employees in similar industries.
- NPPD: Lack of employees are keeping companies away.... housing contributes to that.
 - ◊ The local economy struggles to grow due to lack of employees
 - ◊ Housing, property tax, and income tax can be a perceived impediment for some to locate to the region.
- Budget should be reprioritized to put more money into housing development
- City should do more TIF or housing incentives
 - ◊ Employers will provide political cover for TIF efforts toward housing development
- The schools deal with the fallout of the housing market because families are unstable (evictions lead to attendance issues and lost learning opportunities)
 - ◊ Will support a TIF
- Masonite needs housing for people earning \$14/hr.
- Businesses are interested in helping solve these issues, but the City must use all the tools at their disposal.

Realtors Focus Group

A few notable themes from the Realtors focus group:

- There is a lack of housing priced below \$100,000.00
- There is a need for a rehabilitation financing program that is more readily available to North Platte and Lincoln County residents.
 - ◊ FHA 203K - no lender in North Platte.
- Appraisal issues – low appraisals coming in at the 11th hour, despite multiple offers on homes, often above asking price
 - ◊ Anything above \$270,000 has an appraisal issue
- Shot in the arm is a good program and should continue.

- Concern with infrastructure requirements from City/County – over engineered
- Everyone recognizes a need for housing construction
- Workforce housing is dated, and quality is lacking
- High inventory of high-end homes on the market, few buyers in the \$300,000+
 - ◊ No reason to build at that level
- Need to consider expanding homeowner repair program
 - ◊ Medium income homeowners get left out \$100 - \$150K...cannot get grants, cannot afford the repairs
- Shot in the arm does not help core people between \$150,000 and \$200,000
 - ◊ Trickle-down effect
 - ◊ Trickle down homes still dated and need improvements
 - ◊ Flip incentive
- Need to condemn and demolish more dilapidated housing in North Platte at a faster rate.
- County will not accept new roads, but must build to County standards
 - ◊ Must have HOA to maintain the road
- Many subdivision covenants do not allow modular construction, or off-site construction
- More / better amenities would go a long way to attracting more residents and a better workforce

North Platte

- There should be a focus on renovating the Pawnee Hotel into housing, or develop more housing in areas close to the bars and restaurants
- Many young professionals feel pushed into homeownership because of the poor rental market
 - ◊ North Platte is not the place to be if you want to spend money on travel, etc.
 - ◊ Need more pet friendly rental places if we are going to attract young people
- Accelerate redevelopment of dilapidated properties
- There needs to be more amenities geared toward younger residents (shopping, night life, etc.)
 - ◊ No bars cater to the 22 – 25 age demographic.
- Would be nice to have an entertainment district downtown
- The recreation center needs to be updated with better amenities and options

Young Professionals Focus Group

A few notable themes from the young professionals focus group:

- It is very hard to find houses you like in North Platte, they sell too fast
 - ◊ Hard to find 3 – 4-bedroom affordable house with updates
- The rental market is way too tight, and many units are in terrible condition
- Hard to find investment properties in \$40 - \$80K range in good condition
- Too many slumlords
 - ◊ The rentals are next to crappy neighbors or in not desirable areas.
 - ◊ Low income rentals (public housing) are in better shape than the private market
- There is a need to develop apartment complexes with amenities geared toward younger people (1 – 2 bedroom), not just families. Need to attract young professionals, building housing at same stage of life (young people want to be near young people)
- Many people live in homes they like, don't love
- "you must pick your priority about what you want", you won't find everything you want in



Introduction

This Chapter of the Housing Needs Assessment Study examines the existing conditions for North Platte, Lincoln County, the villages of Brady, Hershey, Maxwell, Sutherland, Wallace, and Wellfleet.

North Platte is the county seat and largest community within Lincoln County. It is a major economic hub in West Central and Western Nebraska. It is home to the world's largest single classification rail switching yard (Union Pacific Railroad), a major regional medical center, several major financial institutes, a Wal-Mart Distribution Center, and many other employment generators.

Because of North Platte's location, size and employer base, it is a major hub for people to live as well. However, North Platte is not different from a majority of the United States with a housing shortage. Based upon the information obtained through the survey and focus group meetings, there is at a minimum a perceived shortage of quality, affordable housing (\$135,000 to \$175,000) in the area.

This study examines the existing conditions both via data and physical conditions. As stated earlier,

these data have come from multiple sources including US Census, HUD, the Lincoln County Assessors database, and more. In a number of cases these data have been field verified, especially on condition analysis.

Ultimately, the Demand Analysis will be based upon several factors including:

- US Census data
- HUD data
- Condition of structure (structures needing to be replaced)



Photo 1.1: View over Bailey Yard in west North Platte

Housing Market: Current Conditions/Trends

Population and Household trends

The population in Lincoln County, North Platte and the villages has remained relatively constant over the past few decades, and the trend is expected to hold steady for at least the next five years. The 5-year projection between 2018 – 2023 anticipates a slight decrease in the total population of North Platte, and modest increases in the surrounding villages, but when you factor in margin of error, this is essentially a no-growth/no-loss scenario.

However, these projections assume there are no major changes in the employment base i.e., no major employers relocate to or from North Platte or Lincoln County. If there are major changes to the economic base of Lincoln County within the next five years, that will likely have an impact on population and household growth, and also housing demand.

Current Vacancy Rate

The single family for-sale market in Lincoln County and North Platte is remarkably tight due to lack of available supply and purchaser demand. The graph, Figure 3.1, illustrates the continued tightening of the Lincoln County housing market between 2010 and 2016. The most recent Census estimate, the 2012-2016 American Community Survey indicates both the for-sale and rental vacancy rate in Lincoln County remained tight at 0.8% and 8% respectively.

The North Platte for-sale market is tighter than the County as a whole. According to the 2012-2016 American Community Survey the for-sale vacancy rate was estimated to be 0.3% and the rental vacancy rate 8.0%, the same as Lincoln County. This compares to a historic Midwest average sales vacancy rate of 2% and a historic rental vacancy rate of 10%. Lincoln County Nebraska has a sales vacancy rate that is over ½ of the historic Midwest averages and North Platte is even tighter.

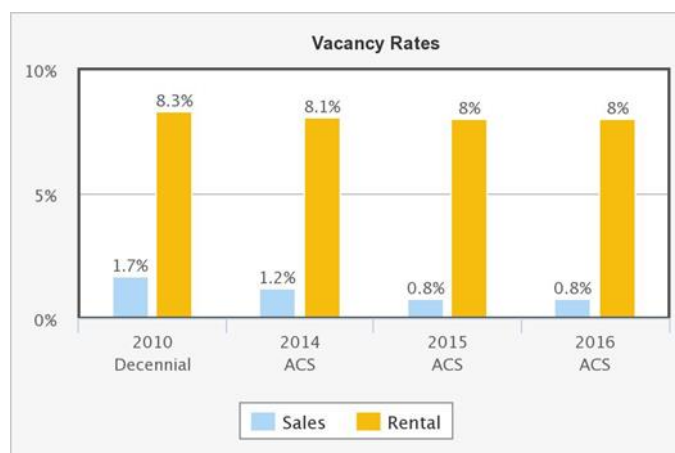
Table 3.1: Population 2010 and 2018

	2010 Total Population	2018 Total Population	2023 Total Population	2018-2023 Population Growth Rate
Lincoln County	36,288	36,315	36,075	-0.13%
North Platte	24,733	24,303	24,001	-0.25%
Brady	428	485	498	0.53%
Hershey	665	692	695	0.09%
Maxwell	312	304	299	-0.33%
Sutherland	1,288	1,428	1,464	0.50%
Wallace	366	404	411	0.34%
Wellfleet	78	86	88	0.46%
Source: U.S Census Bureau: 2010 Decennial Census ESRI Population Estimates				

Table 3.2: Household Data

	2018 Total Households	2023 Total Households	5-year household change (projected)	2018 Average Household Size
Lincoln County	15,135	15,064	-71	2.36
North Platte	10,471	10,366	-105	2.27
Brady	178	183	5	2.72
Hershey	279	281	2	2.48
Maxwell	118	117	-1	2.58
Sutherland	529	542	13	2.63
Wallace	156	159	3	2.59
Wellfleet	33	34	1	2.61
Source: ESRI Population Estimates				

Figure 3.1: Vacancy Rates



Source: US Census

The previous study completed in 2010 found an effective housing vacancy rate of 4.3%. Over the last seven years, the housing market has further tightened, and the current combined sales and rental vacancy rates in Lincoln County equate to an estimated overall effective housing vacancy rate of only 3.3%¹ and North Platte has an estimated effective housing vacancy rate of 3.4%. **These low rates are due to a lack of housing product available within the Lincoln County and North Platte market.** A healthy housing market should have an effective vacancy rate of between 5% and 7%. This ensures there is adequate product for new households moving into a community, and for existing residents to move up or change tenure if desired. A constrained housing market leads to price escalation, potential difficulties in attracting workers to a region, exasperating a tight labor

market and hampering economic growth. The lack of available housing product may also cause frustration from existing residents who may not be able to find the desired product for their current lifestyle and may chose to leave the region in search of housing that fits their needs.

Housing Age, Quality and Abandonment

The housing stock in Lincoln County continues to age and many units are showing signs of disrepair. As each year goes the housing stock ages, and if new units are placed in service or existing units are not maintained or renovated, neighborhoods can deteriorate, which leads to disinvestment and possible abandonment. The housing stock in Lincoln County, North Platte and the villages continues to age. The tables below illustrate the number of housing units by year constructed. It is important to note the median age of the housing stock in most Lincoln County communities is well over 45 years. These structures can show signs of significant wear and major mechanical systems are well past their useful life.

Table 3.3: Number of Units by Year Built

	Lincoln County	North Platte	Brady	Hershey
Units Built in 2014 or Later	93	225	0	0
Units Built in 2010-2013	178	150	0	2
Units Built in 2000-2009	1,361	524	21	4
Units Built in 1990-1999	1,474	797	32	35
Units Built in 1980-1989	1,065	641	16	21
Units Built in 1970-1979	4,015	2,844	38	88
Units Built in 1960-1969	1,964	1,583	16	20
Units Built in 1950-1959	1,735	1,343	14	24
Units Built in 1940-1949	1,404	1,156	2	21
Units Built in 1939 or Earlier	3,400	2,281	38	56
Median Year Structure Built	1969	1966	1975	1972

Source: US Census 2012 – 2016 American Community Survey

¹ The effective vacancy rate is a measure of the actual number of vacant properties that are available for sale or rent. The effective vacancy rate excludes properties that are for occasional or seasonal use, housing for migrant workers, and properties that fall into the "other" category which are ones that are neither for sale or rent and are typically abandoned properties.

Table 3.3: Number of Units by Year Built cont.

	Maxwell	Sutherland	Wallace	Wellfleet
Units Built in 2014 or Later	0	1	0	0
Units Built in 2010-2013	0	0	0	0
Units Built in 2000-2009	7	78	13	2
Units Built in 1990-1999	8	42	13	1
Units Built in 1980-1989	5	27	6	7
Units Built in 1970-1979	12	118	22	11
Units Built in 1960-1969	4	98	15	0
Units Built in 1950-1959	13	30	12	2
Units Built in 1940-1949	3	36	6	2
Units Built in 1939 or Earlier	71	192	53	5
Median Year Structure Built	1939	1965	1959	1975
Source: US Census 2012 – 2016 American Community Survey				

Some of this deterioration is manifesting itself through exterior conditions and visible signs of failing systems. According to Table II.56.17 in the Lincoln County Profile dated March 13, 2017² (Table 3.4 below), 748 single-family homes are in "Worn Out" or "Badly Worn" condition. That represents 10% of the single-family housing stock in Lincoln County. In fact, only 31% of the single-family homes in Lincoln County have been assessed as rated "Good" or higher. These different conditions are defined by the County as follows:

- **Worn Out:** Repair and overhaul needed on painted surfaces, roofing, plumbing, heating, numerous functional inadequacies, substandard utilities, etc. This condition is found only in extraordinary circumstances. Excessive deferred maintenance and abuse, limited value-in-use, approaching abandonment or major reconstruction, reuse or change in occupancy is imminent. Effective age of the residence is near the end of the scale regardless of the actual chronological age.
- **Badly Worn:** Many repairs needed, with many items needing refinishing or overhauling, deferred maintenance obvious, inadequate building utility and services all shortening the life expectancy and increasing the effective age.
- **Average:** Some evidence of deferred maintenance and normal obsolescence with age in that a few minor repairs and refinishing are needed, along with some refinishing. But with all major components are still functional and

contributing toward an extended life expectancy, the effective age and utility is standard for like properties of its class and usage.

- **Good:** No obvious maintenance is required but neither is everything new. Appearance and utility are above the standard, and the overall effective age will be lower than the typical property.
- **Very Good:** All items are well maintained, many having been overhauled and repaired as soon as they showed signs of wear, increasing the life expectancy and lowering the effective age with little deterioration or obsolescence evident with a high degree of utility.
- **Excellent:** All items that can normally be repaired or refinished have recently been corrected, such as new roofing, paint, furnace overhaul, state-of-the-art components, etc. With no functional inadequacies of any consequence and all major short-lived components in like-new condition, the overall effective age has been substantially reduced upon complete revitalization of the structure regardless of the actual chronological age.

If properties are allowed to fall into disrepair either because the owner does not have the resources to maintain the structure, or simply through neglect, properties can become extremely delapidated. At some point, if there is no intervention, it may cost more to rehabilitate a structure than it is economically feasible, and in many cases those properties become abandoned. The 2012 – 2016

Table 3.4: Single-family Homes by Year Built and Condition - Lincoln County/Fiscal Years 1999-2016 PAD Data

Condition	Before 1930	1931-1960	1961-1970	1971-1980	1981-1990	1991-2000	2001-2010	2011-2016	Missing	Total
Worn Out	82	43	6	17	4	0	0	0	0	152
Badly Worn	250	216	37	64	12	17	0	0	0	596
Average	1,035	1,488	522	1,007	136	534	281	1	0	5,004
Good	354	580	242	400	38	159	169	6	0	1,948
Very Good	114	201	84	129	9	33	49	5	0	624
Excellent	3	5	0	1	0	2	9	12	0	32
Missing	17	15	3	12	4	8	6	6	0	71
Total	1,855	2,548	894	1,630	203	753	514	30	0	8,427

² <http://www.westernes.com/pdfs/Lincoln%20County.pdf>

Table 3.5: Comprehensive Housing Affordability Strategy (CHAS)

Income Distribution Overview	Owner	Renter	Total
Household Income <= 30% HAMFI	450	1,085	1,535
Household Income >30% to <=50% HAMFI	675	745	1,420
Household Income >50% to <=80% HAMFI	1,040	895	1,935
Household Income >80% to <=100% HAMFI	910	480	1,390
Household Income >100% HAMFI	3,195	995	4,190
Total	6,270	4,195	10,465
Housing Problems Overview ¹	Owner	Renter	Total
Household has at least 1 of 4 Housing Problems	1,065	1,650	2,715
Household has none of 4 Housing Problems	5,205	2,525	7,730
Cost burden not available - no other problems	0	20	20
Total	6,270	4,195	10,465
Severe Housing Problems Overview ²	Owner	Renter	Total
Household has at least 1 of 4 Severe Housing Problems	400	1,080	1,480
Household has none of 4 Severe Housing Problems	5,870	3,095	8,965
Cost burden not available - no other problems	0	20	20
Total	6,270	4,195	10,465
Housing Cost Burden Overview ³	Owner	Renter	Total
Cost Burden <=30%	5,250	2,745	7,995
Cost Burden >30% to <=50%	665	640	1,305
Cost Burden >50%	355	795	1,150
Cost Burden not available	0	20	20
Total	6,270	4,195	10,465
Substandard only	45	215	260

1. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities more than 1 person per room; and cost burden greater than 30%.
2. The four severe housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 50%.
3. Cost burden is the ratio of housing costs to household income. For renters- housing cost is gross rent (contract rent plus utilities)
For owners- housing cost is "select monthly owner costs" which includes mortgage payment; utilities; association fees; insurance; and real estate taxes.

Nearly 26% of renter households earn less than 30% the HUD Area Median Family Income (HAMFI). Only 7.2% of owner households meet the same criteria. Overall, 65% of renter occupied made less than 80% of the HAMFI.

Nearly 40% of renter households had at least 1 of 4 housing problems present in the place of residence. While only 17% of owner-occupied units met this criteria. In reality, no housing unit should be meeting any of the housing problems.

Nearly 35% of renter households had at least 1 of 4 severe housing problems present in the place of residence. Therefore, nearly 65% had no issues identified in a rental unit. While only 6.4% of owner-occupied units met this criteria. In reality, no housing unit should be meeting any of the housing

Nearly 35% of renter households have been identified to have a housing cost burden; the majority are paying over 50% of their income in rent and other associated items. While nearly 84% of owner occupied units had NO housing cost burden.

ACS 5-year survey identified 707 housing units classified as "Vacant – Other" in Lincoln County and 404 units in North Platte. Those units are neither for sale or rent and tend to be off the market due to poor condition or abandonment. The 707 units identified by the ACS Census survey correlate with the 748 single-family homes in poor condition identified by the Lincoln County Assessor. Unfortunately, the "Vacant – Other" category has been increasing since 2010 in both Lincoln County overall and North Platte itself:

Lincoln County

2010: 364 Units
2011: 425 Units
2012: 477 Units
2013: 530 Units
2014: 529 Units
2015: 658 Units
2016: 707 Units

North Platte

2010: 170 Units
2011: 215 Units
2012: 195 Units
2013: 200 Units
2014: 254 Units
2015: 405 Units
2016: 404 Units

In order to improve the quality of the housing stock in Lincoln County and North Platte, these units will need to be addressed. This can be done through

Table 3.5: Comprehensive Housing Affordability Strategy (CHAS) cont.

Income by Housing Problems (Owners and Renters)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available - no other housing problems	Total
Household Income <= 30% HAMFI	1,240	275	20	1,535
Household Income >30% to <=50% HAMFI	655	765	0	1,420
Household Income >50% to <=80% HAMFI	590	1,345	0	1,935
Household Income >80% to <=100% HAMFI	100	1,290	0	1,390
Household Income >100% HAMFI	140	4,055	0	4,190
Total	2,715	7,730	20	10,465
Income by Housing Problems (Renters only)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available - no other housing problems	Total
Household Income <= 30% HAMFI	880	185	20	1,085
Household Income >30% to <=50% HAMFI	425	320	0	745
Household Income >50% to <=80% HAMFI	320	575	0	895
Household Income >80% to <=100% HAMFI	15	465	0	480
Household Income >100% HAMFI	15	980	0	995
Total	1,650	2,525	20	4,195
Income by Housing Problems (Owners only)	Household has at least 1 of 4 Housing Problems	Household has none of 4 Housing Problems	Cost Burden not available - no other housing problems	Total
Household Income <= 30% HAMFI	360	90	0	450
Household Income >30% to <=50% HAMFI	230	445	0	675
Household Income >50% to <=80% HAMFI	270	770	0	1,040
Household Income >80% to <=100% HAMFI	85	825	0	910
Household Income >100% HAMFI	125	3,075	0	3,195
Total	1,065	5,205	0	6,270
Income by Cost Burden (Owners and Renters)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	1,215	895	1,535	
Household Income >30% to <=50% HAMFI	655	195	1,415	
Household Income >50% to <=80% HAMFI	400	50	1,935	
Household Income >80% to <=100% HAMFI	100	10	1,390	
Household Income >100% HAMFI	95	0	4,190	
Total	2,465	1,150	10,465	
Income by Cost Burden (Renters only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	850	635	1,085	
Household Income >30% to <=50% HAMFI	425	160	745	
Household Income >50% to <=80% HAMFI	145	0	895	
Household Income >80% to <=100% HAMFI	15	0	480	
Household Income >100% HAMFI	0	0	995	
Total	1,435	795	4,195	
Income by Cost Burden (Owners only)	Cost burden > 30%	Cost burden > 50%	Total	
Household Income <= 30% HAMFI	360	260	450	
Household Income >30% to <=50% HAMFI	225	35	675	
Household Income >50% to <=80% HAMFI	255	50	1,040	
Household Income >80% to <=100% HAMFI	85	10	910	
Household Income >100% HAMFI	95	0	3,195	
Total	1,020	355	6,270	

When examining housing problems vs. income, 92% of **ALL HOUSEHOLDS** with at least 1 of 4 identified housing problems belonged to households earning less than 80% of the Median Income.; nearly 1/2 of them earned less than 30% of the HAMFI. Overall, 24% of **ALL** Households were earning less than 80% of HAMFI and living in a house with 1 of 4 housing problems.

Applying the same concepts to rentals only, nearly 99% of renters in a homes reporting at least 1 of 4 housing problems were earning 80% OR LESS of the HAMFI for North Platte. Nearly 39% of **ALL RENTERS** earned 80% of HAMFI and lived in a housing unit with at least 1 of the 4 housing problems.

Nearly 81% of all owner-occupied households with at least 1 of 4 housing problems were earning 80% or less of the local HAMFI. Overall, nearly 14% of all owner-occupied households were earning 80% of the HAMFI.

Overall, 47% of **ALL HOUSEHOLDS** earning 80% or less of the HAMFI had a Housing Cost Burden. In addition, 15% of **ALL HOUSEHOLDS** were earning less than 30% of the HAMFI.

Rental households with a cost burden, 65% of these households were earning 80% or less of the HAMFI. Nearly 24% were earning over 100% of the HAMFI.

Regarding owner-occupied households having a housing cost burden, only 34.5% earned 80% or less of the HAMFI. However, 51% were earning a rate greater than 100% of the HAMFI.

either demolition or rehabilitation. Each structure will need to be evaluated for market potential and economic feasibility of renovation.

The data in Table 3.4 and the conversations with the different groups within North Platte confirm one another; **there is more than a housing shortage in North Platte, there is a shortage of decent, affordable housing for those in the lowest income levels.** The following data and maps will provide more information on the need for better quality housing in North Platte.

Employment and Household Income

There are two main sources of data for employment and household income, the American Community Survey and the Economic Census. While both are products of the U.S. Census Bureau, they have very different methods of data collection. The American Community Survey respondents are individual households, while the Economic Census collects information directly from businesses. While related, those are fundamentally two distinct data sources. Taken together, their analysis provides a snapshot of a community's economic health, including job and employment sector trends, including the number of businesses, job growth or decline, average sector wages, household income, types of income, and poverty indicators. Since housing affordability, and the ability to maintain a house is directly related to income, analyzing employment and household incomes are crucial to a comprehensive housing analysis.

Household Income Ranges

Table 3.6 illustrates the estimated the number of households by income range.

Table 3.6: Household Income Ranges - North Platte

2018 Household Income Range	North Platte	Percent of Households
Less than \$15,000	1,250	12%
\$15,000-\$24,999	1,304	12%
\$25,000-\$34,999	1,305	12%
\$35,000-\$49,999	1,400	13%
\$50,000-\$74,999	1,849	18%
\$75,000-\$99,999	1,220	12%
\$100,000-\$149,999	1,307	12%
\$150,000-\$199,999	469	4%
\$200,000 or greater	367	4%
2018 Households by Income Base	10,471	100%

Source: ESRI Income Estimates

Table 3.7 illustrates the estimated growth of annual per capita and household income growth within Lincoln County. The current annual household income growth rate is estimated at 2.55%, which is

a modest 5-year growth rate. Whether this increase turns into an actual increase in real buying power among the households will depend on the inflation rate over the next five years.

Table 3.7: Per Capita and Household Income Growth - North Platte

	North Platte
2018-2023 Per Capita Income: Annual Growth Rate	2.17%
2018-2023 Median Household Income: Annual Growth Rate	2.63%

Source: ESRI Income Estimates

At Risk Households

Another key factor to examine are those households at risk of entering into a housing crisis, becoming homeless, or due to income constraints not able to maintain their housing. The poverty rate estimate in Lincoln County is slightly higher than the overall state of Nebraska poverty rate estimate (12% v. 11.4%). The City of North Platte's estimated poverty rate is even higher at 15%. Those households tend to be the highest risk for homelessness because they are living on the financial edge and may have issues of income, food and housing insecurity. The households likely require deeply subsidized housing to keep their housing expenses below 30% of the household income. This subsidy can be in the form of public housing, or private housing with rent subsidy contracts. There will be a need to construct or renovate existing housing fully accessible or visit able.



Table 3.8: At Risk Households- North Platte

Variable	North Platte
2012-2016 ACS Households Below the Poverty Level	1,566
Percent below the poverty level	15%
2012-2016 ACS Households with 1+ Persons with a Disability	3,072
2012-2016 ACS Households at or Above the Poverty Level	8,814
2012-2016 ACS Married Couple Families below Poverty Level	184
2012-2016 ACS Households with Social Security Income	3,468
2012-2016 ACS Households with No Social Security Income	6,912
2012-2016 ACS Households with Retirement Income	1,191
2012-2016 ACS Households with No Retirement Income	9,189
2012-2016 ACS Households with Public Assistance Income	211
2012-2016 ACS Households with No Public Assistance Income	10,169
2012-2016 ACS Total Households	10,380

Source: US Census 2012 – 2016 American Community Survey

Employment and Jobs

The regional economy has a direct effect on the housing market. Job growth without the corresponding increase in housing units can create pressures on the housing market leading to price inflation and dissatisfaction with the perceived value of the neighborhood. Existing homeowners during these periods of price escalation, may see the upward movements of prices as a great return on their investment, while renters may see the opportunities for homeownership shrink. In addition, potential new residents may see the high housing costs as a reason to look to other communities for employment. Conversely, if there is an economic downturn and corresponding loss of jobs within a community, there will be downward pressures on the housing market pushing values lower because demand has lessened. Homeowners may see this as a loss in their equity, while renter households may see this as an opportunity to move into homeownership where previously they were priced out.

Lincoln County and North Platte's economy has been stable over the years, but during interviews with business and community leaders, raised concerns about the impact of the current housing market on business retention and expansion efforts. Concerns were also expressed by young professionals and others about the high cost of housing, and the low perceived value due to age and condition of the existing housing stock.

Increasing Jobs

According to Census estimates Lincoln County gained a net 532 jobs between 2010 and 2016. Top three sectors for job increase were:

- Healthcare and social assistance (448 jobs)
- Accommodations and food service (144 jobs)
- Transportation and warehousing (138 jobs)

The top three sectors for job losses during the same time period were:

- Retail (-179 jobs)
- Administrative and support (-174 jobs)
- Professional, Scientific, and Technical (-29 jobs)

Unfortunately, during the same time period, housing production did not keep pace with job creation. The other factor impacting the housing market is the type of job and corresponding salaries. According to the 2016 County Business Pattern Data, the most current data available at time of writing, there were 11,970 employees with a combined annual payroll of \$416,871,000.0 in Lincoln County. This equates to an average annual salary of \$34,826.00. Of course, not all jobs pay equally, and Table 3.9 breaks down the average salary by employment sector

While there are a large number of jobs, there is also a wide variance between average salaries among the jobs in Lincoln County. Just over half (57% or 6,855) of the jobs have an average salary of less than \$40,000.00, as reported by business establishments. Just slightly under half (42% or 5,047 jobs) earn salaries less than \$30,000.00. It is important to note that two of the top three employment sectors has an average salary less than \$40,000.00. These working households are likely those with the highest housing cost burden, and the high housing costs in Lincoln County exasperate this situation. Housing policies should be focused on addressing the cost burden and housing quality of those households.

Table 3.9: Employment and Income– Lincoln County

NAICS Code	Employment Sector	Year	Establishments	Employees	1st Quarter Payroll (1,000)	Annual Payroll (1,000)	Average Salary
0	Total for all sectors	2016	1,054	1,970	\$97,193.00	\$416,871.00	\$34,826.32
52	Finance and insurance	2016	78	478	\$6,359.00	\$24,467.00	\$51,186.19
23	Construction	2016	90	619	\$7,804.00	\$30,170.00	\$48,739.90
48-49	Transportation and warehousing	2016	49	1,012	\$11,372.00	\$46,959.00	\$46,402.17
62	Health care and social assistance	2016	145	2,938	\$30,445.00	\$135,112.00	\$45,987.75
11	Agriculture, forestry, fishing and hunting	2016	6	21	\$185.00	\$948.00	\$45,142.86
42	Wholesale trade	2016	50	525	\$5,498.00	\$20,993.00	\$39,986.67
51	Information	2016	21	247	\$2,048.00	\$9,559.00	\$38,700.40
56	Administrative and support and waste management and remediation services	2016	43	356	\$2,612.00	\$13,623.00	\$38,266.85
54	Professional, scientific, and technical services	2016	72	389	\$3,284.00	\$14,427.00	\$37,087.40
31-33	Manufacturing	2016	21	291	\$2,438.00	\$10,300.00	\$35,395.19
53	Real estate and rental and leasing	2016	42	114	\$756.00	\$3,273.00	\$28,710.53
44-45	Retail trade	2016	186	2,127	\$12,995.00	\$55,835.00	\$26,250.59
81	Other services (except public administration)	2016	122	783	\$4,171.00	\$18,068.00	\$23,075.35
61	Educational services	2016	7	108	\$525.00	\$2,003.00	\$18,546.30
72	Accommodation and food services	2016	91	1,730	\$5,748.00	\$26,251.00	\$15,173.99
71	Arts, entertainment, and recreation	2016	24	185	\$499.00	\$2,491.00	\$13,464.86
21	Mining, quarrying, and oil and gas extraction	2016	1	(D)	(D)	(D)	(D)
22	Utilities	2016	2	(D)	(D)	(D)	(D)
55	Management of companies and enterprises	2016	2	(D)	(D)	(D)	(D)
99	Industries not classified	2016	2	(D)	(D)	(D)	(D)

(D) - Disclosure Issues

Source: US Census County Business Patterns - 2016

The following maps indicate the quality of residential dwelling units by neighborhood throughout North Platte. The data for the maps is based on the data within the Lincoln County Assessor's database. The data, as mentioned previously, in North Platte is by neighborhood.



North Platte: Neighborhoods

Table 3.10: Residential Building Conditions by Neighbor-

Neighborhood	# Poor Condition	% Poor Condition	# Fair Condition	% Fair Condition	# Avg. Condition	% Avg. Condition	# Good Condition	% Good Condition	# Exc. Condition	% Exc. Condition
N-1	87	30.40%	46	16.10%	98	34.30%	55	19.20%	0	0.00%
N-2	76	16.00%	90	19.00%	153	32.10%	154	32.30%	3	0.60%
N-3	29	7.70%	80	21.20%	176	46.70%	91	24.10%	1	0.30%
N-4	57	11.00%	110	21.20%	228	44.00%	121	23.40%	2	0.40%
N-5	27	27.50%	25	25.50%	32	32.60%	14	14.30%	0	0.00%
S-1	9	5.70%	30	19.00%	73	45.60%	27	17.10%	20	12.70%
S-2	34	7.00%	128	26.40%	221	45.70%	98	20.20%	3	0.60%
S-3	40	2.90%	112	8.10%	608	44.10%	604	43.80%	17	1.20%
S-4	0	0.00%	11	1.60%	322	45.10%	346	48.50%	33	4.60%
S-5	0	0.00%	10	0.60%	533	30.70%	1079	62.10%	115	6.60%
S-6	0	0.00%	0	0.01%	16	7.60%	126	61.10%	64	31.10%
S-7	0	0.00%	0	0.01%	13	7.60%	108	61.10%	55	31.10%
S-8	1	1.30%	15	19.00%	37	46.80%	26	32.90%	0	0.00%
S-9	67	6.60%	137	13.50%	408	40.20%	383	37.70%	20	2.00%
S-10	0	0.00%	4	4.60%	14	16.10%	57	65.50%	12	13.80%
S-11	13	15.70%	24	28.90%	35	42.20%	11	13.30%	0	0.00%
S-12	1	0.40%	5	2.10%	98	42.10%	117	50.20%	12	5.20%
Totals	441		827		3,065		3,417		357	
% of City Total	5.4%		10.2%		37.8%		42.2%		4.4%	
City Total 8,109										

Source: Lincoln County Assessor's Database, Knotwell GeoAnalytics, MPC, 2018

The data found in Table 3.10 examines the housing conditions in North Platte by neighborhood. The data has been download from the Lincoln County Assessor's database. These data are critical since the future demand for housing is not simply limited to the demand but also includes the need for replacement units.

Redevelopment is a major component in a comprehensive housing strategy. The redevelopment portion of this strategy involves a couple of approaches, including:

- Condemnation and demolition
- Rehabilitation

There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Chapter.

In addition to Table 3.10, there are maps for each individual neighborhood with the units identified. The individual units are color coded with Table 3.10; therefore, the conditions and location of specific units are identified. The following is a summary of the conditions found in each neighborhood in North Platte. All neighborhoods identified with an "N" are located north of the Union Pacific Railroad and those with an "S" are south of the railroad.

North Platte: Neighborhood N-1

Within Neighborhood N-1, the residential make-up is as follows:

- Single-family 32.9%
- Multiple Units 0.2%
- Manufactured 10.4%
- Mobile Homes 11.6%

These locations are on Figure 3.2.

Overall, the single-family dwelling are only 1/3rd the concentration in N-1 compared to all of North Platte. Manufactured Housing is 3.5 times more concentrated in this neighborhood versus North Platte as a whole. Mobile Homes are 5.5 times more concentrated than North Platte as a whole.

Neighborhood N-1 is located in the western portion on the community. The Assessor's data indicates 87 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 30.40% of all residential structures in this part of the community. Furthermore, 46 or 16.10% are considered in "Fair" condition. This equates to 133 structures or 46.50% of the housing is considered to be in less than "Average" condition.

Figure 3.3 indicates the Mean Housing Value within this neighborhood is \$57,030 compared to North

Platte's Mean Housing Value of \$89,446. Neighborhood N-1's Mean Housing Value is 64% of North Platte as a whole, this is significantly less since we are discussing the overall average. Figure 3.3 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

Figure 3.3 also shows a ratio of Good/Excellent to Fair/Poor. In Neighborhood N-1 the ratio is equal to 0.41, meaning the residential units rated Good or Excellent in the neighborhood account for 41% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Fair or Poor.

North Platte: Neighborhood N-2

Within Neighborhood N-2, the residential make-up is as follows:

- Single-family 62.2%
- Multiple Units 1.5%
- Manufactured 19.1%
- Mobile Homes 8.9%

These locations are on Figure 3.5.

Overall, the single-family dwellings are only 2/3rd the concentration in N-2 compared to all of North Platte. Manufactured Housing is 1/3rd the concentration in this neighborhood versus North Platte as a whole. Mobile Homes are 4.0 times more concentrated than North Platte as a whole.

Neighborhood N-2 is located in the west-central portion on the community. The Assessor's data indicates 76 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 16.00% of all residential structures in this part of the community. Furthermore, 90 or 19.00% are considered in "Fair" condition. This equates to 166 structures or 35.00% of the housing is considered to be in less than "Average" condition.

Figure 3.6 indicates the Mean Housing Value within this neighborhood is \$61,461 compared to North Platte's Mean Housing Value of \$89,446. Neighborhood N-2's Mean Housing Value is 69% of North Platte as a whole, this is significantly less since we are discussing the overall average. Figure 3.6 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

Figure 3.6 also shows a ratio of Good/Excellent to Fair/Poor. In Neighborhood N-2 the ratio is equal to

Figure 3.2: Residential Type-Neighborhood N-1

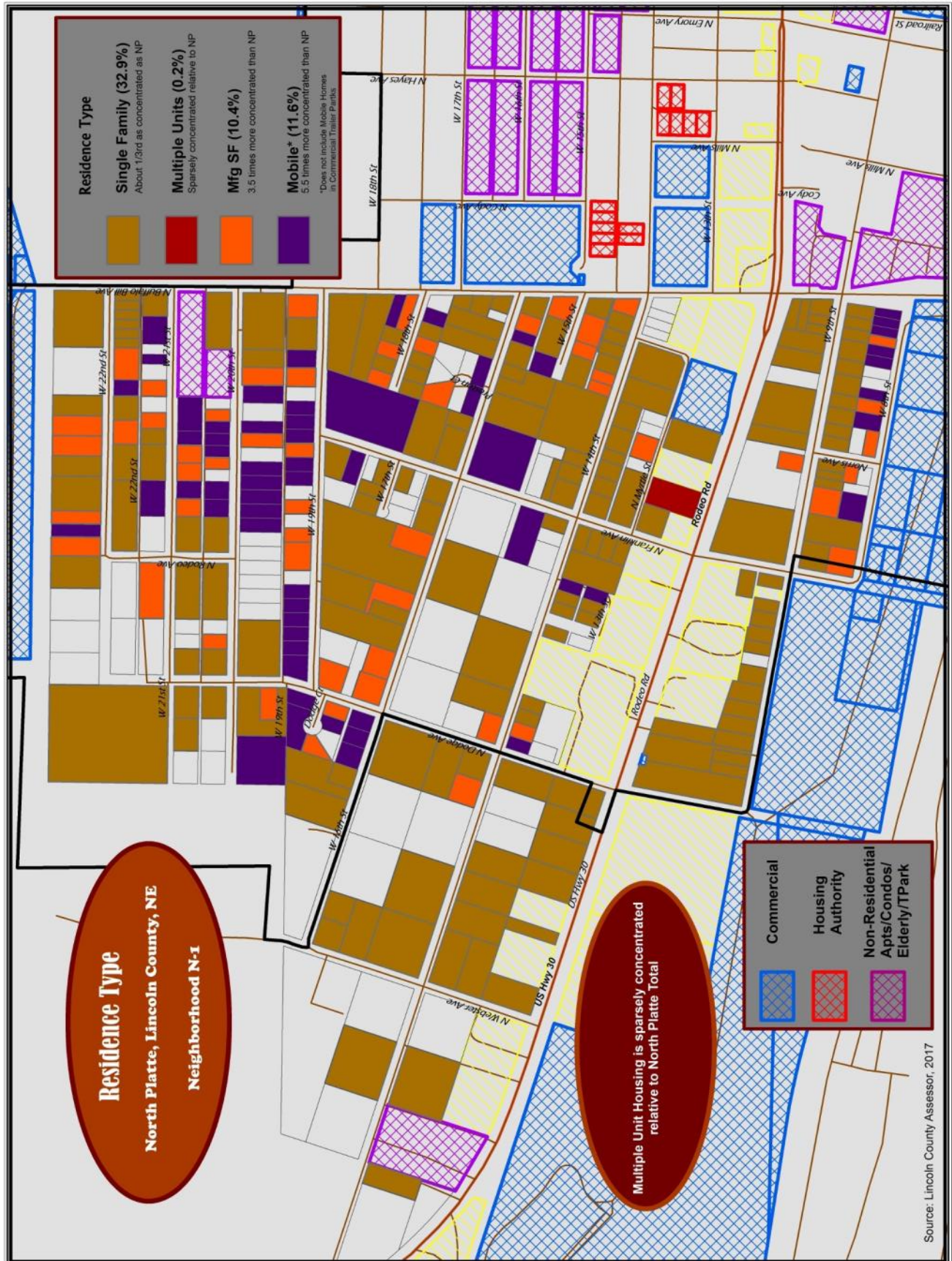


Figure 3.3: Condition Analysis-Neighborhood N-1

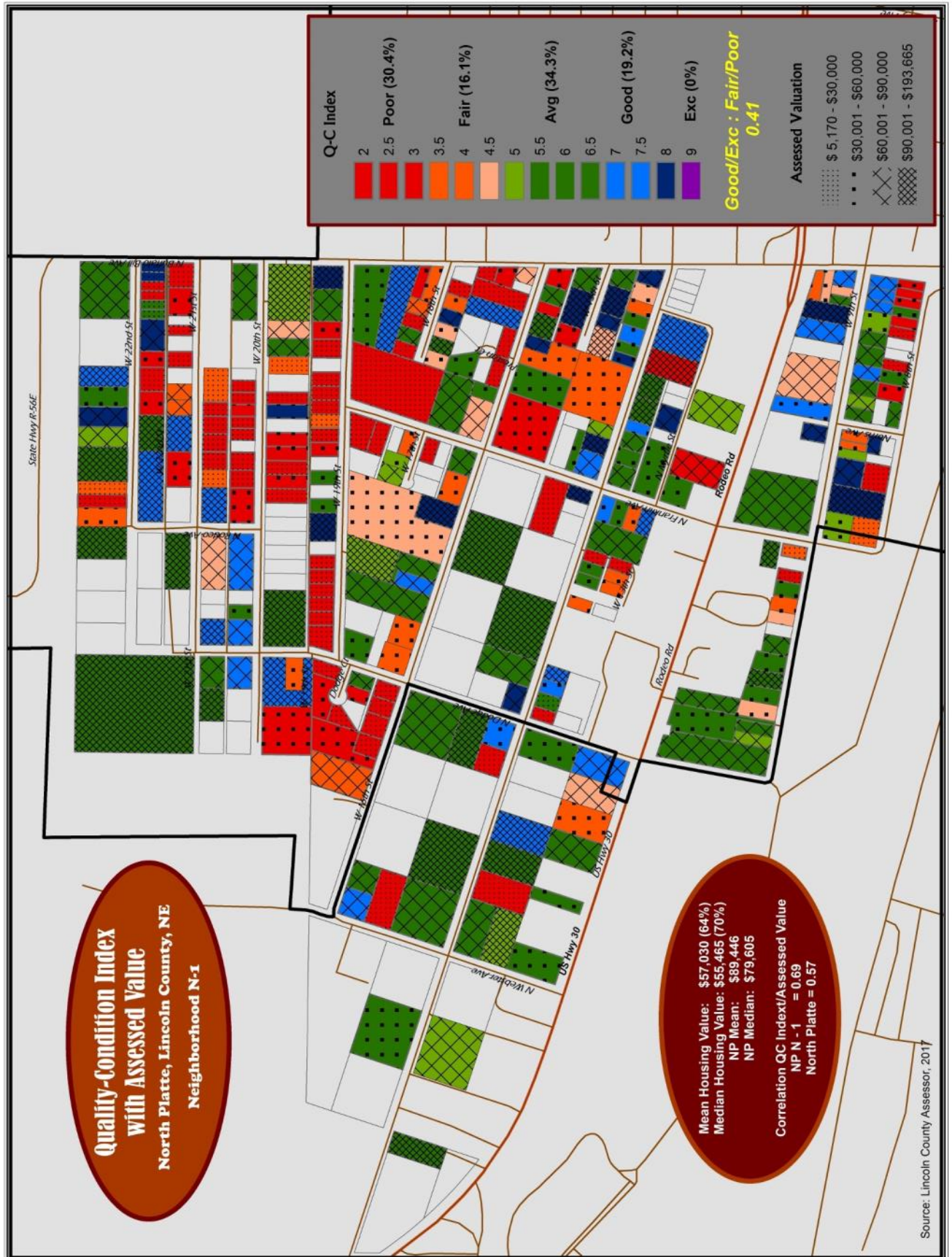


Figure 3.4: Age of Structure-Neighborhood N-1



Figure 3.5: Residential Type-Neighborhood N-2

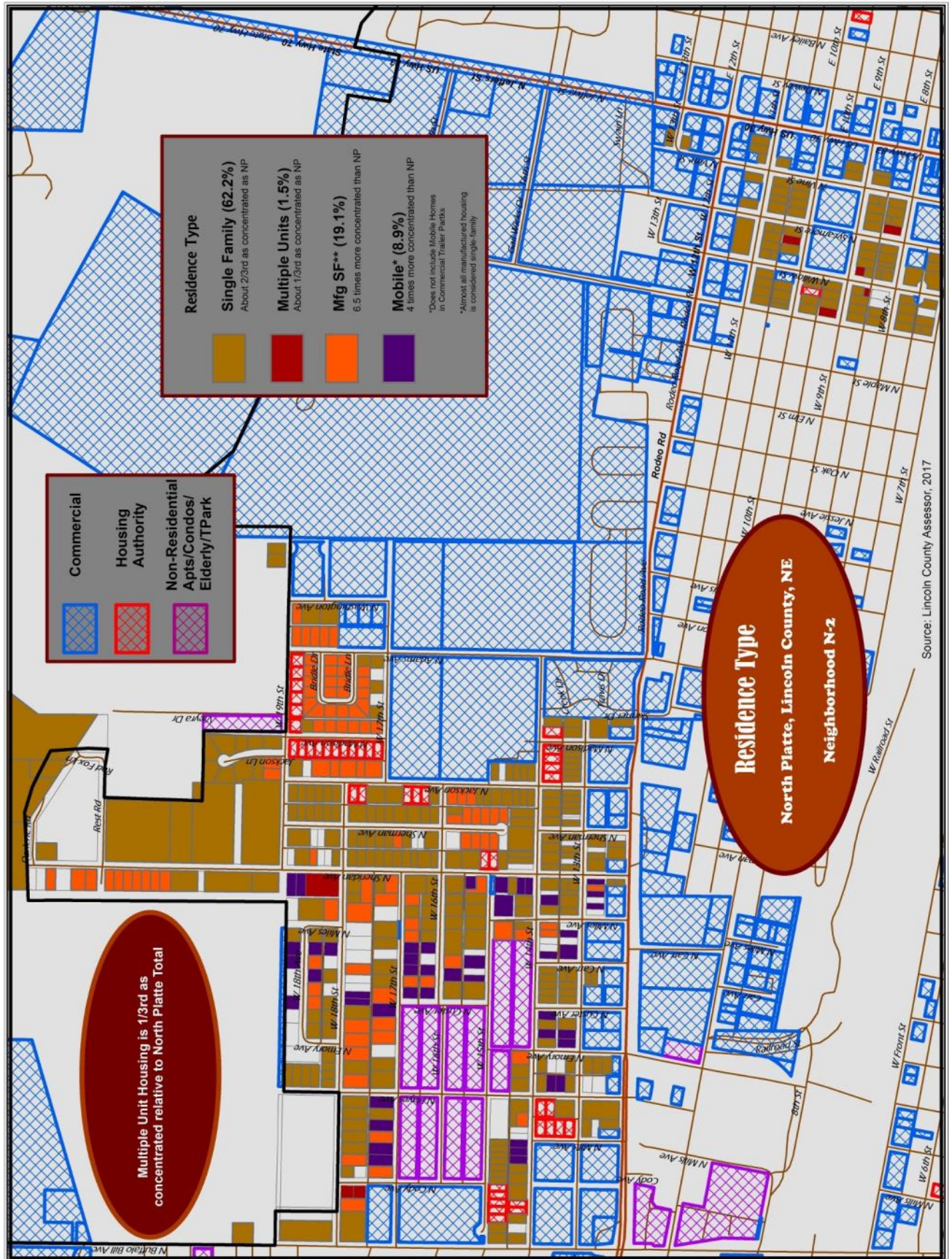


Figure 3.6: Condition Analysis-Neighborhood N-2

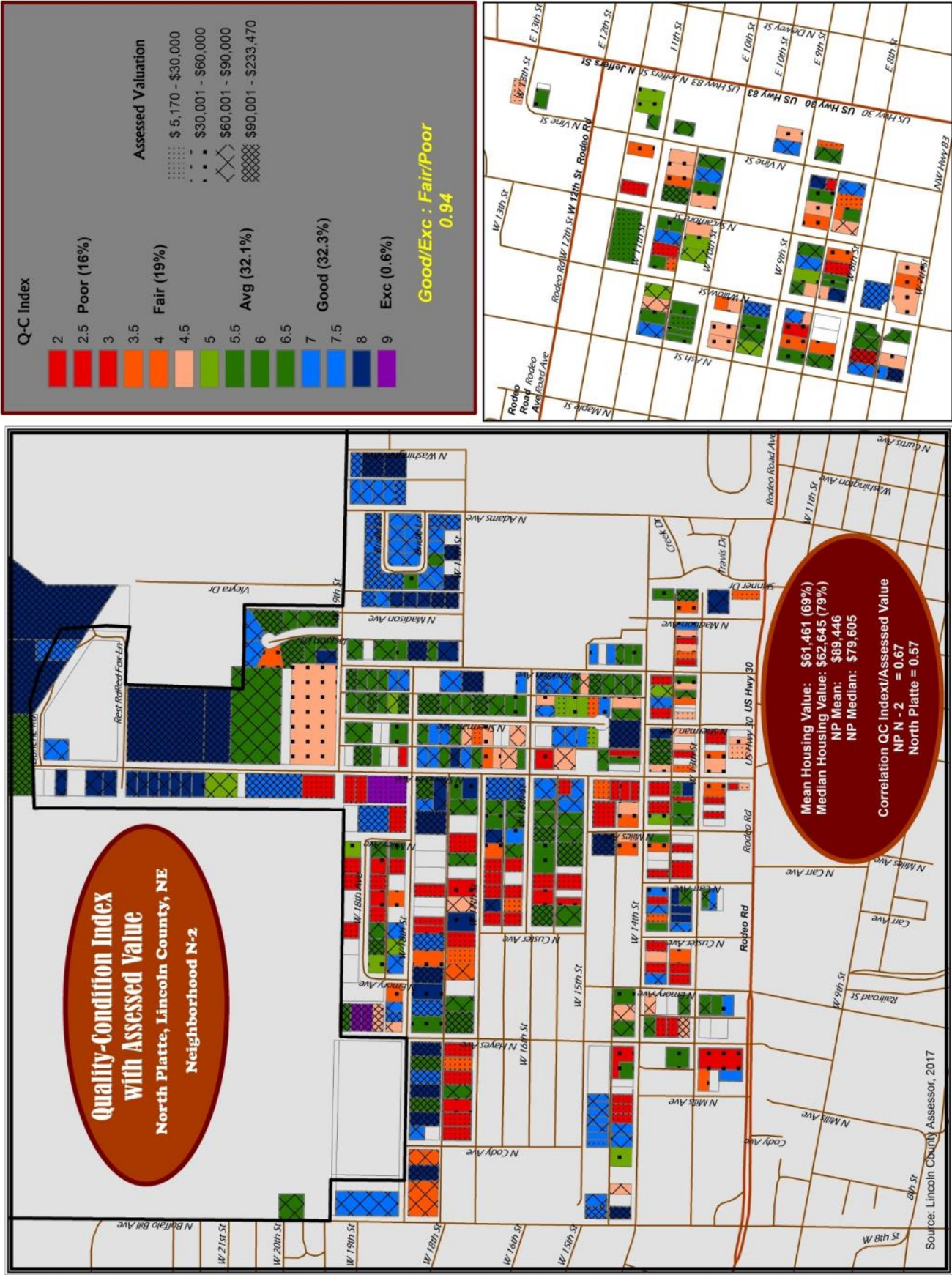
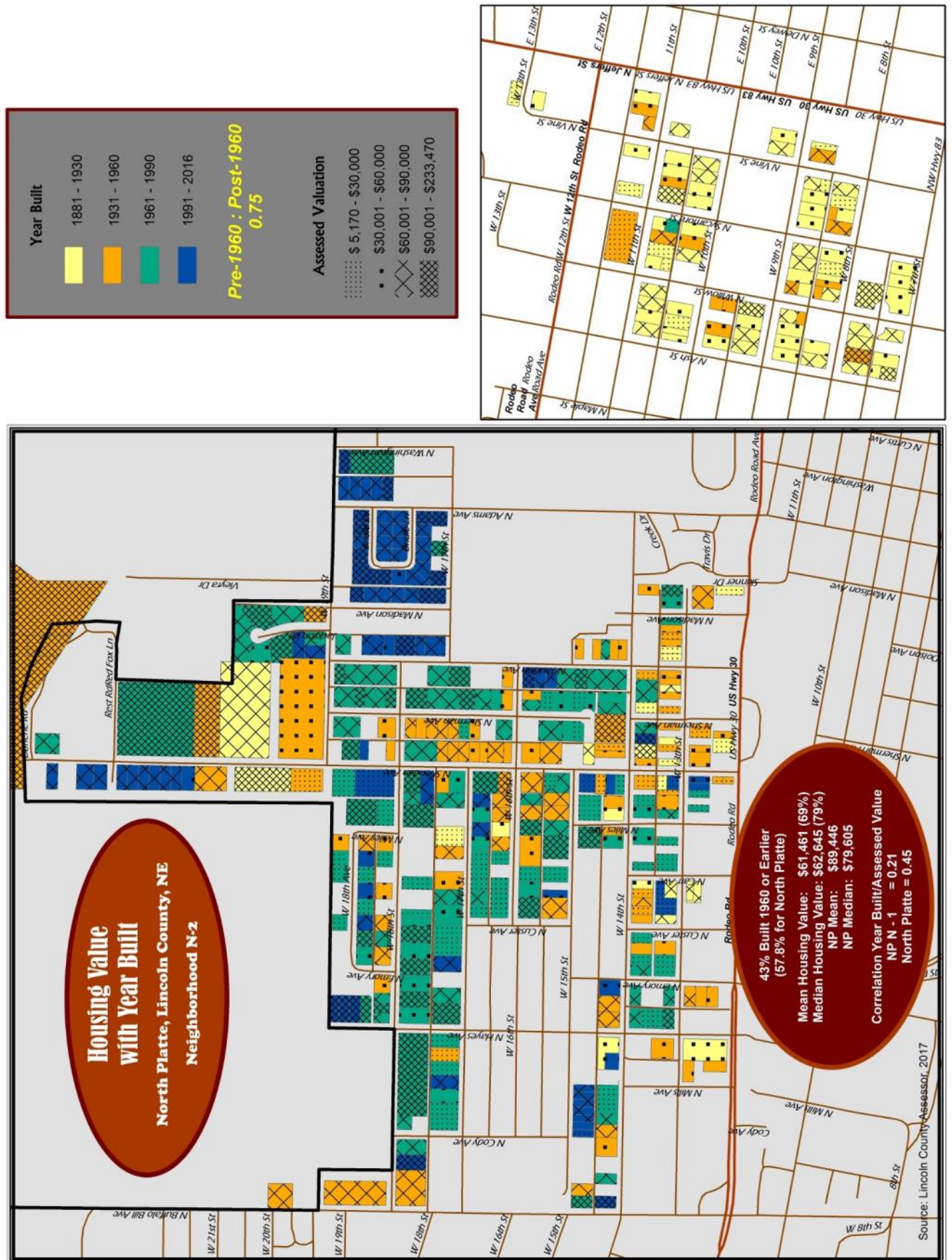


Figure 3.7: Age of Structure-Neighborhood N-2



0.94, meaning the residential units rated Good or Excellent in the neighborhood are nearly equal in number. Thus, the neighborhood is balanced but there should be fewer units considered Poor or Fair in condition.

North Platte: Neighborhood N-3

Within Neighborhood N-3, the residential make-up is as follows:

- Single-family 88.5%
- Multiple Units 3.4%
- Manufactured 7.7%
- Mobile Homes 0.4%

These locations are on Figure 3.8.

Overall, the single-family dwellings are about the same as the rest of North Platte. Manufactured Housing is approximately 80% the concentrated in this neighborhood versus North Platte as a whole. Mobile Homes are sparsely concentrated than North Platte as a whole.

The Assessor's data indicates 29 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 7.70% of all residential structures in this part of the community. Furthermore, 80 or 21.20% are considered in "Fair" condition. This equates to 109 structures or 28.90% of the housing is considered to be in less than "Average" condition.

Figure 3.9 indicates the Mean Housing Value within this neighborhood is \$58,946 compared to North Platte's Mean Housing Value of \$89,446. Neighborhood N-3's Mean Housing Value is 66% of North Platte as a whole, this is significantly less since we are discussing the overall average. Figure 3.9 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

Figure 3.9 also shows a ratio of Good/Excellent to Fair/Poor. In Neighborhood N-2 the ratio is equal to 0.84, meaning the residential units rated Good or Excellent in the neighborhood account for 84% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Fair or Poor.

North Platte: Neighborhood N-4

Within Neighborhood N-4, the residential make-up is as follows:

- Single-family 92.7%
- Multiple Units 2.3%
- Manufactured 2.7%
- Mobile Homes 2.3%

These locations are on Figure 3.11.

Overall, the single-family dwelling are slightly more concentrated in N-4 compared to all of North Platte. Manufactured Housing is about 1/2 the concentration in this neighborhood versus North Platte as a whole. Mobile Homes are slightly more concentrated than North Platte as a whole.

The Assessor's data indicates 57 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 11.00% of all residential structures in this part of the community. Furthermore, 110 or 21.20% are considered in "Fair" condition. This equates to 167 structures or 32.20% of the housing is considered to be in less than "Average" condition.

Figure 3.12 indicates the Mean Housing Value within this neighborhood is \$55,893 compared to North Platte's Mean Housing Value of \$89,446. Neighborhood N-4's Mean Housing Value is 62% of North Platte as a whole, this is significantly less since we are discussing the overall average. Figure 3.12 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

Figure 3.12 also shows a ratio of Good/Excellent to Fair/Poor. In Neighborhood N-4 the ratio is equal to 0.74, meaning there are 26% more residential units rated Poor or Fair than Good or Excellent in the neighborhood.



Figure 3.8: Residential Type-Neighborhood N-3

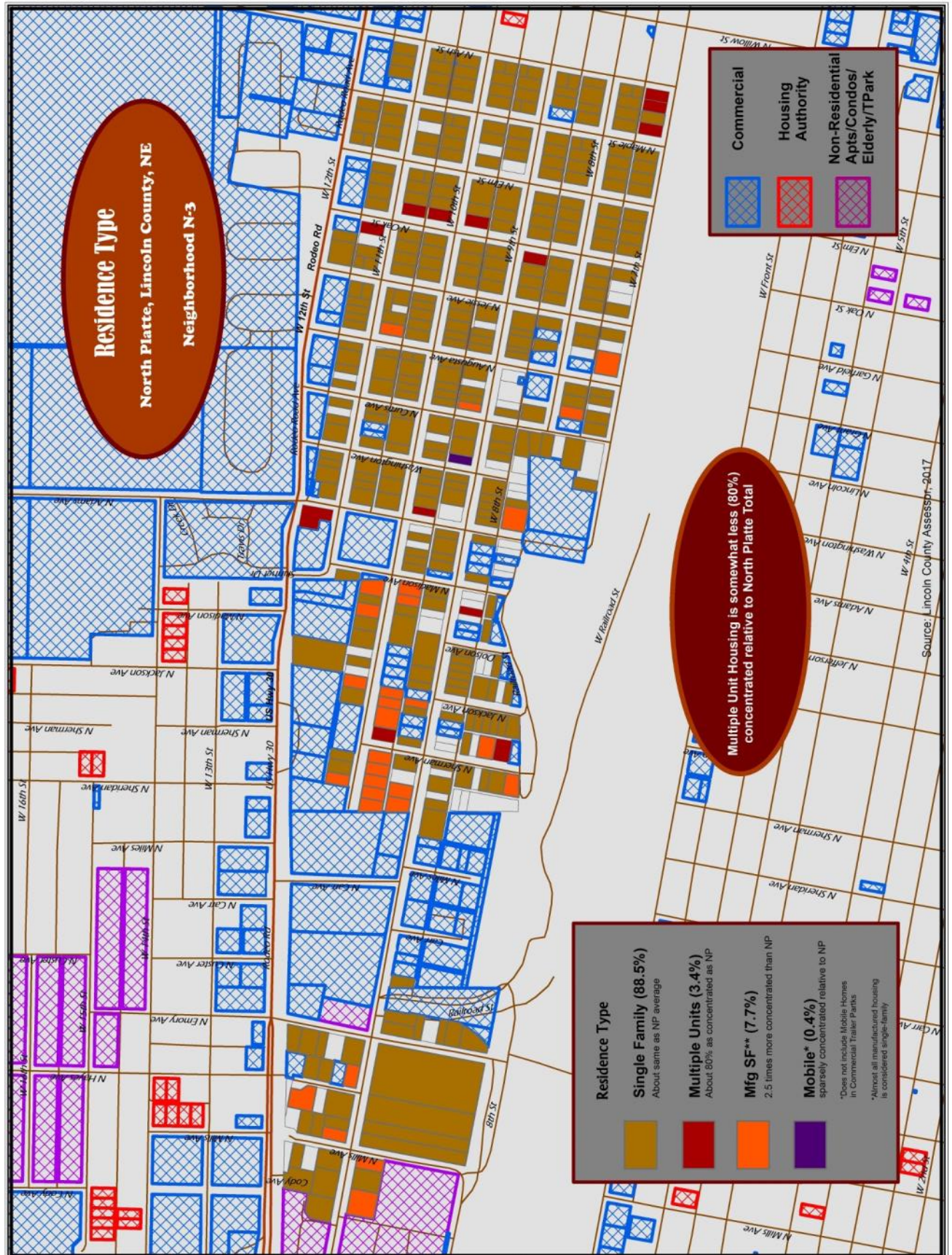


Figure 3.9: Condition Analysis-Neighborhood N-3

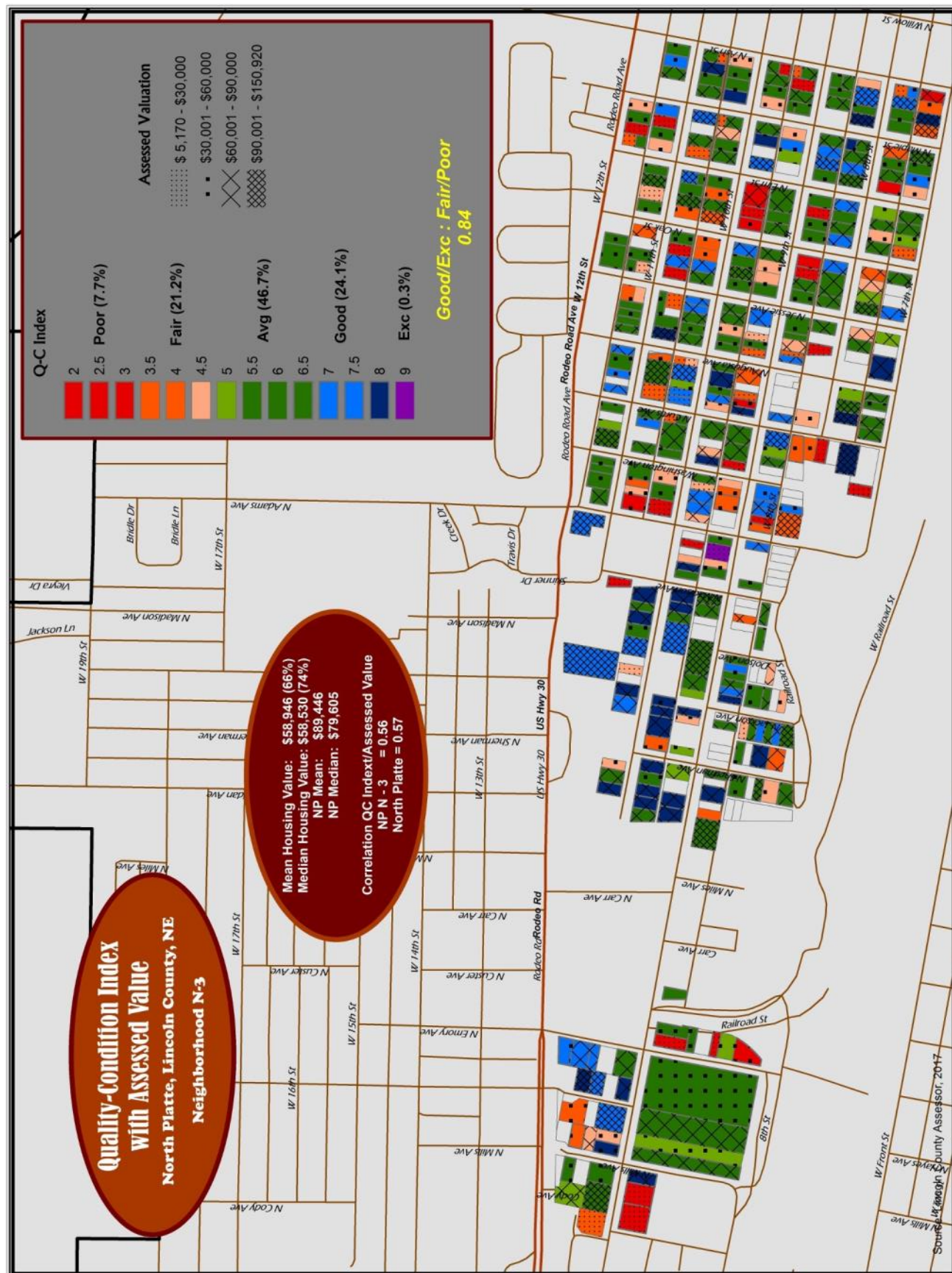


Figure 3.10: Age of Structure-Neighborhood N-3

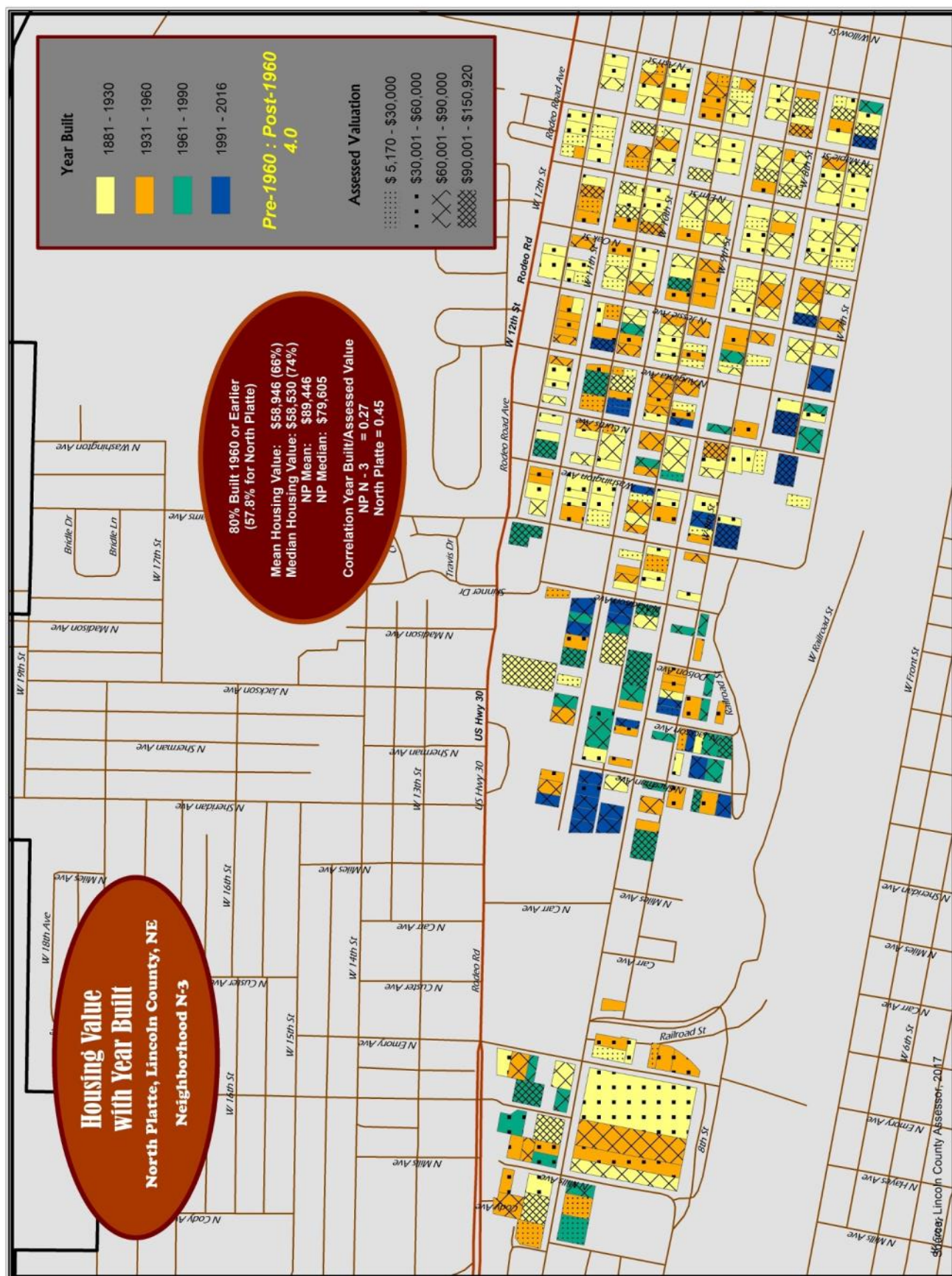


Figure 3.11: Residential Type-Neighborhood N-4

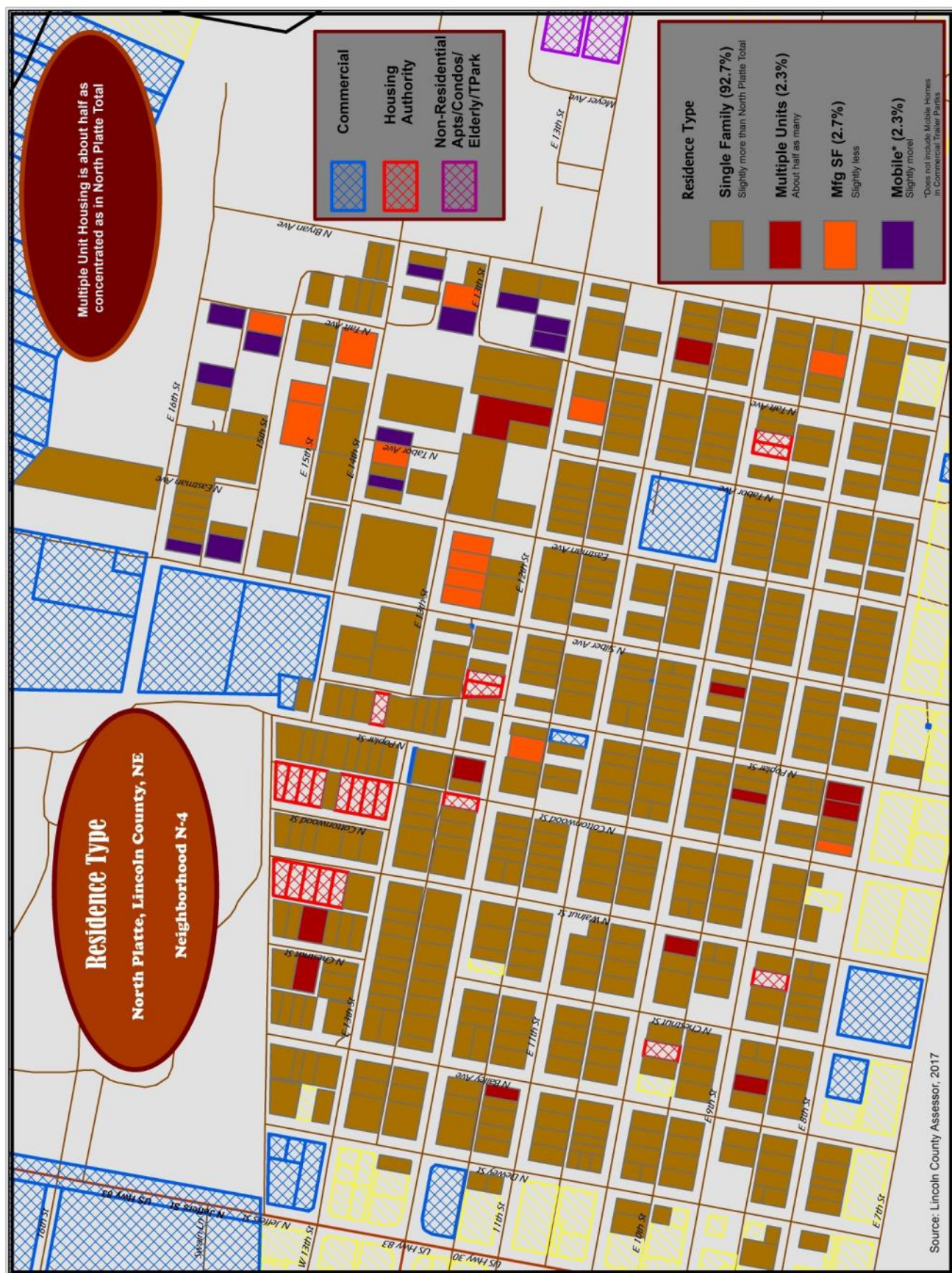


Figure 3.12: Condition Analysis-Neighborhood N-4

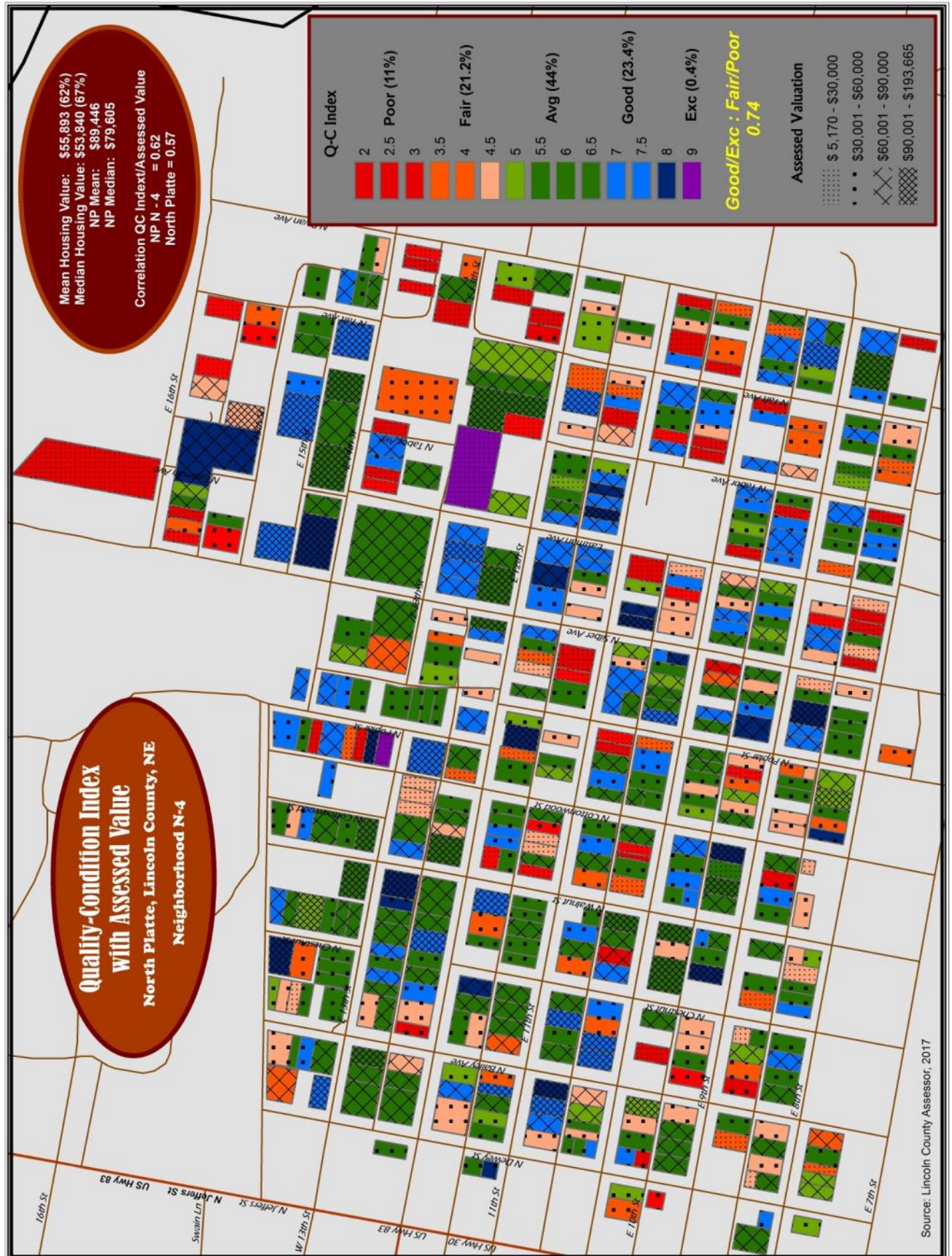
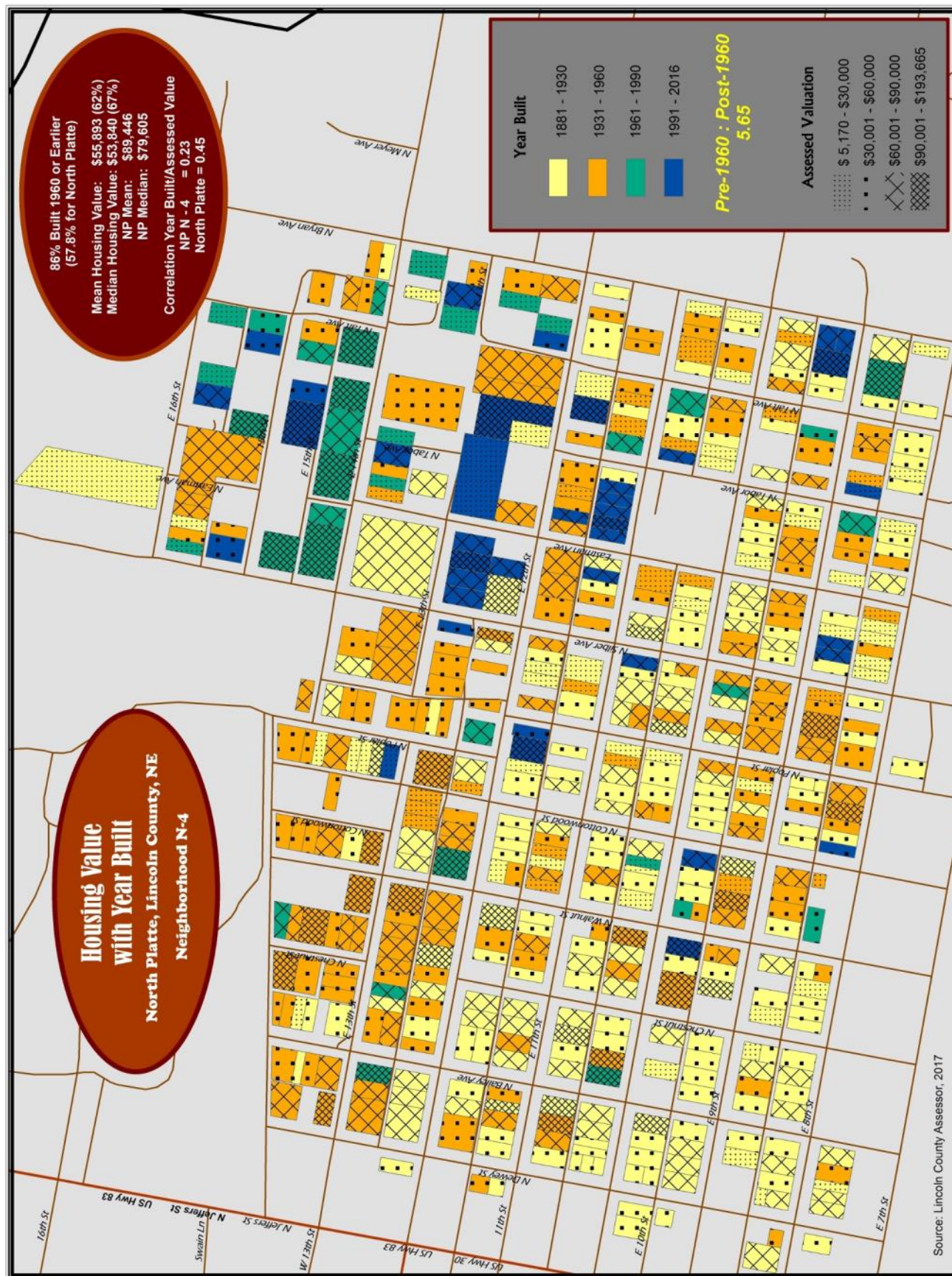


Figure 3.13: Age of Structure-Neighborhood N-4



North Platte: Neighborhood N-5

Within Neighborhood N-5, the residential make-up is as follows:

- Single-family 70.4%
- Multiple Units 1.0%
- Manufactured 7.1%
- Mobile Homes 7.3%

These locations are on Figure 3.14.

Overall, the single-family dwellings are about 3/4th less than the rest of North Platte. Manufactured Housing is approximately 1/4th as many in this neighborhood versus North Platte as a whole. Mobile Homes is about 3.5 times more than North Platte as a whole.

The Assessor's data indicates 27 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 27.50% of all residential structures in this part of the community. Furthermore, 25 or 25.50% are considered in "Fair" condition. This equates to 52 structures or 53.00% of the housing is considered to be in less than "Average" condition.

Figure 3.15 indicates the Mean Housing Value within this neighborhood is \$45,478 compared to North Platte's Mean Housing Value of \$89,446. Neighborhood N-5's Mean Housing Value is 51% of North Platte as a whole, this is significantly less since we are discussing the overall average. Figure 3.15 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

Figure 3.15 also shows a ratio of Good/Excellent to Fair/Poor. In Neighborhood N-5 the ratio is equal to 0.27, meaning the residential units rated Good or Excellent in the neighborhood account for 27% of the Fair or Poor units. Thus, the neighborhood is being highly influenced by the units rated Fair or Poor.

North Platte: Neighborhood S-1

Within Neighborhood S-1, the residential make-up is as follows:

- Single-family 83.0%
- Multiple Units 17.0%
- Manufactured 0.0%
- Mobile Homes 0.0%

These locations are on Figure 3.17.

Overall, the single-family dwelling are slightly less concentrated in S-1 compared to all of North Platte. Multi-family units in this neighborhood are approximately 4 times more concentrated than the

rest of North Platte.

The Assessor's data indicates 9 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 5.70% of all residential structures in this part of the community. Furthermore, 30 or 19.00% are considered in "Fair" condition. This equates to 39 structures or 24.70% of the housing is considered to be in less than "Average" condition.

Figure 3.18 indicates the Mean Housing Value within this neighborhood is \$59,286 compared to North Platte's Mean Housing Value of \$89,446. Neighborhood S-1's Mean Housing Value is 66% of North Platte as a whole, this is significantly less since we are discussing the overall average. Figure 3.18 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

Figure 3.18 also shows a ratio of Good/Excellent to Fair/Poor. In Neighborhood S-1 the ratio is equal to 1.21, meaning there are 21% more residential units rated Good or Excellent compared to Poor or Fair in the neighborhood.

North Platte: Neighborhood S-2

Within Neighborhood S-2, the residential make-up is as follows:

- Single-family 91.1%
- Multiple Units 5.9%
- Manufactured 1.6%
- Mobile Homes 2.1%

These locations are on Figure 3.20.

Overall, the single-family dwelling are approximately the same in S-2 compared to all of North Platte. Multi-family units in this neighborhood are somewhat more concentrated than the rest of North Platte. manufactured housing is approximately 1/2 the North Platte average. Finally, mobile dwellings concentration is nearly the same as all of the average in North Platte.

The Assessor's data 34 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 7.00% of all residential structures in this part of the community. Furthermore, 128 or 26.40% are considered in "Fair" condition. This equates to 162 structures or 33.40% of the housing is considered to be in less than "Average" condition.

Figure 3.21 indicates the Mean Housing Value within this neighborhood is \$74,529 compared to North

Figure 3.14: Residential Type-Neighborhood N-5

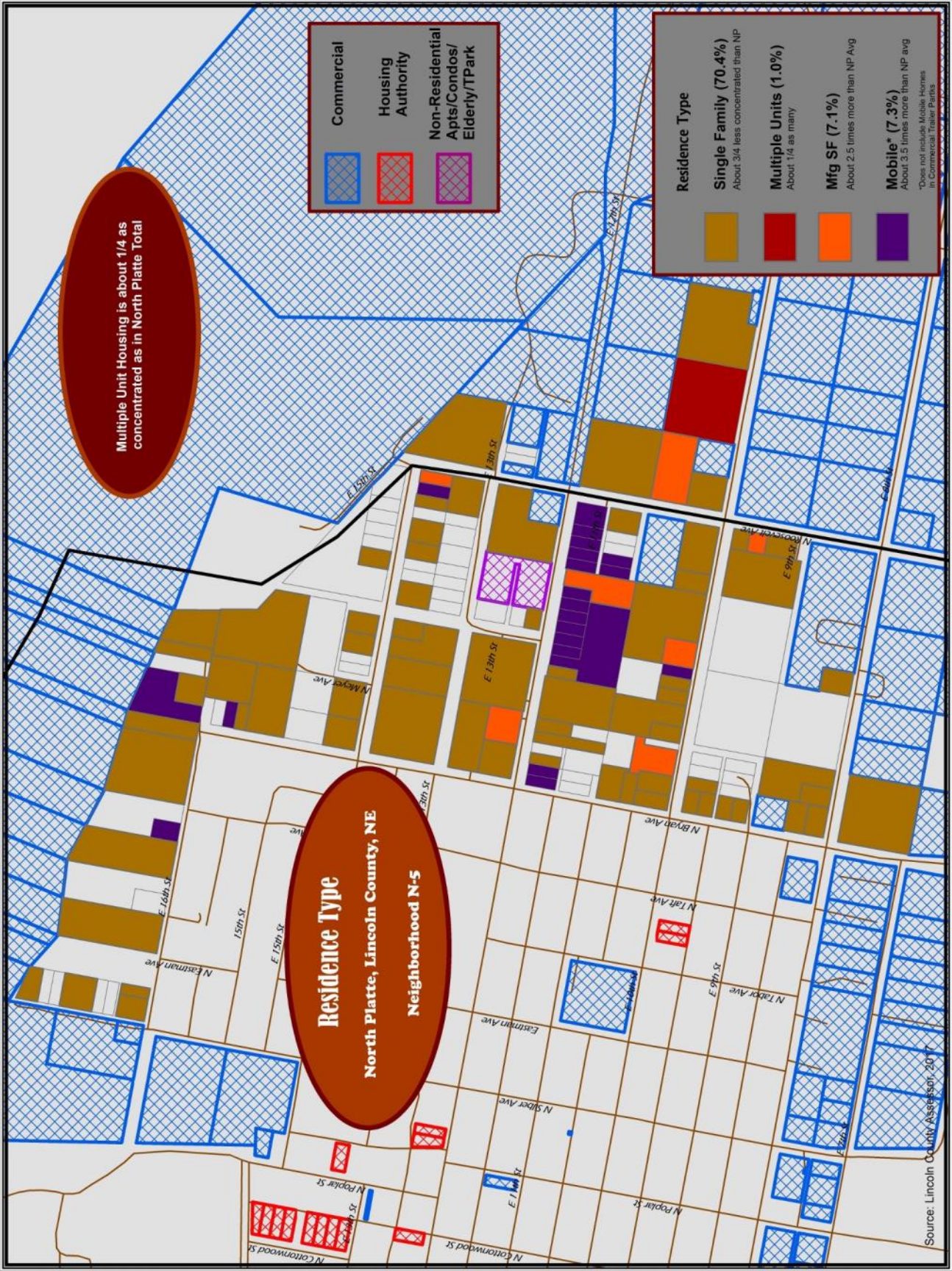


Figure 3.15: Condition Analysis-Neighborhood N-5

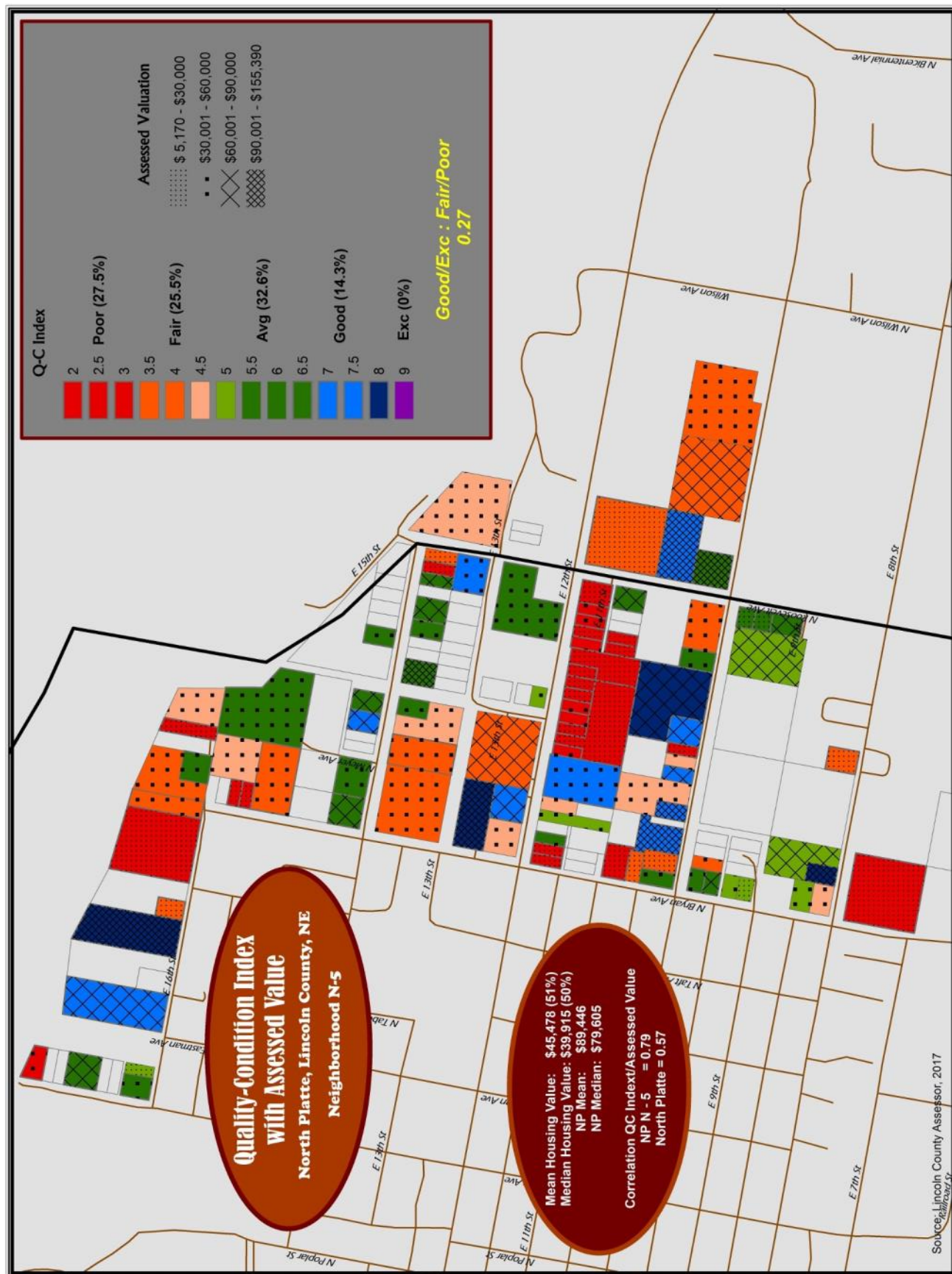


Figure 3.16: Age of Structure-Neighborhood N-5

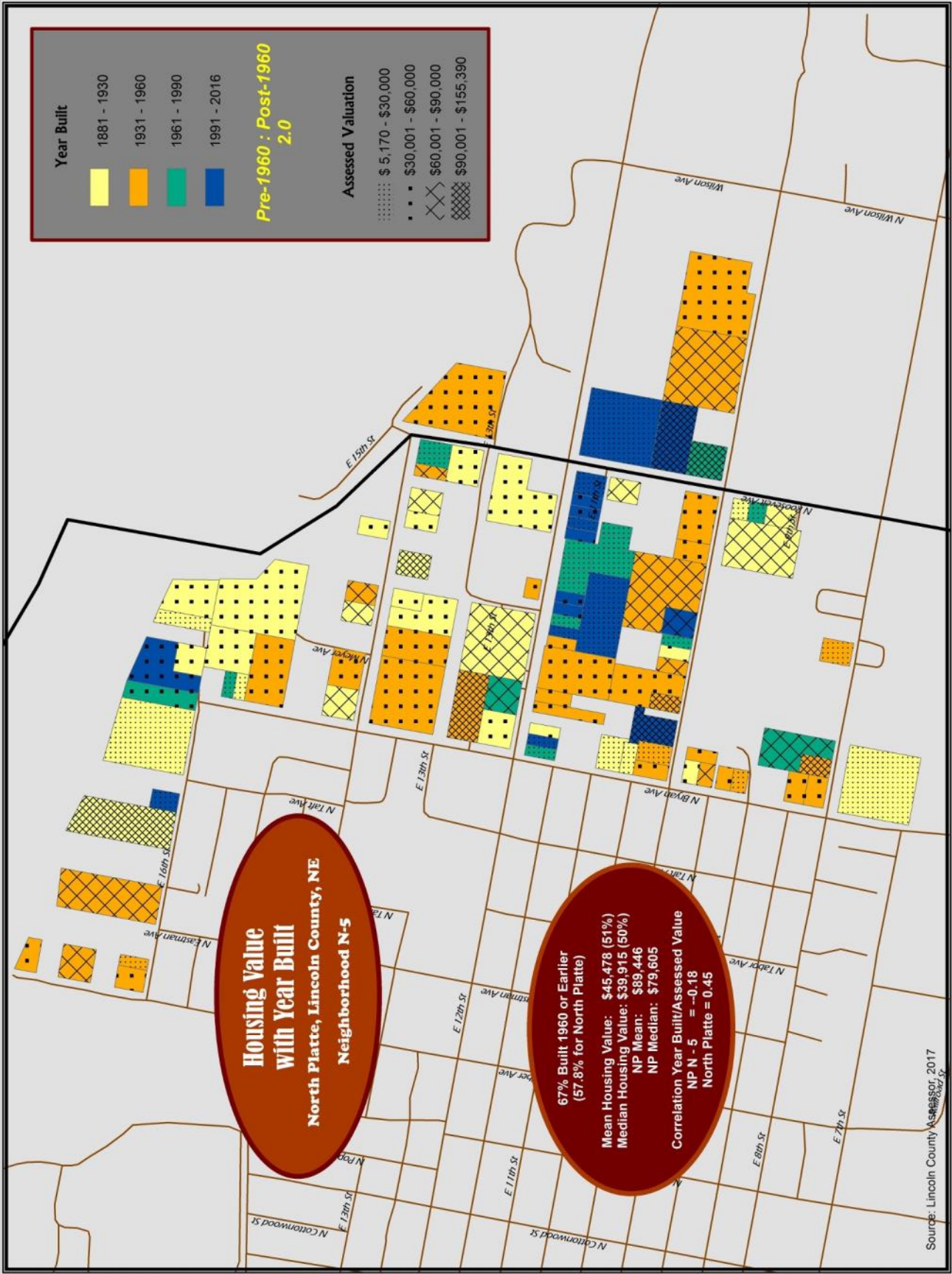


Figure 3.17: Residential Type-Neighborhood S-1

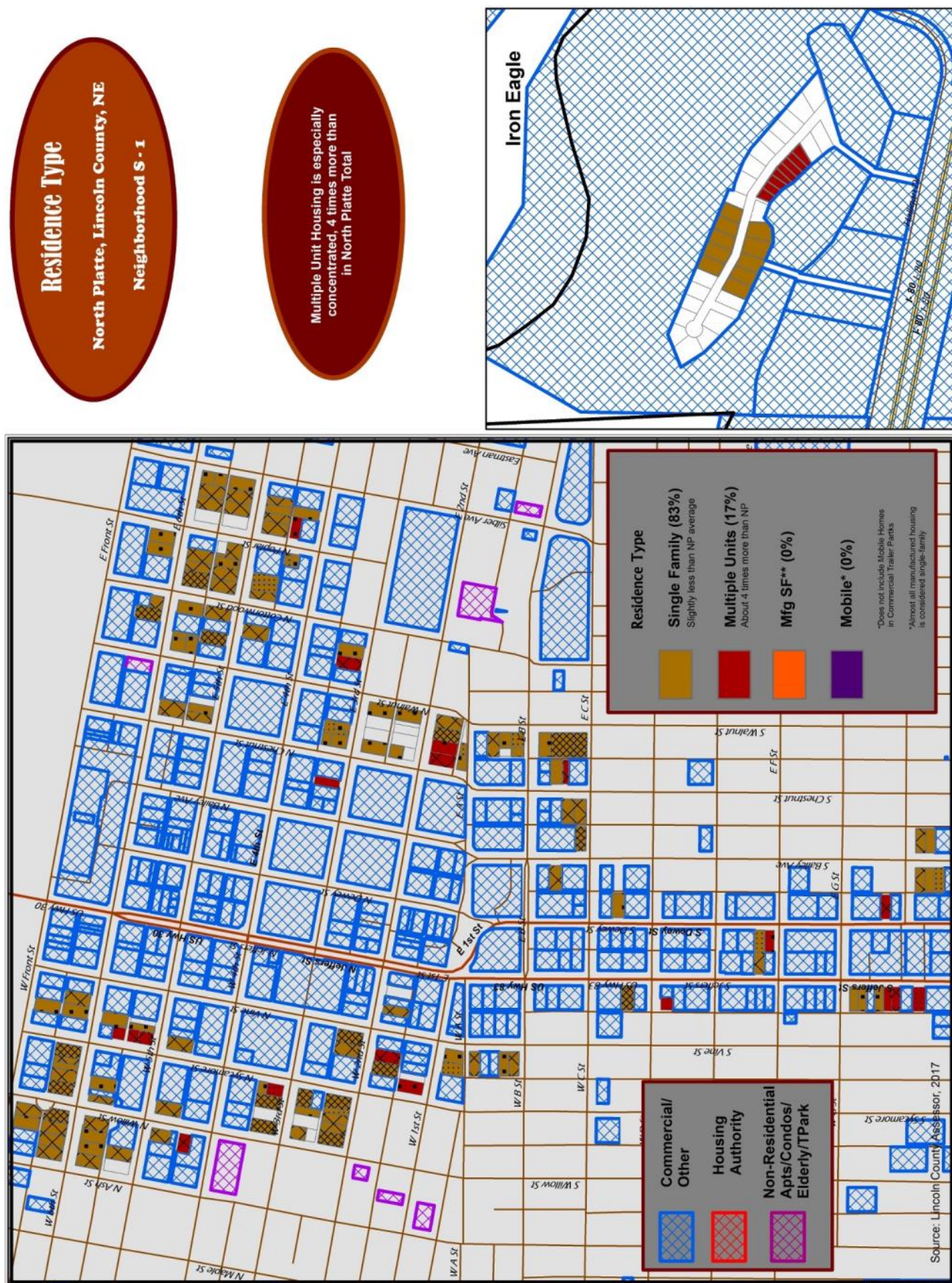


Figure 3.18: Condition Analysis-Neighborhood S-1

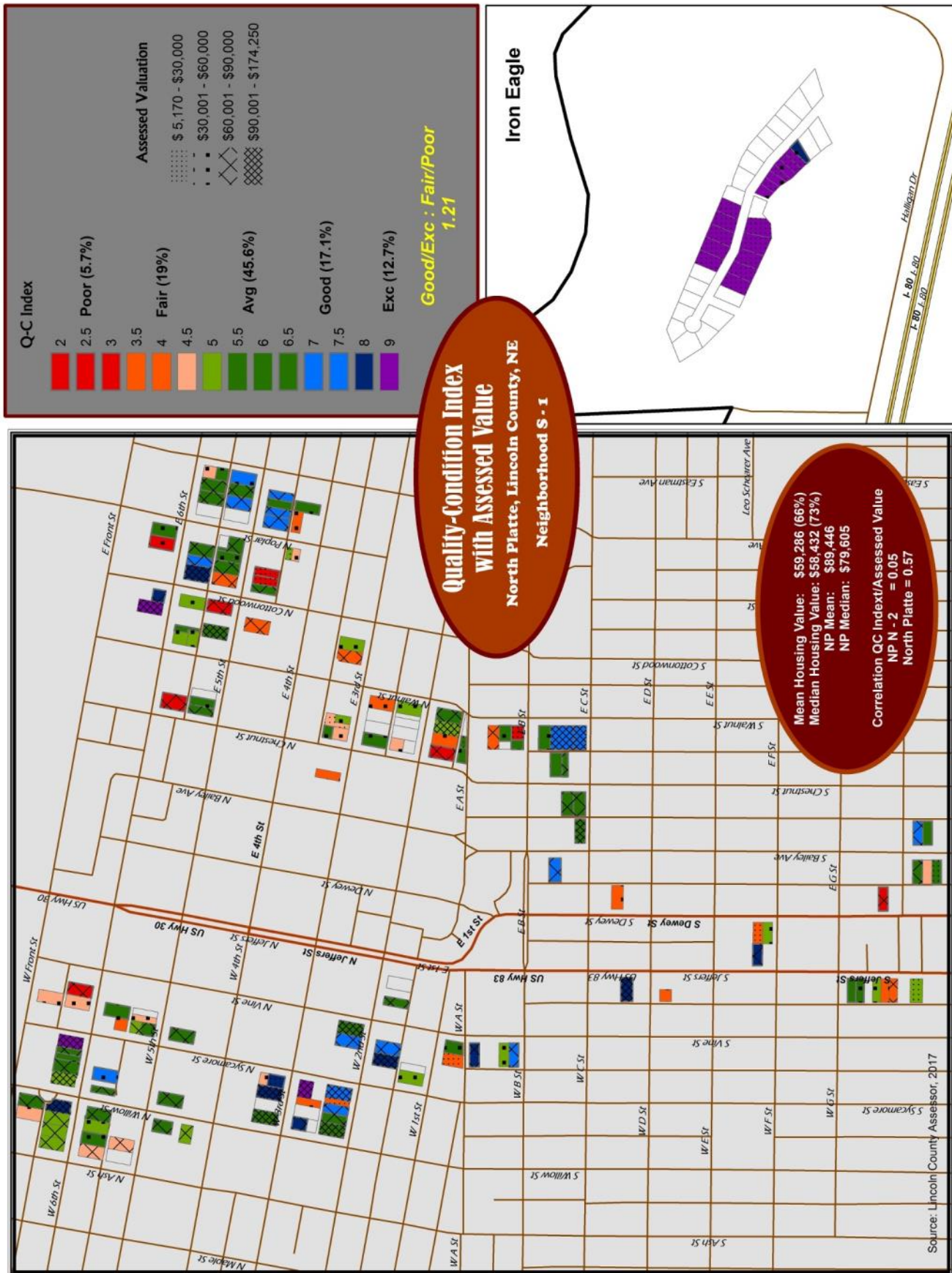


Figure 3.19: Age of Structure-Neighborhood S-1

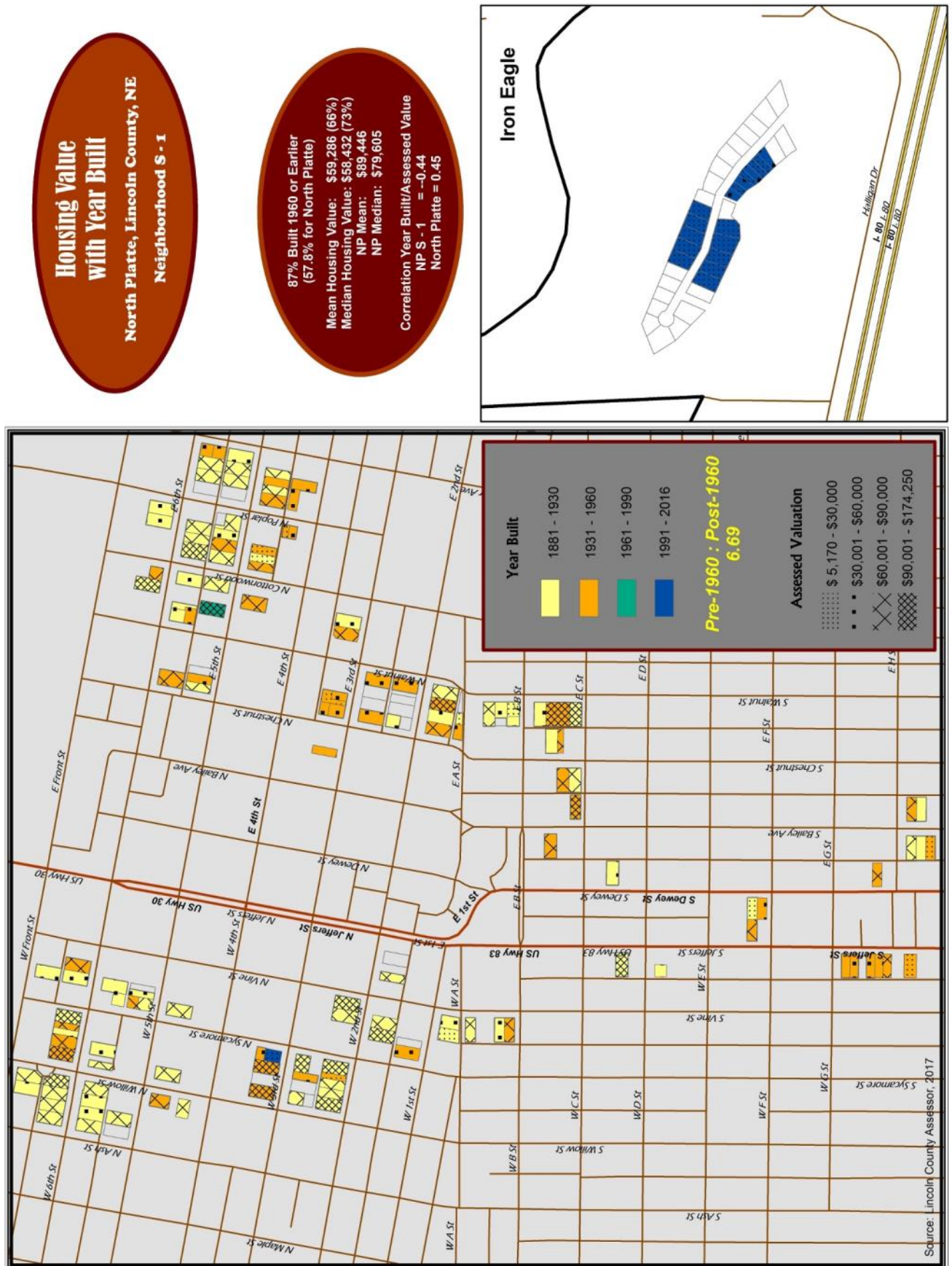


Figure 3.20: Residential Type-Neighborhood S-2

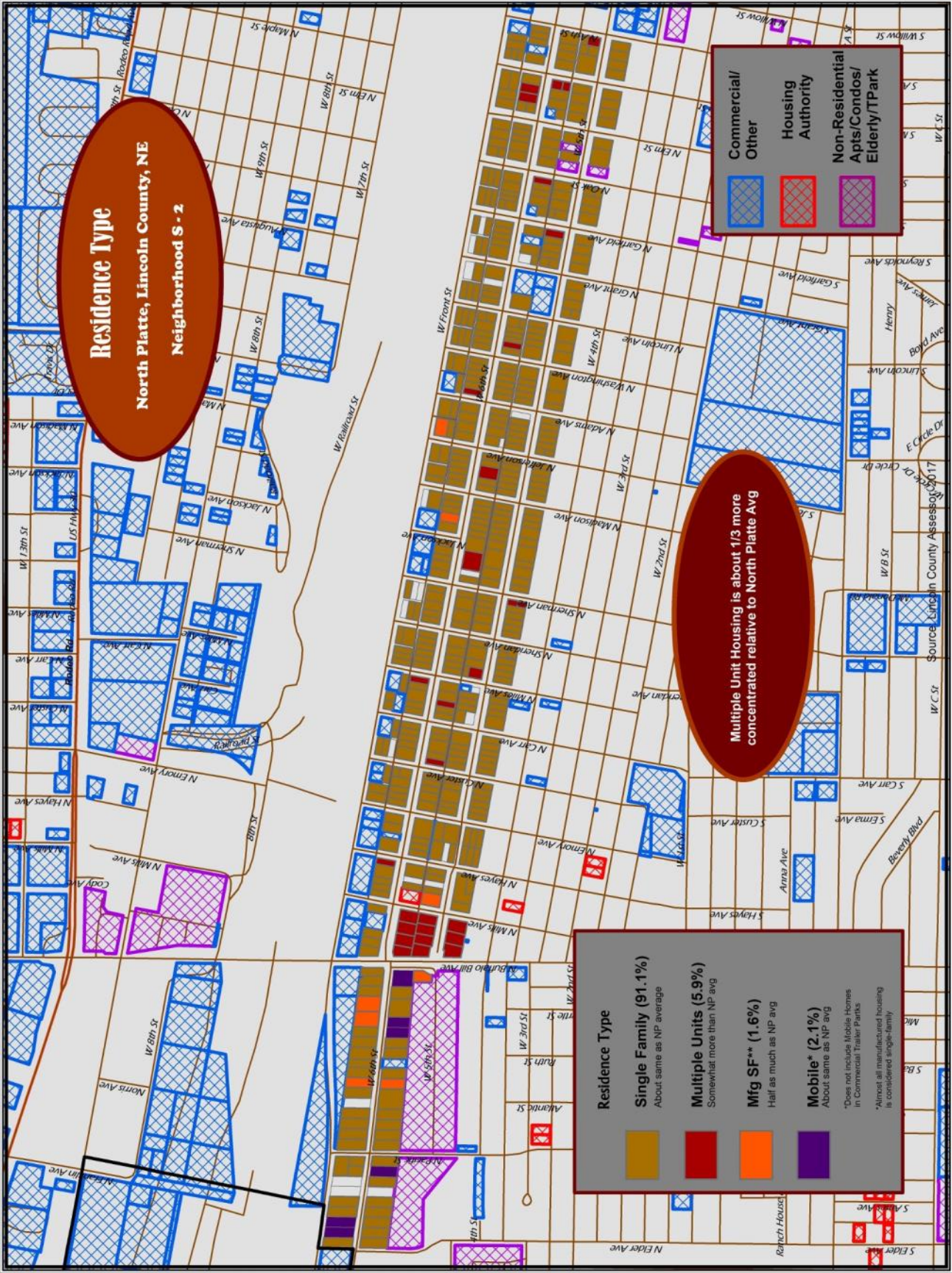


Figure 3.21: Condition Analysis-Neighborhood S-2

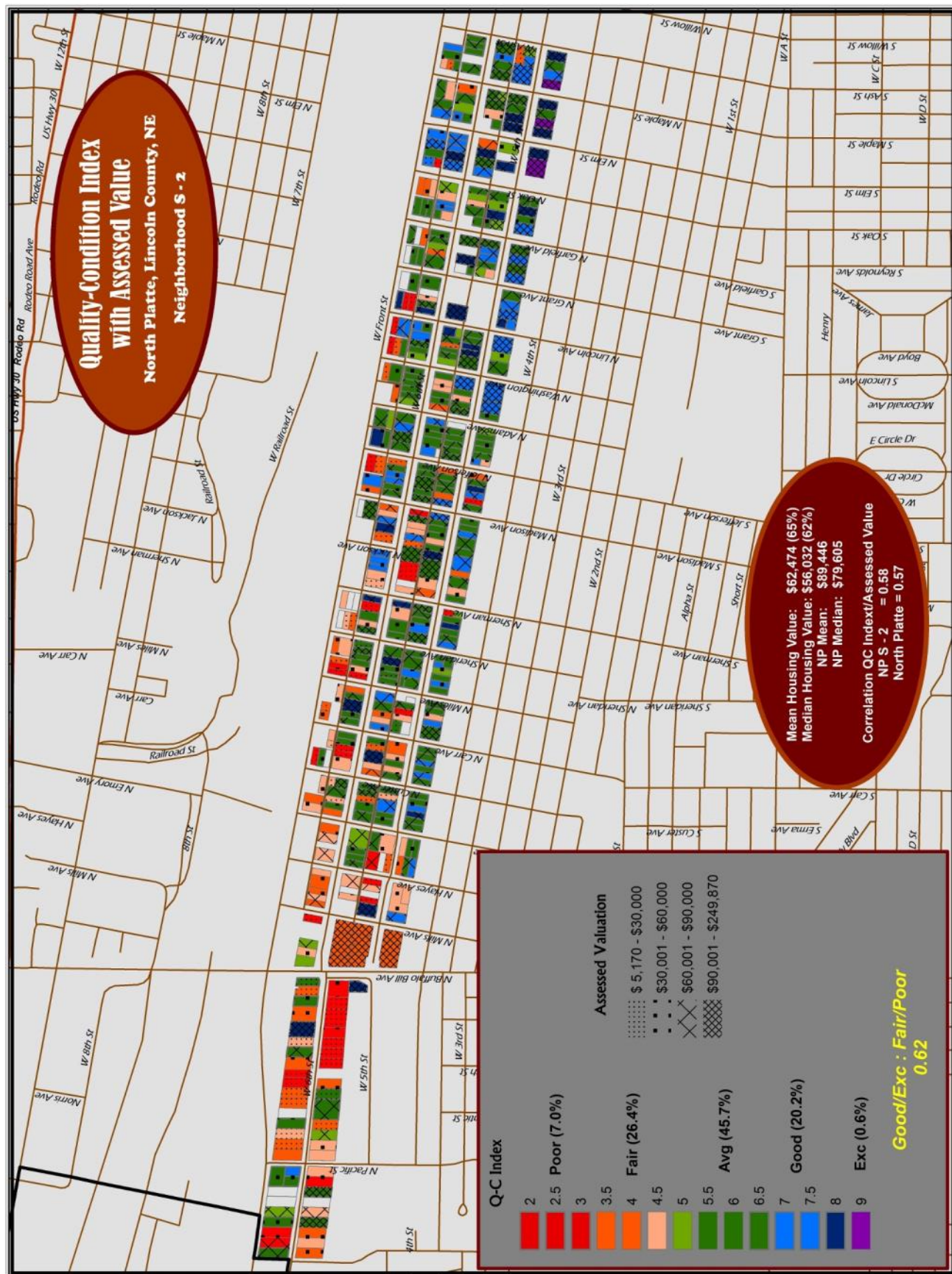
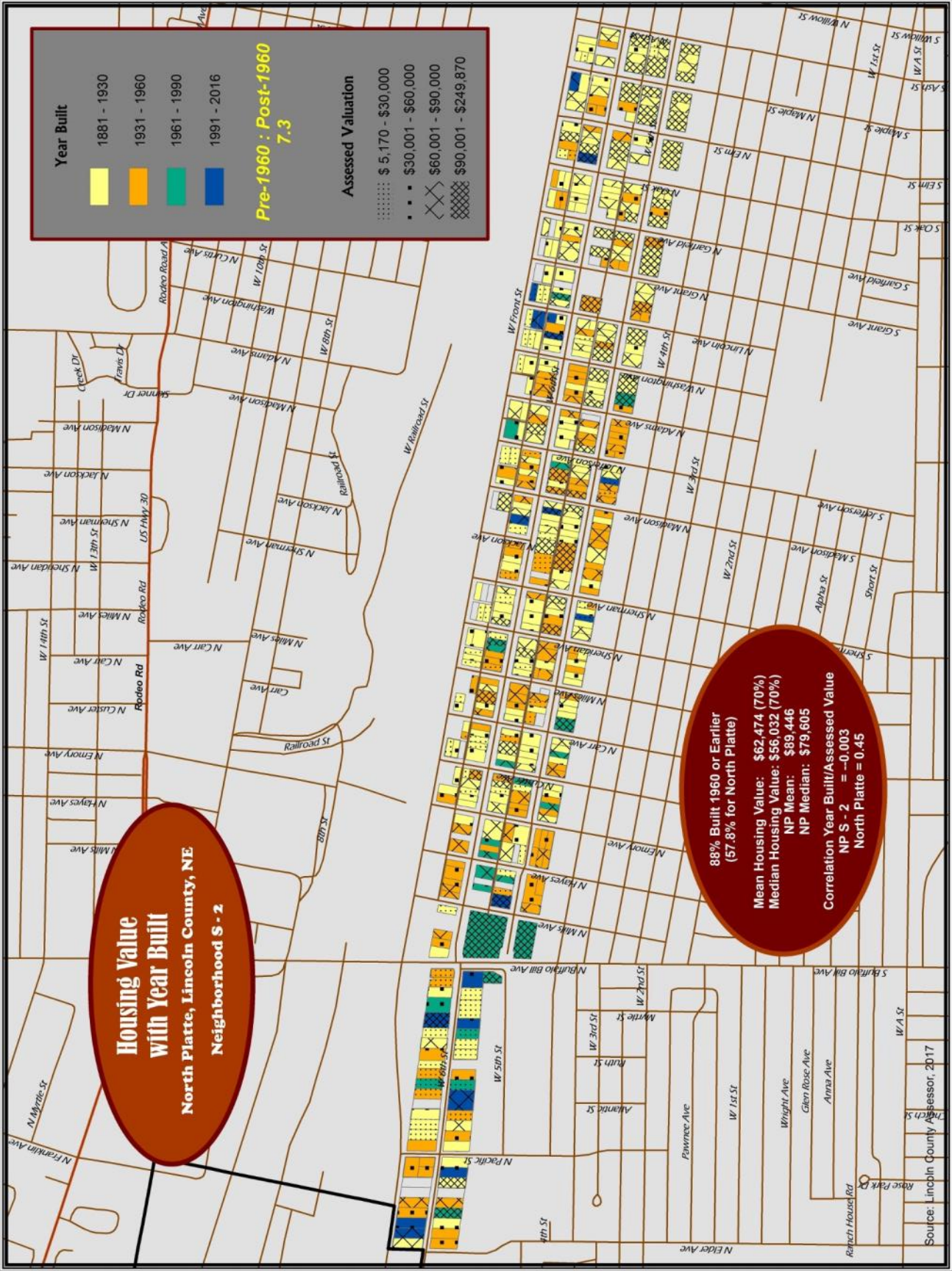


Figure 3.22: Age of Structure-Neighborhood S-2



Platte's Mean Housing Value of \$89,446. Neighborhood S-2's Mean Housing Value is 83% of North Platte as a whole. Figure 3.21 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

Figure 3.21 also shows a ratio of Good/Excellent to Fair/Poor. In Neighborhood S-2 the ratio is equal to 0.62, meaning there are 38% fewer dwellings rated Good or Excellent compared to Poor or Fair in the neighborhood.

North Platte: Neighborhood S-3

Within Neighborhood S-3, the residential make-up is as follows:

- Single-family 93.5%
- Multiple Units 6.5%
- Manufactured 0.0%
- Mobile Homes 0.0%

These locations are on Figure 3.24.

Overall, the single-family dwellings are slightly more concentrated in this neighborhood than the city as a whole. Multi-family is approximately 150% more concentrated than the city as a whole.

The Assessor's data 40 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 2.90% of all residential structures in this part of the community. Furthermore, 112 or 8.10% are considered in "Fair" condition. This equates to 152 structures or 11.00% of the housing is considered to be in less than "Average" condition. The percentage is actually low; however, the overall quantity needs to be addressed in the future.

Figure 3.23 indicates the Mean Housing Value within this neighborhood is \$74,529 compared to North Platte's Mean Housing Value of \$89,446. Neighborhood S-3's Mean Housing Value is 83% of North Platte as a whole, this is significantly less since we are discussing the overall average. Figure 3.23 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

Figure 3.23 also shows a ratio of Good/Excellent to Fair/Poor. In Neighborhood S-3 the ratio is equal to 4.09, meaning there are 4 times more residential units rated Good or Excellent in the neighborhood compared to the Fair or Poor units. The overall quality of Neighborhood S-3 is good but some dwelling units need to be replaced or updated.

North Platte: Neighborhood S-4

Within Neighborhood S-4, the residential make-up is as follows:

- Single-family 97.0%
- Multiple Units 2.9%
- Manufactured 0.1%
- Mobile Homes 0.0%

These locations are on Figure 3.26.

Overall, the single-family dwelling are slightly more concentrated in S-4 compared to all of North Platte.

The Assessor's data indicates no structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 0.00% of all residential structures in this part of the community. Furthermore, 11 or 1.60% are considered in "Fair" condition. This equates to only 11 structures or 1.60% of the housing is considered to be in less than "Average" condition. This neighborhood is in good shape.

Figure 3.27 indicates the Mean Housing Value within this neighborhood is \$104,068 compared to North Platte's Mean Housing Value of \$89,446. Neighborhood S-4's Mean Housing Value is 116% of North Platte as a whole, this is considerably higher since we are discussing the overall average. Figure 3.27 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

Figure 3.27 also shows a ratio of Good/Excellent to Fair/Poor. In Neighborhood S-4 the ratio is equal to 33.19, meaning there are 3300% more residential units rated Good or Excellent compared to Poor or Fair in the neighborhood.

North Platte: Neighborhood S-5

Within Neighborhood S-5, the residential make-up is as follows:

- Single-family 98.3%
- Multiple Units 1.2%
- Manufactured 0.5%
- Mobile Homes 0.0%

These locations are on Figure 3.28.

Overall, the single-family dwelling are concentrated slightly more than North Platte as a whole.

The Assessor's data no structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 0.00% of all residential structures in this part of the community. Furthermore, 10 or 0.60% are

Figure 3.23: Residential Type-Neighborhood S-3

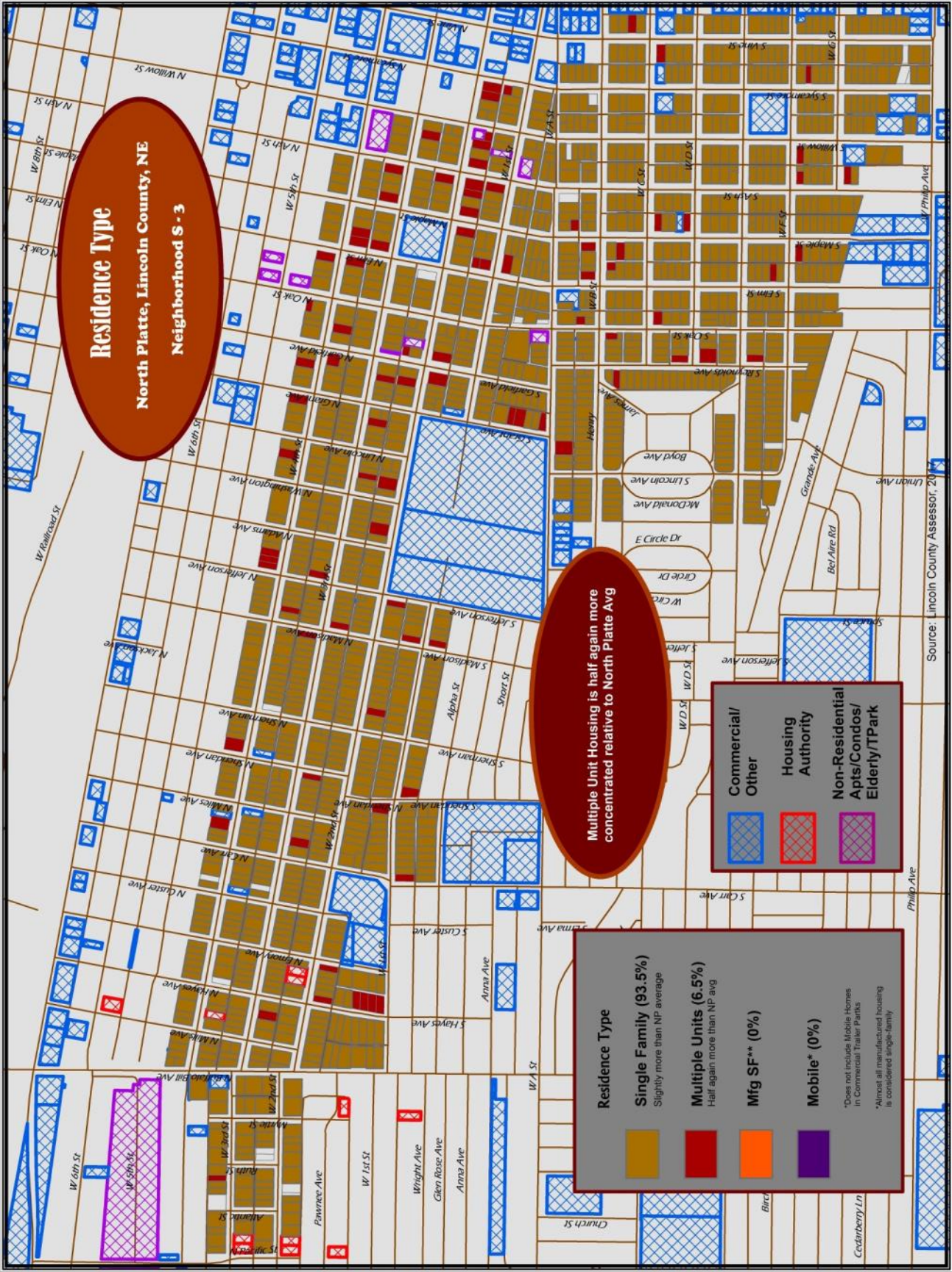


Figure 3.24: Condition Analysis-Neighborhood S-3

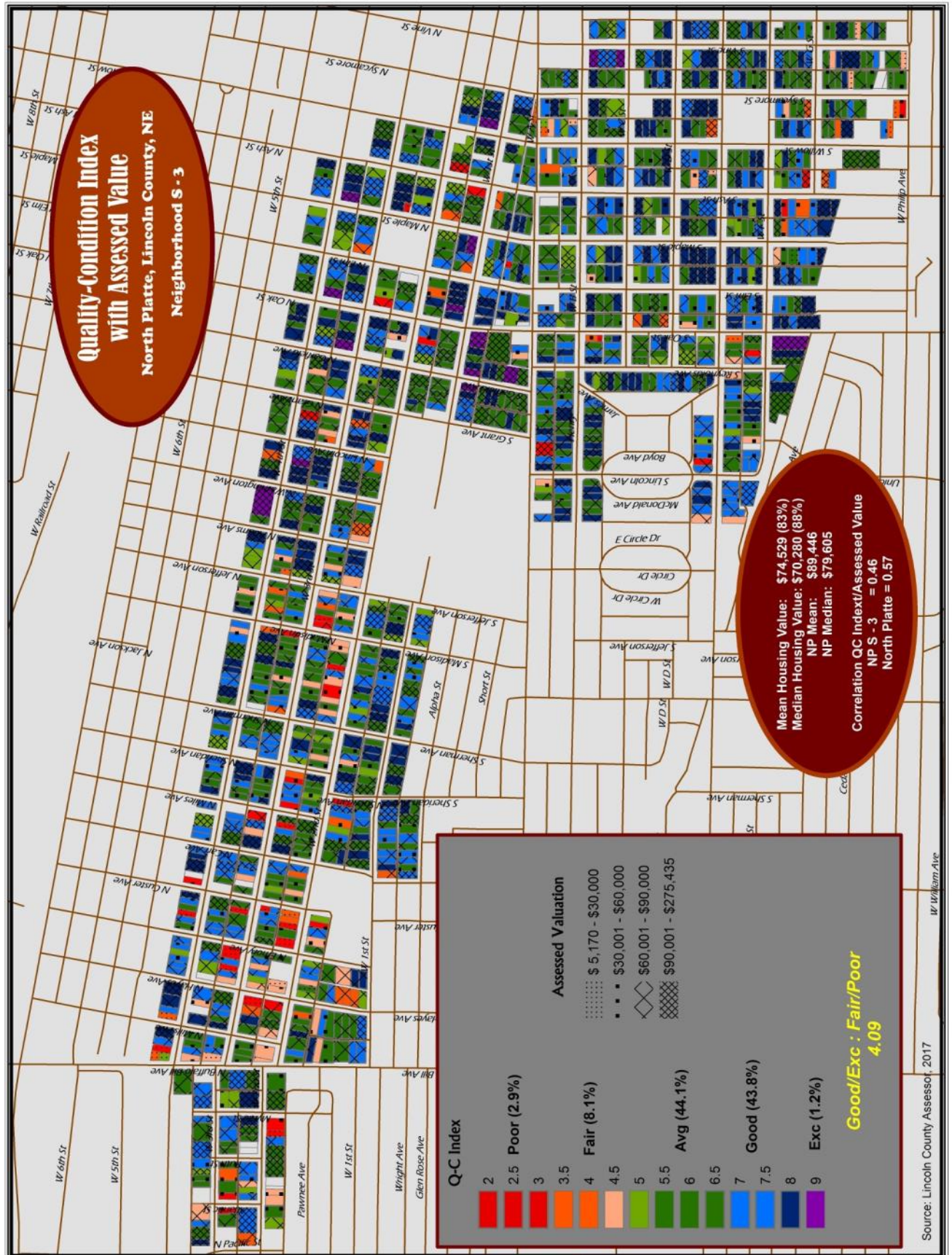


Figure 3.25: Age of Structure-Neighborhood S-3

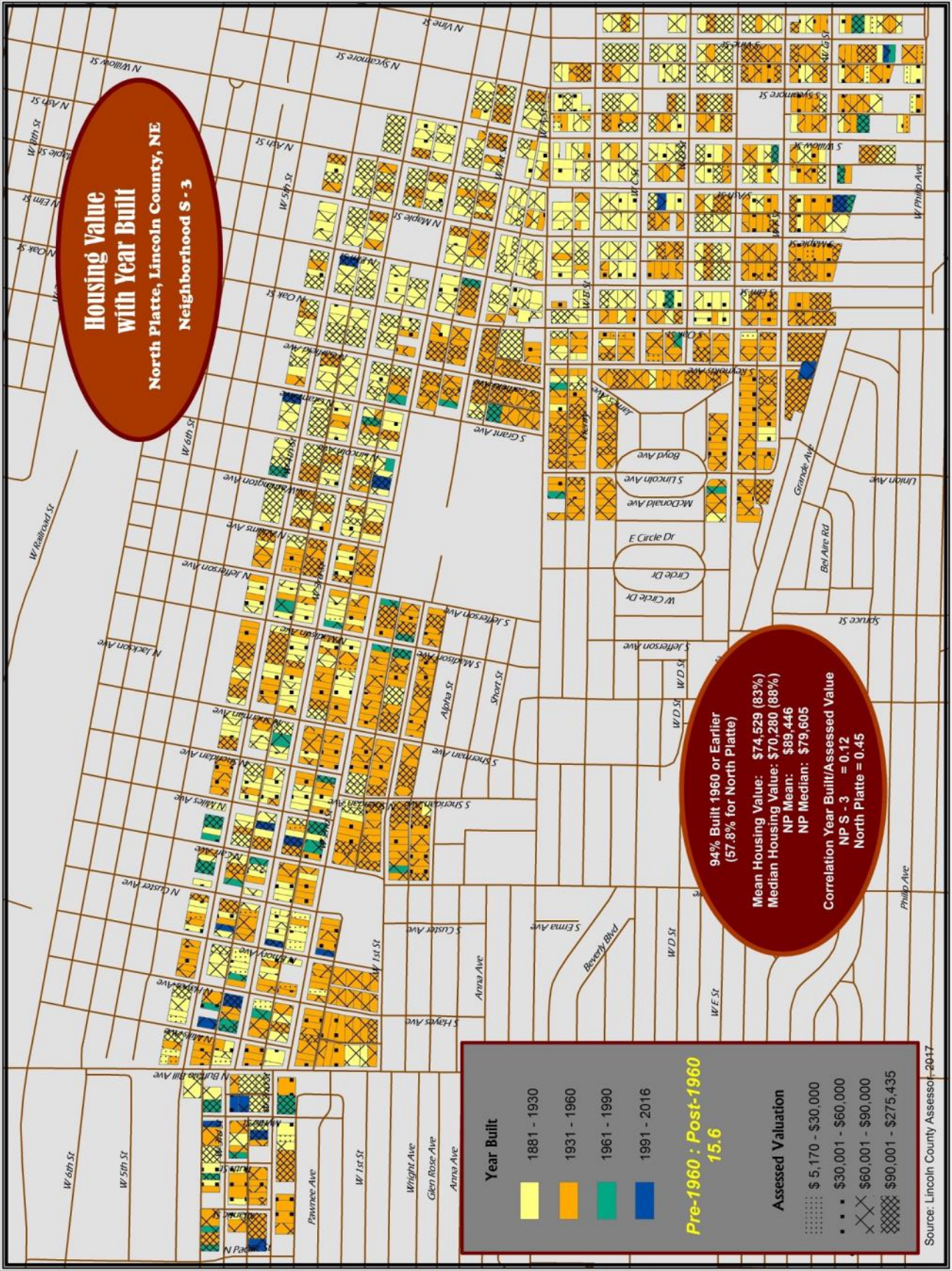


Figure 3.26: Residential Type-Neighborhood S-4

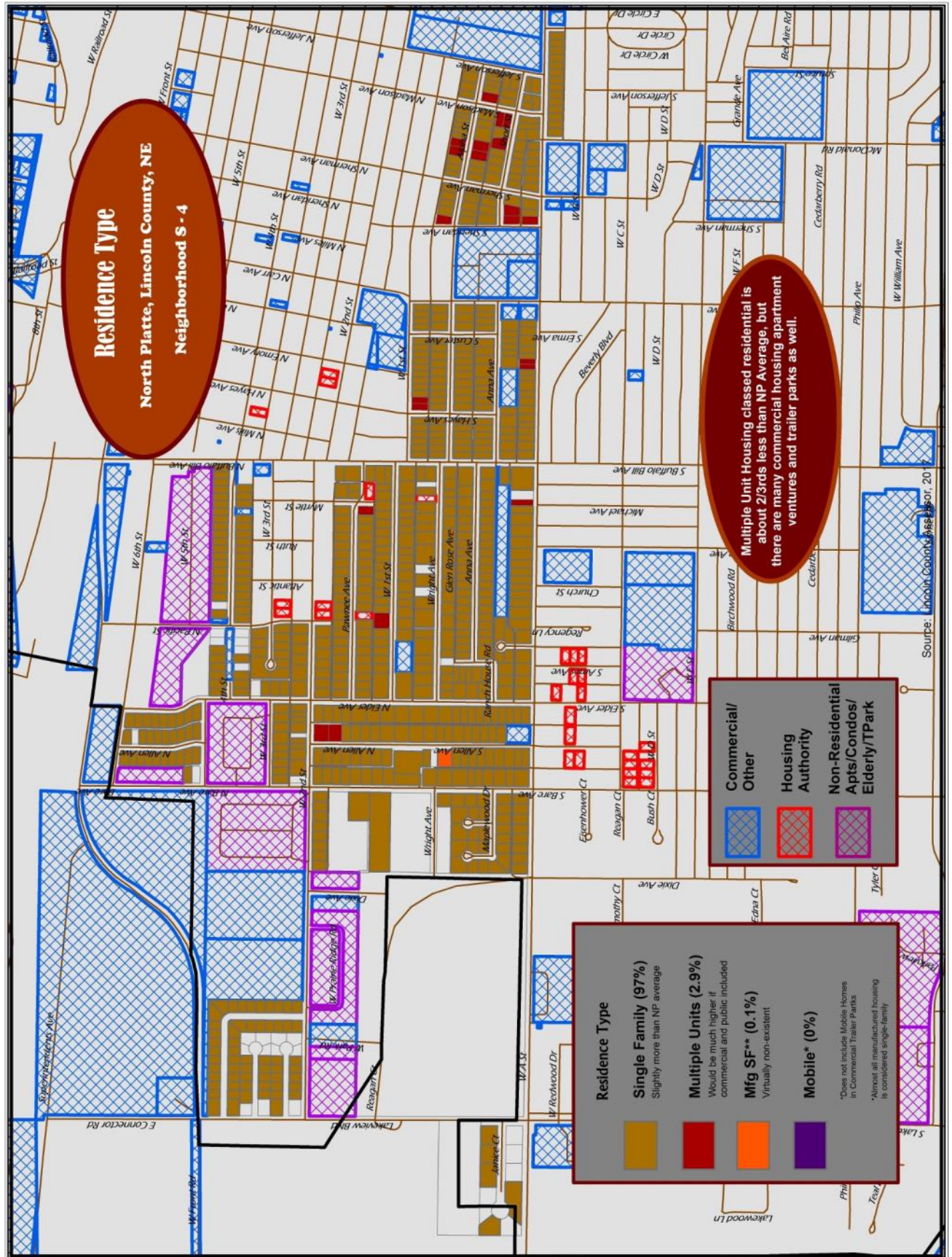


Figure 3.27: Condition Analysis-Neighborhood S-4

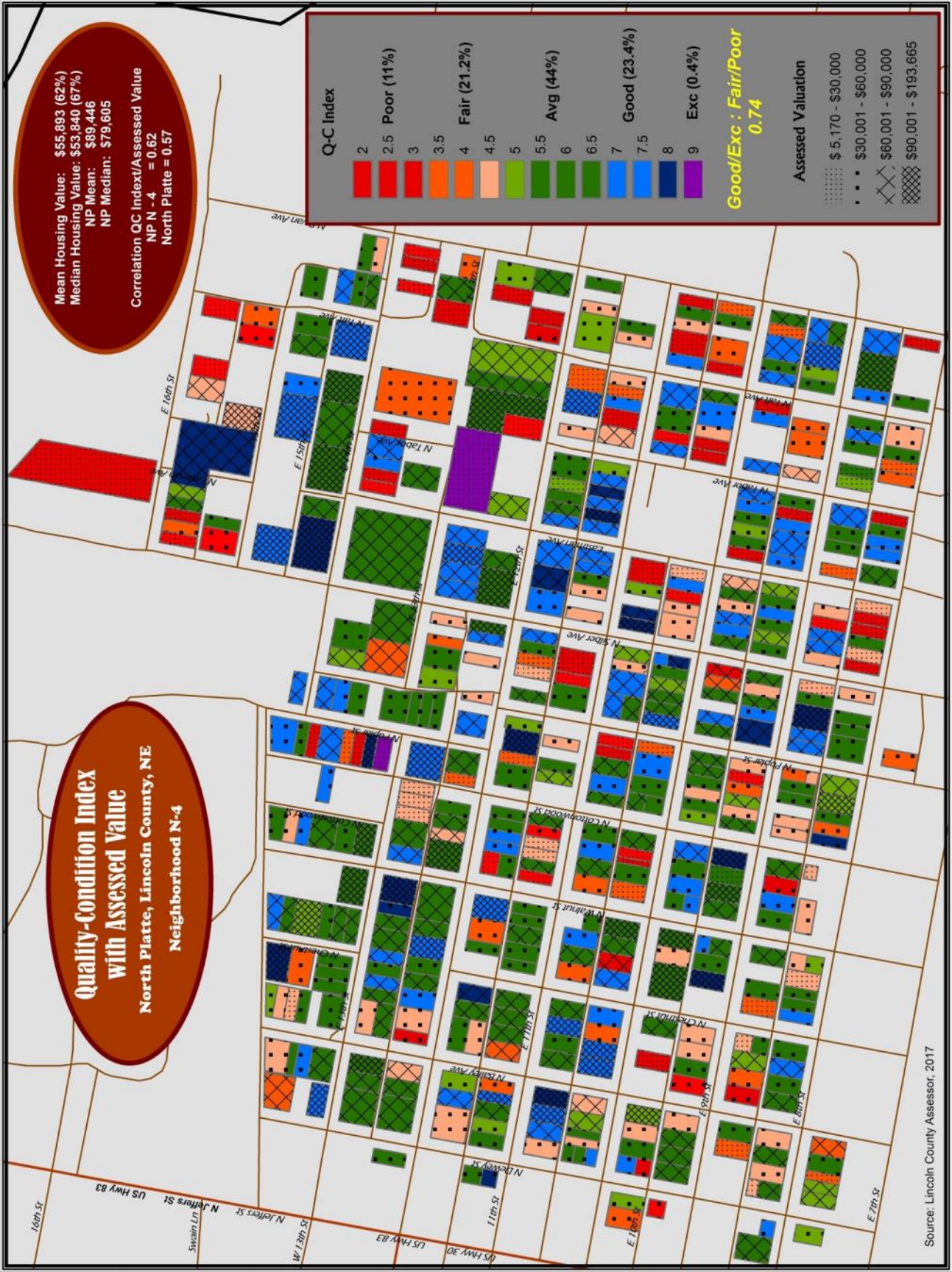
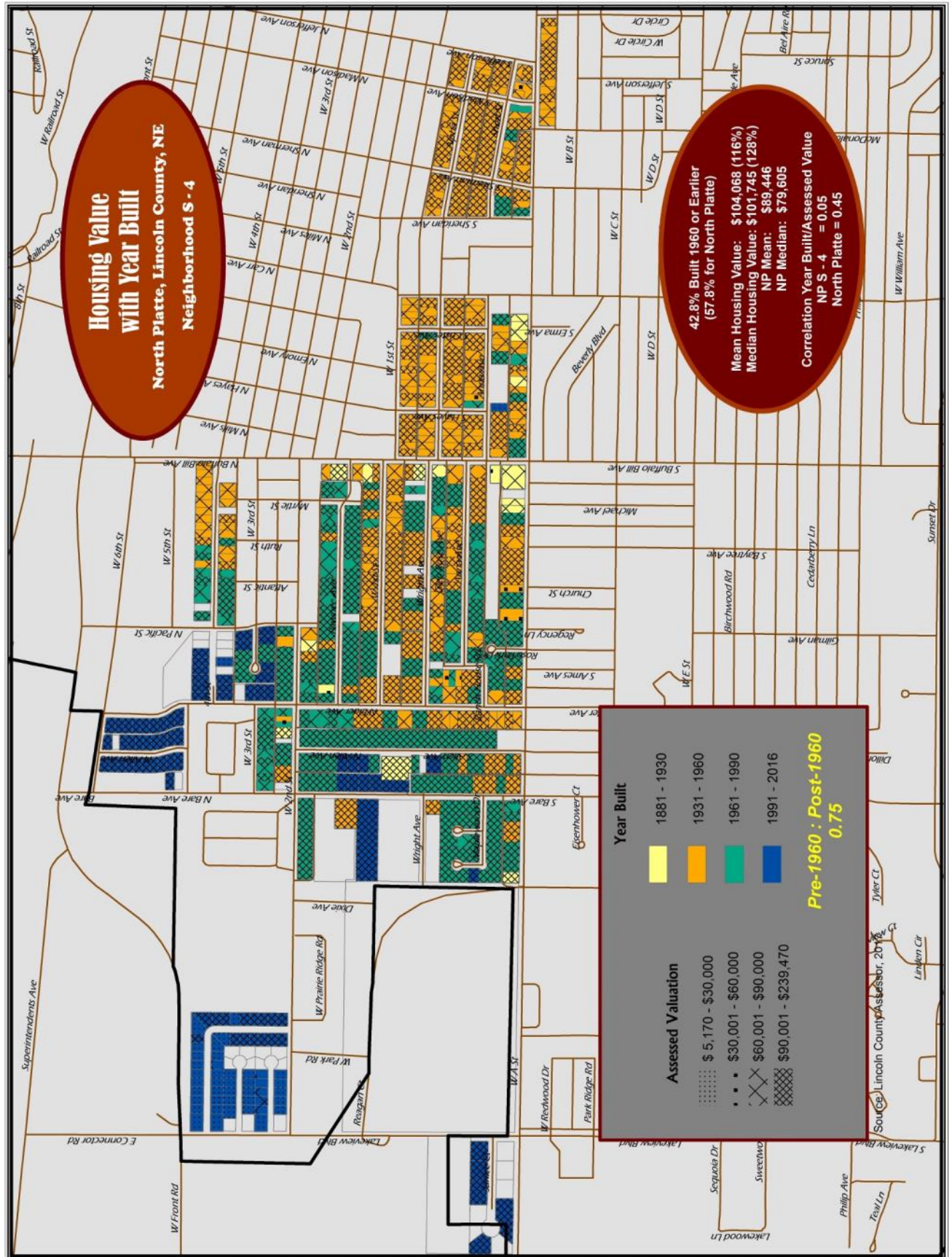


Figure 3.28: Age of Structure-Neighborhood S-4



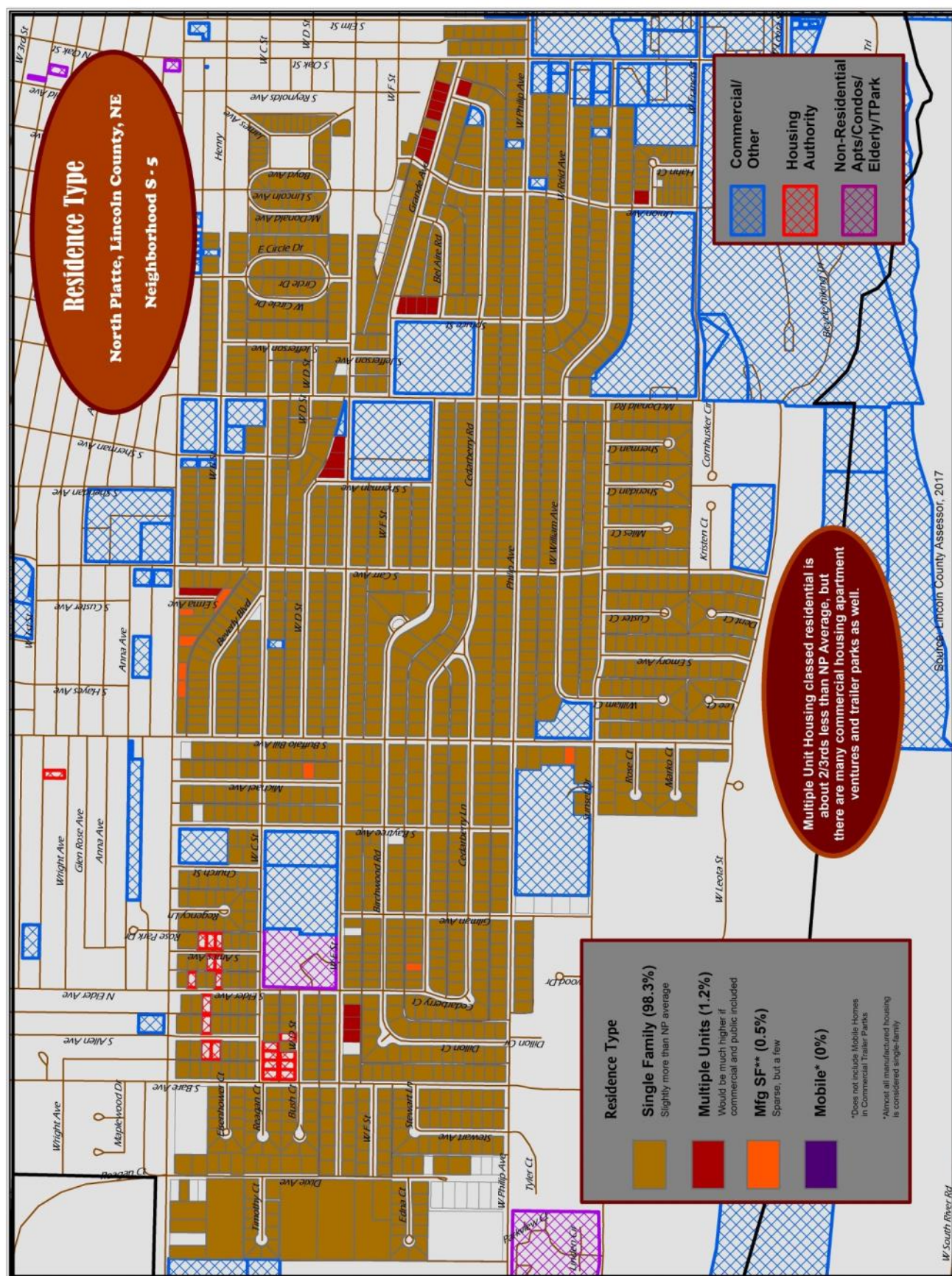


Figure 3.30: Condition Analysis-Neighborhood S-5

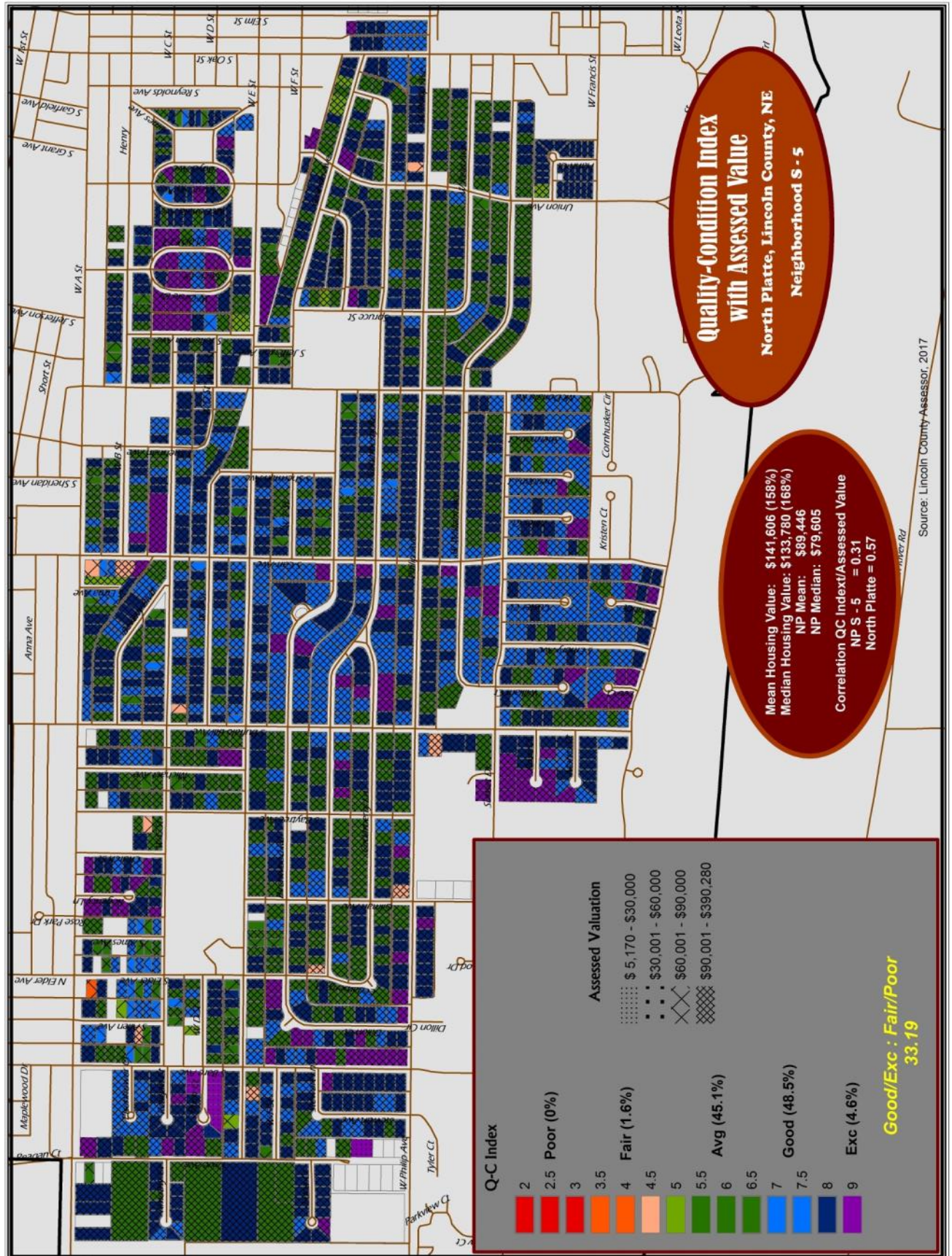
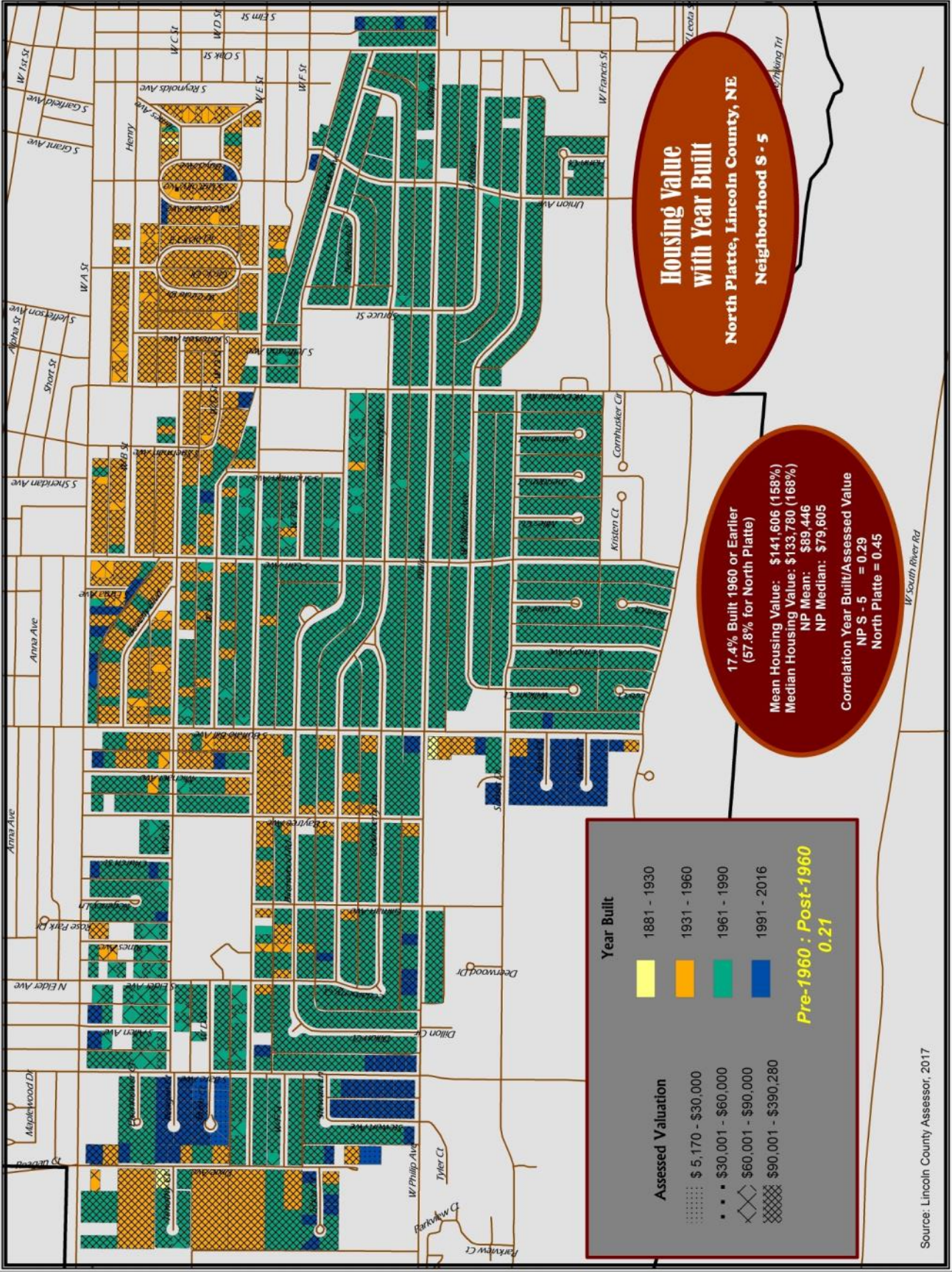


Figure 3.31: Age of Structure-Neighborhood S-5



considered in "Fair" condition. This equates to only 10 structures or 0.60% of the housing is considered to be in less than "Average" condition.

Figure 3.29 indicates the Mean Housing Value within this neighborhood is \$141,606 compared to North Platte's Mean Housing Value of \$89,446. Neighborhood S-5's Mean Housing Value is 158% of North Platte as a whole. Figure 3.29 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

Figure 3.29 also shows a ratio of Good/Excellent to Fair/Poor. In Neighborhood S-5 the ratio is equal to 33.19, meaning there are 3300% more residential units rated Good or Excellent compared to Poor or Fair in the neighborhood.

North Platte: Neighborhood S-6 and S-7

The data for Neighborhoods S-6 and S-7 were small enough that they were combined for this analysis. Within Neighborhood S-6 and S-7, the residential make-up is as follows:

- Single-family 87.0%
- Multiple Units 13.0%
- Manufactured 0.0%
- Mobile Homes 0.0%

These locations are on Figure 3.32.

Overall, the single-family dwellings are slightly less concentrated in these neighborhoods than the city as a whole. Multi-family is approximately 3 times more concentrated than the city as a whole.

The Assessor's data indicates no structures in these areas considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. Furthermore, there are no structures considered in "Fair" condition.

Figure 3.33 indicates the Mean Housing Value within this neighborhood is \$234,937 compared to North Platte's Mean Housing Value of \$89,446. Neighborhood S-6 and S-7's Mean Housing Value is 262% of North Platte as a whole, this is significantly less since we are discussing the overall average. Figure 3.33 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

Figure 3.33 also shows a ratio of Good/Excellent to Fair/Poor. In Neighborhoods S-6 and S-7 there is only one house rated below average.

North Platte: Neighborhood S-8

Within Neighborhood S-8, the residential make-up is as follows:

- Single-family 85.0%
- Multiple Units 15.0%
- Manufactured 0.0%
- Mobile Homes 0.0%

These locations are on Figure 3.34.

Overall, the single-family dwelling are slightly less concentrated in S-8 compared to all of North Platte. Multi-family, however, is approximately 3 times more concentrated in S-8 than the community on average.

The Assessor's data indicates 1 structure in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 1.30% of all residential structures in this part of the community. Furthermore, 15 or 19.00% are considered in "Fair" condition. This equates to only 16 structures or 20.30% of the housing is considered to be in less than "Average" condition. This neighborhood is in good shape.

Figure 3.35 indicates the Mean Housing Value within this neighborhood is \$63,900 compared to North Platte's Mean Housing Value of \$89,446. Neighborhood S-8's Mean Housing Value is 71% of North Platte as a whole. Figure 3.35 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

Figure 3.35 also shows a ratio of Good/Excellent to Fair/Poor. In Neighborhood S-8 the ratio is equal to 1.62, meaning there are approximately 62% more residential units rated Good or Excellent compared to Poor or Fair in the neighborhood.

North Platte: Neighborhood S-9, S-10, and S-11

Neighborhoods S-9, S-10, and S-11 are smaller areas and have been combined within this analysis.

Within Neighborhoods S-9, S-10, and S-11 the residential make-up is as follows:

- Single-family 90.00%/94.00%/98.00%
- Multiple Units 6.3%/5.7%/2.4%
- Manufactured 1.1%/0/0
- Mobile Homes 8.7%/0/0

These locations are on Figure 3.37.

Overall, the single-family dwelling are the same concentration or slightly more than North Platte as a whole. Multi-family dwellings is roughly 1.5 times more concentrated in these areas than the city as a whole.

Figure 3.32: Residential Type-Neighborhoods S-6/S-7

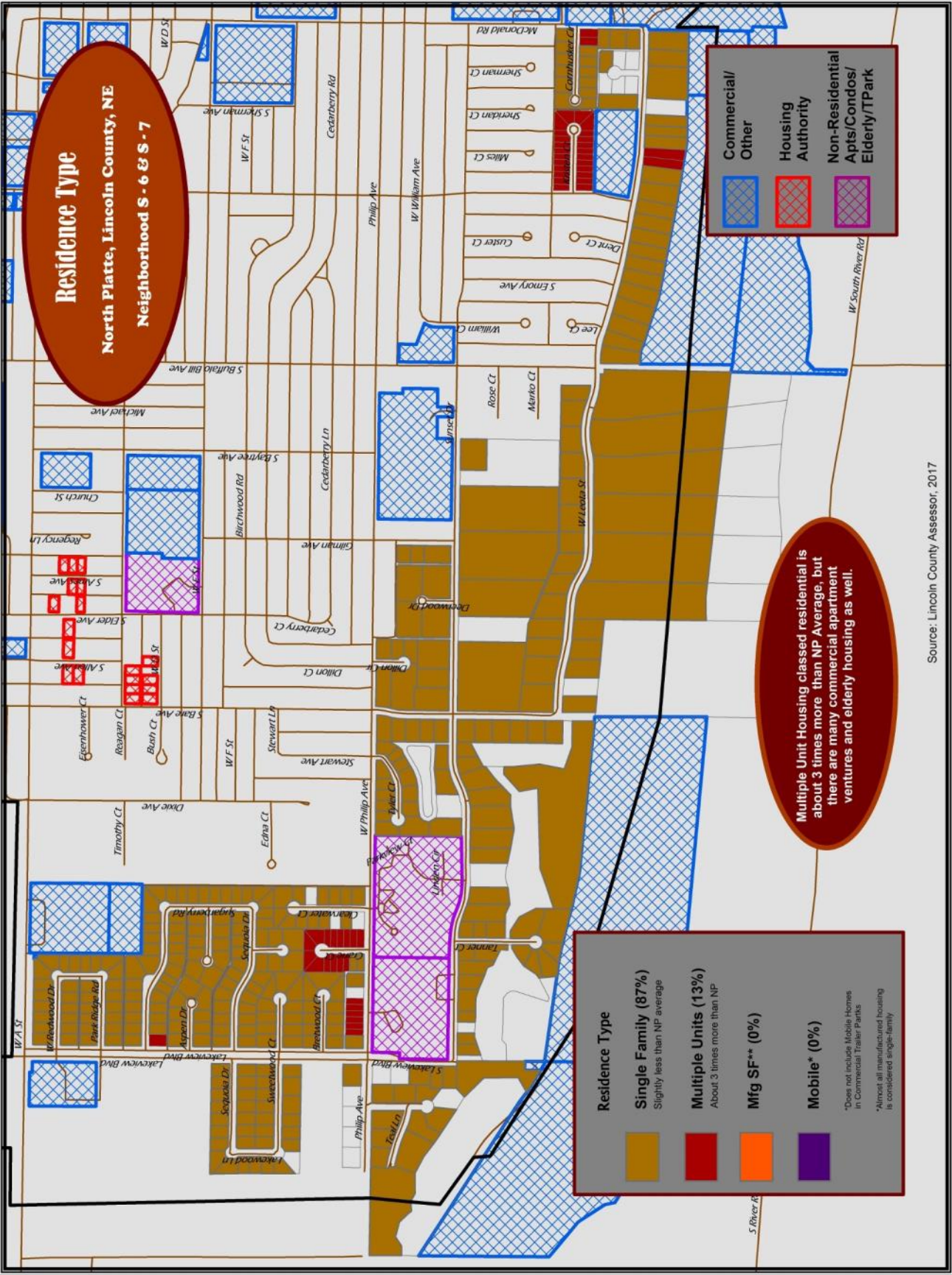


Figure 3.33: Condition Analysis-Neighborhoods S-6/S-7

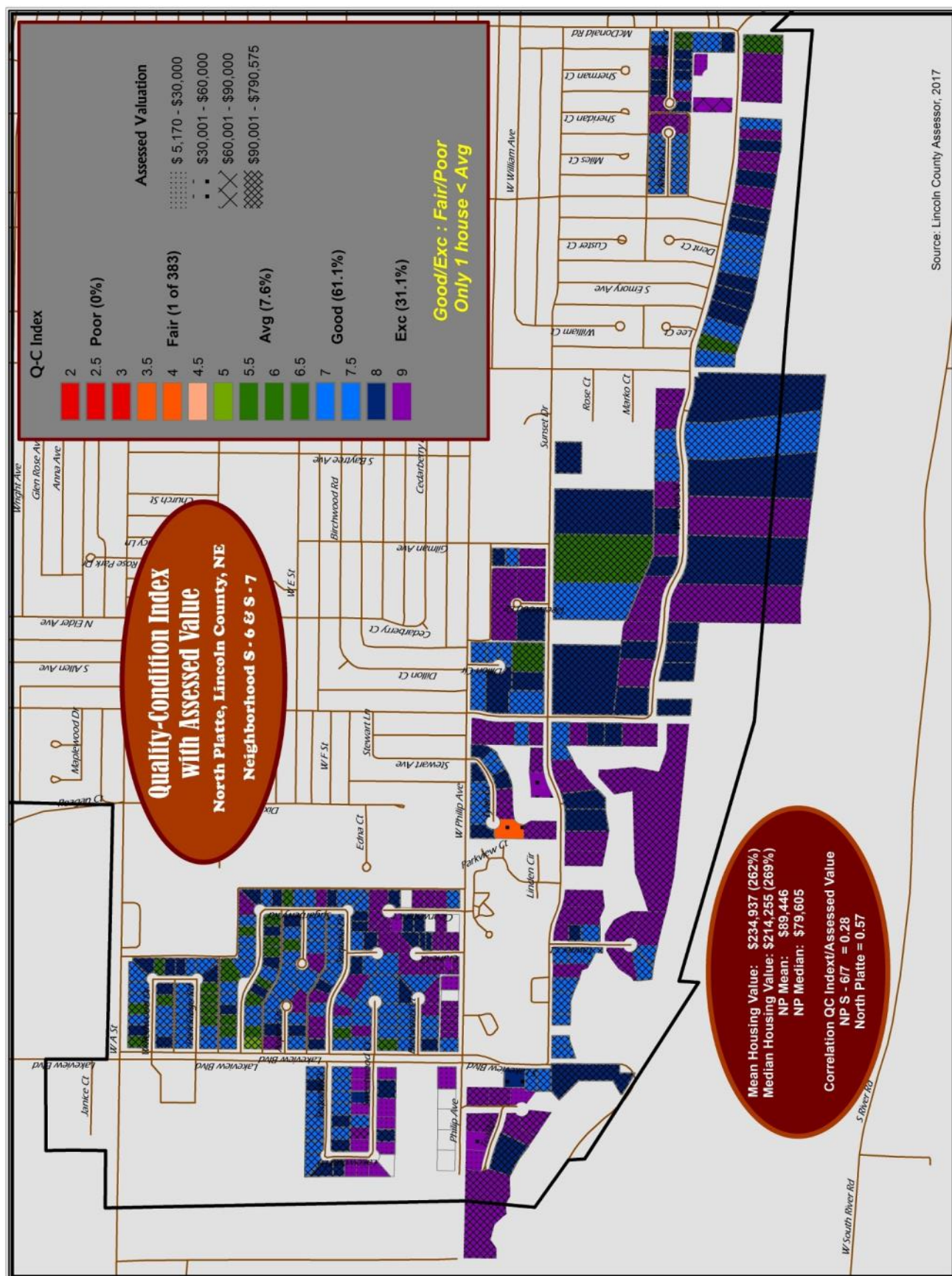


Figure 3.34: Age of Structure-Neighborhood S-6/S-7

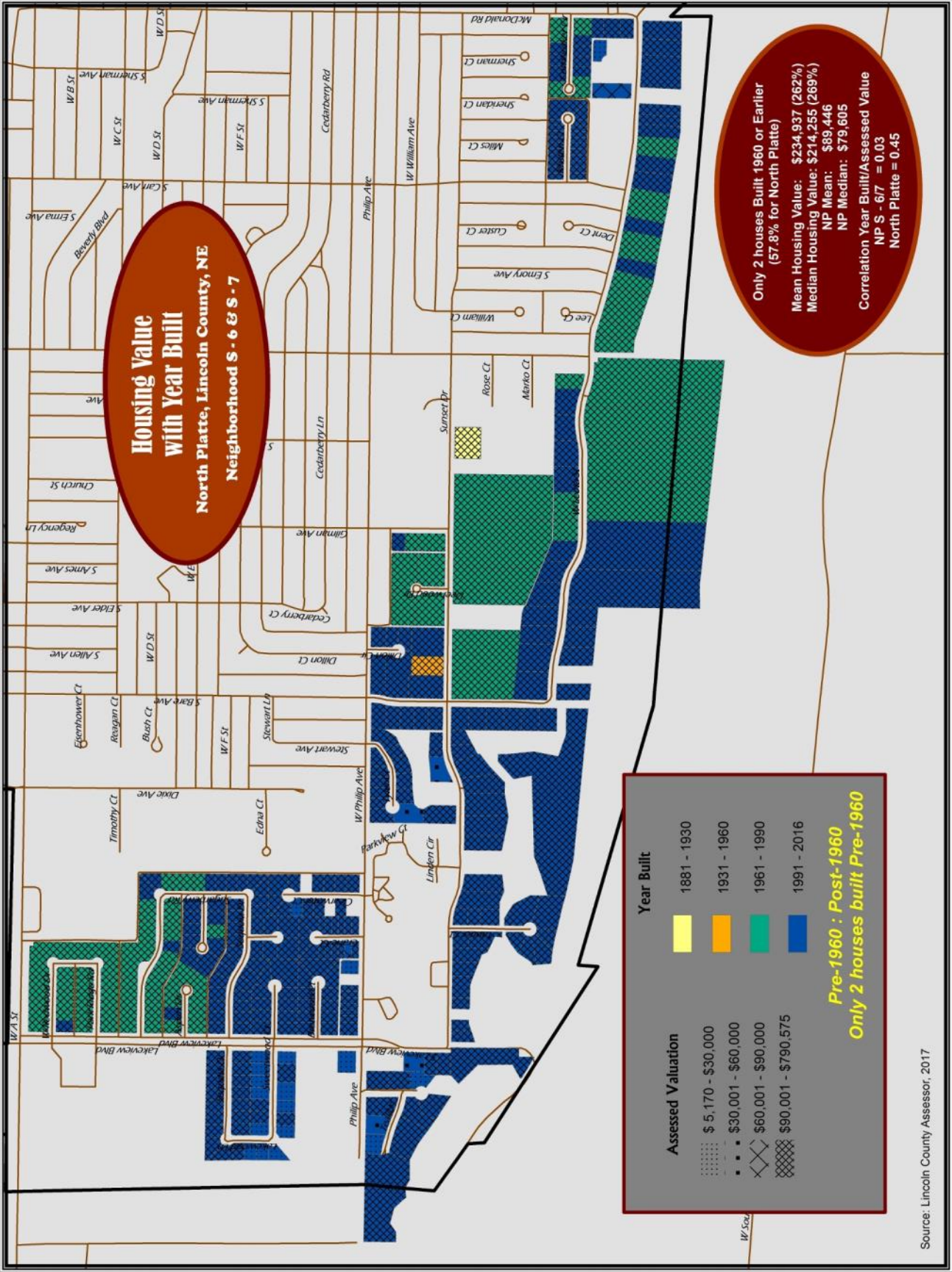


Figure 3.35: Residential Type-Neighborhoods S-8

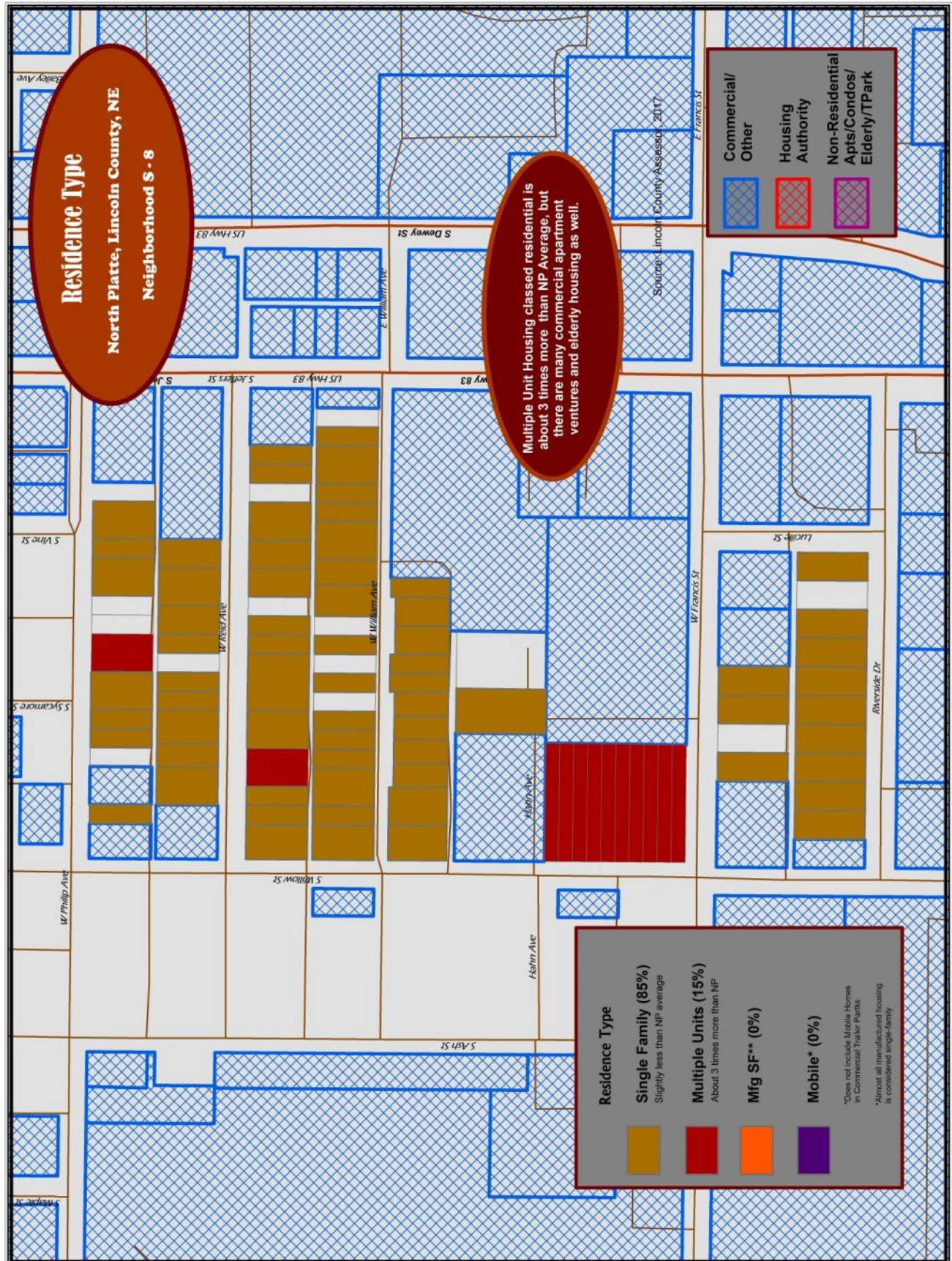


Figure 3.36: Condition Analysis-Neighborhoods S-8

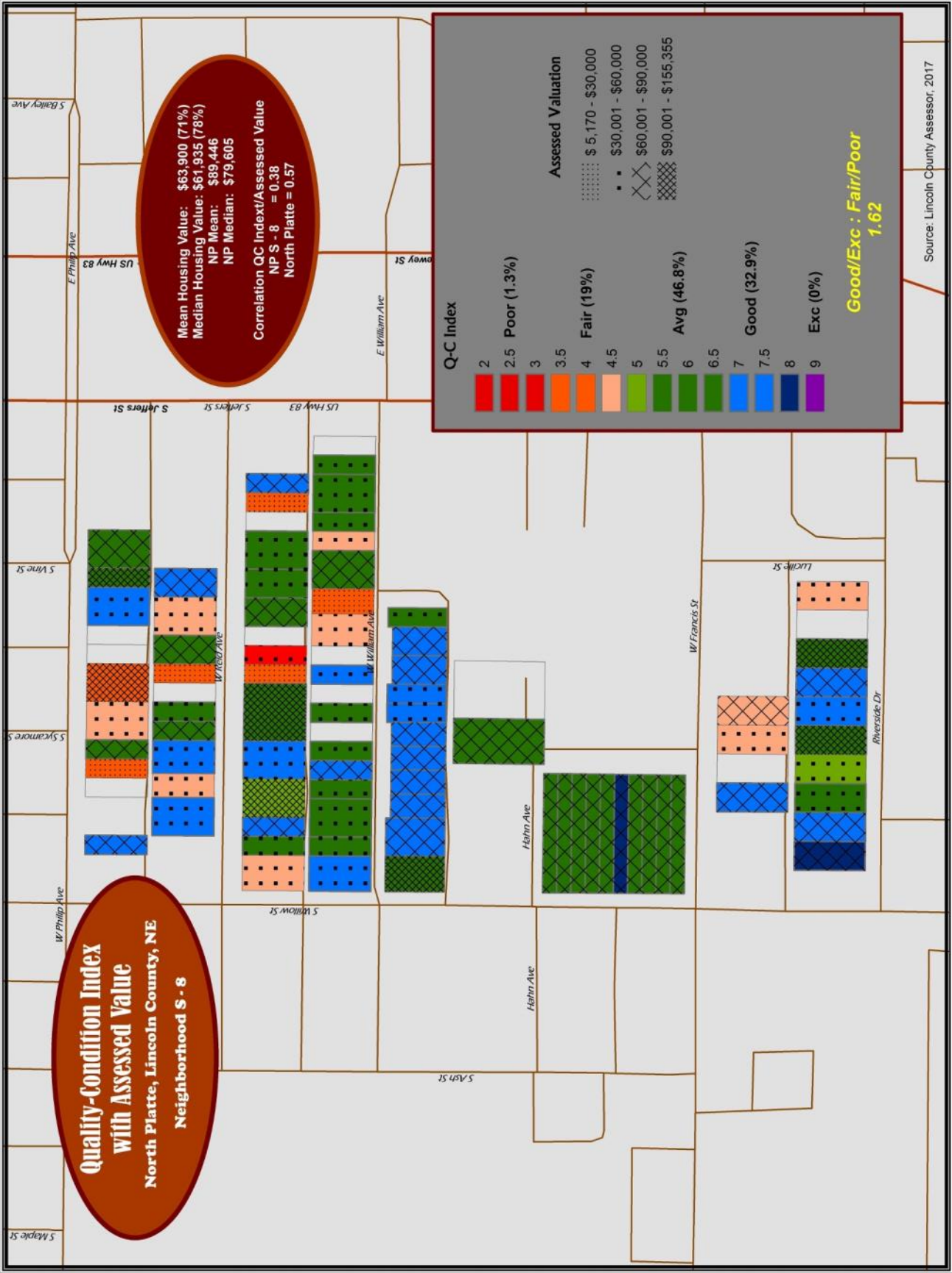


Figure 3.37: Age of Structure-Neighborhood S-8

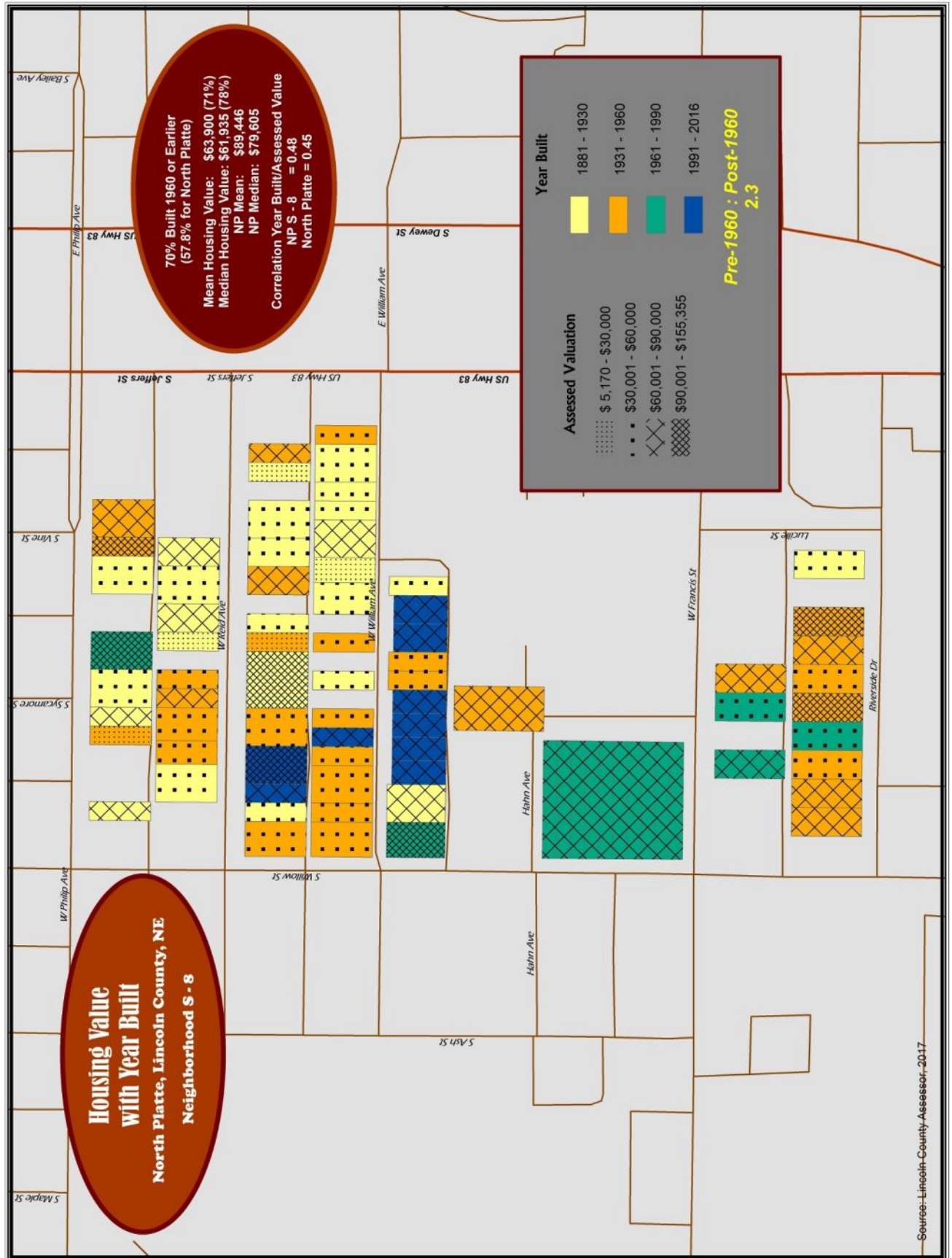


Figure 3.38: Residential Type-Neighborhoods S-9/S-10/S-11

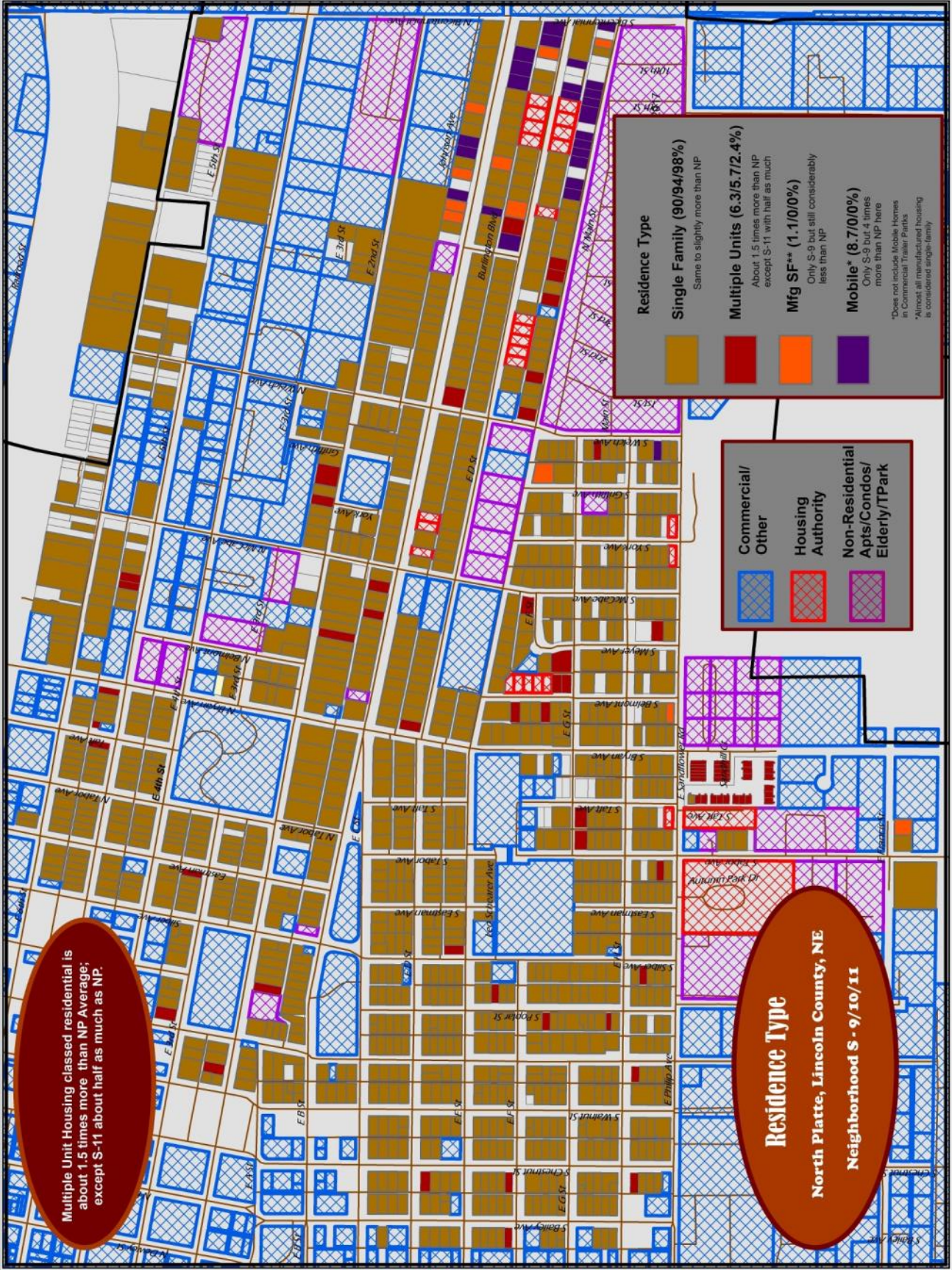


Figure 3.39: Condition Analysis-Neighborhoods S-9/S-10/S-11

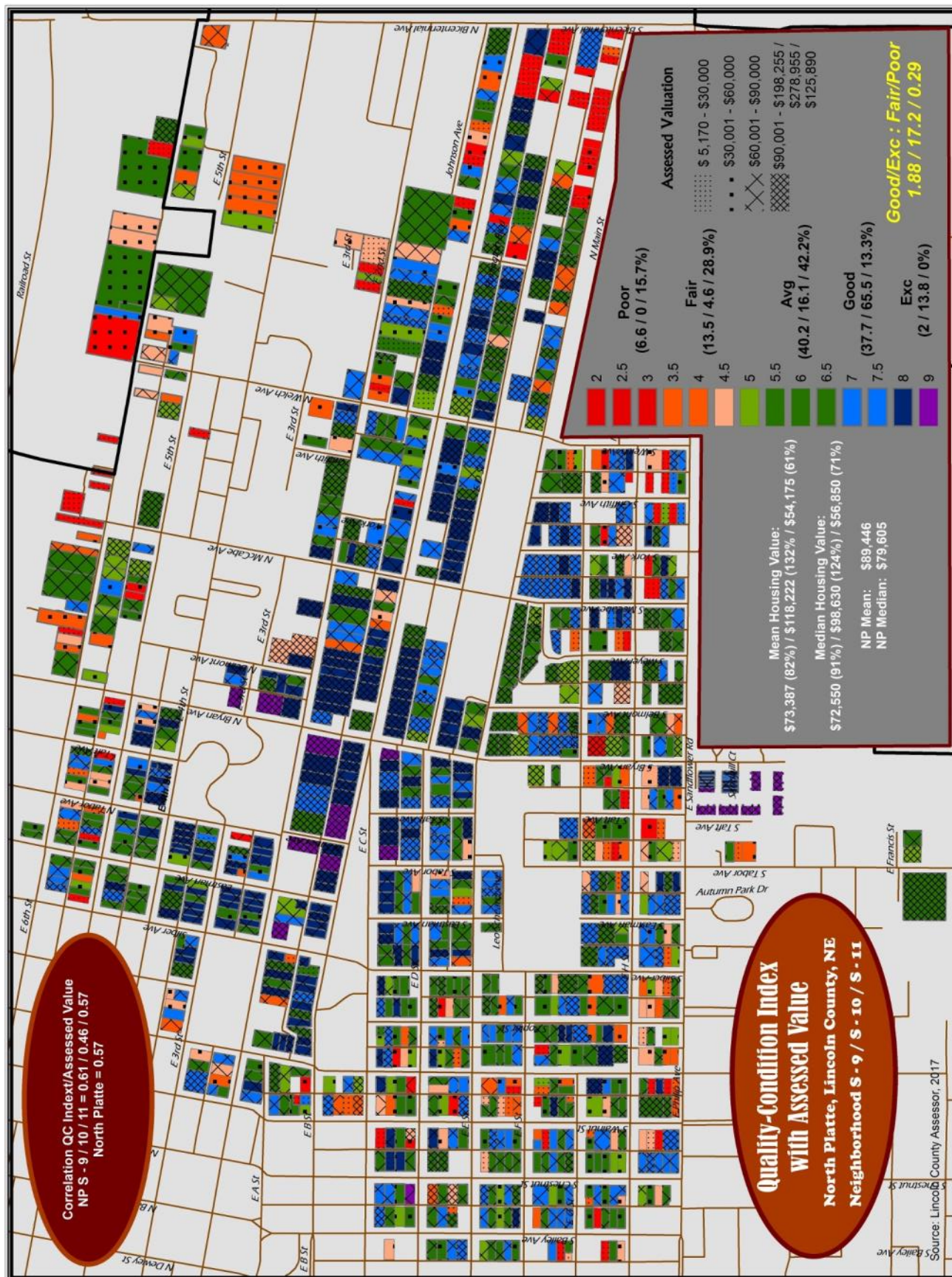
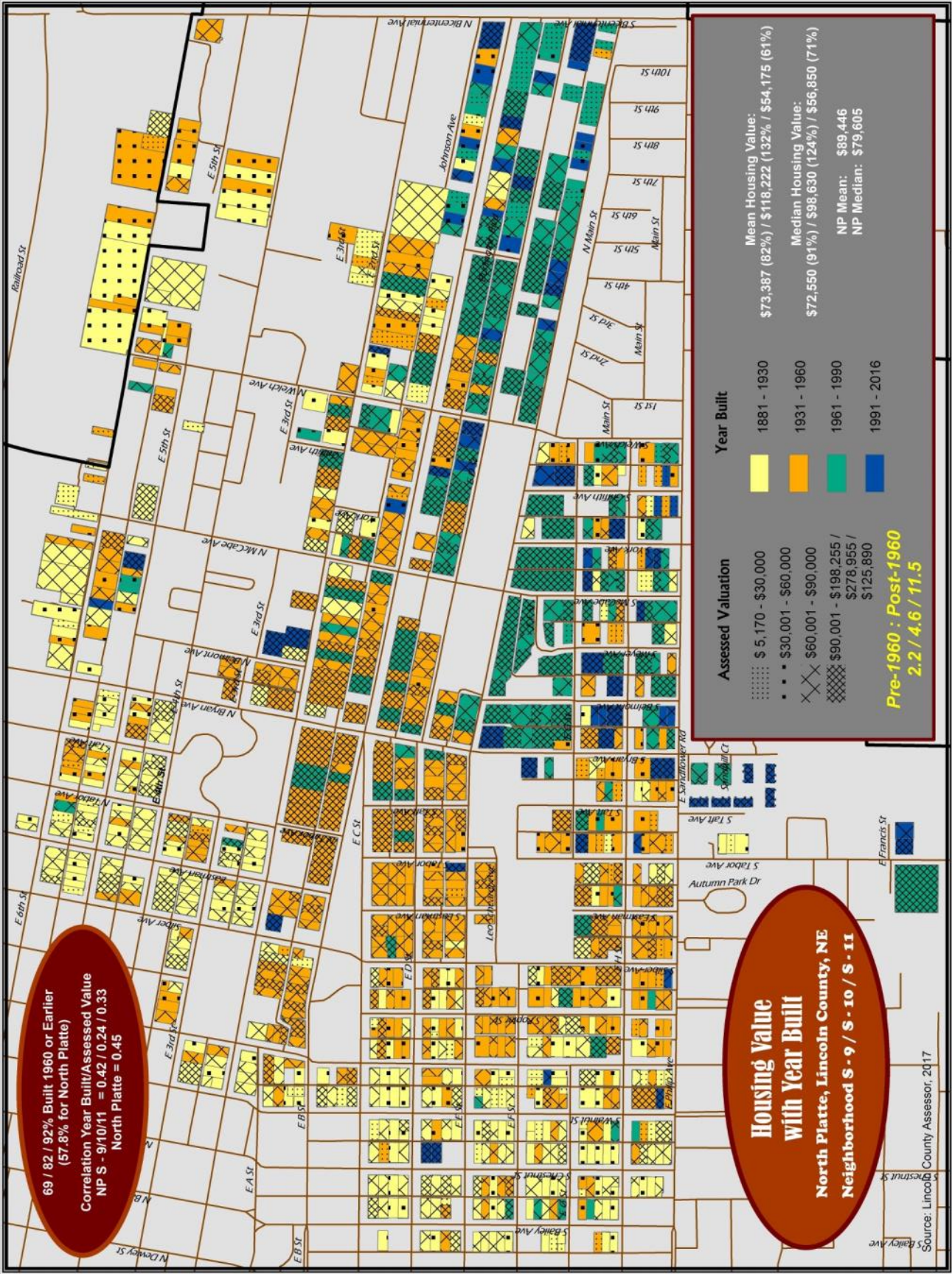


Figure 3.40: Age of Structure-Neighborhood S-9/S-10/S-11



The Assessor's data shows there are 80 structures in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 6.7% of all residential structures in these neighborhoods. Furthermore, 165 or 13.92% are considered in "Fair" condition. This equates to 245 structures or 20.62% of the housing is considered to be in less than "Average" condition.

Figure 3.38 indicates the Mean Housing Value within each neighborhood. The only neighborhood exceeding the Mean Housing Value for North Platte is Neighborhood S-10 which has a mean of \$118,222 compared to North Platte's Mean Housing Value of \$89,446. Neighborhood S-10's Mean Housing Value is 132% of North Platte as a whole. Figure 3.38 also indicates the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

Figure 3.38 also shows a ratio of Good/Excellent to Fair/Poor. In Neighborhoods S-9/S-10/S-11 the ratio are equal to 1.88/17.2/0.29 respectively. Two of the three neighborhoods have considerably more homes rated as Good or Excellent than rated as Poor or Fair.

North Platte: Neighborhood S-12

Within Neighborhood S-12 the residential make-up is as follows:

- Single-family 98.3%
- Multiple Units 0.4%
- Manufactured 1.3%
- Mobile Homes 0.0%

These locations are on Figure 3.41.

Overall, the single-family dwellings slightly higher in concentration in this neighborhood compared to North Platte as a whole. The concentration of Multi-family dwellings is roughly 10% of the city as a whole.

The Assessor's data shows there is 1 structure in this area are considered "poor" in condition rated either a 2.0, 2.5 or 3.0 under the condition analysis. This is 0.40% of all residential structures in these neighborhoods. Furthermore, 5 or 2.10% are considered in "Fair" condition. This equates to 6 total structures or 2.50% of the housing is considered to be in less than "Average" condition.

Figure 3.42 indicates the Mean Housing Value within each neighborhood. Neighborhood S-12's the Mean Housing Value is \$125,931 compared to North Platte's Mean Housing Value of \$89,446. Neighborhood S-12's Mean Housing Value is 141% of North Platte as a whole. Figure 3.42 also indicates

the assessed valuation range for each residential structure in the neighborhood. In some cases, condition has a direct impact on valuation.

Figure 3.42 also shows a ratio of Good/Excellent to Fair/Poor. In Neighborhood S-12, the ratio is equal to 22.2. There are roughly 2200% more homes rated as Good or Excellent versus Poor and Fair in Neighborhood S-12.

Summary of Condition Analysis

The housing conditions in North Platte vary greatly depending upon what part of town one is in. Basic observations tend to indicate there has been more recent construction and even larger homes built south of downtown. The data on the previous maps confirm this; however, the maps also indicate a large portion of the community north of the downtown area is in or is falling into a state of disrepair and needs action taken.

The City needs to make some critical policy changes in order for the areas north of downtown to become less dilapidated. These policies will include building codes, zoning codes and property codes.



Figure 3.41: Residential Type-Neighborhoods S-12

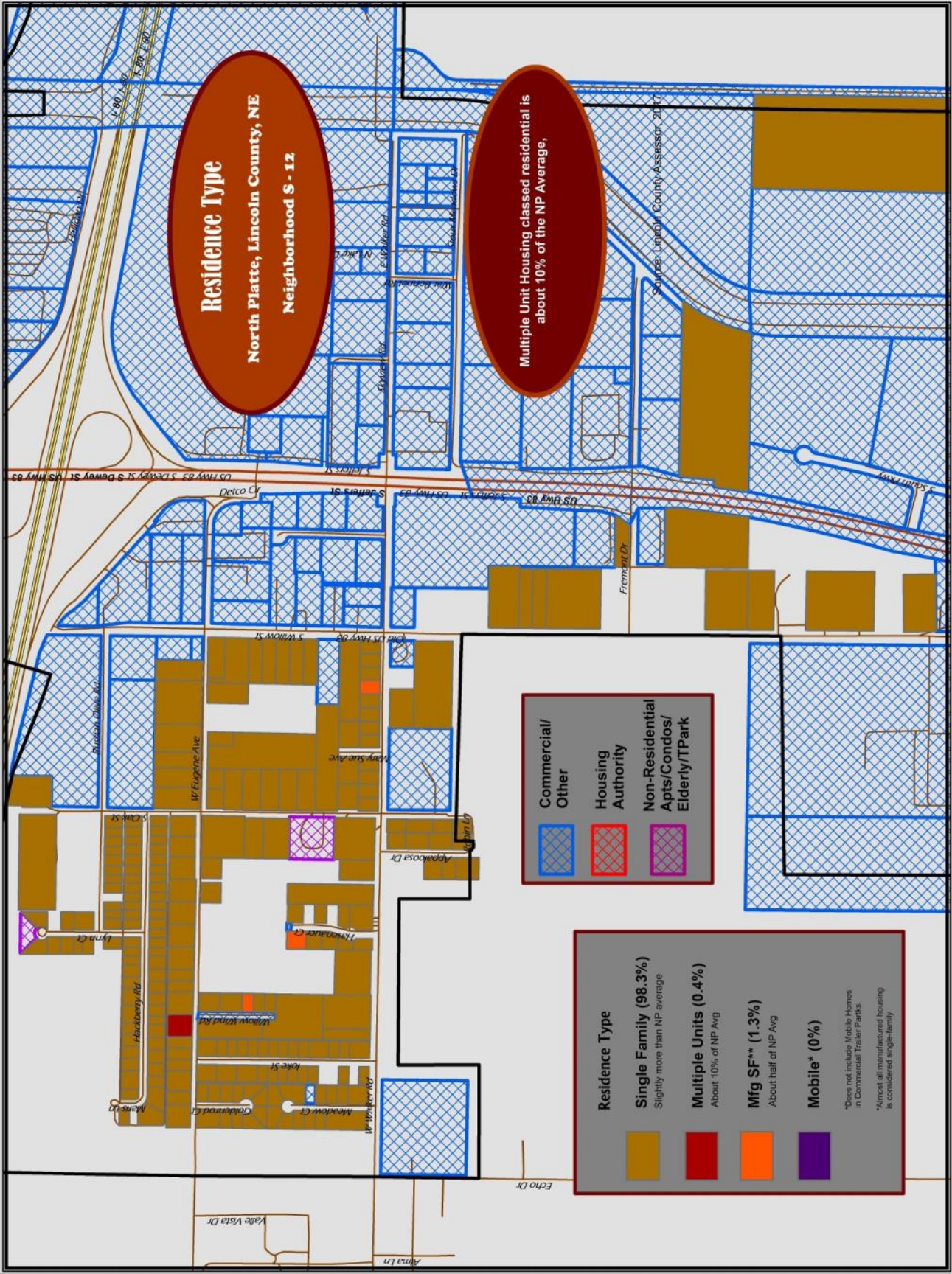


Figure 3.42: Condition Analysis-Neighborhoods S-12

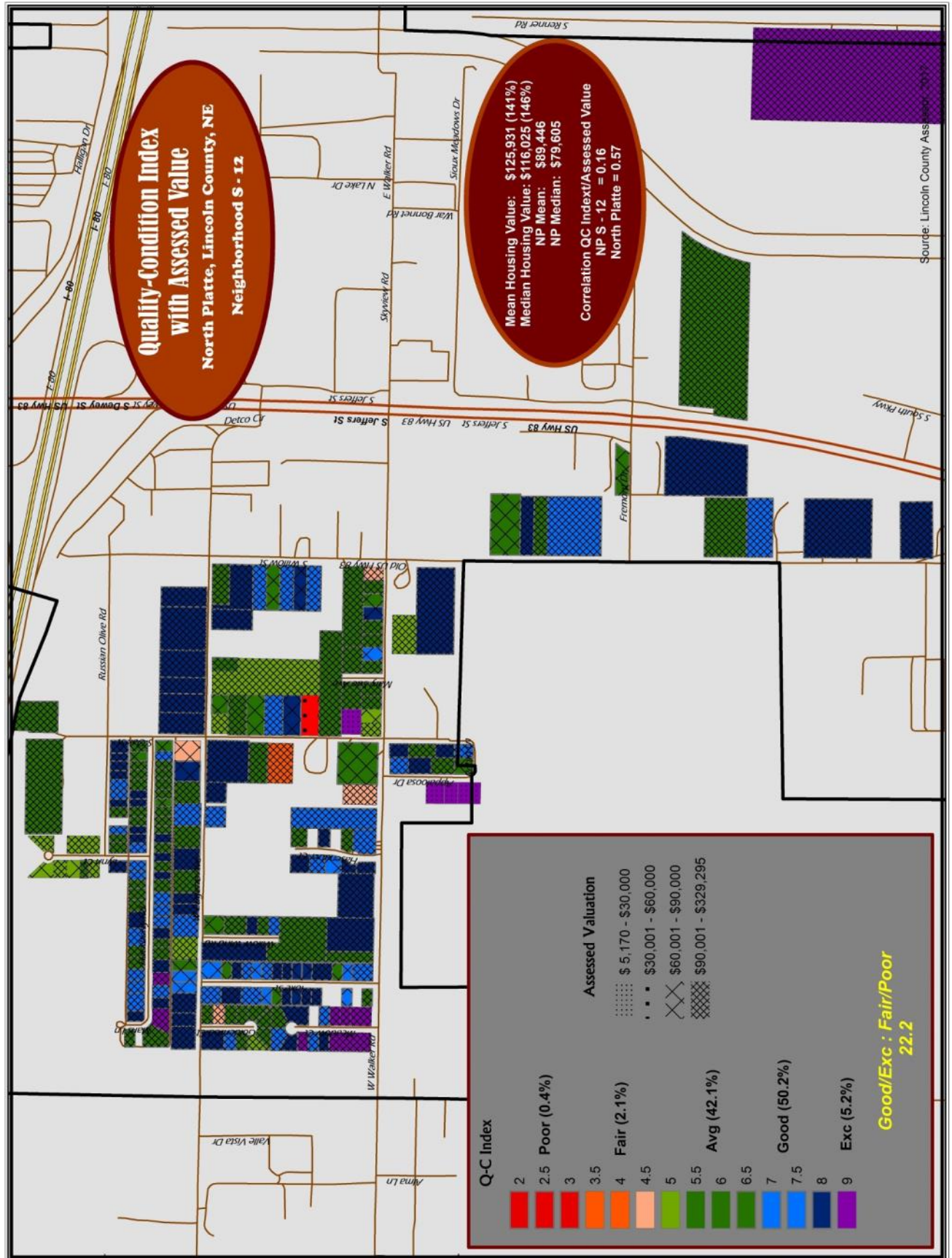
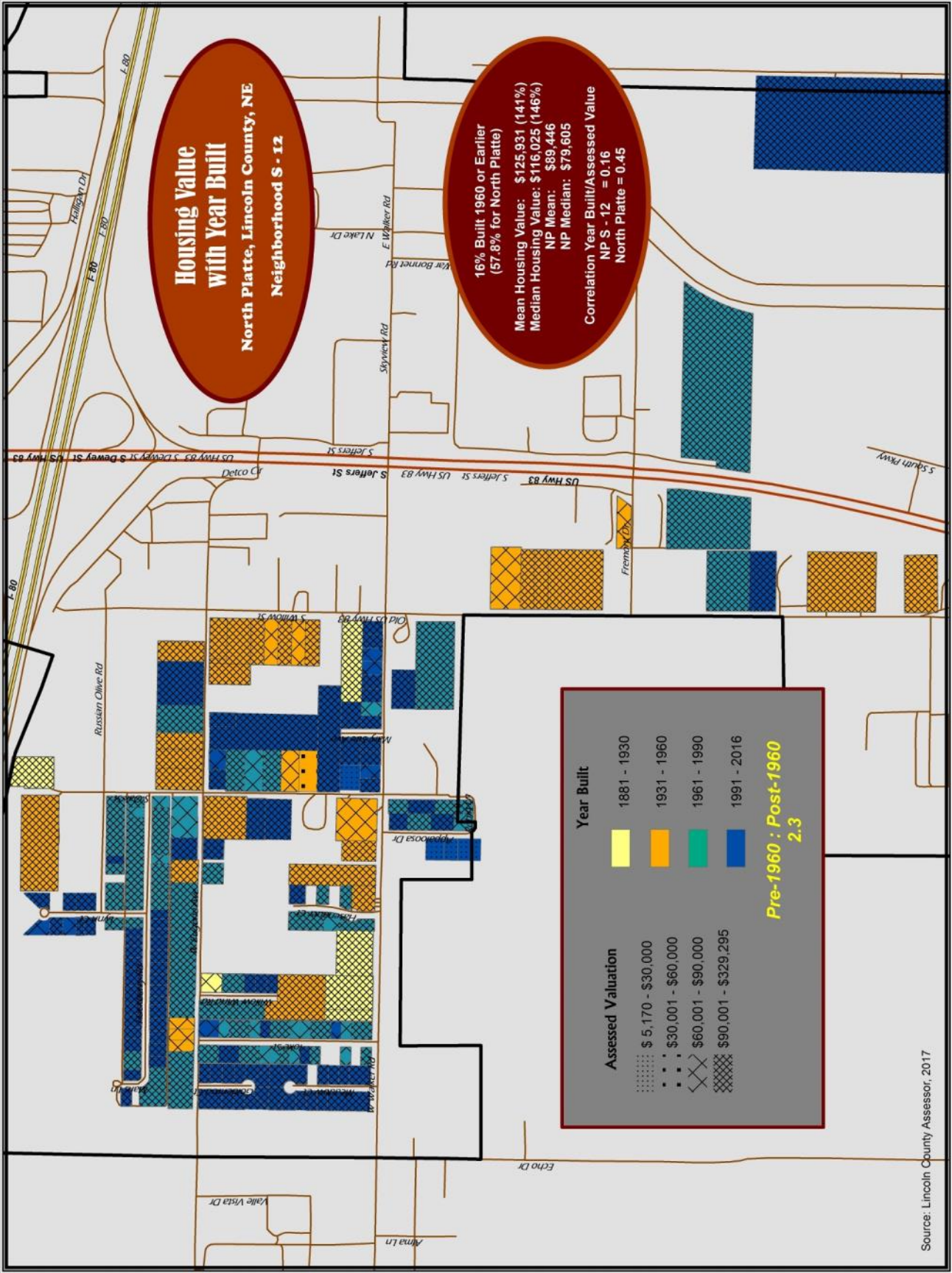


Figure 3.43: Age of Structure-Neighborhood S-12





Chapter 4 Housing Market Analysis - Lincoln County and North Platte

The demand for additional housing, and housing to support North Platte and Lincoln County's employment base is strong, and the need will not be filled under the current rate of new construction. The addition of new housing product can be completed through new construction, or the substantial rehabilitation of units not currently on the market. As discussed, previously, over the last seven years, the housing market has further tightened, and the current combined sales and rental vacancy rates in Lincoln County and North Platte equate to an overall effective housing vacancy rate of only 3.3%¹ and 3.4% respectively. ***These low rates are due to a lack of housing product available within the Lincoln County and North Platte market.*** A healthy housing market should have an effective vacancy rate of between 5% and 7%. Below, we discuss the potential housing demand and production needs to achieve an effective vacancy rate between 5% and 7%.

Lincoln County Analysis

According to the most recent Census estimate from ERSI², we calculate there were approximately 77 for sale units and 436 rental units available at any given time in 2018, see Table 4.1. The for-sale estimate correlates to the Lincoln County Board of Realtors data indicating approximately 88 homes for sale each month in 2017. However, the 2016 Survey of Rental Properties discussed in the Lincoln County Profile³ published on March 13, 2017 indicated only 132 rental units were available. This vacancy number was based on a telephone survey of 53 landlords and property managers in Lincoln County. It is possible the Census estimate overstates the availability of rental units in Lincoln County, but it is more likely the phone survey undercounted the available units. If the Census is over estimating available units, this would further increase the need for additional housing units.

¹ The effective vacancy rate is a measure of the actual number of vacant properties that are available for sale or rent. The effective vacancy rate excludes properties that are for occasional or seasonal use, housing for migrant workers, and properties that fall into the "other" category which are ones that are neither for sale or rent and are typically abandoned properties.

² Data from ERSI Business Analyst – Lincoln County, Nebraska Community Profile.

³ <http://www.westernes.com/pdfs/Lincoln%20County.pdf>

Table 4.1: Lincoln County Net Demand

Lincoln County	Current Rates	Current Needs			Current Demand		
		Target Low	Target Average	Target High	Low vacancy	Average Vacancy	High Vacancy
Rental Vacancy Rate	8%	8%	10%	12%			
Ownership Vacancy Rate	0.8%	1.5%	2%	4%			
Effective Vacancy Rate	3.4%						
For sale units	77	145	194	387	68	116	310
Rental Units	436	436	546	654	0	110	218
Total Available Units	514	581	740	1042	68	226	528
Effective Vacancy Rate		4%	5%	7%			

Source: MPC and CPI 2018

To calculate the potential housing demand, we look at the current effective vacancy rates for rental and ownership units, which currently is 8% and 0.8% respectively. We then calculate the number of units needed to bring those effective rates into an acceptable range. For our calculations we used target vacancy ranges (low, average, high) based on historic vacancy rates in the Midwest⁴. For rental housing the average vacancy is approximately 10% and for ownership units, 2%.

The table above is divided into three sections: Current Rates; Current Needs; Net Production Demand. Current Rates are the current effective vacancy rates and available units according the 2016 ACS. Current Needs are the number of units required to achieve the target effective vacancy rates for ownership or rental housing. Net Production demand is the number of Current Needs units, less the number of units currently available.

To satisfy the current demand and bring the effective vacancy rate to between 5% and 7%, we estimate between 223 and 523 **new** units need to be brought on line immediately. The for-sale and rental units split is illustrated in Table 4.2:

Table 4.2: Net Production Demand

Lincoln County:	Net Production Demand		
New For sale units	68	116	310
New Rental Units	0	110	218
Total New Units	68	226	528
Effective Vacancy Rate	4%	5%	7%

Source: MPC and CPI 2018

This considers the number of units currently on market either for sale or rent. These new units can be either new construction or substantial rehabilitation of vacant properties.

Total housing demand estimates should also include a percentage of the number of replacement substandard housing or cost burdened current renters and owners. Within Lincoln County there are: 1,638 rental households and 1,759 owner households that are cost burdened. There are 262 rental households and 60 owner households living in substandard housing. We estimate 15% of these existing costs burdened rental and owner households would add into the demand for new housing product across all income spectrums. In addition, we estimate that 10% of the substandard housing stock can be replaced and is added to the demand.

Therefore, the total universe for current housing demand in Lincoln County is illustrated in the table below:

Table 4.3: Lincoln County Total Demand

Lincoln County Total Demand	Net Demand		
Effective Ownership Vacancy Rate	1.5%	2%	4%
New For sale units	68	116	310
15% of cost burdened owners	264	264	264
10% of substandard ownership units	6	6	6
Total ownership demand	338	386	580
Effective Rental Vacancy Rate	8%	10%	12%
New Rental Units	0	110	218
15 % of cost burdened renters	245	245	245
10 % of substandard rental units	26	26	26
Total rental demand	271	381	489
Total potential housing demand	609	767	1069
Effective Vacancy Rate	4%	5%	7%

Source: MPC and CPI 2018

We estimate there is a potential housing demand in Lincoln County of between 767 and 1,069 new or replacement units, with the optimal mix being 770 units comprised of 386 ownership units and 381 rental units.

⁴ <https://www.census.gov/housing/hvs/index.html>

Lincoln Co. Workforce Housing Demand

The table below estimates the potential demand for workforce housing is targeted in with the Nebraska Rural Workforce Housing Fund. Total housing demand estimates include a percentage of the number of replacement substandard housing or cost burdened current renters and owners earning above 80% AMI. Within Lincoln County there are: 50 rental households (all estimated to reside in North Platte) and 465 owner households that either are cost burdened or live in substandard housing, or both. We estimate 15% of these existing owner households would add into the demand for new workforce housing. We estimate one could capture 50% of the cost burdened rental households over time, if the right product is developed.

Therefore, the total demand universe for workforce housing is illustrated on the table below:

Table 4.4: Lincoln County Workforce Housing - Net Demand

Lincoln County	Net Demand		
Effective Ownership Vacancy Rate	1.5%	2%	4%
New For sale units	69	119	318
15% of cost burdened owners over 80% AMI	62	62	62
10% of substandard ownership units over 80% AMI	10	10	10
Total ownership demand	141	191	390
Effective Rental Vacancy Rate	8%	10%	12%
New Rental Units	0	104	206
15 % of cost burdened renters over 80% AMI	20	20	20
10 % of substandard rental units over 80% AMI	6	6	6
Total rental demand	26	130	232
Total potential housing demand	167	321	622

We estimate there is a potential workforce housing demand in Lincoln County of between 321 and 622 units.

North Platte Analysis

According to the most recent Census estimate from ESRI⁵, we calculate there were approximately 18 for sale units and 357 rental units available at any given time in 2018.

Table 4.5: North Platte Net Demand

		Current Needs			Current Demand		
North Platte	Current Rates	Target Low	Target Average	Target High	Low vacancy	Average Vacancy	High Vacancy
Rental Vacancy Rate	8%	8%	10%	12%			
Ownership Vacancy Rate	0.3%	1.5%	2%	4%			
Effective Vacancy Rate	3.6%						
For sale units	18	90	120	240	72	102	222
Rental Units	357	357	447	535	0	90	178
Total Available Units	375	447	567	776	72	192	401
Effective Vacancy Rate		4%	5%	7%			

Source: MPC and CPI 2018

To calculate the potential housing demand, we look at the current effective vacancy rates for rental and ownership units, which currently is 8% and 0.3% respectively. We then calculate the number of units needed to bring those effective rates into an acceptable range. Again, for our calculations we used target vacancy ranges (low, average, high) based on historic vacancy rates in the Midwest. For rental housing the average vacancy is approximately 10% and for ownership units, 2%.

Table 4.6: Net Production Demand

North Platte	Net Production Demand		
New For sale units	72	102	222
New Rental Units	0	90	178
Total New Units	75	192	401
Effective Vacancy Rate	4%	5%	7%

Source: MPC and CPI 2018

Table 4.5 is divided into three sections: Current Rates; Current Needs; Net Production Demand. Current Rates are the current effective vacancy rates and available units according the 2016 ACS. Current Needs are the number of units required to achieve the target effective vacancy rates for ownership or rental housing. Net Production demand is the number of Current Needs units, less the number of units currently available.

To satisfy the current demand and bring the effective vacancy rate to between 5% and 7%, we estimate between 192 and 401 **new** units need to be brought on line immediately. The for-sale and rental units split is illustrated below.

This considers the number of units currently on market either for sale or rent. These new units can be either new construction or substantial rehabilitation of vacant properties.

Total housing demand estimates should also include a percentage of the number of replacement substandard housing or cost burdened current renters and owners. Within North Platte there are: 1,508 rental households and 1,057 owner households having a cost burdened. We estimate that 15% of these existing cost burdened rental and owner households would add into the demand for new housing product across all income spectrums. Within North Platte there are 45 substandard ownership units and 215 substandard rental units. We estimate 10% of the substandard housing stock can be replaced and is added to the demand.

Therefore, the total universe for current housing demand in North Platte is illustrated in Table 4.7.

⁵ Date from ERSI Business Analyst – Lincoln County, Nebraska Community Profile.

Table 4.7: North Platte Total Demand

North Platte Total Demand	Net Demand		
Effective Ownership Vacancy Rate	1.5%	2%	4%
New For sale units	72	102	222
15% of cost burdened owners	159	159	159
10% of substandard ownership units	5	5	5
Total ownership demand	236	266	386
Effective Rental Vacancy Rate	8%	10%	12%
New Rental Units	0	90	178
15 % of cost burdened renters	226	226	226
10 % of substandard rental units	21	21	21
Total rental demand	247	337	426
Total potential housing demand	483	603	812
Effective Vacancy Rate	4%	5%	7%

Source: MPC and CPI 2018

We estimate there is a potential housing demand in North Platte between 603 and 812 new or replacement units, with the optimal mix being 603 units comprised of 266 ownership units and 337 rental units.

North Platte Workforce Housing Demand

Table 4.8 estimates the potential demand for workforce housing that is targeted in with the Nebraska Rural Workforce Housing Fund. Total housing demand estimates include a percentage of the number of replacement substandard housing or cost burdened current renters and owners earning above 80% AMI. Within North Platte there are: 50 rental households and 240 owner households that either are cost burdened or live in substandard housing, or both. We estimate 15% of these existing owner households would add into the demand for new workforce housing. We estimate one could capture 50% of the cost burdened rental households over time, if the right product is developed.

Therefore, the total demand universe for workforce housing is illustrated on Table 4.8.

Table 4.8: North Platte Workforce Housing - Net Demand

North Platte	Net Demand		
Effective Ownership Vacancy Rate	1.5%	2%	4%
New For sale units	75	106	231
15% of cost burdened owners over 80% AMI	29	29	29
10% of substandard ownership units over 80% AMI	5	5	5
Total ownership demand	109	140	265
Effective Rental Vacancy Rate	8%	10%	12%
New Rental Units	0	85	169
15 % of cost burdened renters over 80% AMI	18	18	18
10 % of substandard rental units over 80% AMI	6	6	6
Total rental demand	24	109	193
Total potential housing demand	133	249	458

We estimate there is a potential workforce housing demand in Lincoln County of between 321 and 622 units.

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Chapter 5

North Platte/Lincoln County Recommendations

The previous chapters discussed the existing and past conditions regarding housing and related economics within North Platte and Lincoln County. The immediately preceding chapter discusses the actual demand for new and replacement housing for both North Platte and Lincoln County.

As North Platte and Lincoln County move forward with meeting these demands there are several things needing done in order to better meet this demand in the next three to five years. The following pages are recommendations for better implementing the findings of this Housing Needs Assessment.

An important item to remember regarding the analysis and recommendations in this study is the circumstances in North Platte and Lincoln County have taken decades to become the way they are currently. There are no fingers to be pointed in this situation, only solutions. The next three to five years will not solve all the issues identified, but it will take a decade or so to begin seeing major turnaround.

Some people may say it is not the role of government to provide safe, decent housing in the community; however, it is the role of government to aid to bringing programs to the community to be

available to the residents and developers. It is also the role of government to ensure a sound fiscal government; therefore, decent, quality housing will only increase the overall property values of the community. Since Nebraska communities and counties are so dependent upon property taxes, increases of this nature will aid in balancing the overall tax burden of North Platte and Lincoln County.

Finally, if a specific program, currently underway, is not mentioned such as the “Shot in the Arm” program, it does not mean the program should not be a part of these recommendations. It means the existing programs such as these should be continued as part of the future mix of tools and strategies. The following recommendations are purely new tools being recommended to the areas tool kit for housing.

Public Policy Recommendations

Code Enforcement

Property maintenance and code enforcement issues were raised as a concern by almost every stakeholder group interviewed. The impression by many stakeholders, whether real or perceived, is the City and County allow landlords to operate

with impunity and there is little to no urgency or interest in the enforcement of property maintenance codes. This perception is causing two issues: 1) It is eroding the confidence in many stakeholders regarding the commitment of the City to operate in the best interest of its residents. 2) It can, or maybe already is, embolden bad actors to continue to operate in a manner that takes advantage of some of the most vulnerable residents of the community.

Key recommendations:

1. The City and County should take a more proactive approach towards its property maintenance enforcement. While this may cause initial consternation by the investment community, as we have stated in this report, the housing stock in Lincoln County continues to age and deteriorate. All efforts are necessary to maintain a high-quality housing product to protect the neighborhoods from losing value and protect residents from unsanitary or unsafe living conditions.
2. Amend the penalties section of the property maintenance to make violations of the Housing Maintenance and Occupancy Code criminal penalties rather than civil violations. The code should specify that each violation is a separate offense with fines of \$100.00 per violation, per day. Criminal citations are easier to enforce and often result in quicker compliance than a civil infraction. The City of Hastings is currently running a similar program.

Inclusive Housing Requirements for Large Projects

Explore creating an inclusive housing ordinance requiring a certain number of units in larger residential projects be set aside for low- and moderate-income households. We recommend projects with 10 or more units be required to set aside 20% of the units for households at 80% AMI or below for rental projects, and 120% below for ownership developments. The affordability would be enforced by deed restriction running with the land for a term not less than 30 years.

In exchange for the exaction, the developer would be granted a density bonus to offset the lost revenue due to the lower sales prices of the income restricted units.

Land banking and Redevelopment

There is a growing number of vacant and abandoned properties needing to be addressed in Lincoln County and North Platte. Within Lincoln

County, approximately 700 properties are categorized by the U.S. Census as “Vacant – Other”, indicating those properties are neither for-sale or for-rent. Unfortunately, many of these properties are likely abandoned, and intervention will be necessary to arrest the decline of the individual properties and the surrounding neighborhood.

During our stakeholder interviews it became clear the City takes a hands-off approach to property redevelopment. The City does provide funds to demolish vacant structures but does not proactively acquire and assemble properties for redevelopment. In order to affect the marketplace, the City will need to take a more aggressive approach or fully empower another agency to work on its behalf.

Nebraska Revised Statute 19-5201 – 19-5218, known as the Nebraska Municipal Land Bank Act, authorizes larger municipalities within Nebraska to establish land banks for the purpose of facilitating the return of vacant, abandoned and tax delinquent property to productive use. Land banks have been an effective tool around the country to intervene in housing market in order to facilitate the redevelopment of vacant and abandoned property. Currently, Lincoln County is not authorized by the legislature to establish a land bank, but LB 854, during the 2017/2018 session, was working its way through the legislature, which would have authorized smaller jurisdictions such as North Platte and Lincoln County to establish their own land banks. This is a powerful tool, and passage of a Bill similar to LB 854 should be encouraged by Lincoln County and North Platte. The recommendations below are predicated on the ability of Lincoln County to establish its own land bank.

A land bank is a quasi-governmental organization whose sole purpose is to address issues of vacant property and facilitate the redevelopment of neighborhoods. The land bank is overseen by a seven-member board and has all the authority of private corporation to acquire, sell, lease rehabilitate, and construct or demolish real and personal property. Typically, land banks work with the County to acquire vacant, tax delinquent properties through tax lien sales. The benefit of a land bank is the County can sell the lien directly to the land bank, instead of opening the bids to outside real estate speculators who may do nothing and allow the properties to continue to languish.

The land bank has the ability to acquire debt to facilitate the redevelopment efforts and hold the property in a tax-exempt manner while the property is being redeveloped. In addition, since the land bank acts like a private entity, it can often be more responsive and faster than a municipality. There is also a self-funding mechanism in place to facilitate the operations of the land bank. For a period of five years after a property is redeveloped and sold, the land bank receives up to 50% of the property tax revenue generated by said property. This funding mechanism incents the landbank to undertake redevelopment actions and not speculatively hold property.

Recommendations:

1. Encourage the Nebraska Legislature to expand the land bank authorizations to counties and municipalities such as Lincoln County and North Platte;
2. Establish a committee to begin the process of evaluating the feasibility of organizing a Lincoln County Land Bank, its purpose, mission and operating parameters.
3. Begin discussions with the County Treasurer on establishing a land bank and working through the logistics of authorizing the land bank to give automatically accepted bids to the Treasure tax liens;

Modular and Manufactured Housing

Today's modular and manufactured housing factories can modify almost any set of plans and home design to be constructed in an off-site manufacturing facility. Designs can be contemporary or modern. All of the pictures on this page are examples of modular homes constructed in Indiana.



One of the many concerns expressed was the high cost of construction and lack of quality subcontractors. Modular and manufactured housing (industrialized units) can help bridge this gap. Typically, there are two types of industrialized housing products: modular housing, which is



constructed using a state adopted building code, and manufactured housing, which is constructed using a HUD approved building code. For the purposes of this report we will use the generic term "industrialized housing" to refer to both.

Generally speaking, industrialized housing can cost between 10% - 20% less than conventional site-built housing, and depending on the type of product, can be more energy-efficient than conventionally constructed housing. Note however, the customization options are significantly limited, so this is probably not a product for the upper-end price points, but is a good option for entry-level and moderately priced new construction.



Recommendations:

1. Explore partnerships with the Nebraska Manufactured Housing Association to work with local housing manufactures to develop a palette of neighborhood context sensitive home plans that can be constructed on infill lots;

Existing Zoning Regulations

The City is in the process of updating their municipal zoning regulations. There are a number of items needing to be examined prior to the final adoption of the new regulations. These are:

1. Ensure all residential districts are fair and equal and no specific exclusionary language exists in one district or another.

2. Ensure the inclusive residential districts are equally allocated within all portions of the community.
3. Residential types, stick-built and manufactured homes, should be equally allowed in all residential districts. Any limitations should be controlled specifically by covenants apply by the developer or a home owners association.
4. The City should examine developing a residential district which allows for smaller lots and homes.

Financial Tools and Incentives

Continuation of Existing Programs

First and foremost the organizations currently involved in providing housing assistance must continue the programs they are currently offering.

Lincoln County Community Development Corporation (LCCDC)

LCCDC offers numerous programs depending upon the situation. The following are a summary of programs offered and in some cases projects they have undertake and should continue doing in the future:

New Construction

LCCDC builds 1200 square foot and 900 square foot homes on in-fill lots. Houses have been built in North Platte and Brady. These homes are often constructed on lots that have previously been condemned and demolished by the City of North Platte. New homes are then sold to first time homebuyers with down payment and closing cost assistance. We have completed 30 new homes in this program.

Shot in the Arm

LCCDC also participated in the "Shot in the Arm" housing program by building two 1400 square foot homes and selling them at market rate.

Owner Occupied Rehab

Up to \$25,000 in the form of a forgivable second mortgage is offered to low income home owners in Lincoln County. The second mortgage is in place for 10 years and is completely forgiven if the homeowner resides in the house for the full 10 years. Repairs include replacing or repairing roofs, HVAC, plumbing, electrical systems, replacing windows, adding insulation. Essentially LCCDC brings the home up to code. We also partner with the Weatherization Program. Over the years we have completed 65 OOR projects. Projects have been completed in Brady, Hershey, Maxwell, North Platte and Wellfleet. LCCDC also manages the City of

North Platte's Owner Occupied Rehab Program.

Purchase Rehab Resale

Lincoln County Community Development Corporation buys an existing house in need of repair, rehabs it and then sells it to first time home buyer with down payment and closing cost assistance. Sometimes houses in this program are given to LCCDC. These homes are moved to another site and placed upon new foundations. The home is then rehabbed with typically a new roof, new windows, new plumbing, HVAC, electrical, insulation, remodeling of the kitchen and bathrooms, new paint and flooring throughout the house. We have completed 44 houses. Purchase-Rehab-Resale projects have been completed in Wallace and North Platte.

LCCDC has partnered with developers including Perry-Reid, Opportunity Builders and Dana Point to bring rental and market rate home ownership projects to the North Platte community. These partnership projects have resulted in 170 housing units, a portion of which are designated as affordable, rented or sold to 80% or less Area Median Income.

- Pacific Place Apartments (Perry-Reid)—64 units
- The Village at North Platte Apartments (Opportunity Builders)—49 units
- Parkland Estates (Dana Point)—new construction subdivision of market rate and affordable houses developed for sale—57 units constructed.

Rental Projects

LCCDC has built and rehabilitated 18 rental units in Lincoln County. These units are then rented to low-moderate income households. These units serve a need in Lincoln County as well as bringing income to the organization to support the administration of our programs. Rentals are located in North Platte (11), Hershey(3) and Wallace(4). Four more units are expected to be constructed in North Platte in 2019.

In addition to those people who bought LCCDC houses, 39 more families were provided with down payment and closing cost assistance.

North Platte Area Chamber and Development (NPACD)

Similar to LCCDC, NPACD also assists with housing projects in the North Platte and Lincoln County area. The biggest effort NPACD is involved in is the "Shot in the Arm" program. They are the lead organization on this endeavor and continue to push this program.

Shot in the Arm Program

Keys to the Shot in the Arm Program are as follows:

- A developer must commit to constructing at least two new housing units (4 was the requirement in Phase 1). The homes cannot be owner occupied and cannot have already been permitted.
- The housing units must be reasonably ready for occupancy by the summer of 2020.
- North Platte and all Lincoln County villages are eligible to participate. Houses must be constructed within their zoning jurisdictions (state rules).
- For sale or for lease (rent) are both eligible.
- The homes must sell for less than \$275,000. Multi-unit apartments cannot cost more than \$200,000 per unit to construct. Housing structures must be a minimum of 1,400 square feet with two car garage.
- Single family houses can qualify for \$12,000 in incentives (if state funding is approved).
- Townhomes (duplexes) can qualify for \$12,000 per side.
- Multi-unit structures (over 2 units) can qualify for "up to" \$6,000 per living unit.
- Modular Homes (as defined by the State) can qualify for \$6,000 per unit upon certificate of occupancy.
- Incentives are dispersed at the drywall stage of the project for single family and duplexes and at certificate of occupancy from multi-family and modular homes.
- Experienced developers must have proof of credit from a reputable financial institution and references. Final decision of eligibility lies with the Chamber Development Application Review Team and Board of Directors. Individual housing projects must be approved in advance and enter into an agreement with our organization.
- Any of the state funds not used within two years from the date of release of funds must be returned to the State.
- Villages are required to provide a lot at no charge as part of the matching local commitment. This can be from any entity (village, non-profit, private citizen, etc.)

Habitat for Humanity - North Platte

Habitat needs to continue constructing new homes throughout their service area.

Expand private financing options

Local banks and lending institutions play a major role in the housing market within Lincoln County. During our stake holder interviews, it was clear the banking representatives understood constraints of the tight housing market and the need for additional housing in Lincoln County and North Platte. In particular, there was agreement for the need to expand the middle-market, those homes between \$135,000.00 - \$175,000.00 (throughout focus group meetings, all groups had differing options on this range; this range represents the banker viewpoint). Two key impediments to the market expressed by the banking community was credit-worthiness of first-time home buyers and low appraisal amounts.

FHA 203K Rehabilitation Loans

A FHA 203K loan combines the cost of the initial purchase plus the cost of renovations or expansions into one loan product that is insured by FHA. This unique loan product is particularly well suited for those interested in purchasing a vacant house, or one needing substantial renovations. The benefit of the loan product is the interest rates are fixed, and the loan amount is based on the current purchase price, plus the cost of the improvements. When we discussed the 203K product with the banking focus group, most had never heard of the program. This is not surprising since there are only five banks in Nebraska having originated a 203K loan in the past 12 months:

- | | |
|---------------------------------------|---------|
| • First National Bank | Omaha |
| • Guild Mortgage Company | Omaha |
| • Movement Mortgage LLC | Omaha |
| • Prime Lending (A Plains Capital CO) | Lincoln |
| • Regent Financial Group, Inc | Omaha |

The FHA 203K loan product could be a very useful tool for those who wish to purchase and rehabilitate a home in North Platte. Since the program has not been utilized here, there will be a learning curve for all parties involved.

Recommendations:

1. Explore partnerships with local banks, or those in Omaha and Lincoln, to originate FHA 203K rehabilitation loans. The CDC could play a role in facilitating the conversations and the 203K program should also be included in any first-time homebuyer counseling programs, once a lender pipeline is established.

Shared risk loan pool

Many communities have recently funded targeted shared-risk loan pools that are used to spread the

risk in emerging markets. The concept revolves around a loan fund that is seeded through contributions by local banks, businesses, or federal programs (CDFI). The “Shot in the Arm” program is an example of pooled investments for a targeted purpose, but to truly move the market this investment needs to be significantly increased.

We recommend creating shared risk pool designed to invest in all types of housing, not just single-family for-sale housing. These funds can also be a head start in creating opportunity funds, authorized by the 2017 tax reform laws. Many businesses expressed frustration with the housing situation in Lincoln County, and many are already incurring housing costs, such as the hospital, so they may be amenable to investing in a shared risk pool that benefits their business.

The loan fund would invest in various housing projects as determined by a governing board. The investment capital would be structured as patient capital that is in a subordinate position to the primary debt. **This is not a grant.** The purpose of the investment is to lower the amount of primary debt the project needs to service, thus making the project more financially feasible. When a project is refinanced, in the future, the fund would recoup its investment. Alternatively, the fund could be the primary lender and each investor in the fund would only risk a pro-rata share of the investment.

Recommendations:

1. Explore the creation of shared-risk loan pools to help offset and encourage the construction of new housing, or the renovation of upper-story housing in downtown.
2. Raise \$1 Million to initially seed the loan pool.

Community Land Trusts

Community Land Trusts are designed to ensure the long-term affordability of housing within a particular development. A community land trust is a development where the underlying land is owned, typically, by a trust or community non-profit whose mission is to create affordable housing. The homebuyer owns the improvement and is usually granted a long-term lease that is at least the term of the mortgage or 99 years. The key distinction is there is a deed restriction or restrictive covenant running with the land, thus, ensuring affordability by limiting the income of the subsequent home buyers, thus ensuring long-term affordability. The Land Trust is established to enforce the restrictions, which are civil matters and not under the jurisdiction of the City or County. In lieu of establishing a single-purpose entity for administration of the trust, that

function could be carried out by the Lincoln County CDC.

Expand public financing options

In Order to make any meaningful movement in the Lincoln County and North Platte housing market, the City and County must get more engaged in promoting housing development and change their policy on housing and neighborhood investment. There are a number of tools the City can use to promote housing development which are either under-utilized or have not been authorized.

Expand the Community Redevelopment Authority Activities

The State of Nebraska grants broad powers to Community Redevelopment Authorities (CRA) under the Community Development Laws to affect redevelopment of blighted and substandard areas within a community. As mentioned previously, to meaningfully impact the housing market, the City and County must become more active participants in the housing market. To that end we recommend the North Platte Community Redevelopment Authority expand its activities beyond simply administering the TIF program. These expanded activities could include:

1. Developing Redevelopment Plans for the northern North Platte neighborhoods or other areas outlined in this report that have high concentrations of poor-quality housing;
2. The CRA may be an alternate/temporary means to land banking in North Platte. Under the statutes governing CRA's, they are allowed to acquire, hold, and sell land;
3. Identify, acquire and solicit private sector land developers to create new subdivisions in North Platte, or soon to be annexed land. TIF funds can be used to extend public infrastructure and utilities, and the CRA will have lower holding costs because the land will be tax exempt until it is sold to a homebuilder. The CRA will help mitigate builder risk by acting as the master developer.

Workforce Housing Development Fund

Establish a dedicated funding stream to offset the high cost of housing construction and provide a stable stream of funding for redevelopment projects. We recommend establishing a Workforce Housing Development Fund whose funding comes from a 1.5% sales tax based on on-site consumption of food and beverages. Based on Consumer Expenditure Survey data, a 1.5% sales tax limited to on-site consumption of food and beverages would generate approximately \$750,000 annually. This is

based on an estimated annual sale of \$52M in food and beverages in Lincoln County, not consumed at home.

These funds could be used to:

1. Provide loans and grants to developers to construct new multi- and single-family housing;
2. Match private funds in the shared risk pool mentioned above;
3. Provide grants or loans to existing homeowners to make necessary repairs;
4. Provide capital for redevelopment efforts such property acquisition, demolition, etc.; and,
5. Provide a revenue stream to pay off bonds issued for larger housing development initiatives.

As the title describes, this fund should be restricted to assisting those households earning less than 100% of the area median income. Since the funds are being generated from food and beverage tax, we recommend these funds be initially targeted to those employed in the food and accommodation service sectors. Based on 2016 data, there were 1,760 jobs in food and accommodation sector, with an average salary of \$15,176.00. These employees are the working poor. A number of cities around the country use hotel/motel, and food and beverage taxes, often paid by tourists, to develop affordable housing in high-cost markets.

This is a local funding source, so the eligibility criteria is set locally, and subject to change as the housing market in Lincoln County evolves. These funds can also be used to leverage federal and state grants that often require a non-federal match.

Potential Catalyst Housing Project

There are a number of existing housing projects underway in North Platte and Lincoln County, including the "shot in the arm program", Habitat for Humanity, and others. However, there is a major project, or "White Elephant" everyone quietly speaks of but no one is sure how to approach the matter, the old Hotel Pawnee.



The primary issue at the time of this study is getting the property in hand. There have been issues with obtaining the building due to ownership and tax issues. However, the City in cooperation with other local groups **must** find an avenue to gaining ownership of the building.

The Hotel Pawnee does need work on the exterior and interior but has numerous funding sources available to the project, as of the completion of this study. This facility can do two very important things for North Platte, provide quality affordable housing for those in need and provide additional life downtown to support the local businesses.

Once the building is under control, the following are some of the funding sources that could be applied.

One key to making this project financially sound will be taking advantage of the Opportunity Zone investments.

See Funding Sources Chapter for Opportunity Zone description.

Pawnee Hotel funding

Total estimated project cost as of September 2018	\$8,000,000.00	
Federal Historic Tax Credit 20% - Assume 50% eligibility	\$800,000.00	\$7,200,000.00
Nebraska State Historic Tax Credits 20% - Assume 50% eligibility	\$800,000.00	\$6,400,000.00
Tax Increment Financing -	\$2,175,442.00	\$4,224,558.00
Assume \$7,000,000.00 of eligible improvements		
Assume total levy of \$2.071850		
Opportunity Zone investments	???????	
Housing programs	???????	

	Public Policy Action Items		\$\$\$	2019	2020	2021	2022 to 2023	Management Statement / On-going
HPP-1.1	Code Enforcement – The City and County should take a more proactive approach toward property maintenance enforcement	1,3,8,7	1,4,6					
HPP-1.2	Code Enforcement – Amend the penalties section of the property maintenance to make violations of the Housing Maintenance and Occupancy Code a criminal penalty rather than civil violations.	1	-					
HPP-1.3	Inclusive Housing – Create a LMI set aside requirement for larger developments	1,4,7,8	-					
HPP-1.4	Land Banking- Continue to encourage the Nebraska legislature to amend state law to allow smaller communities such as North Platte and counties to participate in the land banking programs allowed for larger communities in the state.	1,4,7,8	1					
HPP-1.5	Land Banking – Establish a committee to begin the process of evaluating the feasibility of organizing a Lincoln County Land Bank, its purpose, mission, and operating parameters.	1,2, 3, 4,7,8, 9, 10	1					
HPP-1.6	Begin discussions with the County Treasurer on establishing a land bank and working through the logistics of authorizing the land bank to give automatically accepted bids to the Treasurer tax liens.	1,2, 3, 4,7,8, 9, 10	1,2					
HPP-1.7	Modular and Manufactured Housing – Explore partnerships with the Nebraska Manufactured Housing Association to work with local housing manufactures to develop a palette of neighborhood context sensitive home plans for infill development.	1,2, 3, 4,7,8, 9, 10	1,3					
HPP-1.8	Zoning - Ensure all residential districts are fair and equal and that no specific exclusionary language exists in one district or another.	1,11	1					
HPP-1.9	Zoning – Ensure that the inclusive residential districts are equally allocated within all portions of the community.	11,11	1					
HPP-1.10	Zoning – Residential types, stick-built and manufactured homes, should be equally allowed in all residential districts.	11,11	1					

Organization:

- 1 City of North Platte
- 2 Lincoln County
- 3 North Platte Community Redevelopment Authority
- 4 North Platte Housing Authority
- 5 NEDED
- 6 NIFA
- 7 Lincoln County Community Development
- 8 North Platte Area Chamber of Commerce and Economic Development
- 9 Private Businesses
- 10 Developers
- 11 Consultants
- 12 Nebraska Department of Transportation
- 13 NPPD
- 14 Local Organizations
- 15 Housing and Urban Development

Funding Sources:

- 1 General Funds
- 2 Bonding
- 3 TIF
- 4 Grants
- 5 Private Funds
- 6 Sales Tax/Occupation Taxes

	Financial Tools and Incentives Action Items		\$\$\$	2019	2020	2021	2022 to 2023	Management Statement / On-going
HFT-1.1	FHA 203K – Explore partnerships with local banks, or those in Omaha and Lincoln, to originate FHA 203K rehabilitation loans.	7,8,9	-					
HFT-1.2	Shared Risk – Explore the creation of shared-risk loan pools to help offset and encourage the construction of new housing, or renovation of upper-story housing in downtown.	7,8,9	1,3,4,5,6					
HFT-1.3	Raise \$1 Million to initially seed the loan pool	7,8,9	-					
HFT-1.4	Develop a Community Land Trust	7,8,9	1,3,4,5,6					
HFT-1.5	CRA – Develop Redevelopment Plans for northern North Platte neighborhoods or other areas outlined in this report that have high concentrations of poor-quality housing	1,3,5,6,7,8,9,10,14, 15	1, 3,4,5					
HFT-1.6	CRA - Establish the CRA as a temporary means of land banking until such legislation is passed in the Unicameral.	1	-					
HFT-1.7	CRA - Identify, acquire and solicit private sector land developers to create new subdivisions in North Platte, or soon to be annexed property.	1,3,7,8,9, 10	1,3,4					
HFT-1.8	Workforce Housing Development Fund – Establish a dedicated fund using an Occupation Tax on food and beverages consumed on-site. Fund will be used for the creation of workforce housing focused on the service industries.	1,7,8,9,10	1					
HFT-1.9	Pawnee Hotel	1,2,3,4,5,6,7,8,9,10,11,12,14,15	1,2,3,4,5 6					
HFT-1.10	Continue the "Shot in the Arm" program	1,2,3,4,5,6,7,8,9,10,11,12,14,15	1,2,3,4,5 6					

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- 4 Grants
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The Lincoln County and North Platte Housing Needs Assessment also includes all of the incorporated villages within Lincoln County. These include: Brady, Hershey, Maxwell, Sutherland, Wallace, and Wellfleet.

Each village will be examined similarly to North Platte; however, in some cases the data has a greater margin or error than the actual population of the village. Therefore, those data will not be included.

Specifics of these data have been shared with a few communities and we have accounted for any thoughts and input received.

Household Income Ranges - Brady

Table 6.1 illustrates the estimated the number of households by income range. The Table indicates 37% of the households in Brady were earning below \$49,999 annually. Therefore, over 1/3rd of the households in Brady are earning less than the Nebraska's Median Household Income of \$54,384 annually. In comparison the Median Household Income in Brady was \$50,781 annually.

Table 6.1: Brady Household Income

2018 Household Income Range	Brady	Percent of Households
Less than \$15,000	24	13%
\$15,000-\$24,999	13	7%
\$25,000-\$34,999	15	8%
\$35,000-\$49,999	16	9%
\$50,000-\$74,999	45	15%
\$75,000-\$99,999	23	13%
\$100,000-\$149,999	29	16%
\$150,000-\$199,999	8	4%
\$200,000 or greater	5	3%
2018 Households by Income Base	178	100%

Source: ESRI Income Estimates

Substandard Housing and Cost Burdened Households

If renter households are paying more than 30% of their income toward housing costs, this may lead to high turnover or out migration in search of higher paying jobs, or lower housing costs. It also results in less disposable income to save for emergencies or spend in the community. Cost burdened homeowners face additional challenges. If they are paying more than 30% of their income toward housing costs, not only does this leave less money for discretionary income, but less money for home repairs or the ability to weather a financial

emergency which could result in foreclosure, further destabilizing a neighborhood or community.

Table 6.2: Housing Cost Burden - Brady

	Brady
Gross Rent <10% of Household Income	3
Gross Rent 10-14.9% of Household Income	7
Gross Rent 15-19.9% of Household Income	0
Gross Rent 20-24.9% of Household Income	10
Gross Rent 25-29.9% of Household Income	0
Gross Rent 30-34.9% of Household Income	5
Gross Rent 35-39.9% of Household Income	0
Gross Rent 40-49.9% of Household Income	4
Gross Rent 50% + of Household Income	0
Gross Rent as a % of HH Inc Not Computed	9
Rental Households Base	38
Gross Rent 30% + of Household Income (Total)	9
Percent of renter households that are cost burdened	24%

Source: 2012-2016 US Census American Community Survey

The most recent 2012-2016 ACS 5-year estimate indicates approximately 1/4th of Brady renters are cost burdened, and pay more than 30% of the income towards housing costs. This represents nearly 10 renter households. Nearly half of those rental households pay just less than 50% of their income toward housing costs.

While there are less cost burdened homeowners, the numbers are still high. Within Brady, 15% or nearly 125 homeowners pay more than 30% of their income toward housing costs, and nearly 20 homeowners spend over 40% of their income on housing cost. Paying this much of a household's income toward housing cost leaves little disposable income for other activities and increases the likelihood of foreclosure if there is a financial emergency within the household.

Table 6.3: Housing Cost Burden - Brady

	Brady
Monthly Owner Costs % of HH Inc Not Computed	0
Monthly Owner Costs 50+% of HH Income	9
Monthly Owner Costs 40-49.9% of HH Income	8
Monthly Owner Costs 35-39.9% of HH Income	0
Monthly Owner Costs 30-34.9% of HH Income	2
Monthly Owner Costs 25-29.9% of HH Income	12
Monthly Owner Costs 20-24.9% of HH Income	13
Monthly Owner Costs 15-19.9% of HH Income	23
Monthly Owner Costs 10-14.9% of HH Income	31
Monthly Owner Costs < 10% of HH Income	27
Owner household Base	125
Owner Households: 30% + of Household Income	19
Percent of owner households that are cost burdened	15%

Source: 2012-2016 US Census American Community Survey

At Risk Households - Brady

In addition, nearly 50 households in Brady report having at least one disability. This could be physical or cognitive, but regardless of the disability planning for this segment of the population is important because as the population continues to age the number of individuals with disabilities will increase. There will be a need to construct or renovate existing housing that is fully accessible or visitable.

Table 6.4: AT Risk Household

Variable	Brady
2012-2016 ACS Households Below the Poverty Level	26
Percent below the poverty level	16%
2012-2016 ACS Households with 1+ Persons with a Disability	48
2012-2016 ACS Households at or Above the Poverty Level	137
2012-2016 ACS Married Couple Families below Poverty Level	1
2012-2016 ACS Households with Social Security Income	69
2012-2016 ACS Households with No Social Security Income	94
2012-2016 ACS Households with Retirement Income	28
2012-2016 ACS Households with No Retirement Income	135
2012-2016 ACS Households with Public Assistance Income	1
2012-2016 ACS Households with No Public Assistance Income	162
2012-2016 ACS Total Households	163

Source: US Census 2012-2016 American Community Survey

Housing Conditions - Brady

The following maps indicate the quality of residential dwelling units within Brady. The data for the maps is based on the data within the Lincoln County Assessor's database.

This section is intended to indicated residential dwellings in need of improvement or demolition. It is sometimes similar and cheaper to find a dwelling unit in need of a little tender loving care and fix it up as opposed to demolition and reconstruction. There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Appendix.

Brady Housing Make-up

Within Brady, the residential make-up is as follows:

- Single-family 81.7%
- Multiple Units 0.6%
- Manufactured 5.7%
- Mobile Homes 12.0%

These locations are on Figure 6.1.

Figures 6.2 and 6.3 indicate the condition and age of the residential structures in Brady. Currently Brady has 16.0% of the housing stock rated as a 2, 2.5, or 3 which is Poor Condition. This housing stock is spread throughout the community.

Demand Analysis - Brady

According to the most recent Census estimate from ESRI⁷, we calculate there is approximately one for sale unit and 4 rental units available at any given time in 2018. To calculate the potential housing demand, we look at the current effective vacancy rates for rental and ownership units, which currently is 8% and 0.8% respectively⁸. We then calculate the number of units needed to bring those effective rates into an acceptable range. For our

calculations we used target vacancy ranges (low, average, high) based on historic vacancy rates in the Midwest⁹. For rental housing the average vacancy is approximately 10% and for ownership units, 2%.

Table 6.6 is divided into three sections: Current Rates; Current Needs; Net Production Demand. Current Rates are the current effective vacancy rates and available units according the 2016 ACS. Current Needs are the number of units required to achieve the target effective vacancy rates for ownership or rental housing. Net Production demand is the number of Current Needs units, less the number of units currently available.

Considering all of the dynamics involved in establishing the total demand, the total demand for Brady can be found in Table 6.7 below.

Table 6.6: Brady Net Production Demand

Brady	Net Production Demand		
New For sale units	1	2	4
New Rental Units	0	1	2
Total New Units	1	3	6
Effective Vacancy Rate	3%	4%	6%

Source: MPC and CPI 2018

This considers the number of units currently on market either for sale or rent. These new units can be either new construction or substantial rehabilitation of vacant properties.

Total housing demand estimates should also include a percentage of the number of replacement substandard housing or cost burdened current renters and owners. Within Brady there are: 9 rental households and 19 owner households that are cost burdened. We estimate that 15% of these existing cost burdened rental and owner households would add into the demand for new housing product across all income spectrums.

Table 6.5: Brady Net Demand

		Current Needs			Current Demand		
Brady	Current	Target Low	Target Average	Target High	Low vacancy	Average Vacancy	High Vacancy
Rental Vacancy Rate	8%	8%	10%	12%			
Ownership Vacancy Rate	0.8%	1.5%	2%	4%			
Effective Vacancy Rate	2.7%						
For sale units	1	2	3	5	1	2	4
Rental Units	4	4	5	5	0	1	2
Total Available Units	5	6	7	11	1	3	6
Effective Vacancy Rate		3%	4%	6%			

⁷ Date from ERSI Business Analyst – Lincoln County, Nebraska Community Profile.

⁸ We are using the overall Lincoln County vacancy rates because due to Brady's small size, the margin of error for the vacancy estimates is very high.

⁹ <https://www.census.gov/housing/hvs/index.html>

Figure 6.1: Residential Type-Brady

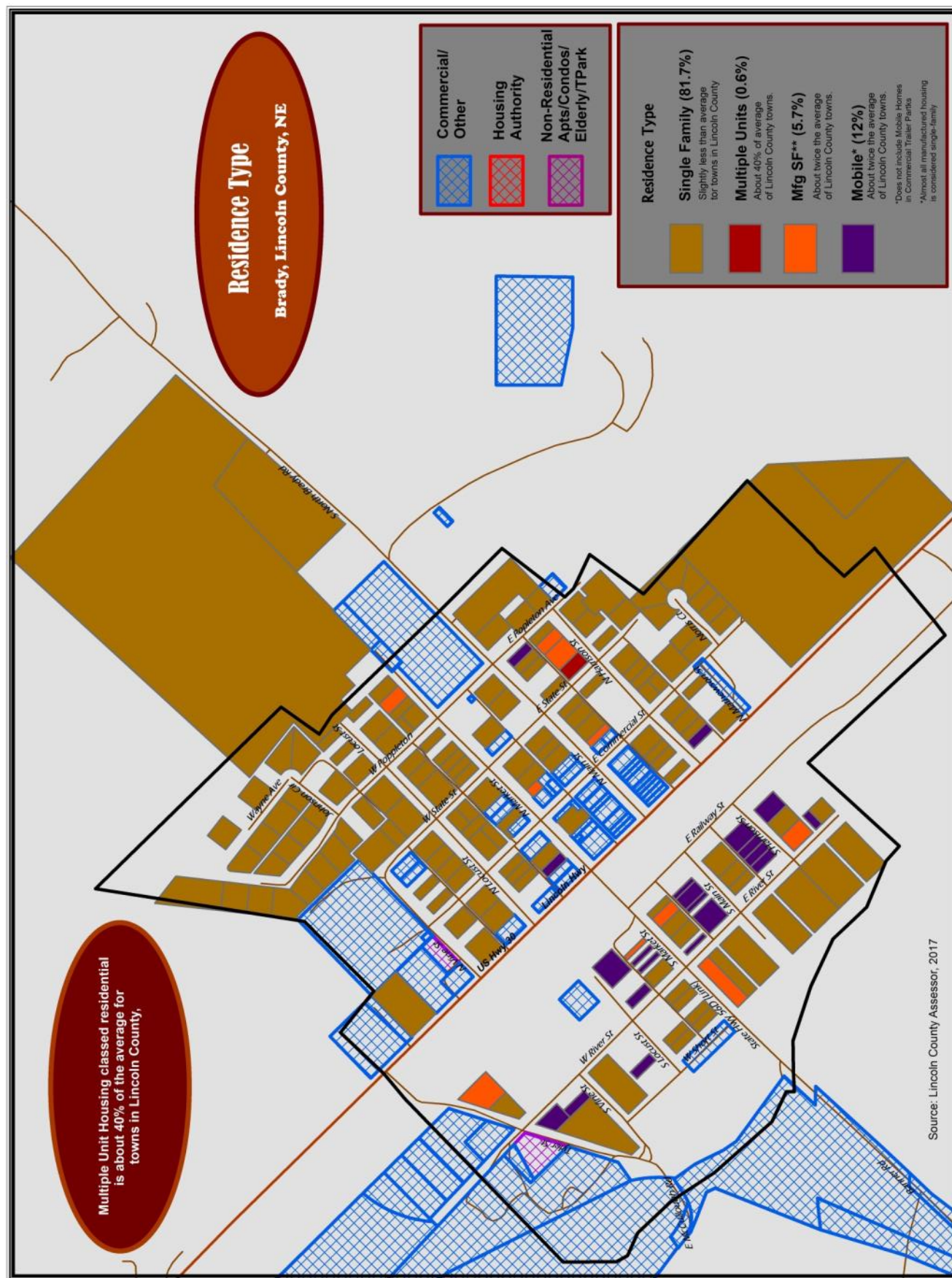


Figure 6.2: Condition Analysis-Brady

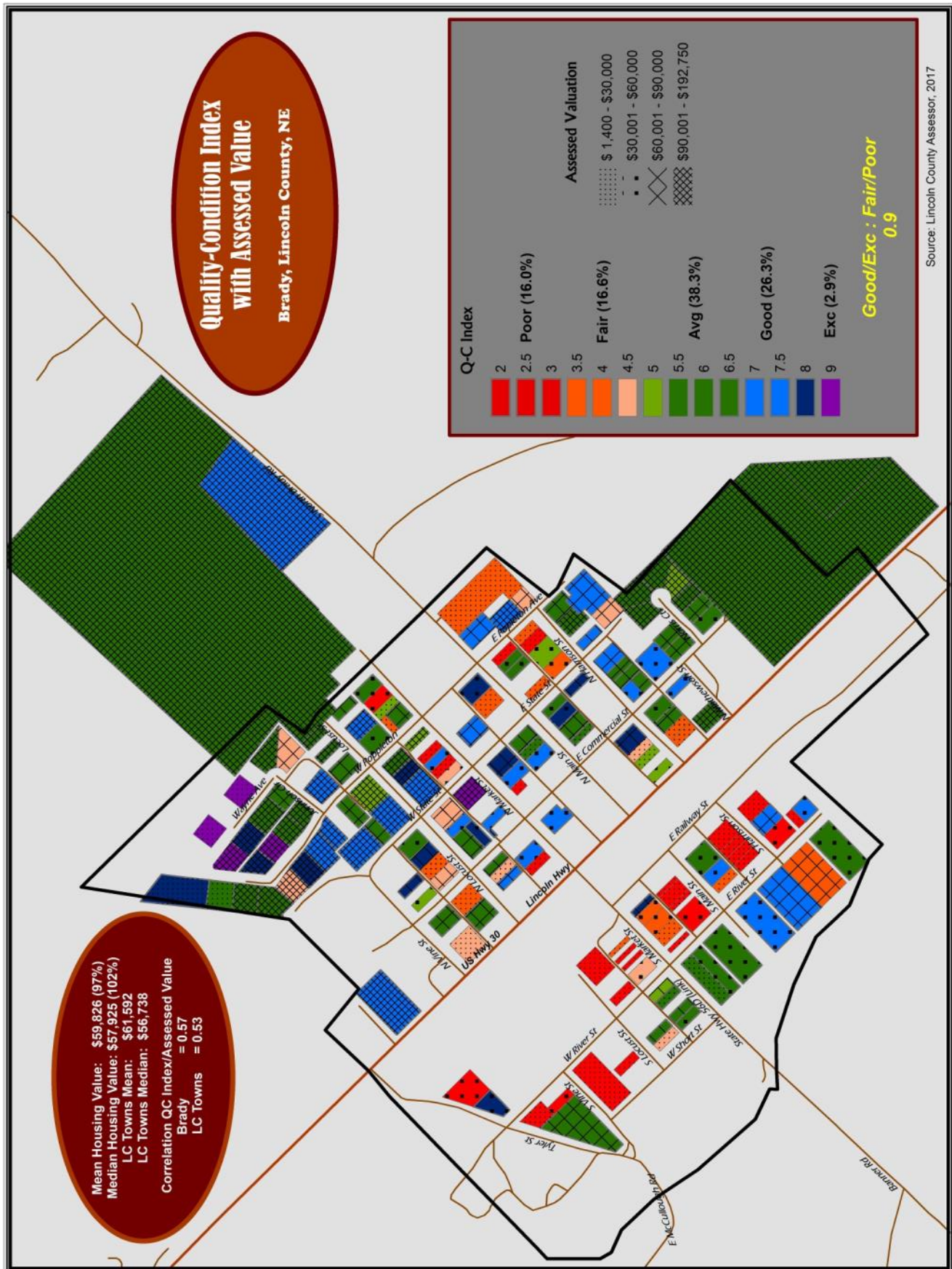
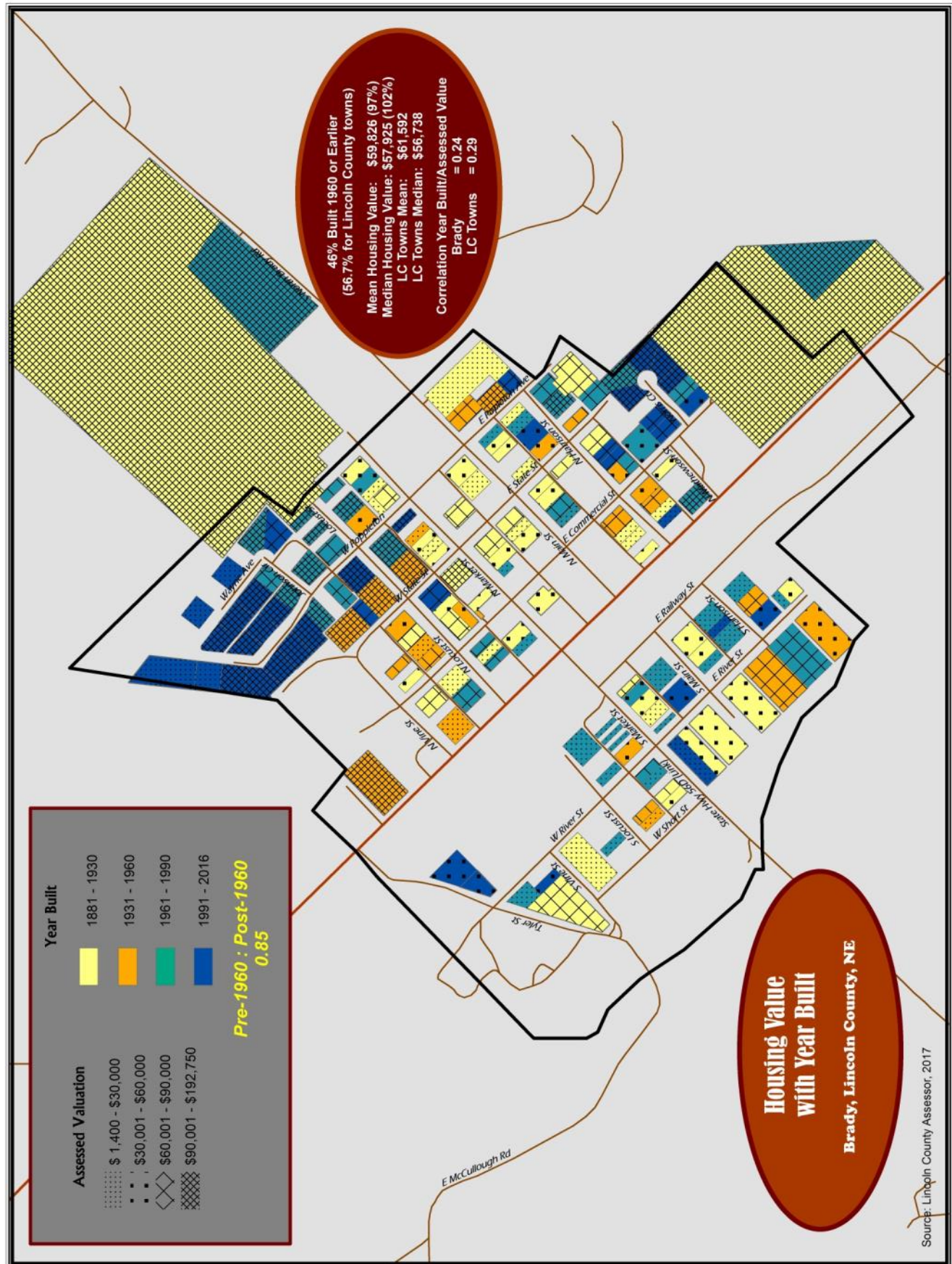


Figure 6.3: Age of Structure-Brady



The margin of error for substandard housing within the CHAS is high, therefore we are substituting the number of poor quality units in Brady as determined by the County Assessor's Office. There are 28 poor quality units in Brady and we estimate that 10% of the substandard housing stock can be replaced and is added to the demand.

Therefore, the total universe for current housing demand in Brady is illustrated in the table below:

Table 6.7: Brady Net Production Demand

Brady Total Demand		Net Demand		
Effective Ownership Vacancy Rate	1.5%	2%	4%	
New For sale units	1	2	4	
15% of cost burdened owners	3	3	3	
10% of substandard ownership units	1	1	1	
Total ownership demand	5	6	8	
Effective Rental Vacancy Rate	8%	10%	12%	
New Rental Units	0	1	2	
15 % of cost burdened renters	1	1	1	
10 % of substandard rental units	2	2	2	
Total rental demand	3	4	5	
Total potential housing demand	8	10	13	
Effective Vacancy Rate	4%	5%	7%	

We estimate there is a potential housing demand in Brady between 10 and 13 new or replacement units, with the optimal mix being 10 units comprised of 6 ownership units and 4 rental units. This should be accomplished through the renovation or redevelopment of the property rated in poor condition by the Assessor's Office.

Brady Recommendations

Discussions with the individuals from Brady showed an relatively aggressive approach to economic development and new housing within the Village. The demand analysis indicates the need for additional housing in the community therefore:

- 6.1 The Village should continue doing what they have been doing with regard to basic economic development and housing development.
- 6.2 The Village should to re-examine their current Comprehensive Plan, if older than 10 years, and begin to accommodate for some of the positives currently moving forward.
- 6.3 The Village should examine their current zoning regulations to identify any shortcomings and issues not available to the community and future developers.
- 6.4 The Village should continue to examine the use of Tax Increment Financing for workforce housing, as well as the replacement and/or extension of utilities.

- 6.5 Work with Lincoln County Community Development Corporation in North Platte on different housing programs and grants.
- 6.6 Work with North Platte Area Chamber of Commerce and Development Corporation on other types of housing and economic development activities.
- 6.7 Develop a private investment club in order to continue building new homes within Brady.

Recommendation	Time Frame for Completion		
	2019	2020 to 2021	2022 to 2023
6.1			
6.2			
6.3			
6.4			
6.5			
6.6			
6.7			

Note: If all spaces are filled in then the recommendations is considered to be an ongoing activity with no end period.

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The Lincoln County and North Platte Housing Needs Assessment also includes all of the incorporated villages within Lincoln County. These include: Brady, Hershey, Maxwell, Sutherland, Wallace, and Wellfleet.

Each village will be examined similarly to North Platte; however, in some cases the data has a greater margin or error than the actual population of the village. Therefore, those data will not be included.

Specifics of this data have been shared with a few communities and we have accounted for any thoughts and input received.

Household Income Ranges - Hershey

Table 7.1 illustrates the estimated the number of households by income range. The Table indicates 44% of the households in Hershey were earning below \$49,999 annually. Therefore, over 1/3rd of the households in Hershey are earning less than the Nebraska's Median Household Income of \$54,384 annually. In comparison the Median Household Income in Hershey was \$60,588 annually.

Table 7.6: Hershey Household Income

2018 Household Income Range	Hershey	Percent of Households
Less than \$15,000	28	10%
\$15,000-\$24,999	30	11%
\$25,000-\$34,999	34	12%
\$35,000-\$49,999	30	11%
\$50,000-\$74,999	36	13%
\$75,000-\$99,999	24	9%
\$100,000-\$149,999	36	13%
\$150,000-\$199,999	25	9%
\$200,000 or greater	36	13%
2018 Households by Income Base	279	100%

Source: ESRI Income Estimates

The table below illustrates the estimated growth of annual per capita and household income growth within Hershey. The current annual household income growth rate is estimated at 3.22%, which is a modest 5-year growth rate. Whether this increase turns into an actual increase in real buying power among the households will depend on the inflation rate over the next five years.

Table 7.2: Housing Cost Burden - Hershey

	Hershey
Gross Rent <10% of Household Income	3
Gross Rent 10-14.9% of Household Income	2
Gross Rent 15-19.9% of Household Income	8
Gross Rent 20-24.9% of Household Income	7
Gross Rent 25-29.9% of Household Income	3
Gross Rent 30-34.9% of Household Income	2
Gross Rent 35-39.9% of Household Income	5
Gross Rent 40-49.9% of Household Income	0
Gross Rent 50% + of Household Income	4
Gross Rent as a % of HH Inc Not Computed	6
Rental Households Base	40
Gross Rent 30% + of Household Income (Total)	11
Percent of renter households that are cost	28%

Source: 2012-2016 US Census American Community Survey

The most recent 2012-2016 ACS 5-year estimate indicates nearly 1/3rd of Hershey renters are cost burdened, and pay more than 30% of the income towards housing costs. This represents nearly 10 renter households.

While there are less cost burdened homeowners, the numbers are still high. Within Hershey, 14% or nearly 28 homeowners pay more than 30% of their income toward housing costs, and nearly 20 homeowners spend over 40% of their income on housing cost. Paying this much of a household's income toward housing cost leaves little disposable income for other activities and increases the likelihood of foreclosure if there is a financial emergency within the household.

Table 7.3: Housing Cost Burden - Hershey

	Hershey
Monthly Owner Costs % of HH Inc Not Computed	0
Monthly Owner Costs 50+% of HH Income	12
Monthly Owner Costs 40-49.9% of HH Income	3
Monthly Owner Costs 35-39.9% of HH Income	3
Monthly Owner Costs 30-34.9% of HH Income	10
Monthly Owner Costs 25-29.9% of HH Income	23
Monthly Owner Costs 20-24.9% of HH Income	32
Monthly Owner Costs 15-19.9% of HH Income	38
Monthly Owner Costs 10-14.9% of HH Income	40
Monthly Owner Costs < 10% of HH Income	37
Owner household Base	198
Owner Households: 30% + of Household Income	28
Percent of owner households that are cost	14%

At Risk Households - Hershey

In addition, over 50 households in Hershey report having at least one disability. This could be physical or cognitive, but regardless of the disability planning for this segment of the population is important because as the population continues to age the number of individuals with disabilities will increase. There will be a need to construct or renovate existing housing that is fully accessible or visit able.

Table 7.4: AT Risk Household

Variable	Hershey
2012-2016 ACS Households Below the Poverty Level	10
Percent below the poverty level	4%
2012-2016 ACS Households with 1+ Persons with a Disability	55
2012-2016 ACS Households at or Above the Poverty Level	228
2012-2016 ACS Married Couple Families below Poverty Level	4
2012-2016 ACS Households with Social Security Income	88
2012-2016 ACS Households with No Social Security Income	150
2012-2016 ACS Households with Retirement Income	33
2012-2016 ACS Households with No Retirement Income	205
2012-2016 ACS Households with Public Assistance Income	3
2012-2016 ACS Households with No Public Assistance Income	235
2012-2016 ACS Total Households	238

Source: US Census 2012-2016 American Community Survey

Figure 6.1: Residential Type-Hershey

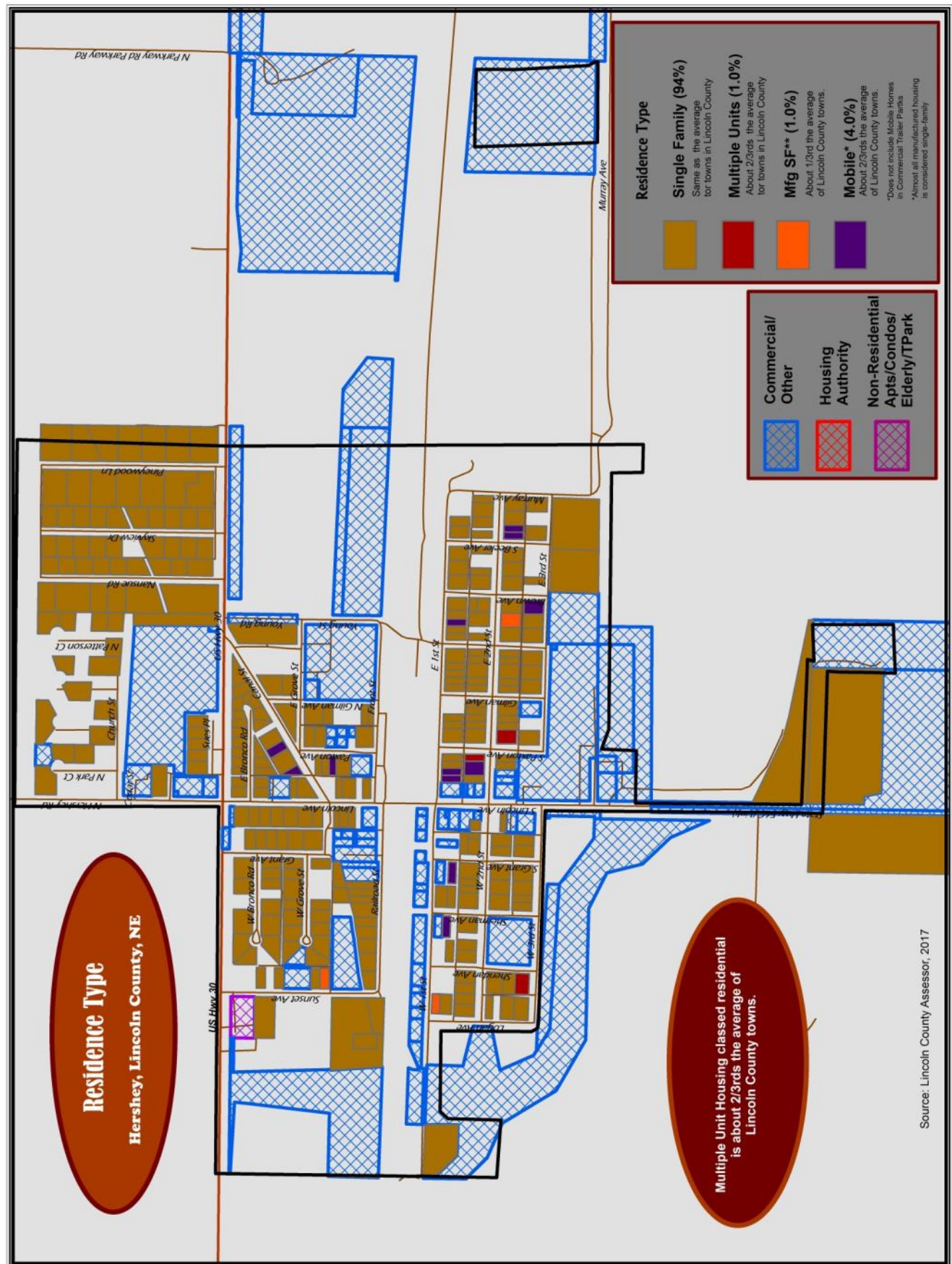


Figure 6.2: Condition Analysis-Hershey

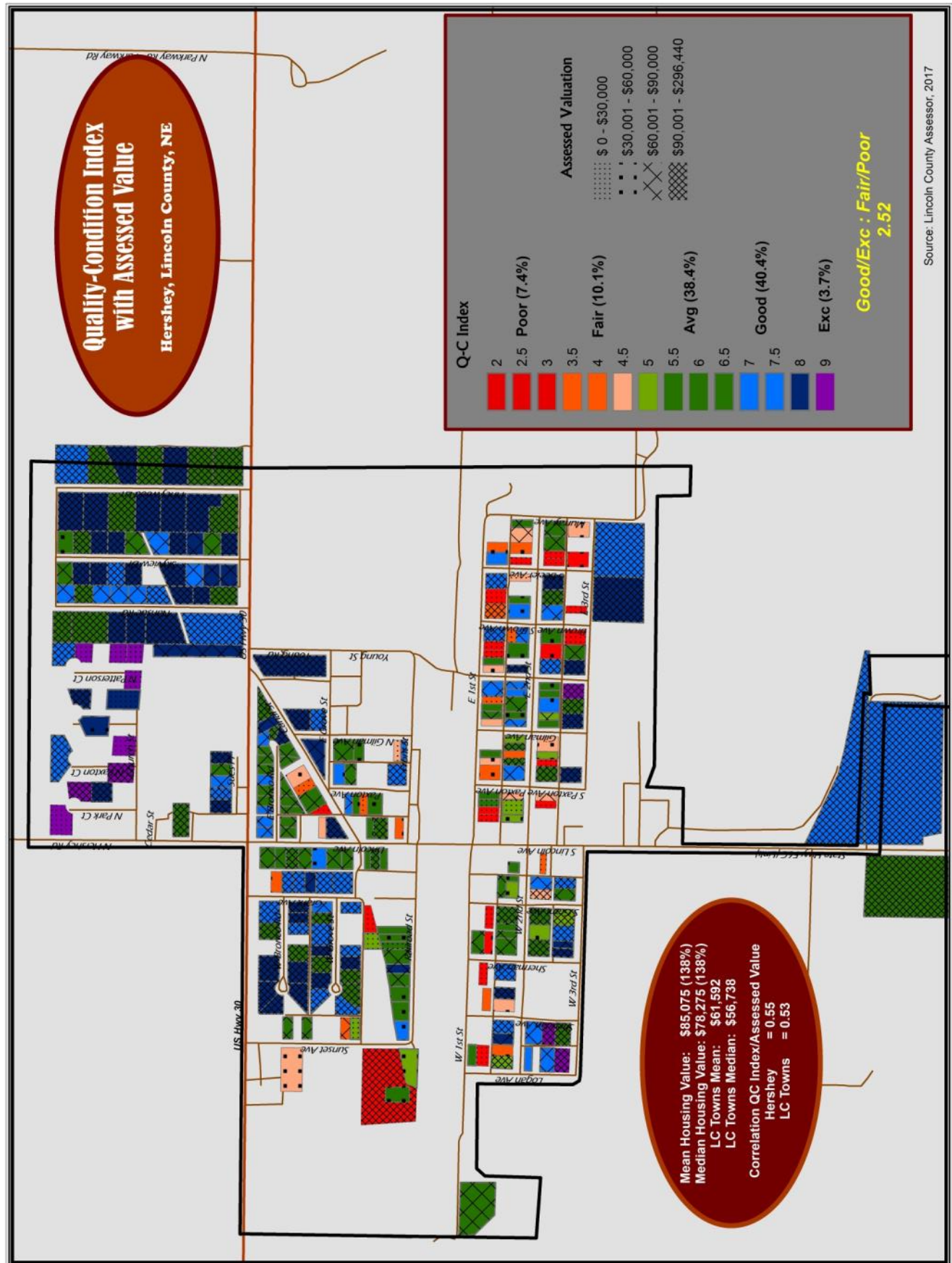
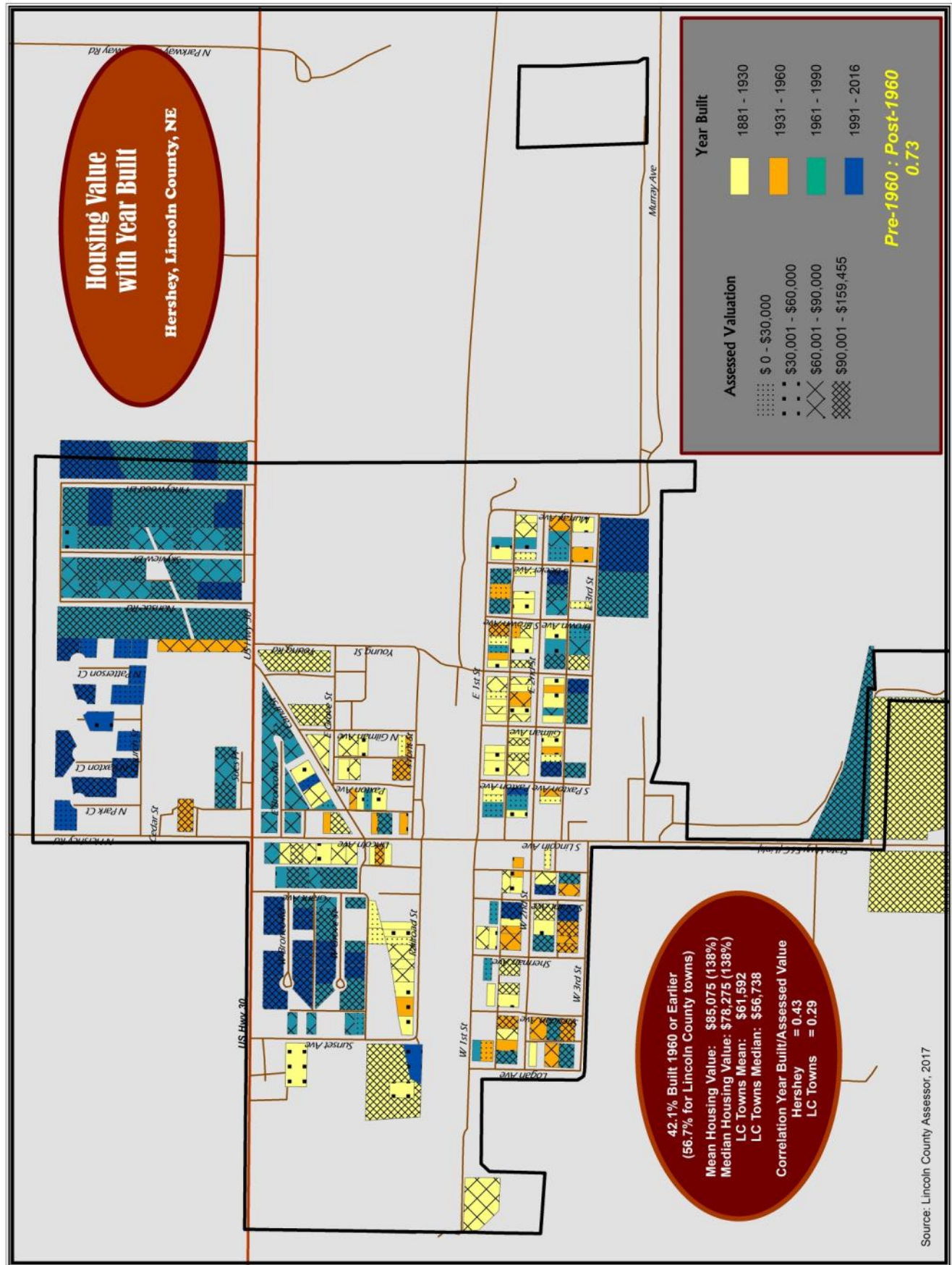


Figure 6.3: Age of Structure-Hershey



Housing Conditions - Hershey

Figures 7.1, 7.2, and 7.3 indicate the quality of residential dwelling units within Hershey. The data for the maps is based on the data within the Lincoln County Assessor's database.

This section is intended to indicated residential dwellings in need of improvement or demolition. It is sometimes similar and cheaper to find a dwelling unit in need of a little tender loving care and fix it up as opposed to demolition and reconstruction. There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Appendix.

Hershey Housing Make-up

Within Hershey, the residential make-up is as follows:

- Single-family 94.0%
- Multiple Units 1.0%
- Manufactured 1.0%
- Mobile Homes 4.0%

These locations are on Figure 7.1.

Figures 7.2 and 7.3 indicate the condition and age of the residential structures in Hershey. Currently Hershey has 7.4% of the housing stock rated as a 2, 2.5, or 3 which is Poor Condition. This housing stock is spread throughout the community.

Demand Analysis - Hershey

According to the most recent Census estimate from ESRI, we calculate there are approximately two for sale units and 6 rental units available at any given time in 2018. To calculate the potential housing demand, we look at the current effective vacancy rates for rental and ownership units, which currently is 8% and 0.8% respectively. We then calculate the number of units needed to bring those effective rates into an acceptable range. For our calculations we used target vacancy ranges (low, average, high) based on historic vacancy rates in the Midwest. For rental housing the average vacancy is approximately 10% and for ownership units, 2%.

Table 7.5: Hershey Net Demand

		Current Needs			Current Demand		
Hershey	Current	Target Low	Target Average	Target High	Low vacancy	Average Vacancy	High Vacancy
Rental Vacancy Rate	8%	8%	10%	12%			
Ownership Vacancy Rate	0.8%	1.5%	2%	4%			
Effective Vacancy Rate	2.7%						
For sale units	2	3	4	8	1	2	7
Rental Units	6	6	7	9	0	1	3
Total Available Units	8	9	11	17	1	3	10
Effective Vacancy Rate		3%	4%	6%			

Table 7.5 is divided into three sections: Current Rates; Current Needs; Net Production Demand. Current Rates are the current effective vacancy rates and available units according the 2016 ACS. Current Needs are the number of units required to achieve the target effective vacancy rates for ownership or rental housing. Net Production demand is the number of Current Needs units, less the number of units currently available.

To satisfy the current demand and bring the effective vacancy rate to between 4% and 6%, we estimate that between 3 and 6 **new** units need to be brought on line immediately. The for-sale and rental units split is illustrated below:

Table 7.6: Hershey Net Production Demand

Hershey	Net Production Demand		
New For sale units	1	2	7
New Rental Units	0	1	3
Total New Units	1	3	10
Effective Vacancy Rate	3%	4%	6%

This considers the number of units currently on market either for sale or rent. These new units can be either new construction or substantial rehabilitation of vacant properties.

Total housing demand estimates should also include a percentage of the number of replacement substandard housing or cost burdened current renters and owners. Within Hershey there are: 11 rental households and 28 owner households that are cost burdened. We estimate that 15% of these existing cost burdened rental and owner households would add into the demand for new housing product across all income spectrums. The margin of error for substandard housing within the CHAS is high, therefore we are substituting the number of poor quality units in Hershey as determined by the County Assessor's Office. There are 22 poor quality units in Hershey and we estimate that 10% of the substandard housing stock can be replaced and is added to the demand.

Therefore, the total universe for current housing demand in Hershey is illustrated in the table below:

Table 7.8: Hershey Total Demand

Hershey Total Demand	Net Demand		
Effective Ownership Vacancy Rate	1.5%	2%	4%
New For sale units	1	2	7
15% of cost burdened owners	4	4	4
10% of substandard ownership units	1	1	1
Total ownership demand	6	7	12
Effective Rental Vacancy Rate	8%	10%	12%
New Rental Units	0	1	3
15 % of cost burdened renters	2	2	2
10 % of substandard rental units	1	1	1
Total rental demand	3	4	6
Total potential housing demand	9	11	18
Effective Vacancy Rate	4%	5%	7%

We estimate there is a potential housing demand in Hershey between 11 and 18 new or replacement units, with the optimal mix being 11 units comprised of 7 ownership units and 4 rental units. This should be accomplished through the renovation or redevelopment of the property rated in poor condition by the Assessor's Office.

Hershey Recommendations

Discussions with the individuals from Hershey showed an relatively aggressive approach to economic development and new housing within the Village. The demand analysis indicates the need for additional housing in the community therefore:

- 7.1 The Village should to re-examine their current Comprehensive Plan, if older than 10 years, and begin developing a short-term and long-term vision for the community.
- 7.2 The Village should examine their current zoning regulations to identify any shortcomings and issues not available to the community and future developers.
- 7.3 The Village should examine the use of Tax Increment Financing for workforce housing, as well as the replacement and/or extension of utilities.
- 7.4 Work with Lincoln County Community Development Corporation in North Platte on different housing programs and grants.
- 7.5 Work with North Platte Area Chamber of Commerce and Development Corporation on other types of housing and economic development activities.
- 7.6 Develop a private investment club in order to assist in future new construction or rehabilitation of homes within Hershey.

Recommendation	Time Frame for Completion		
	2019	2020 to 2021	2022 to 2023
7.1			
7.2			
7.3			
7.4			
7.5			
7.6			

Note: If all spaces are filled in then the recommendations is considered to be an ongoing activity with no end period.

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emergency which could result in foreclosure, further destabilizing a neighborhood or community.

Table 8.2: Housing Cost Burden - Maxwell

	Maxwell
Gross Rent <10% of Household Income	2
Gross Rent 10-14.9% of Household Income	1
Gross Rent 15-19.9% of Household Income	4
Gross Rent 20-24.9% of Household Income	6
Gross Rent 25-29.9% of Household Income	0
Gross Rent 30-34.9% of Household Income	0
Gross Rent 35-39.9% of Household Income	0
Gross Rent 40-49.9% of Household Income	0
Gross Rent 50% + of Household Income	1
Gross Rent as a % of HH Inc Not Computed	3
Rental Households Base	17
Gross Rent 30% + of Household Income (Total)	1
Percent of renter households that are cost burdened	6%

Source: 2012-2016 US Census American Community Survey

The most recent 2012-2016 ACS 5-year estimate indicates only 6% of Maxwell renters are cost burdened, and pay more than 30% of the income towards housing costs. This represents only one renter households; however, this one renter was identified as paying 50% or more toward rental housing.

Table 8.3: Housing Cost Burden - Maxwell

	Maxwell
Monthly Owner Costs % of HH Inc Not Computed	0
Monthly Owner Costs 50+% of HH Income	5
Monthly Owner Costs 40-49.9% of HH Income	2
Monthly Owner Costs 35-39.9% of HH Income	1
Monthly Owner Costs 30-34.9% of HH Income	1
Monthly Owner Costs 25-29.9% of HH Income	3
Monthly Owner Costs 20-24.9% of HH Income	9
Monthly Owner Costs 15-19.9% of HH Income	25
Monthly Owner Costs 10-14.9% of HH Income	19
Monthly Owner Costs < 10% of HH Income	27
Owner household Base	92
Owner Households: 30% + of Household Income	9
Percent of owner households that are cost burdened	10%

Source: 2012-2016 US Census American Community Survey

While there are less cost burdened homeowners, the numbers are still high. Within Maxwell, 10% or nearly 10 homeowners pay more than 30% of their income toward housing costs, and seven homeowners spend over 40% of their income on housing cost. Paying this much of a household's income toward housing cost leaves little disposable income for other activities and increases the likelihood of foreclosure if there is a financial emergency within the household.

At Risk Households - Maxwell

In addition, nearly 40 households in Maxwell report having at least one disability. This could be physical or cognitive, but regardless of the disability planning for this segment of the population is important because as the population continues to age the number of individuals with disabilities will increase. There will be a need to construct or renovate existing housing that is fully accessible or visitable.

Table 8.4: At Risk Household

Variable	Maxwell
2012-2016 ACS Households Below the Poverty Level	15
Percent below the poverty level	14%
2012-2016 ACS Households with 1+ Persons with a Disability	38
2012-2016 ACS Households at or Above the Poverty Level	94
2012-2016 ACS Married Couple Families below Poverty Level	2
2012-2016 ACS Households with Social Security Income	40
2012-2016 ACS Households with No Social Security Income	69
2012-2016 ACS Households with Retirement Income	7
2012-2016 ACS Households with No Retirement Income	102
2012-2016 ACS Households with Public Assistance Income	1
2012-2016 ACS Households with No Public Assistance Income	108
2012-2016 ACS Total Households	109

Source: US Census 2012-2016 American Community Survey

Housing Conditions - Maxwell

The following maps indicate the quality of residential dwelling units within Maxwell. The data for the maps is based on the data within the Lincoln County Assessor's database.

This section is intended to indicated residential dwellings in need of improvement or demolition. It is sometimes similar and cheaper to find a dwelling unit in need of a little tender loving care and fix it up as opposed to demolition and reconstruction. There are different mechanisms available for funding each of these approaches, these will be



Figure 7.2: Condition Analysis-Maxwell

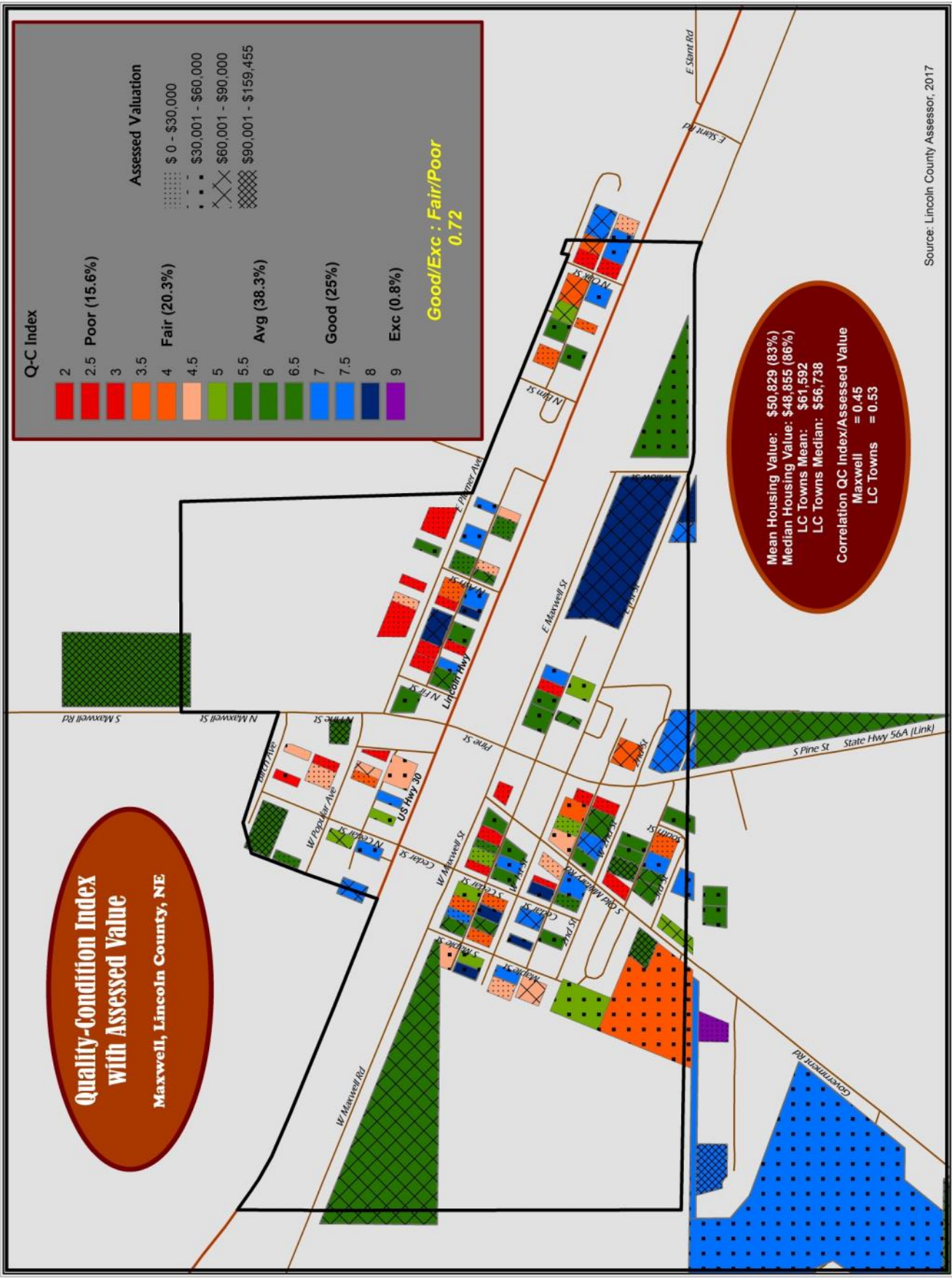
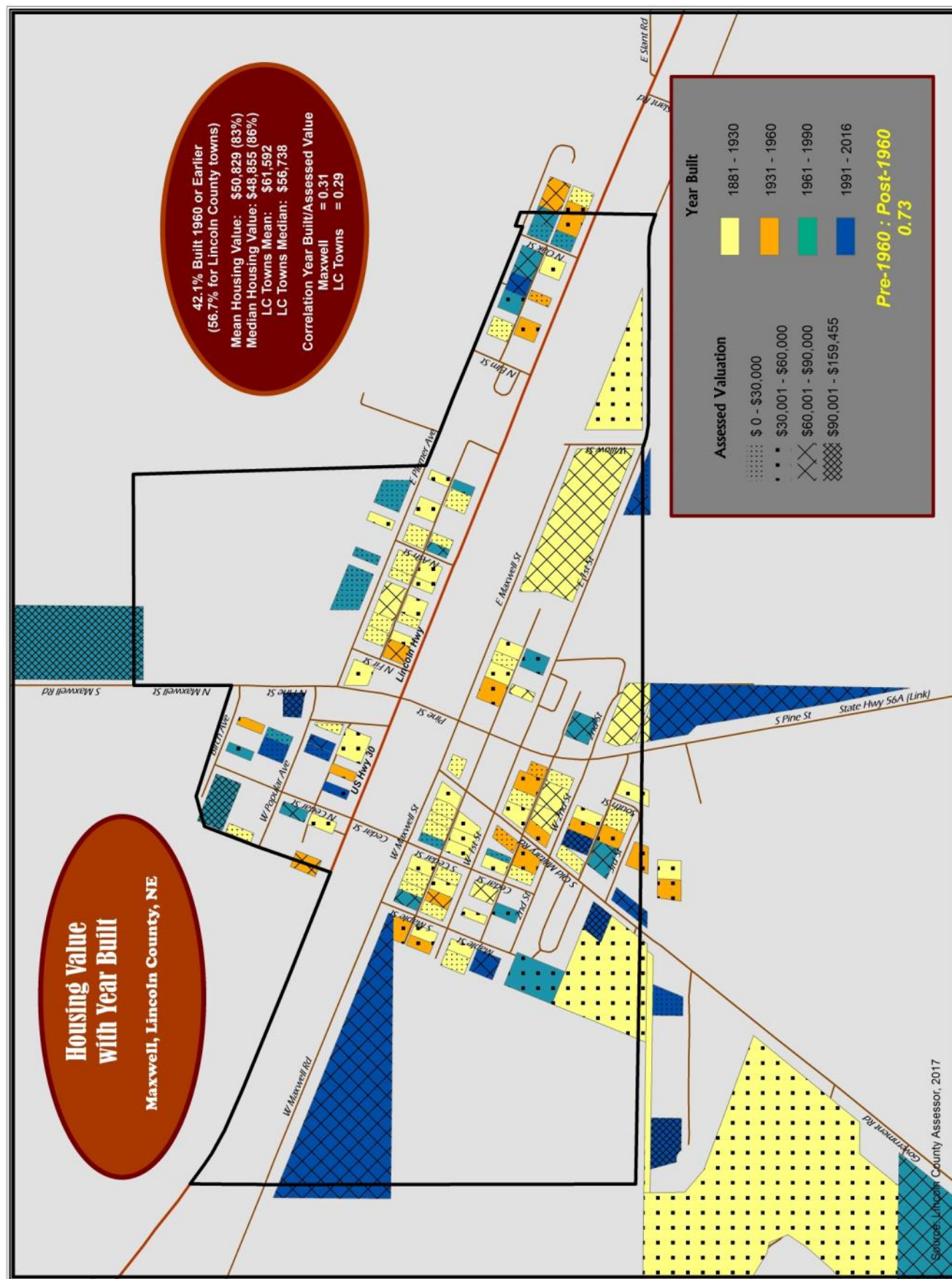


Figure 7.3: Age of Structure-Maxwell



discussed in more detail in the Funding Appendix.

Maxwell Housing Make-up

Within Maxwell, the residential make-up is as follows:

- Single-family 89.9%
- Multiple Units 0.0%
- Manufactured 7.0%
- Mobile Homes 3.1%

These locations are on Figure 8.1.

Figures 8.2 and 8.3 indicate the condition and age of the residential structures in Maxwell. Currently Maxwell has 15.6% of the housing stock rated as a 2, 2.5, or 3 which is Poor Condition. This housing stock is spread throughout the community.

Demand Analysis - Maxwell

According to the most recent Census estimate from ESRI, we calculate there are approximately one for sale unit and two rental units available at any given time in 2018. To calculate the potential housing demand, we look at the current effective vacancy rates for rental and ownership units, which currently is 8% and 0.8% respectively. We then calculate the number of units needed to bring those effective rates into an acceptable range. For our calculations we used target vacancy ranges (low, average, high) based on historic vacancy rates in the Midwest. For rental housing the average vacancy is approximately 10% and for ownership units, 2%.

Table 8.5 is divided into three sections: Current Rates; Current Needs; Net Production Demand. Current Rates are the current effective vacancy rates and available units according the 2016 ACS. Current Needs are the number of units required to achieve the target effective vacancy rates for ownership or rental housing. Net Production demand is the number of Current Needs units, less the number of units currently available.

To satisfy the current demand and bring the effective vacancy rate to between 4% and 6%, we estimate that between 3 and 6 **new** units need to be brought on line immediately. The for-sale and rental units split is illustrated below in Table 8.6:

Table 8.6: Maxwell Net Production Demand

Brady	Net Production Demand		
New For sale units	1	1	3
New Rental Units	0	1	1
Total New Units	1	2	4
Effective Vacancy Rate	3%	4%	6%

This considers the number of units currently on market either for sale or rent. These new units can be either new construction or substantial rehabilitation of vacant properties.

Total housing demand estimates should also include a percentage of the number of replacement substandard housing or cost burdened current renters and owners. Within Maxwell there are: one rental household and nine owner households that are cost burdened. We estimate that 15% of these existing cost burdened rental and owner households would add into the demand for new housing product across all income spectrums. The margin of error for substandard housing within the CHAS is high, therefore we are substituting the number of poor quality units in Maxwell as determined by the County Assessor's Office. There are 20 poor quality units in Maxwell and we estimate that 10% of the substandard housing stock can be replaced and is added to the demand.

Therefore, the total universe for current housing demand in Maxwell is illustrated in the Table 8.7.

Table 8.5: Maxwell Net Demand

		Current Needs			Current Demand		
	Current						
Maxwell	Rates	Target Low	Target Average	Target High	Low vacancy	Average Vacancy	High Vacancy
Rental Vacancy Rate	8%	8%	10%	12%			
Ownership Vacancy Rate	0.8%	1.5%	2%	4%			
Effective Vacancy Rate	2.6%						
For sale units	1	1	2	3	1	1	3
Rental Units	2	2	3	4	0	1	1
Total Available Units	3	4	5	7	1	2	4
Effective Vacancy Rate		3%	4%	6%			

Table 8.7: Maxwell Net Production Demand

Maxwell Total Demand	Net Demand		
Effective Ownership Vacancy Rate	1.5%	2%	4%
New For sale units	1	1	3
15% of cost burdened owners	1	1	1
10% of substandard ownership units	1	1	1
Total ownership demand	3	3	5
Effective Rental Vacancy Rate	8%	10%	12%
New Rental Units	0	1	1
15 % of cost burdened renters	0	0	0
10 % of substandard rental units	1	1	1
Total rental demand	1	2	2
Total potential housing demand	4	5	7
Effective Vacancy Rate	4%	5%	7%

We estimate there is a potential housing demand in Maxwell between 5 and 7 new or replacement units, with the optimal mix being 5 units comprised of 3 ownership units and 2 rental units. This should be accomplished through the renovation or redevelopment of the property rated in poor condition by the Assessor's Office.

Maxwell Recommendations

Discussions with the individuals from Maxwell showed an relatively aggressive approach to economic development and new housing within the Village. The demand analysis indicates the need for additional housing in the community therefore:

- 8.1 The Village should to re-examine their current Comprehensive Plan, if older than 10 years, and begin developing a short-term and long-term vision for the community.
- 8.2 The Village should examine their current zoning regulations to identify any shortcomings and issues not available to the community and future developers.
- 8.3 The Village should examine the use of Tax Increment Financing for workforce housing, as well as the replacement and/or extension of utilities.
- 8.4 Work with Lincoln County Community Development Corporation in North Platte on different housing programs and grants.
- 8.5 Work with North Platte Area Chamber of Commerce and Development Corporation on other types of housing and economic development activities.
- 8.6 Develop a private investment club in order to assist in future new construction or rehabilitation of homes within Maxwell.

Recommendation	Time Frame for Completion		
	2019	2020 to 2021	2022 to 2023
8.1			
8.2			
8.3			
8.4			
8.5			
8.6			

Note: If all spaces are filled in then the recommendations is considered to be an ongoing activity with no end period.

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The Lincoln County and North Platte Housing Needs Assessment also includes all of the incorporated villages within Lincoln County. These include: Brady, Hershey, Maxwell, Sutherland, Wallace, and Wellfleet.

Each village will be examined similarly to North Platte; however, in some cases the data has a greater margin of error than the actual population of the village. Therefore, those data will not be included.

Specifics of this data have been shared with a few communities and we have accounted for any thoughts and input received.

Household Income Ranges - Sutherland

Table 9.1 illustrates the estimated the number of households by income range. The Table indicates 34% of the households in Sutherland were earning below \$50,000 annually. Therefore, over 1/3rd of the households in Sutherland are earning less than the Nebraska's Median Household Income of \$54,384 annually. In comparison the Median Household Income in Sutherland was \$67,431 annually.

Table 9.1: Sutherland Household Income

2018 Household Income Range	Sutherland	Percent of Households
Less than \$15,000	25	5%
\$15,000-\$24,999	45	9%
\$25,000-\$34,999	47	9%
\$35,000-\$49,999	56	11%
\$50,000-\$74,999	142	27%
\$75,000-\$99,999	89	17%
\$100,000-\$149,999	95	18%
\$150,000-\$199,999	23	4%
\$200,000 or greater	6	1%
2018 Households by Income Base	528	100%

Source: ESRI Income Estimates

Substandard Housing and Cost Burdened Households

If renter households are paying more than 30% of their income toward housing costs, this may lead to high turnover or out migration in search of higher paying jobs, or lower housing costs. It also results in less disposable income to save for emergencies or spend in the community. Cost burdened homeowners face additional challenges. If they are paying more than 30% of their income toward housing costs, not only does this leave less money for discretionary income, but less money for home repairs or the ability to weather a financial emergency which could result in foreclosure, further destabilizing a neighborhood or community.

Table 9.2: Housing Cost Burden - Sutherland

	Sutherland
Gross Rent <10% of Household Income	30
Gross Rent 10-14.9% of Household Income	28
Gross Rent 15-19.9% of Household Income	27
Gross Rent 20-24.9% of Household Income	12
Gross Rent 25-29.9% of Household Income	8
Gross Rent 30-34.9% of Household Income	10
Gross Rent 35-39.9% of Household Income	0
Gross Rent 40-49.9% of Household Income	27
Gross Rent 50% + of Household Income	13
Gross Rent as a % of HH Inc Not Computed	19
Rental Households Base	174
Gross Rent 30% + of Household Income (Total)	50
Percent of renter households that are cost burdened	29%

Source: 2012-2016 US Census American Community Survey

The most recent 2012-2016 ACS 5-year estimate indicates 29% of Sutherland renters are cost burdened, and pay more than 30% of the income towards housing costs. This represents 50 renter households; however, 13 of these renter households were identified as paying 50% or more toward rental housing.

While there are less cost burdened homeowners, the numbers are still high. Within Sutherland, nearly 10% or 40 homeowners pay more than 30% of their income toward housing costs, and 23 homeowners spend over 40% of their income on housing cost. Paying this much of a household's income toward housing cost leaves little disposable income for other activities and increases the likelihood of foreclosure if there is a financial emergency within the household.

At Risk Households - Sutherland

In addition, nearly 153 households in Sutherland report having at least one disability. This could be physical or cognitive, but regardless of the disability planning for this segment of the population is important because as the population continues to age the number of individuals with disabilities will increase. There will be a need to construct or renovate existing housing that is fully accessible or visitable.

Table 9.3: Housing Cost Burden - Sutherland

	Sutherland
Monthly Owner Costs % of HH Inc Not Computed	0
Monthly Owner Costs 50+% of HH Income	14
Monthly Owner Costs 40-49.9% of HH Income	9
Monthly Owner Costs 35-39.9% of HH Income	5
Monthly Owner Costs 30-34.9% of HH Income	12
Monthly Owner Costs 25-29.9% of HH Income	18
Monthly Owner Costs 20-24.9% of HH Income	66
Monthly Owner Costs 15-19.9% of HH Income	89
Monthly Owner Costs 10-14.9% of HH Income	111
Monthly Owner Costs < 10% of HH Income	107
Owner household Base	431
Owner Households: 30% + of Household Income	40
Percent of owner households that are cost burdened	9%

Source: 2012-2016 US Census American Community Survey

Table 9.4: At Risk Household

Variable	Sutherland
2012-2016 ACS Households Below the Poverty Level	29
Percent below the poverty level	5%
2012-2016 ACS Households with 1+ Persons with a Disability	153
2012-2016 ACS Households at or Above the Poverty Level	576
2012-2016 ACS Married Couple Families below Poverty Level	5
2012-2016 ACS Households with Social Security Income	224
2012-2016 ACS Households with No Social Security Income	381
2012-2016 ACS Households with Retirement Income	88
2012-2016 ACS Households with No Retirement Income	517
2012-2016 ACS Households with Public Assistance Income	3
2012-2016 ACS Households with No Public Assistance Income	602
2012-2016 ACS Total Households	605

Source: US Census 2012-2016 American Community Survey

Housing Conditions - Sutherland

The following maps indicate the quality of residential dwelling units within Sutherland. The data for the maps is based on the data within the Lincoln County Assessor's database.

Figure 9.1: Residential Type-Sutherland

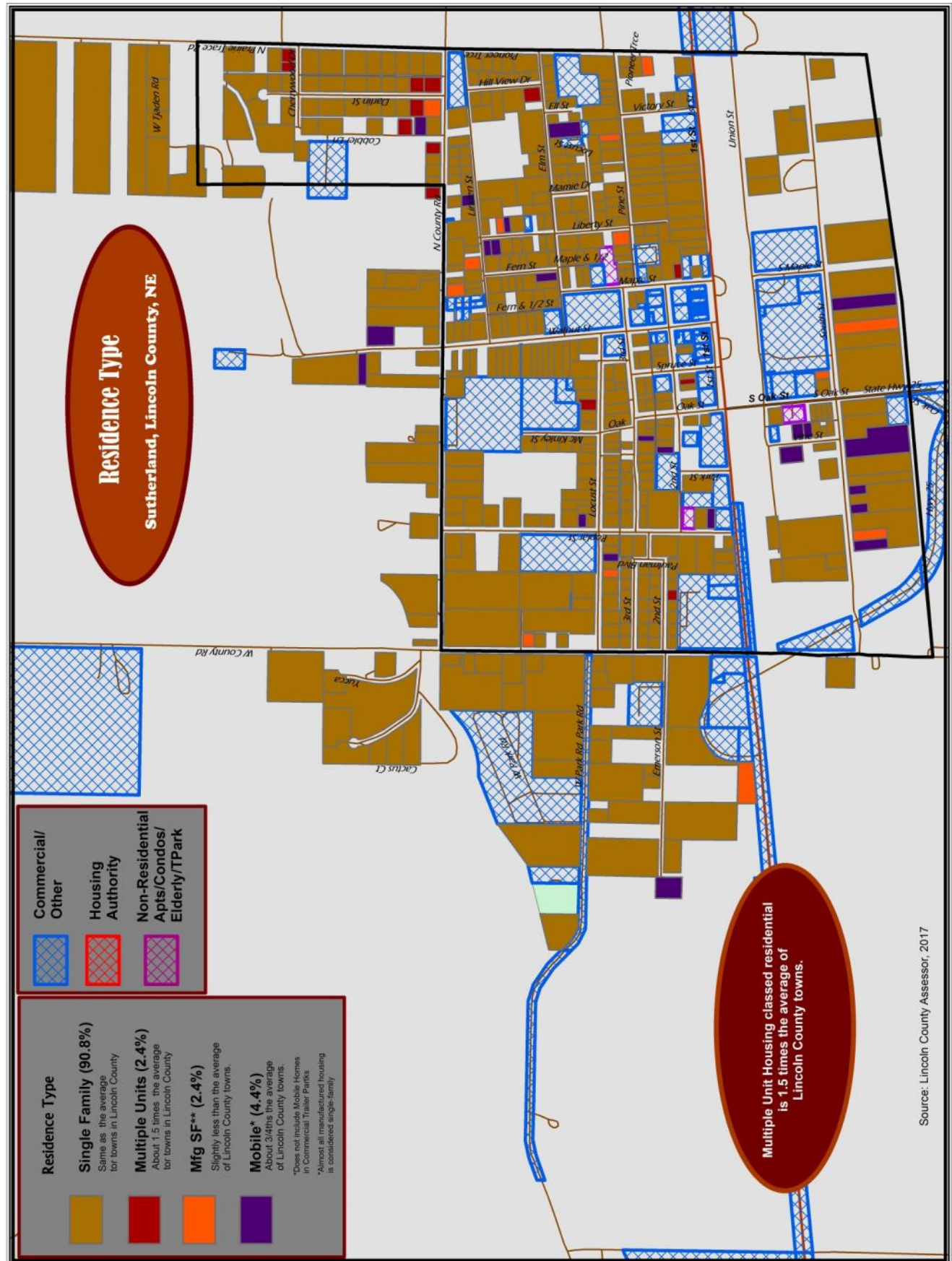


Figure 9.2: Condition Analysis-Sutherland

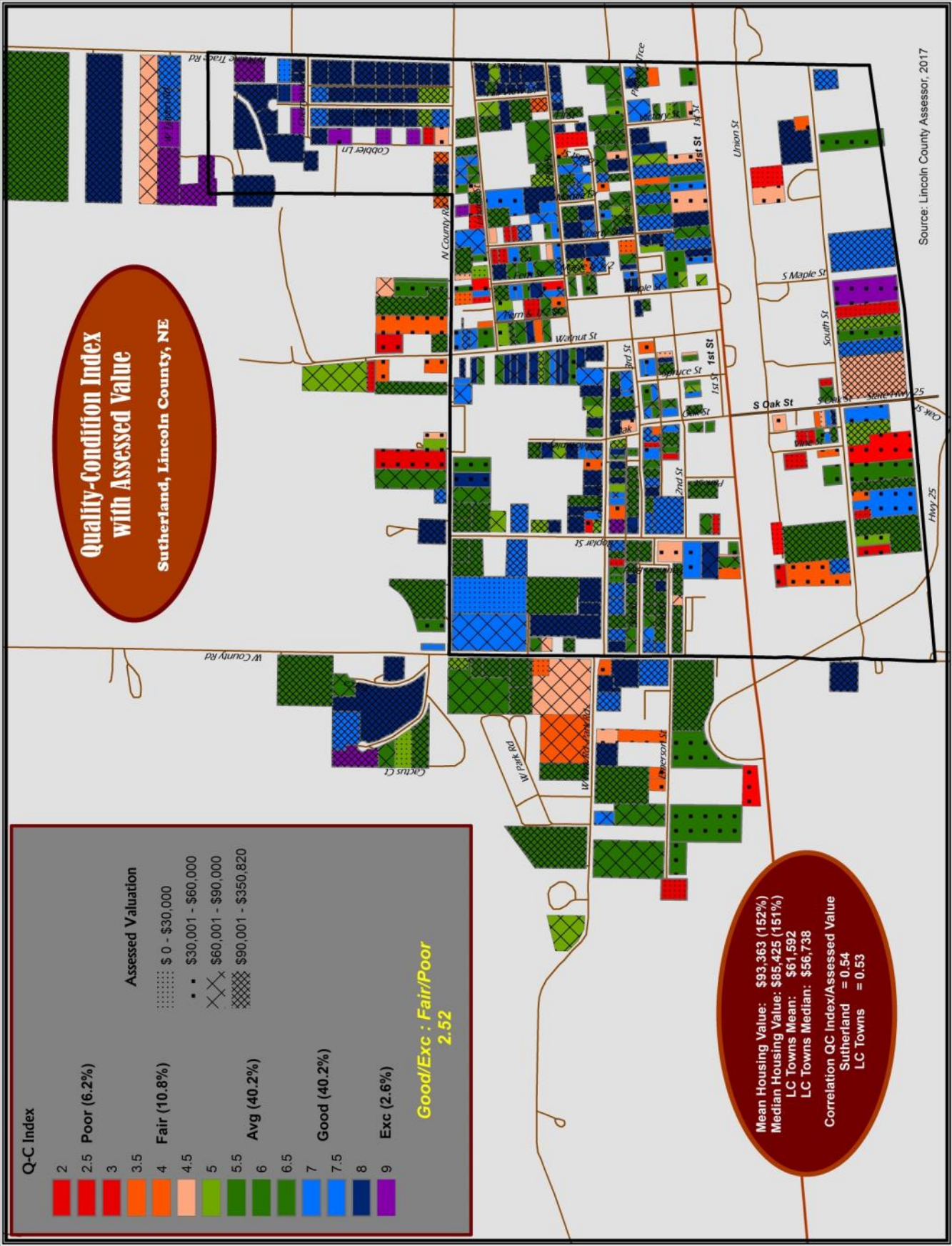


Figure 9.3: Age of Structure-Sutherland

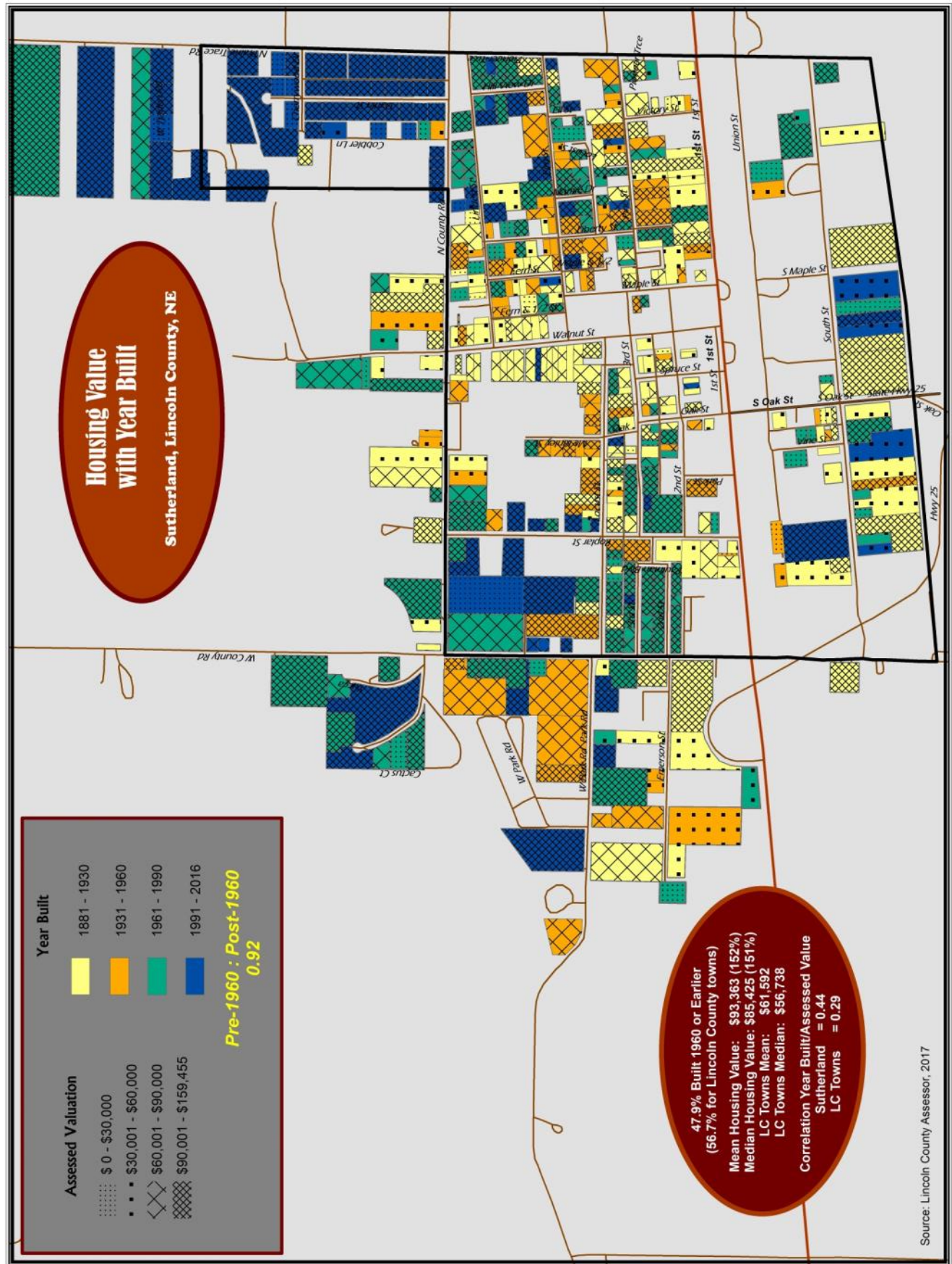


Table 9.5: Sutherland Net Demand

		Current Needs			Current Demand		
Sutherland	Current	Target Low	Target Average	Target High	Low vacancy	Average Vacancy	High Vacancy
Rental Vacancy Rate	8%	8%	10%	12%			
Ownership Vacancy Rate	0.8%	1.5%	2%	4%			
Effective Vacancy Rate	2.7%						
For sale units	3	6	8	16	3	5	13
Rental Units	11	11	14	16	0	3	5
Total Available Units	14	17	22	32	3	8	18
Effective Vacancy Rate		3%	4%	6%			

This section is intended to indicated residential dwellings in need of improvement or demolition. It is sometimes similar and cheaper to find a dwelling unit in need of a little tender loving care and fix it up as opposed to demolition and reconstruction. There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Appendix.

Sutherland Housing Make-up

Within Sutherland, the residential make-up is as follows:

- Single-family 90.8%
- Multiple Units 2.4%
- Manufactured 2.4%
- Mobile Homes 4.4%

These locations are on Figure 9.1.

Figures 9.2 and 9.3 indicate the condition and age of the residential structures in Sutherland. Currently Sutherland has 6.2% of the housing stock rated as a 2, 2.5, or 3 which is Poor Condition. This housing stock is spread throughout the community.

Demand Analysis - Maxwell

According to the most recent Census estimate from ESRI, we calculate there are approximately one for sale unit and two rental units available at any given time in 2018. To calculate the potential housing demand, we look at the current effective vacancy rates for rental and ownership units, which currently is 8% and 0.8% respectively. We then calculate the number of units needed to bring those effective rates into an acceptable range. For our calculations we used target vacancy ranges (low, average, high) based on historic vacancy rates in the Midwest. For rental housing the average vacancy is approximately 10% and for ownership units, 2%.

Table 9.5 is divided into three sections: Current Rates; Current Needs; Net Production Demand. Current Rates are the current effective vacancy rates and available units according the 2016 ACS.

Current Needs are the number of units required to achieve the target effective vacancy rates for ownership or rental housing. Net Production demand is the number of Current Needs units, less the number of units currently available.

To satisfy the current demand and bring the effective vacancy rate to between 4% and 6%, we estimate that between 8 and 18 **new** units need to be brought on line immediately. The for-sale and rental units split is illustrated below in Table 9.6:

Table 9.6: Sutherland Net Production Demand

Sutherland	Net Production Demand		
New For sale units	3	5	13
New Rental Units	0	3	5
Total New Units	3	8	18
Effective Vacancy Rate	3%	4%	6%

This considers the number of units currently on market either for sale or rent. These new units can be either new construction or substantial rehabilitation of vacant properties.

Total housing demand estimates should also include a percentage of the number of replacement substandard housing or cost burdened current renters and owners. Within Sutherland there are: 50 rental households and 40 owner households that are cost burdened. We estimate that 15% of these existing cost burdened rental and owner households would add into the demand for new housing product across all income spectrums. The margin of error for substandard housing within the CHAS is high, therefore we are substituting the number of poor quality units in Sutherland as determined by the County Assessor's Office. There are 33 poor quality units in Sutherland and we estimate that 10% of the substandard housing stock can be replaced and is added to the demand.

Therefore, the total universe for current housing demand in Sutherland is illustrated in the Table 9.7.

Table 9.7: Sutherland Net Production Demand

Sutherland Total Demand		Net Demand		
Effective Ownership Vacancy Rate	1.5%	2%	4%	
New For sale units	3	5	13	
15% of cost burdened owners	6	6	6	
10% of substandard ownership units	2	2	2	
Total ownership demand	11	13	21	
Effective Rental Vacancy Rate	8%	10%	12%	
New Rental Units	0	3	5	
15 % of cost burdened renters	8	8	8	
10 % of substandard rental units	2	2	2	
Total rental demand	10	12	15	
Total potential housing demand	21	25	36	
Effective Vacancy Rate	4%	5%	7%	

We estimate there is a potential housing demand in Sutherland between 25 and 36 new or replacement units, with the optimal mix being 25 units comprised of 13 ownership units and 12 rental units. This should be accomplished through the renovation or redevelopment of the property rated in poor condition by the Assessor's Office, in addition to existing vacant structures.

Sutherland Recommendations

Discussions with the individuals from Sutherland showed an relatively aggressive approach to economic development and new housing within the Village. The demand analysis indicates the need for additional housing in the community therefore:

- 9.1 The Village should to re-examine their current Comprehensive Plan and begin developing new short-term and long-term visions for the community.
- 9.2 The Village should examine their current zoning regulations to identify any shortcomings and issues not available to the community and future developers.
- 9.3 The Village should examine the use of Tax Increment Financing for workforce housing, as well as the replacement and/or extension of utilities.
- 9.4 Work with Lincoln County Community Development Corporation in North Platte on different housing programs and grants.
- 9.5 Work with North Platte Area Chamber of Commerce and Development Corporation on other types of housing and economic development activities.
- 9.6 Develop a private investment club in order to assist in new construction or rehabilitation of homes within Sutherland.

Recommendation	Time Frame for Completion		
	2019	2020 to 2021	2022 to 2023
9.1			
9.2			
9.3			
9.4			
9.5			
9.6			

Note: If all spaces are filled in then the recommendations is considered to be an ongoing activity with no end period.

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The Lincoln County and North Platte Housing Needs Assessment also includes all of the incorporated villages within Lincoln County. These include: Brady, Hershey, Maxwell, Sutherland, Wallace, and Wellfleet.

Each village will be examined similarly to North Platte; however, in some cases the data has a greater margin or error than the actual population of the village. Therefore, those data will not be included.

Specifics of this data have been shared with a few communities and we have accounted for any thoughts and input received.

Household Income Ranges - Wallace

Table 10.1 illustrates the estimated the number of households by income range. The Table indicates 334% of the households in Wallace were earning below \$50,000 annually. Therefore, over 1/3rd of the households in Wallace are earning less than the Nebraska's Median Household Income of \$54,384 annually. In comparison the Median Household Income in Sutherland was \$67,431 annually.

Table 10.1: Wallace Household Income

2018 Household Income Range	Wallace	Percent of Households
Less than \$15,000	12	8%
\$15,000-\$24,999	15	10%
\$25,000-\$34,999	15	10%
\$35,000-\$49,999	25	16%
\$50,000-\$74,999	34	22%
\$75,000-\$99,999	24	15%
\$100,000-\$149,999	20	13%
\$150,000-\$199,999	5	3%
\$200,000 or greater	6	4%
2018 Households by Income Base	156	100%

Source: ESRI Income Estimates

Substandard Housing and Cost Burdened Households

If renter households are paying more than 30% of their income toward housing costs, this may lead to high turnover or out migration in search of higher paying jobs, or lower housing costs. It also results in less disposable income to save for emergencies or spend in the community. Cost burdened homeowners face additional challenges. If they are paying more than 30% of their income toward housing costs, not only does this leave less money for discretionary income, but less money for home repairs or the ability to weather a financial

emergency which could result in foreclosure, further destabilizing a neighborhood or community.

Table 10.2: Housing Cost Burden - Wallace

	Wallace
Gross Rent <10% of Household Income	0
Gross Rent 10-14.9% of Household Income	8
Gross Rent 15-19.9% of Household Income	4
Gross Rent 20-24.9% of Household Income	0
Gross Rent 25-29.9% of Household Income	6
Gross Rent 30-34.9% of Household Income	0
Gross Rent 35-39.9% of Household Income	8
Gross Rent 40-49.9% of Household Income	0
Gross Rent 50% + of Household Income	3
Gross Rent as a % of HH Inc Not Computed	12
Rental Households Base	41
Gross Rent 30% + of Household Income (Total)	11
Percent of renter households that are cost burdened	27%

Source: 2012-2016 US Census American Community Survey

The most recent 2012-2016 ACS 5-year estimate indicates approximately 1/4th of Wallace renters are cost burdened, and pay more than 30% of the income towards housing costs. This represents 11 renter households. However, three of these households pay 50% or more of their income toward housing costs.

Table 10.3: Housing Cost Burden - Wallace

	Wallace
Monthly Owner Costs % of HH Inc Not Computed	0
Monthly Owner Costs 50+% of HH Income	1
Monthly Owner Costs 40-49.9% of HH Income	5
Monthly Owner Costs 35-39.9% of HH Income	1
Monthly Owner Costs 30-34.9% of HH Income	2
Monthly Owner Costs 25-29.9% of HH Income	17
Monthly Owner Costs 20-24.9% of HH Income	3
Monthly Owner Costs 15-19.9% of HH Income	7
Monthly Owner Costs 10-14.9% of HH Income	20
Monthly Owner Costs < 10% of HH Income	27
Owner household Base	83
Owner Households: 30% + of Household Income	9
Percent of owner households that are cost burdened	11%

Source: 2012-2016 US Census American Community Survey

While there are less cost burdened homeowners, the numbers are still high. Within Wallace, 11% or nearly 83 homeowners pay more than 30% of their income toward housing costs, and six homeowners spend over 40% of their income on housing cost. Paying this much of a household's income toward housing cost leaves little disposable income for other activities and increases the likelihood of foreclosure if there is a financial emergency within the household.

At Risk Households - Wallace

In addition, 35 households in Wallace report having at least one disability. This could be physical or cognitive, but regardless of the disability planning for this segment of the population is important because as the population continues to age the number of individuals with disabilities will increase. There will be a need to construct or renovate existing housing that is fully accessible or visitable.

Table 10.4: At Risk Household

Variable	Wallace
2012-2016 ACS Households Below the Poverty Level	3
Percent below the poverty level	2%
2012-2016 ACS Households with 1+ Persons with a Disability	35
2012-2016 ACS Households at or Above the Poverty Level	121
2012-2016 ACS Married Couple Families below Poverty Level	2
2012-2016 ACS Households with Social Security Income	42
2012-2016 ACS Households with No Social Security Income	82
2012-2016 ACS Households with Retirement Income	13
2012-2016 ACS Households with No Retirement Income	111
2012-2016 ACS Households with Public Assistance Income	1
2012-2016 ACS Households with No Public Assistance Income	123
2012-2016 ACS Total Households	124

Source: US Census 2012-2016 American Community Survey

Housing Conditions - Brady

The following maps indicate the quality of residential dwelling units within Brady. The data for the maps is based on the data within the Lincoln County Assessor's database.

This section is intended to indicate residential dwellings in need of improvement or demolition. It is sometimes similar and cheaper to find a dwelling unit in need of a little tender loving care and fix it up as opposed to demolition and reconstruction. There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Chapter.

Figure 10.1: Residential Type-Wallace

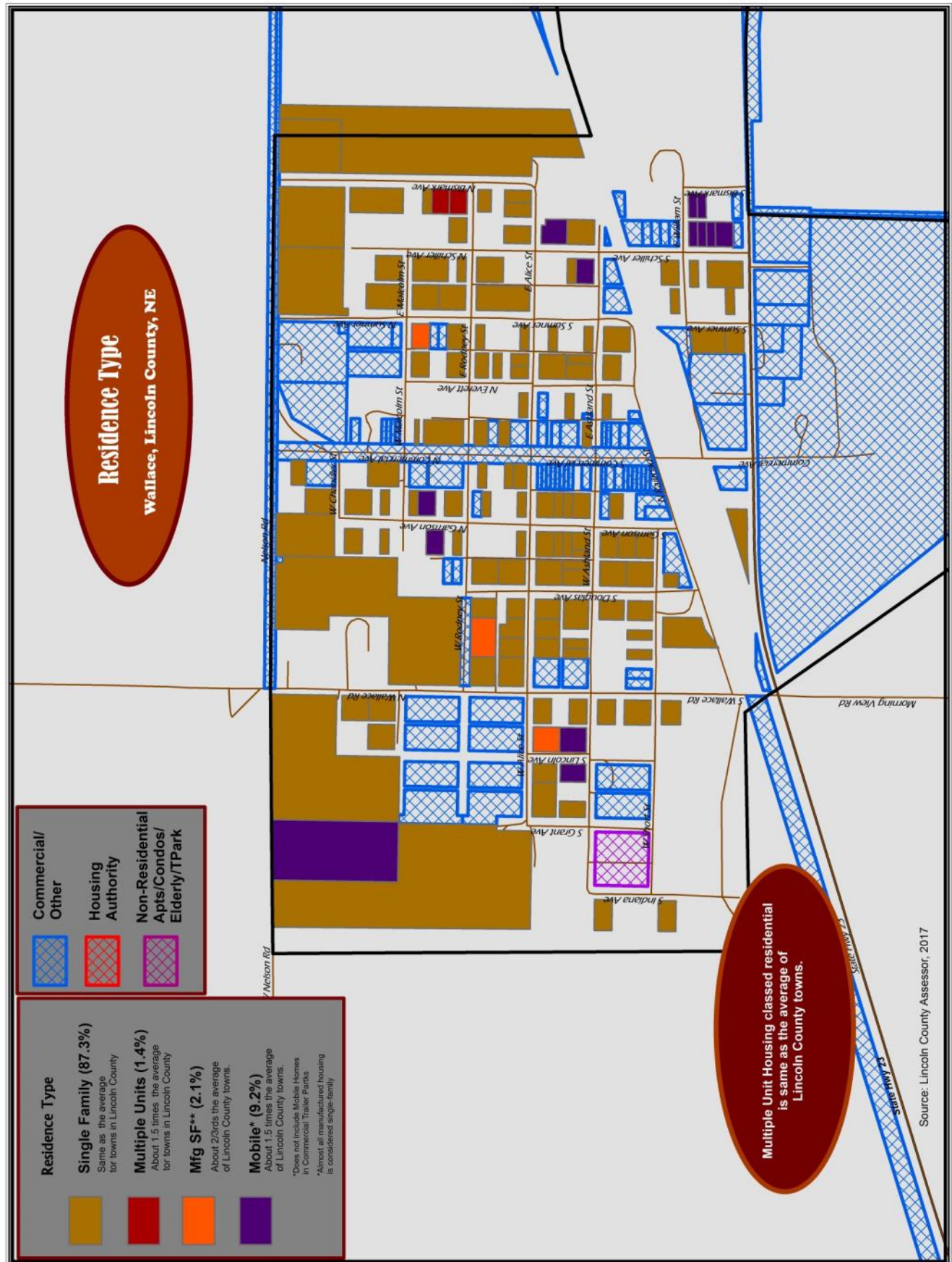


Figure 10.2: Condition Analysis-Wallace

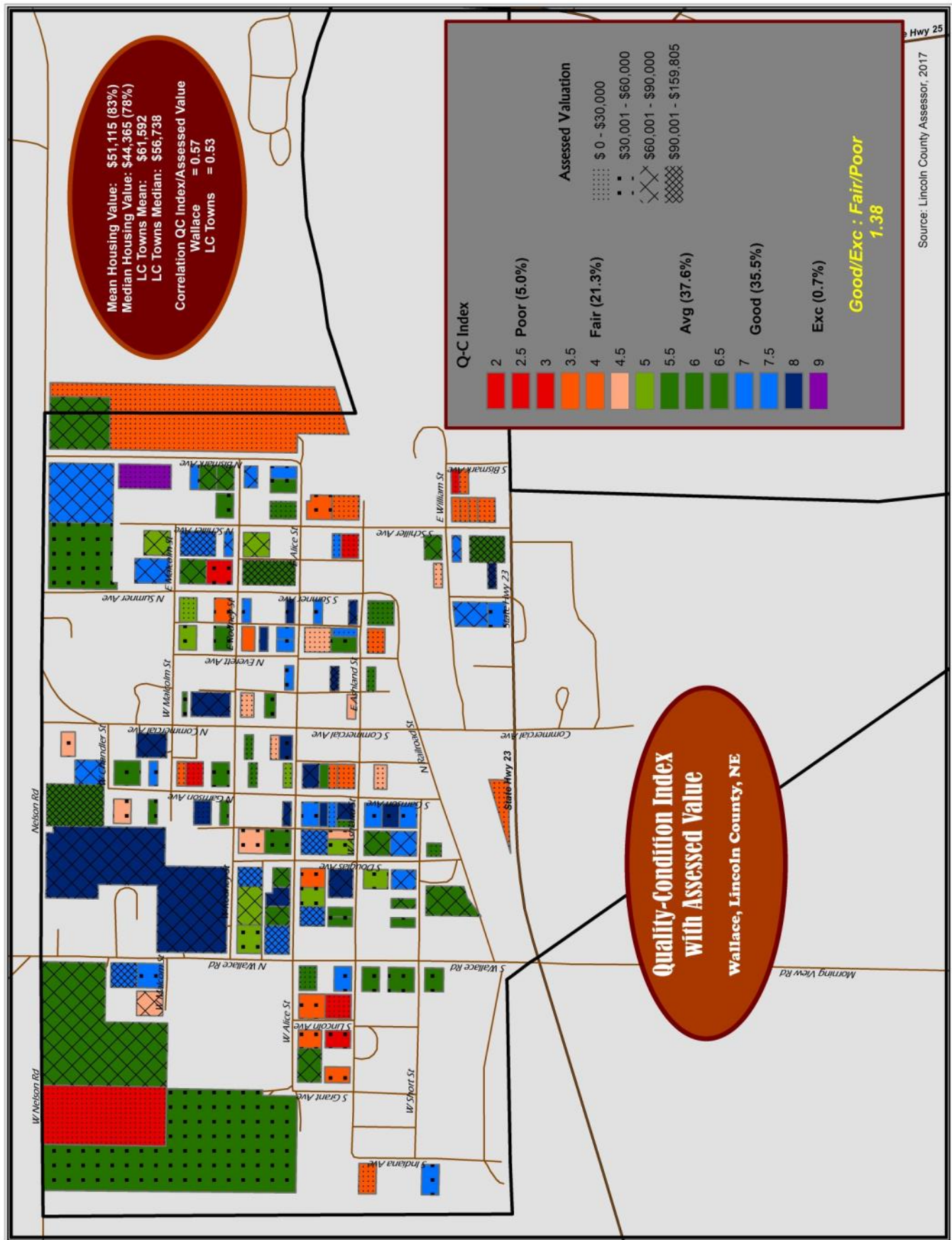
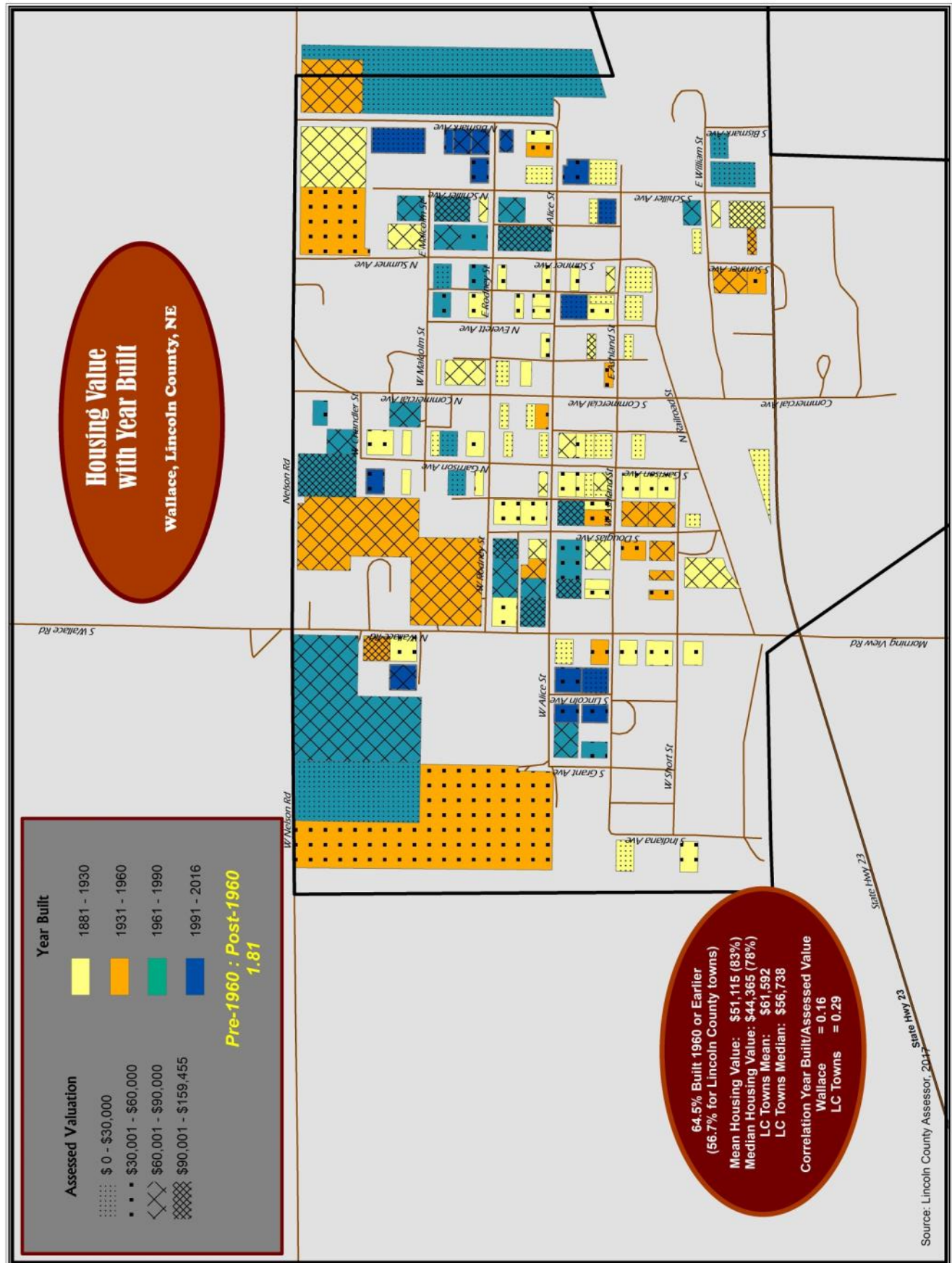


Figure 10.3: Age of Structure-Wallace



Wallace Housing Make-up

Within Wallace, the residential make-up is as follows:

- Single-family 87.3%
- Multiple Units 1.4%
- Manufactured 2.1%
- Mobile Homes 9.2%

These locations are on Figure 10.1.

Figures 10.2 and 10.3 indicate the condition and age of the residential structures in Wallace. Currently Wallace has 5.0% of the housing stock rated as a 2, 2.5, or 3 which is Poor Condition. This housing stock is spread throughout the community.

Demand Analysis - Wallace

According to the most recent Census estimate from ESRI, we calculate there are approximately one for sale unit and 4 rental units available at any given time in 2018. To calculate the potential housing demand, we look at the current effective vacancy rates for rental and ownership units, which currently is 8% and 0.8% respectively. We then calculate the number of units needed to bring those effective rates into an acceptable range. For our calculations we used target vacancy ranges (low, average, high) based on historic vacancy rates in the Midwest. For rental housing the average vacancy is approximately 10% and for ownership units, 2%.

Table 10.5 is divided into three sections: Current Rates; Current Needs; Net Production Demand. Current Rates are the current effective vacancy rates and available units according the 2016 ACS. Current Needs are the number of units required to achieve the target effective vacancy rates for ownership or rental housing. Net Production demand is the number of Current Needs units, less the number of units currently available.

To satisfy the current demand and bring the effective vacancy rate to between 4% and 6%, we estimate that between 2 and 4 **new** units need to be brought on line immediately. The for-sale and rental units split is illustrated below:

Table 10.6: Wallace Net Production Demand

Wallace	Net Production Demand		
New For sale units	1	1	3
New Rental Units	0	1	1
Total New Units	1	2	4
Effective Vacancy Rate	3%	4%	6%

This considers the number of units currently on market either for sale or rent. These new units can be either new construction or substantial rehabilitation of vacant properties.

Total housing demand estimates should also include a percentage of the number of replacement substandard housing or cost burdened current renters and owners. Within Wallace there are: 11 rental households and 9 owner households that are cost burdened. We estimate that 15% of these existing cost burdened rental and owner households would add into the demand for new housing product across all income spectrums. The margin of error for substandard housing within the CHAS is high, therefore we are substituting the number of poor quality units in Wallace as determined by the County Assessor's Office. There are 7 poor quality units in Wallace and we estimate that 10% of the substandard housing stock can be replaced and is added to the demand.

Table 10.5: Wallace Net Demand

		Current Needs			Current Demand		
Wallace	Current	Target Low	Target Average	Target High	Low vacancy	Average Vacancy	High Vacancy
Rental Vacancy Rate	8%	8%	10%	12%			
Ownership Vacancy Rate	0.8%	1.5%	2%	4%			
Effective Vacancy Rate	2.7%						
For sale units	1	2	2	4	1	1	3
Rental Units	4	4	5	5	0	1	1
Total Available Units	5	6	7	9	1	2	4
Effective Vacancy Rate		3%	4%	6%			

Therefore, the total universe for current housing demand in Wallace is illustrated in the table below:

Table 10.7: Wallace Net Production Demand

Wallace Total Demand		Net Demand		
Effective Ownership Vacancy Rate	1.5%	2%	4%	
New For sale units	1	1	4	
15% of cost burdened owners	1	1	1	
10% of substandard ownership units	1	1	1	
Total ownership demand	3	3	6	
Effective Rental Vacancy Rate	8%	10%	12%	
New Rental Units	0	1	2	
15 % of cost burdened renters	2	2	2	
10 % of substandard rental units	1	1	1	
Total rental demand	3	4	5	
Total potential housing demand	6	7	11	
Effective Vacancy Rate	4%	5%	7%	

We estimate there is a potential housing demand in Wallace between 7 and 11 new or replacement units, with the optimal mix being 7 units comprised of 3 ownership units and 4 rental units. This should be accomplished through the renovation or redevelopment of the property rated in poor condition by the Assessor's Office, in addition to existing vacant structures.

Wallace Recommendations

Discussions with the individuals from Wallace showed an relatively aggressive approach to economic development and new housing within the Village. The demand analysis indicates the need for additional housing in the community therefore:

- 10.1 The Village should to re-examine their current Comprehensive Plan and begin developing new short-term and long-term visions for the community.
- 10.2 The Village should examine their current zoning regulations to identify any shortcomings and issues not available to the community and future developers.
- 10.3 The Village should examine the use of Tax Increment Financing for workforce housing, as well as the replacement and/or extension of utilities.
- 10.4 Work with Lincoln County Community Development Corporation in North Platte on different housing programs and grants.
- 10.5 Work with North Platte Area Chamber of Commerce and Development Corporation on other types of housing and economic development activities.

- 10.6 Develop a private investment club in order to assist in new construction or rehabilitation of homes within Wallace.

Recommendation	Time Frame for Completion		
	2019	2020 to 2021	2022 to 2023
9.1			
9.2			
9.3			
9.4			
9.5			
9.6			

Note: If all spaces are filled in then the recommendations is considered to be an ongoing activity with no end period.

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The Lincoln County and North Platte Housing Needs Assessment also includes all of the incorporated villages within Lincoln County. These include: Brady, Hershey, Maxwell, Sutherland, Wallace, and Wellfleet.

Each village will be examined similarly to North Platte; however, in some cases the data has a greater margin or error than the actual population of the village. Therefore, those data will not be included.

Specifics of this data have been shared with a few communities and we have accounted for any thoughts and input received.

Household Income Ranges - Wellfleet

Table 11.1 illustrates the estimated the number of households by income range. The Table indicates 43% of the households in Wellfleet were earning below \$50,000 annually. Therefore, over 1/3rd of the households in Wellfleet are earning less than the Nebraska's Median Household Income of \$54,384 annually. In comparison the Median Household Income in Wellfleet was \$43,333 annually.

Table 11.1: Wellfleet Household Income

2018 Household Income Range	Wellfleet	Percent of Households
Less than \$15,000	3	9%
\$15,000-\$24,999	3	9%
\$25,000-\$34,999	3	9%
\$35,000-\$49,999	5	16%
\$50,000-\$74,999	7	22%
\$75,000-\$99,999	5	16%
\$100,000-\$149,999	4	13%
\$150,000-\$199,999	1	3%
\$200,000 or greater	1	3%
2018 Households by Income Base	32	100%

Source: ESRI Income Estimates

Substandard Housing and Cost Burdened Households

If renter households are paying more than 30% of their income toward housing costs, this may lead to high turnover or out migration in search of higher paying jobs, or lower housing costs. It also results in less disposable income to save for emergencies or spend in the community. Cost burdened homeowners face additional challenges. If they are paying more than 30% of their income toward housing costs, not only does this leave less money for discretionary income, but less money for home repairs or the ability to weather a financial

emergency which could result in foreclosure, further destabilizing a neighborhood or community.

Table 11.2: Housing Cost Burden - Wellfleet

	Wellfleet
Gross Rent <10% of Household Income	0
Gross Rent 10-14.9% of Household Income	6
Gross Rent 15-19.9% of Household Income	2
Gross Rent 20-24.9% of Household Income	0
Gross Rent 25-29.9% of Household Income	0
Gross Rent 30-34.9% of Household Income	0
Gross Rent 35-39.9% of Household Income	0
Gross Rent 40-49.9% of Household Income	0
Gross Rent 50% + of Household Income	0
Gross Rent as a % of HH Inc Not Computed	0
Rental Households Base	8
Gross Rent 30% + of Household Income (Total)	0
Percent of renter households that are cost burdened	0%

Source: 2012-2016 US Census American Community Survey

The most recent 2012-2016 ACS 5-year estimate indicates none of the Wellfleet renters are cost burdened.

Table 11.3: Housing Cost Burden - Wellfleet

	Wellfleet
Monthly Owner Costs % of HH Inc Not Computed	0
Monthly Owner Costs 50+% of HH Income	0
Monthly Owner Costs 40-49.9% of HH Income	4
Monthly Owner Costs 35-39.9% of HH Income	0
Monthly Owner Costs 30-34.9% of HH Income	0
Monthly Owner Costs 25-29.9% of HH Income	0
Monthly Owner Costs 20-24.9% of HH Income	3
Monthly Owner Costs 15-19.9% of HH Income	4
Monthly Owner Costs 10-14.9% of HH Income	2
Monthly Owner Costs < 10% of HH Income	3
Owner household Base	16
Owner Households: 30% + of Household Income	4
Percent of owner households that are cost burdened	25%

While there are, typically, less cost burdened homeowners, the numbers in Wellfleet indicate all of the cost burden is in the owner-occupied units. Within Wellfleet, 25% or four homeowners pay more than 30% of their income toward housing costs, and all of them spend over 40% of their income on housing cost. Paying this much of a household's income toward housing cost leaves little disposable income for other activities and increases the likelihood of foreclosure if there is a financial emergency within the household.

At Risk Households - Brady

In addition, five households in Wellfleet report having at least one disability. This could be physical or cognitive, but regardless of the disability planning for this segment of the population is important because as the population continues to age the number of individuals with disabilities will increase. There will be a need to construct or renovate existing housing that is fully accessible or visitable.

Table 11.4: At Risk Household

Variable	Wellfleet
2012-2016 ACS Households Below the Poverty Level	6
Percent below the poverty level	25%
2012-2016 ACS Households with 1+ Persons with a Disability	5
2012-2016 ACS Households at or Above the Poverty Level	18
2012-2016 ACS Married Couple Families below Poverty Level	0
2012-2016 ACS Households with Social Security Income	2
2012-2016 ACS Households with No Social Security Income	22
2012-2016 ACS Households with Retirement Income	1
2012-2016 ACS Households with No Retirement Income	23
2012-2016 ACS Households with Public Assistance Income	2
2012-2016 ACS Households with No Public Assistance Income	22
2012-2016 ACS Total Households	24

Source: US Census 2012-2016 American Community Survey

Housing Conditions - Wellfleet

The following maps indicate the quality of residential dwelling units within Wellfleet. The data for the maps is based on the data within the Lincoln County Assessor's database.

This section is intended to indicated residential dwellings in need of improvement or demolition. It is sometimes similar and cheaper to find a dwelling unit in need of a little tender loving care and fix it

Figure 11.1: Residential Type-Wellfleet

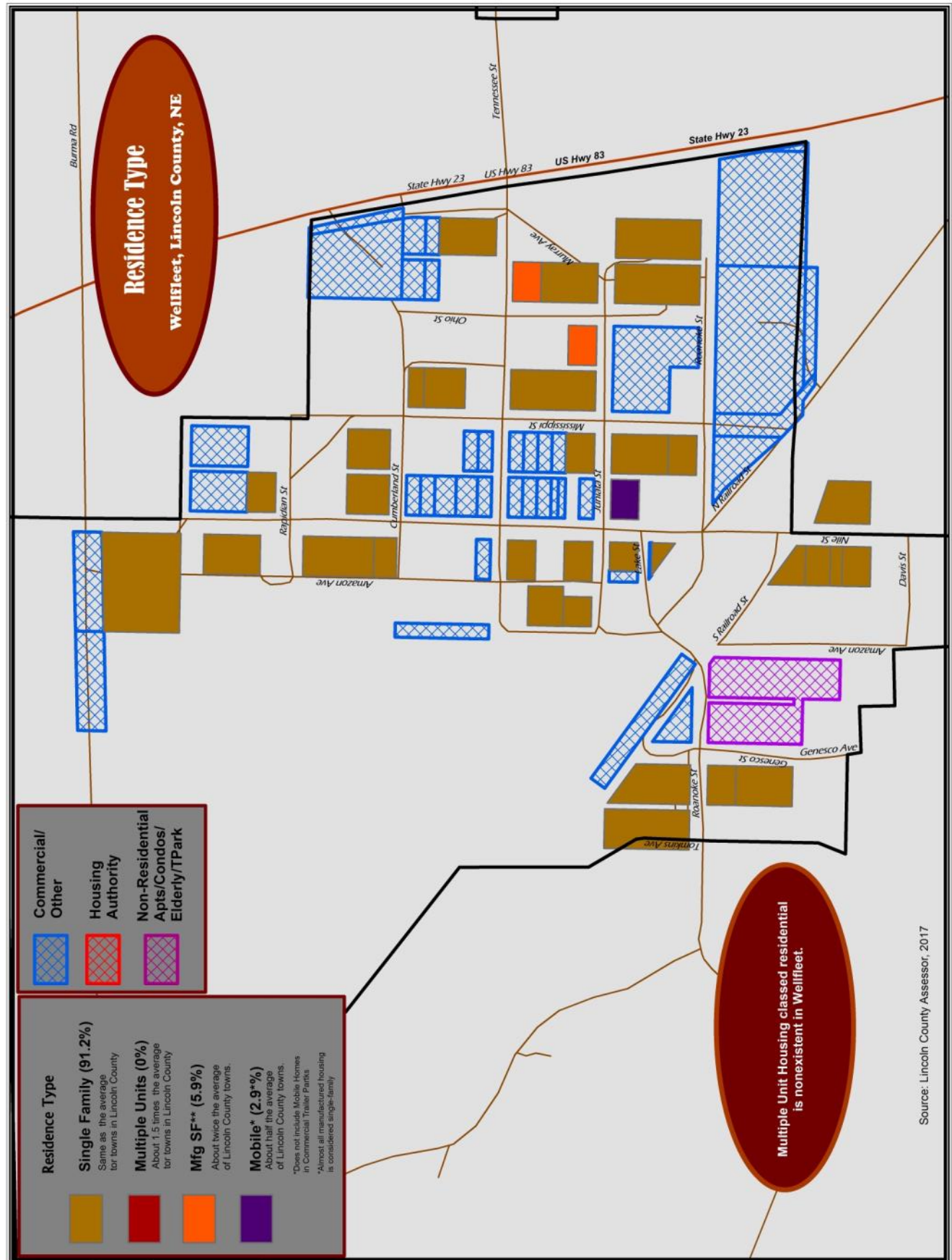


Figure 11.2: Condition Analysis-Wellfleet

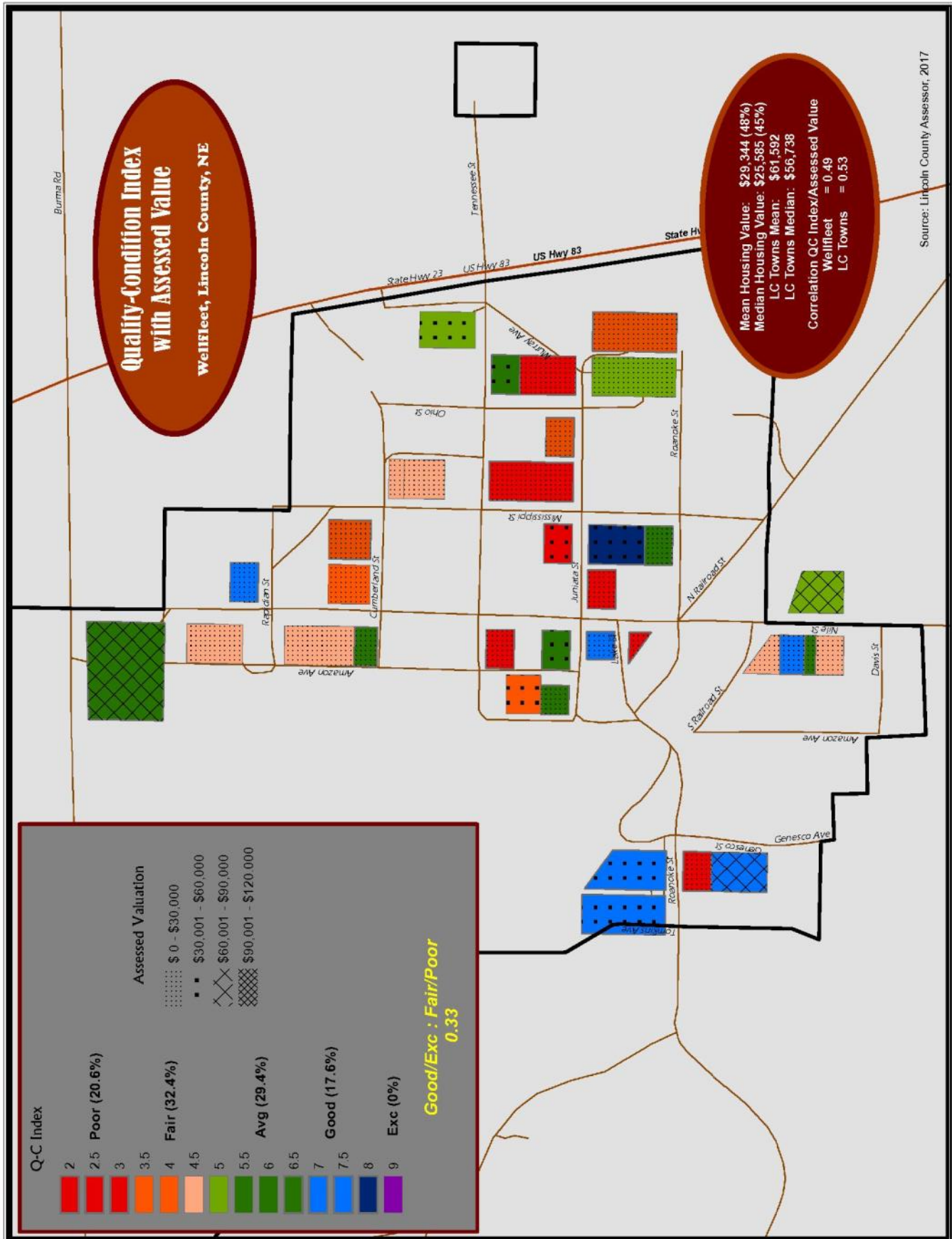
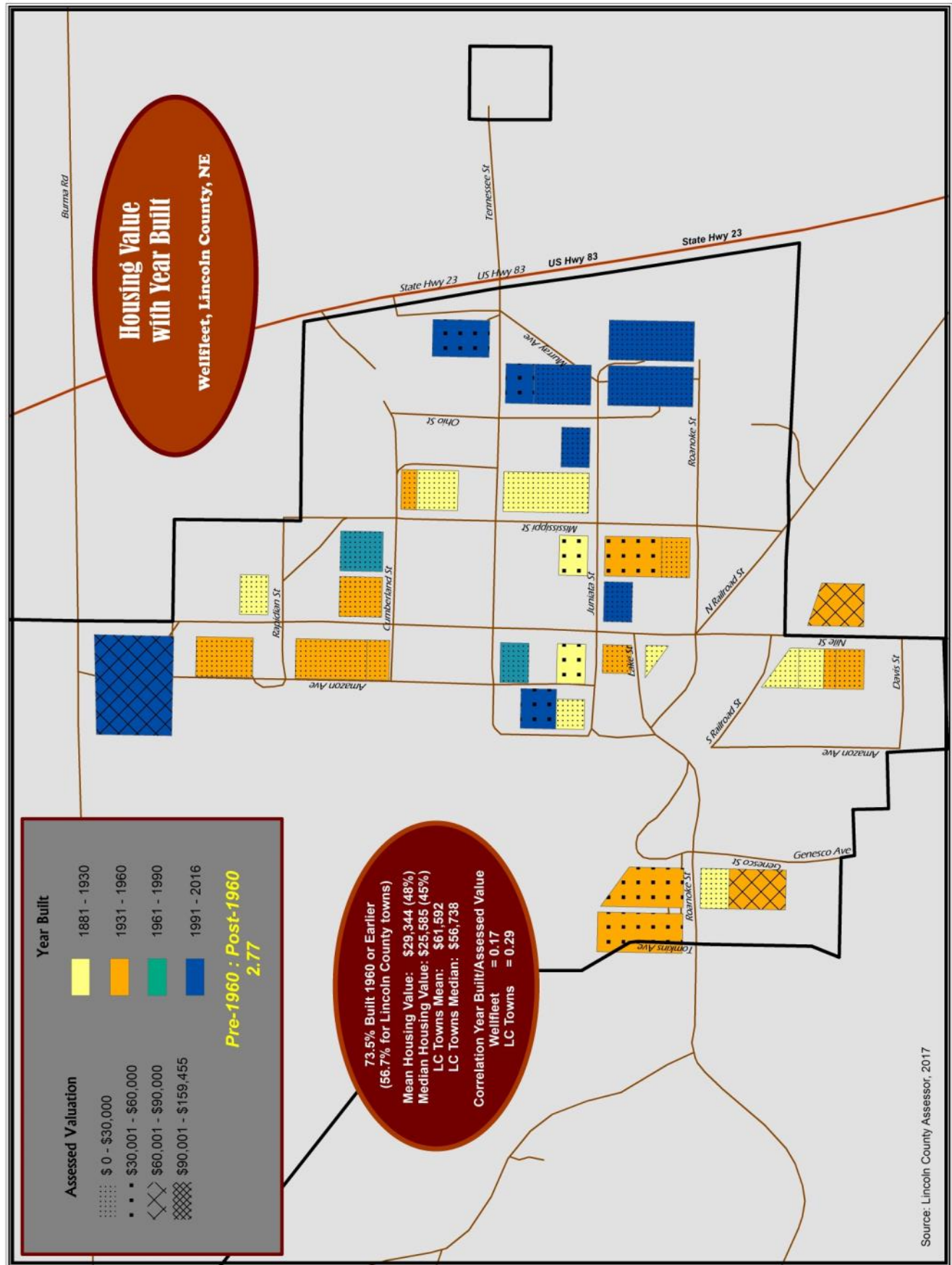


Figure 11.3: Age of Structure-Wellfleet



up as opposed to demolition and reconstruction. There are different mechanisms available for funding each of these approaches, these will be discussed in more detail in the Funding Appendix.

Wellfleet Housing Make-up

Within Wellfleet, the residential make-up is as follows:

- Single-family 91.2%
- Multiple Units 0.0%
- Manufactured 5.9%
- Mobile Homes 2.9%

These locations are on Figure 11.1.

Figures 11.2 and 11.3 indicate the condition and age of the residential structures in Wellfleet. Currently Brady has 20.6% of the housing stock rated as a 2, 2.5, or 3 which is Poor Condition. This housing stock is spread throughout the community.

Demand Analysis - Wellfleet

According to the most recent Census estimate from ESRI, we calculate there are approximately no for sale units and one rental units available at any given time in 2018. It is important to note that due to the small size of the Village of Wellfleet, there can be large margins of error. To calculate the potential housing demand, we look at the current effective vacancy rates for rental and ownership units, which currently is 8% and 0.8% respectively. We then calculate the number of units needed to bring those effective rates into an acceptable range. For our calculations we used target vacancy ranges (low, average, high) based on historic vacancy rates in the Midwest. For rental housing the average vacancy is approximately 10% and for ownership units, 2%.

Table 11.5 is divided into three sections: Current Rates; Current Needs; Net Production Demand. Current Rates are the current effective vacancy rates and available units according the 2016 ACS.

Current Needs are the number of units required to achieve the target effective vacancy rates for ownership or rental housing. Net Production demand is the number of Current Needs units, less the number of units currently available.

Table 11.6: Wellfleet Net Production Demand

Wellfleet	Net Production Demand		
New For sale units	0	0	1
New Rental Units	0	0	0
Total New Units	0	0	1
Effective Vacancy Rate	3%	4%	6%

Source: MPC and CPI 2018

To satisfy the current demand and bring the effective vacancy rate to between 4% and 6%, we estimate that between 0 and one **new** units need to be brought on line immediately. The for-sale and rental units split is illustrated in Table 11.6.

This considers the number of units currently on market either for sale or rent. This new units can be either new construction or substantial rehabilitation of vacant properties.

Total housing demand estimates should also include a percentage of the number of replacement substandard housing or cost burdened current renters and owners. Within Wellfleet there are: zero rental households and four owner households that are cost burdened. We estimate that 15% of these existing cost burdened rental and owner households would add into the demand for new housing product across all income spectrums. The margin of error for substandard housing within the CHAS is high, therefore we are substituting the number of poor quality units in Wellfleet as determined by the County Assessor's Office. There are seven poor quality units in Wellfleet and we estimate that 10% of the substandard housing stock can be replaced and is added to the demand.

Table 11.5: Wellfleet Net Demand

		Current Needs			Current Demand		
Wellfleet	Current Rates	Target Low	Target Average	Target High	Low vacancy	Average Vacancy	High Vacancy
Rental Vacancy Rate	8%	8%	10%	12%			
Ownership Vacancy Rate	0.8%	1.5%	2%	4%			
Effective Vacancy Rate	2.7%						
For sale units	0	0	0	1	0	0	1
Rental Units	1	1	1	1	0	0	0
Total Available Units	1	1	1	2	0	0	1
Effective Vacancy Rate		3%	4%	6%			

Therefore, the total universe for current housing demand in Wellfleet is illustrated in the table below:

Table 11.7: Wellfleet Net Production Demand

Wellfleet Total Demand		Net Demand		
Effective Ownership Vacancy Rate	1.5%	2%	4%	
New For sale units	0	0	1	
15% of cost burdened owners	1	1	1	
10% of substandard ownership units	1	1	1	
Total ownership demand	2	2	3	
Effective Rental Vacancy Rate	8%	10%	12%	
New Rental Units	0	0	0	
15 % of cost burdened renters	0	0	0	
10 % of substandard rental units	1	1	1	
Total rental demand	3	1	1	
Total potential housing demand	3	3	4	
Effective Vacancy Rate	4%	5%	7%	

We estimate there is a potential housing demand in Wellfleet between 3 and 4 new or replacement units, with the optimal mix being 3 units comprised of 2 ownership units and 1 rental units. This should be accomplished through the renovation or redevelopment of the property rated in poor condition by the Assessor's Office, in addition to existing vacant structures.

Wellfleet Recommendations

Discussions with the individuals from Wellfleet showed an relatively aggressive approach to economic development and new housing within the Village. The demand analysis indicates the need for additional housing in the community therefore:

- 11.1 The Village develop a Comprehensive Plan and begin developing new short-term and long-term visions for the community.
- 11.2 The Village develop zoning regulations to aid in implementing the short-term and long-term visions.
- 11.3 The Village should examine the use of Tax Increment Financing for workforce housing, as well as the replacement and/or extension of utilities.
- 11.4 Work with Lincoln County Community Development Corporation in North Platte on different housing programs and grants.
- 11.5 Work with North Platte Area Chamber of Commerce and Development Corporation on other types of housing and economic development activities.
- 11.6 Develop a private investment club in order to assist in new construction or rehabilitation of homes within Wellfleet.

Recommendation	Time Frame for Completion		
	2019	2020 to 2021	2022 to 2023
11.1			
11.2			
11.3			
11.4			
11.5			
11.6			

Note: If all spaces are filled in then the recommendations is considered to be an ongoing activity with no end period.



The following pages layout many different funding sources available to be used for different aspects of housing and community development. In total there are 15 pages of funding; however, not all of the programs will be appropriate for North Platte or Lincoln County but may be something the smaller villages could use.

As this Housing Study is implemented, it will be critical for the entities to take advantage of all the programs they can in order to lower the overall out of pocket costs on projects.

The list of funding sources, **DOES NOT** include local funding tools such as Tax Increment Financing, Sales Tax, Occupation Taxes, Revenue Bonds, and many others. Therefore, these sources are in addition to many of the local funds that could be used as well. It should also be noted some of these funding programs, such as CROWN may be already in use in Lincoln County.



FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILITY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
Allstate Foundation	Capital; Program	Three (3) focus areas for community investment are: tolerance, inclusion and diversity, safe and vital communities and economic development.	Statewide	Provides support nonprofit, tax-exempt organizations.	Grant proposals are accepted year round.	The Allstate Foundation West Central Region Grant Committee 10800 East Geddes Avenue Suite 300 Englewood, CO 80112 303.779.3769	http://www.allstate.com/foundation/funding-guidelines.aspx
American Academy of Physicians Foundation	Program	Serves as the philanthropic arm of the American Academy of Family Physicians. Primary goal is to enhance health care delivered to the American people by developing and providing philanthropic resources for the promotion and support of family medicine. A variety of initiatives are supported that relate to scientific, educational, and humanitarian family medicine goals.	Statewide	Residency programs, medical residents and students, AAFP Chapters and individuals.	Grant proposals are accepted year round.	American Academy of Family Physicians Foundation 11400 Tomahawk Creek Parkway, Suite 440 Leawood, KS 66211-2672 913.906.6000 Toll Free: 1.800.274.2237 Charitable Contributions	http://www.aafpfoundation.org
Anheuser-Busch Foundation	Program	Supports higher education, through scholarships and mentors. Other causes include health care and human services, minority leadership and economic development, civic, cultural enrichment and environmental conservation.	Nationally with an emphasis around corporate facilities.	Primarily limited to nonprofit 501(c)(3) organizations where the company and its subsidiaries operate major facilities. Refer to Web site for application guidelines.	Grant proposals are accepted year round.	Charitable Contributions Anheuser-Busch Companies, Inc. One Busch Place St. Louis, MO 63118 Toll Free: 1.800.342.5283	http://www.anheuser-busch.com/CharitableGivingIndex.html
Annie E. Casey Foundation	Capital; Program	Primary mission of the foundation is to foster public policies, human service reforms and community supports to meet the needs of vulnerable children and families. The foundation makes grants that help states, cities and communities fashion more innovative, cost-effective responses to these needs. Funding areas include: children/youth services, the economically disadvantaged, education, human services, public affairs, urban/ community development and youth development and youth services.	Statewide	Most grantees have been invited by the foundation to participate in these projects.	Contact for information.	Annie E. Casey Foundation 701 St. Paul Street Baltimore, MD 21202 410.547.6600	http://www.aecf.org
AT&T Foundation	Program	Supports underserved populations and promotes education programs that create economic opportunity. Three priority initiatives are supported that focus support. Refer to Web site for more information.	Statewide	Nonprofit organizations. Does not award grants to: individuals; organizations whose chief purpose is to influence legislation or to participate or intervene in political campaigns on behalf of or against any candidate for public office; endowments or memorials; construction or renovation projects; sports teams or any sports-related activities; fund-raising events or advertising.	Refer to Web site for details.	AT&T Foundation AT&T Public Relations Contributions Coordinator 5501 LBJ Freeway Room 300E Dallas, TX 75240	http://www.att.com/gen/corporate-citizenship?pid=7736

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILIY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
Ben & Jerry's Foundation	Capital	Supports organizations involved with early childhood development, the environment, AIDS, employment, agriculture, housing, youth citizenship, civil rights, community development, citizen participation, minorities, Native Americans, women, gays and lesbians, immigrants, economically disadvantaged people and homeless people. Special emphasis is directed toward programs designed to facilitate progressive social change and social justice.	Statewide	Giving on a national basis and to U.S. territories. No support for state agencies, basic or direct service organizations or universities programs.	Letters of interest are reviewed on an ongoing basis for grants under \$1,000. There are no deadlines for filing proposals for larger grants	Ben & Jerry's Foundation, Inc. 30 Community Drive South Burlington, VT 05403 802.846.1500	http://benjerry.com/foundation/index.html
Bernard K. and Norma F. Heuermann Foundation	Program	Supports organizations engaged in activities in rural areas of Nebraska. Areas of focus include education, agriculture, children's services, mentally disabled centers and services, disabled and aging. Types of support include general/operating support, endowment funds, fellowships, research and matching funds.	Rural areas of Nebraska.	Nonprofit organizations with Section 501 (c) (3) status. Proposals should identify a special need or project to which funds will be applied and should include objectives to be attained, people or groups who will benefit, work plans or timetables for achieving the stated objectives and any other means of support.	Grant proposals are accepted year round.	Bernard K. & Norma F. Heuermann Foundation P.O. Box 542080 Omaha, NE 68154-8080	No Web site available.
BF Goodrich Foundation	Program	Makes charitable grants for higher education and adult education and supports exhibits, concerts and other projects that enhance the civic, community and economic vitality of a region. Facilitates making of philanthropic gifts to recognized, tax-exempt organizations by individual and corporate donors.	Statewide in communities in which its employees live and work.	Primarily limited to nonprofit 501 (c) (3) organizations where the company and its subsidiaries operate major facilities. Refer to Web site for application guidelines.	Section 501 (c) (3) nonprofit organizations.	Foundation Coordinator BF Goodrich Four Coliseum Centre 2730 West Tyvola Road Charlotte, NE 28217-4578 704.423.7000	http://www.crdhna.com/contact/en-us/bfg/contact-us.htm
Bridgestone Firestone Trust Fund	Program	Supports education, health and welfare, civic affairs and arts in communities where Bridgestone/Firestone has operations.	Communities near Bridgestone/ Firestone operations.	Section 501 (c) (3) nonprofit organizations.	Contact for information.	Bridgestone Americas, Inc. 535 Marriott Drive P.O. Box 140990 Nashville, TN 37214 615.937.1000	firestone.com/trustfund.asp#
Build-A-Bear Workshop Foundation	Program	Committed to improving communities and impacting lives through unique philanthropic programs that help children and families, animals, and the environment. Support for health and wellness, education/literacy and disaster recovery is also considered.	Statewide	Nonprofit organizations that help children and families, animals, and the environment directly. Reference website for guidelines and online application.	Grant proposals are accepted year round.	Foundation Bear The Build-A-Bear Workshop Foundation 1954 Innerbelt Business Center Drive St. Louis, MO 63114-5760 314.423.8000 Extension 5366 giving@buildabear.com	http://www.aecf.org

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILIY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
Burlington Northern Santa Fe Foundation	Capital: Program	Established to support organizations involved with arts and culture, education, health, mental health, hunger, human services, public policy research, civic affairs, senior citizens, Native Americans, women and homeless people.	Statewide in communities in which its employees live and work.	Section 501 (c) (3) nonprofit organizations.	Contact for information.	Burlington Northern Santa Fe Foundation 5601 West 26th Street Cicero, IL 60804 817.352.3425	http://www.bnsf.com/communities/outreach/index.html
Cargill Citizenship Committee, Corporate Giving Program	Program	Focuses primarily in three (3) areas: nutrition and health, innovation in education and stewardship of natural resources. To organize community involvement activities, many locations have established Cargill Cares Councils, formalized groups of employees that coordinate volunteer programs and direct resources to meet community needs. Enriched Communities Initiatives is one of Cargill's measures of performance. Cargill businesses also include community involvement as part of annual business plans.	Emphasis on company locations.	Section 501 (c) (3) nonprofit organizations, religious organizations and educational organizations.	Contact for information.	All local and community organizations must request funding from their Cargill facility. Regional and national programs: Cargill Citizenship Committee Department P.O. Box 5650 Minneapolis, MN 55440 952.742.2931 or 952.742.4311 grogg@cargill.com	http://cargill.com/commitments/community/index.jsp
Carl and Caroline Swanson Foundation	Program	Supports organizations active in research and charitable activities in the sectors of healthcare, education and outdoor recreation.	Statewide with an emphasis on Omaha-based organizations	Support directed towards organization with nonprofit Section 501 (c) (3) status.	Grant proposals are accepted year round.	Frederick S. Bucholz, President Carl and Caroline Swanson Foundation 4935 Battlefield Drive Omaha, NE 68152-1556 402.453.7500	No Web site available.
H & R Block Foundation	Program	Emphasizes supporting programs for underserved, low-income persons. Priority areas of giving are in the following areas: arts and culture programs that increase accessibility by all people; community development projects that build stable neighborhoods and communities; education organizations that offer diverse learning opportunities for all ages; and health and human services and youth development programs. Major emphasis is placed on support of activities that serve underserved, low-income persons.	Communities with an H&R Block presence.	Section 501 (c) (3) nonprofit organizations and educational institutions.	Board meets quarterly. Deadlines for applications are in February, April, July and October.	The H&R Block Foundation One H&R Block Way Kansas City, MO 64105 816.854.4361 foundation@hrblock.com	http://www.hrblockfoundation.org
Laura Jane Musser Fund	Program	Assists public or nonprofit entities to initiate or implement projects in rural areas to undertake consensus-based activities in environmental stewardship or dispute resolution. The Laura Jane Musser Fund encourages communities, whether represented by local governments, state agencies, or grass-roots not-for-profit organizations, to use a consensus-based approach to environmental decision-making and use a collaborative process to involve key stake holders and local citizens in developing environmental program and policies that satisfy common interests.					

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Laura Jane Musser Fund	Program	Assists public or nonprofit entities to initiate or implement projects in rural areas to undertake consensus-based activities in environmental stewardship or dispute resolution. The Laura Jane Musser Fund encourages communities, whether represented by local governments, state agencies, or grass-roots not-for-profit organizations, to use a consensus-based approach to environmental decision-making and use a collaborative process to involve key stake holders and local citizens in developing environmental program and policies that satisfy common interests.	Nationally with limited support available to communities in Nebraska	Eligible applicants include nonprofit 501 (c) (3) organizations, organizations that are forming if sponsored by a 501 (c) (3) organization, units of local government.	Deadlines different for each grant category. Refer to Web site for current information.	Mary Karen Lynn-Klimenko Managing Consultant The Laura Jane Musser Fund 318 West 48th Street Minneapolis, MN 55419 612.825.2024 ljmusserfund@earthlink.net	http://www.musserfund.org
Monsanto Fund	Program	All giving falls into one or more of the four priority areas: nutritional improvement through agriculture, the environment, science education and communities.	Funding available internationally with specific interest in the Midwest.	Section 501 (c) (3) nonprofit organizations.	Jan. 1 & July 1	Monsanto Fund 800 North Lindbergh Boulevard St. Louis, Missouri 63167 314.694.4391 monsanto.fund@monsanto.com	http://www.monsantofund.org
Nebraska Community Foundation	Capital, Program	Provides financial management, strategic development, technical assistance and education/training services to communities, organizations and donors throughout Nebraska via affiliated fund status. The Foundation does not itself provide grants, but facilitates giving through its affiliated funds; information about these affiliated funds is available on the NCF website.	Statewide	Services provided by the Foundation are available to Nebraska communities, charitable organizations and donors.	Deadlines different for each grant category. Contact for information.	Nebraska Community Foundation 650 J Street, Suite 305 P.O. Box 83107 Lincoln, NE 68501 402.323.7330 info@nebcommfound.org	http://www.nebcommfound.org
Nebraska Department of Economic Development	Capital; Program	Provides grants to nonprofits, local governments and public housing authorities for a number of uses, including developing new single-family housing and low to moderate income rental units, adapting old buildings as rental housing, rehabilitating existing rental properties and administering homebuyer assistance and rehabilitation programs.	Statewide	Nonprofits, local governments and public housing authorities. Competitive funding and allocations determined by regions.	Once a year. Refer to Web site for information.	Nebraska Department of Economic Development P.O. Box 94666 301 Centennial Mall South Lincoln, NE 68509-4666 402.471.3760 paula.rhian@nebraska.gov	http://www.neded.org/content/view/90/218
Nebraska Department of Economic Development	Planning	Funds community strategic planning; analyses of impediments and barriers to fair housing choice; neighborhood/comprehensive/ strategic development plans; functional or special studies for housing, infrastructure, community economic development, land use/ regulatory measures, main street improvement district, downtown revitalization, energy conservation and transportation; environmental, heritage tourism, and historic preservation studies; and pre-engineering studies for publicly owned water/wastewater projects. Maximum grant amounts are \$30,000 for community/unincorporated county projects and \$50,000 for multi-community, countywide or regional projects. A 25 percent match is required.	Statewide	Nebraska incorporated municipalities under 50,000 population and Nebraska counties.	As funds are available. Refer to Web site for current deadline	Nebraska Department of Economic Development P.O. Box 94666 301 Centennial Mall South Lincoln, NE 68509-4666 402.471.3760 paula.rhian@nebraska.gov	http://www.neded.org/content/view/90/218

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Nebraska Department of Economic Development	Capital; Program	Increases the supply and improves the quality of affordable housing in Nebraska, to improve the ability of communities to maintain and develop viable and stable economies. Funds may be used for repair, rehabilitation or reconstruction of owner-occupied homes; acquisition and/or rehabilitation or new construction of homes or affordable rental housing; and organizational operating expenses to increase the capacity of the organization to produce and develop affordable housing. Created as a lease-to-own housing program developed to bring home ownership within reach of very low-income households while assisting local governments in revitalizing neighborhoods.	Statewide	Community-based organizations, local jurisdictions, local/regional housing authorities, community action agencies, reservation-based nonprofit organizations and for-profit entities.	Pre-applications are available in the Spring.	Nebraska Department of Economic Development P.O. Box 94666 301 Centennial Mall South Lincoln, NE 68509-4666 402.471.3760 paula.rhian@nebraska.gov	http://www.neded.org/content/view/90/218
Nebraska Investment Finance Authority (NIFA)	Capital	Created as a lease-to-own housing program developed to bring home ownership within reach of very low-income households while assisting local governments in revitalizing neighborhoods. Seeks to construct housing that is decent, safe, and permanently affordable for low-income residents. CROWN utilizes the Low-Income Housing Tax Credit program as one financing tool as well as HOME funds, Affordable Housing Trust funds, Federal Home Loan Bank funds, local government grants and loans, and traditional development financing sources.	Statewide	Developers of projects that create lots suitable for affordable housing targeting incomes at or below 60% of area median income.	On-going	Nebraska Investment Finance Authority Lincoln Office (headquarters) 1230 'O' Street, Suite 200 Lincoln, NE 68508-1402 402.434.3900 1.800.204.NIFA (6432) robin.ambroz@nifa.org	https://www.nifa.org/res-dev
Nebraska Investment Finance Authority (NIFA)	Capital	Meets on a Friday of each month in a different community to identify and prioritize the housing and community development needs facing citizens. Local government, community and business leaders are invited to attend and participate in a discussion focused specifically on the host community. In partnership with other housing and community development resource providers, a customized presentation is given on potential local, state and federal resources that are available to meet the community's needs.	Statewide	Developers, cities, counties and non-profit organizations	On-going	Nebraska Investment Finance Authority Lincoln Office (headquarters) 1230 'O' Street, Suite 200 Lincoln, NE 68508-1402 402.434.3900 1.800.204.NIFA (6432) robin.ambroz@nifa.org	http://www.nifa.org/programs/programs.html?pi=399&_search_var=prog&prog_name_sent=Development+Financing
Nebraska Investment Finance Authority (NIFA)	Capital	Meets on a Friday of each month in a different community to identify and prioritize the housing and community development needs facing citizens. Local government, community and business leaders are invited to attend and participate in a discussion focused specifically on the host community. In partnership with other housing and community development resource providers, a customized presentation is given on potential local, state and federal resources that are available to meet the community's needs.	Statewide	Community organizations or local governments	On-going	Nebraska Investment Finance Authority Lincoln Office (headquarters) 1230 'O' Street, Suite 200 Lincoln, NE 68508-1402 402.434.3900 1.800.204.NIFA (6432) robin.ambroz@nifa.org	http://www.nifa.org/programs/index.html?topic=desc&ps=choose&prog_name_sent=First+Friday+Club

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Nebraska Investment Finance Authority (NIFA)	Capital; technical	Provides low-interest rate financing for manufacturing facilities, certain farm property, health care facilities, residential rental properties, housing rehabilitation, homeownership, and wastewater treatment and safe drinking water facilities. Has authority to provide financing for public safety communications projects and administer the Federal Low Income Housing Tax Credit program for residential rental property development.	Statewide	Housing or economic development entity, profit or nonprofit, without direct access to property tax revenue streams	Refer to website for current deadlines	Nebraska Investment Finance Authority Lincoln Office (headquarters) 1230 'O' Street, Suite 200 Lincoln, NE 68508-1402 402.434.3900 1.800.204.NIFA (6432) robin.ambroz@nifa.org	http://www.nifa.org
Nebraska Investment Finance Authority (NIFA)	Capital	Responding to a slowdown in infrastructure development and lot production for affordable units, NIFA created the Infrastructure Loan Guarantee Program in 1996. The program is not a direct loan program; rather, it provides a loan guarantee on all or part of a conventionally originated loan for the development of affordable, targeted lots. A loan guarantee reduces the risk to the private lender, thereby increasing the availability of funding for these types of projects	Statewide	Developers of projects that create lots suitable for affordable housing targeting incomes at or below 150% of area median income.	On-going	Nebraska Investment Finance Authority Lincoln Office (headquarters) 1230 'O' Street, Suite 200 Lincoln, NE 68508-1402 402.434.3900 1.800.204.NIFA (6432) robin.ambroz@nifa.org	http://www.nifa.org/programs/index.html?topic=desc&ps=choose&progname=Housing+Study+Grant+Program
Ron and Carol Cope Foundation	Capital; Program	Supports charitable, educational, cultural and civic community programs for the residents of Nebraska, with particular interest in the community of Kearney	Contact for details regarding geographic areas of focus.	No application form required. Preference given to nonprofit cultural organizations and public agencies.	Proposals are accepted year round.	Lynne Werner Ron and Carol Cope Foundation P.O. Box 1768 Grand Island, NE 68802-1768	No Web site available.
Shell Oil Company Foundation	Program	Supports organizations involved with arts and culture, education, the environment, health, children and youth, human services, community development, civic affairs, disabled people, minorities and economically disadvantaged people. Special emphasis is directed toward specific educational, environmental and quality-of-life programs that are aligned with clearly defined educational and social concerns. Giving is provided on a national basis in areas of company operations	Statewide	Nonprofit, tax-exempt organizations.	Contact for information	Shell Oil Company P.O. Box 2463 Houston, TX 77252 713.241.6161	http://www.shell.us/home/content/usa/responsible_energy/shell_in_the_society/soc_foundation/shell_foundation.html
Slosburg Family Charitable Trust	Capital; Program	Focuses contributions in areas of arts, culture, humanities, civil rights and liberties, community improvement and development, education, environmental quality and protection, disease prevention, health improvement and youth development.	Statewide	No application form required. Funding directed to a variety of nonprofit organizations active in charitable activities.	Letters of inquiry may be submitted any time.	D. David Slosburg 10040 Regency Circle Suite 200 Omaha, NE 68114 402.391.7900	No Web site available.

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US Bancorp	Capital; technical	Provides cash contributions to nonprofit organizations in priority areas of affordable housing and economic opportunity, education and artistic and cultural enrichment. Support goes to communities where U.S. Bancorp is located and organizations in the community development sector.	Statewide	Section 501(c)(3) nonprofit organizations, schools and	October 1	Contact Community Relations at the closest branch	http://www.usbank.com/cgi/w/cfm/about/communityrelations/charit.giving.cfm
US Department of Agriculture (USDA)	Capital; Planning; Technical	Administers rural business, cooperative, housing, utilities and community development programs. Rural Development offers financial programs to support essential public facilities and services as water and sewer systems, housing, health clinics, emergency service facilities and electric and telephone service. Rural Development also promotes economic development by offering loans to businesses through banks and community-managed lending pools. Rural Development also offers technical assistance and information to agricultural cooperatives and rural communities.	Statewide	Rural communities with a population of less than 50,000 people and their community partners.	Programs operated continuously. Contact local office for details	USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov
US Department of Agriculture (USDA)	Capital	Funds, primarily in the form of loans to assist communities to construct, enlarge, extend or improve community facilities providing essential services to rural residents. These services include, fire and emergency, transportation and others. Day care facilities and assisted living centers are also eligible projects. Funds are allocated on the basis of poverty level. Applicants must have the legal authority to borrow and repay loans, to pledge security for loans and to construct, operate and maintain the facilities. They must also be financially sound and able to organize and manage the facility effectively.	Statewide	Public entities such as municipalities, counties and special-purpose districts, as well as nonprofit, tax-exempt organizations and tribal governments in communities less than 20,000 people.	On-going	USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov
US Department of Agriculture (USDA)	Technical; Capital	Assists current multi-family housing loan borrowers and their tenants, single-family housing loan borrowers and grant recipients, community facilities loan borrowers and business owners who are victims of a disaster. Utility assistance for communities is also available. Funding is provided through regular USDA Rural Development programs as well as dedicated disaster-related .	Presidential disaster areas	Must be currently borrowing or receiving support from USDA Rural Development. Refer to the Web site to verify your county is covered under current programming.	Offered as required	USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov

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US Department of Agriculture (USDA)	Capital	Provides capital financing for the development of housing for domestic farm laborers. Typically, loan applicants are unable to obtain credit elsewhere, but in some instances, farmers able to get credit elsewhere may obtain loans at a rate of interest based on the cost of federal borrowing. Funds may be used in urban areas for nearby farm labor. This is the only exception to the Housing and Community Facilities Programs rural service area guidelines.	Statewide	Farmers, associations of farmers, family farm corporations, federally recognized tribes, nonprofit, tax-exempt organizations, public agencies and associations of farm workers.	On-going	Administered through the local state office: USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov
US Department of Agriculture (USDA)	Capital	Helps rural communities and individuals by providing loans and grants for housing and community facilities. Funding can be provided for single family homes, apartments for low-income persons or the elderly, housing for farm laborers, childcare centers, fire and police stations, hospitals, libraries, nursing homes, schools and much more	Statewide	Public entities such as municipalities, counties and special-purpose districts, as well as nonprofit, tax-exempt organizations and tribal governments.	Ongoing - refer to Web site for current application deadlines.	Administered through the local state office: USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov
US Department of Agriculture (USDA)	Capital	Provides grants to sponsoring organizations for the repair or rehabilitation of low- or very low-income housing. The grants are competitive and are made available in areas where there is a concentration of need.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	Ongoing - refer to Web site for current application deadlines.	Administered through the local state office: USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov
US Department of Agriculture (USDA)	Capital; Planning; Technical	Targets technical assistance to help communities through strategic planning or leadership development, developing and strengthening partnerships and finding financial resources. Combines an array of resources to meet the community's needs as opposed to expecting the community to fit into a government program. Technical assistance involves helping a community bring all of their community development components (i.e., business, housing, medical, education, infrastructure, recreation, etc.) together as a team to build the community successfully.	Presidential disaster areas	Must be currently borrowing or receiving support from USDA Rural Development. Refer to the Web site to verify your county is covered under current programming.	Offered as required	Administered through the local state office: USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov

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US Department of Agriculture (USDA)	Capital	Provides housing assistance to very low- and low-income applicants to purchase, build or rehabilitate a home in a rural area. Payment assistance is available to eligible applicants and may lower the effective interest rate on a mortgage to as little as one percent. For the RHS Section 502 Guaranteed Loan Program - the goal is to provide credit assistance to applicants whose income does not exceed 115 percent of the area median income. All loan processing is done in Rural Development field offices. For the Guaranteed Loan Program - the goal is to provide assistance to low- and moderate-income rural families unable to obtain credit from other sources. Loan applications are processed by private lenders, with RHS guaranteeing the lender against loss. Loans are financed at a market rate determined by the lender and have a term of 30 years.	Nationwide	Very low- and low-income rural families unable to obtain credit from other sources. .	On-going	USDA Rural Development Nebraska State Office Room 152, Federal Building 100 Centennial Mall North Lincoln, NE 68508 Toll Free: 1.800.670.6553 402.437.5551	http://www.rurdev.usda.gov
US Department of Energy	Technical	Works with state partners, industry professionals and manufacturers to improve the energy efficiency of new and existing buildings.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	On-going	U.S. Department of Energy Energy Efficiency and Renewable Energy PA.20/Forrestal Building 1000 Independence Avenue SW Washington, D.C. 20585 Toll Free: 1.877.337.3463	http://www1.eere.energy.gov/buildings/building_america
US Department of Energy	Technical	Provides technical assistance to encourage cost-effective, durable and energy-efficient building reconstruction in the wake of disasters. The application of proven building technologies and designs can make a long-term difference in areas vulnerable to natural disasters, resulting in safer, healthier, more economically viable communities that are less susceptible to disaster.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	On-going	U.S. Department of Energy Energy Efficiency and Renewable Energy PA.20/Forrestal Building 1000 Independence Avenue SW Washington, D.C. 20585 Toll Free: 1.877.337.3463	http://www1.eere.energy.gov/buildings/building_america
US Department of Energy	Technical	Provides technical assistance and works with states and regions to provide technical assistance and analysis support for policies, market mechanisms and programs that facilitate competitive, reliable, environmentally-sensitive, customer-friendly electric markets.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	On-going	U.S. Department of Energy Energy Efficiency and Renewable Energy PA.20/Forrestal Building 1000 Independence Avenue SW Washington, D.C. 20585 Toll Free: 1.877.337.3463	http://www1.eere.energy.gov/buildings/building_america

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US Department of Energy	Technical	Works with state partners, industry professionals and manufacturers to improve the energy efficiency of new and existing buildings.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	On-going	U.S. Department of Energy Energy Efficiency and Renewable Energy PA.20/Forrestal Building 1000 Independence Avenue SW Washington, D.C. 20585 Toll Free: 1.877.337.3463	http://www1.eere.energy.gov/buildings/building_america
US Department of Energy	Technical	Provides technical assistance to encourage cost-effective, durable and energy-efficient building reconstruction in the wake of disasters. The application of proven building technologies and designs can make a long-term difference in areas vulnerable to natural disasters, resulting in safer, healthier, more economically viable communities that are less susceptible to disaster.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	On-going	U.S. Department of Energy Energy Efficiency and Renewable Energy PA.20/Forrestal Building 1000 Independence Avenue SW Washington, D.C. 20585 Toll Free: 1.877.337.3463	http://www1.eere.energy.gov/buildings/building_america
US Department of Energy	Technical	Provides technical assistance and works with states and regions to provide technical assistance and analysis support for policies, market mechanisms and programs that facilitate competitive, reliable, environmentally-sensitive, customer-friendly electric markets.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	On-going	U.S. Department of Energy Energy Efficiency and Renewable Energy PA.20/Forrestal Building 1000 Independence Avenue SW Washington, D.C. 20585 Toll Free: 1.877.337.3463	http://www1.eere.energy.gov/buildings/building_america
US Department of Health and Human Services (HHS)	Capital; Technical	Promotes and supports projects that address economic self-sufficiency for low-income persons and distressed communities by awarding funds to community development corporations (CDCs) to create employment and business development opportunities. Grants are awarded to cover project costs for business start-up or expansion and the development of new products and services. Funded projects are to create new employment or business opportunities for low-income individuals.	Statewide - targeted towards low-income communities. .	Private, nonprofit CDCs experienced in developing and managing economic development projects.	Ongoing.	U.S. Department of Health and Human Services Administration for Children and Families Office of Community Services Community Economic Development Program 370 L'Enfant Promenade SW 5th Floor Washington, D.C. 20447 202.401.5663	http://www.acf.hhs.gov/programs/ocs/ced/index.html

FOUNDATION/ DEPARTMENT/ ORGANIZATION	TYPE OF SUPPORT	DESCRIPTION	TARGET AREA	ELIGIBILITY PROCESS	DEADLINE	CONTACT INFORMATION	WEB ADDRESS
US Department of Health and Human Services (HHS)	Capital; Technical	Supports community development corporations to assist businesses that create jobs for low-income individuals. Allocations of grants are based on a formula equation for low-income persons. Projects may include manufacturing, technology, retail, agriculture and construction sectors. Grant projects must be located in low-income communities and attract other private and public capital investment. The long-term goal is to revitalize communities through the creation of jobs for low-income individuals.	Statewide - targeted towards low-income communities. .	Eligibility is restricted to private, locally initiated, nonprofit community development corporations (or affiliates of such corporations) governed by residents of the community and business and civic leaders. These corporations must have as a principle purpose the planning, implementation and maintenance of low-income housing or community development activities.	Ongoing.	U.S. Department of Health and Human Services Administration for Children and Families Office of Community Services Community Economic Development Program 370 L'Enfant Promenade SW 5th Floor Washington, D.C. 20447 202.401.5663	http://www.acf.hhs.gov/programs/ocs/ced/index.html
US Department of Health and Human Services (HHS)	Capital; Technical	Provides training and technical assistance to low-income rural communities in developing and managing affordable, safe water and wastewater treatment facilities. Activities include improving coordination among federal, State and local agencies in water waste management and providing assistance in obtaining funding for construction, upgrade and repair of facilities.	Statewide - targeted towards low-income communities. .	Multi-state, regional, private, nonprofit 501(c)(3) tax-exempt organizations.	Ongoing.	U.S. Department of Health and Human Services Administration for Children and Families Office of Community Services Community Economic Development Program 370 L'Enfant Promenade SW 5th Floor Washington, D.C. 20447 202.401.5663	http://www.acf.hhs.gov/programs/ocs/ced/index.html
US Department of Homeland Security	Technical	Provides technical assistance to encourage cost-effective, durable and energy-efficient building reconstruction in the wake of disasters. The application of proven building technologies and designs can make a long-term difference in areas vulnerable to natural disasters, resulting in safer, healthier, more economically viable communities that are less susceptible to disaster.	Nationwide	States capable of performing floodplain management activities.	On-going	Federal Emergency Management Agency (Region VII) 9221 Ward Parkway, Suite 300 Kansas City, MO 64114-3372 816.283.7063	http://www.fema.gov
US Department of Homeland Security	Program; Technical	Supports disaster legal services that address: free legal advice and referrals, assistance with insurance claims, counseling on landlord/tenant problems, assistance with home repair contracts, assistance in consumer protection matters, counseling on mortgage foreclosure problems, replacement of wills and other important legal documents, drafting powers of attorney, estate administration, preparation of guardianships and conservatorships and referrals to local and state agencies for additional assistance.	Members of local communities impacted by Presidential declared disasters.	Victims of Presidential declared disasters who are unable to secure legal services and advice as a result of the disaster. No formal application needed. A referral is made when a victim expresses interest or need during FEMA Registration Intake or at a Disaster Recovery Center.	On-going	Federal Emergency Management Agency (Region VII) 9221 Ward Parkway, Suite 300 Kansas City, MO 64114-3372 816.283.7063	http://www.fema.gov

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US Department of Homeland Security	Technical	Provides financial payments and/or direct services, when appropriate, when there is disaster-related damage to an individual's dwelling (structural property) making the dwelling unsafe, unsanitary and unfit to occupy. Housing assistance can be used for renting a different place to live and/or repairing/replacing the damaged dwelling. (Note: FEMA may provide direct services in the form of manufactured housing units if rental resources are limited in the disaster area). Other needs: financial payments may be provided when there is disaster-related damage to an individual's property (personal property, transportation, etc.) and/or there is a disaster-	Presidential disaster areas.	Applicants must sign a declaration stating that they are U.S. citizens, non-citizen nationals or qualified aliens to be considered for IHP assistance. The individual and/or household must also provide proof, when applicable, that they have a loss in an area that has been declared a disaster area by the President. Other disaster-specific eligibility criteria may also apply.	On-going	In Nebraska, contact: Federal Emergency Management Agency (Region VII) 9221 Ward Parkway, Suite 300 Kansas City, MO 64114-3372 816.283.7063	http://www.fema.gov
US Department of Homeland Security	Capital	Enables individuals to purchase insurance against losses from physical damage to or loss of buildings and/or contents therein caused by floods, mudflow or flood-related erosion, and to promote wise floodplain management practices in the nation's flood-prone areas. In order for a community to participate in the NFIP, the community must agree to adopt and enforce floodplain management ordinances, particularly with respect to new construction. These measures take a variety of forms and generally include requirements for zoning, subdivisions or buildings and special-purpose floodplain ordinances.	States and communities located within identified floodplains	Communities that have adopted and enforce appropriate floodplain management ordinances.	On-going	In Nebraska, contact: Federal Emergency Management Agency (Region VII) 9221 Ward Parkway, Suite 300 Kansas City, MO 64114-3372 816.283.7063	http://www.fema.gov
US Department of Housing and Urban Development (HUD)	Technical	Provides technical assistance to encourage cost-effective, durable and energy-efficient building reconstruction in the wake of disasters. The application of proven building technologies and designs can make a long-term difference in areas vulnerable to natural disasters, resulting in safer, healthier, more economically viable communities that are less susceptible to disaster.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://portal.hud.gov
US Department of Housing and Urban Development (HUD)	Capital	Supports the rehabilitation and repair of single family properties and is an important tool for community and neighborhood revitalization and for expanding homeownership opportunities. Lenders use the Section 203(k) program in partnership with state and local housing agencies and nonprofit, tax-exempt organizations to rehabilitate properties. These lenders, along with state and local government agencies, tend to combine Section 203(k) with other financial resources, such as HUD's HOME, HOPE and Community Development Block Grant Programs, to assist borrowers. Several state housing finance agencies have designed programs, specifically for use with Section 203(k) and some lenders have also used the expertise of local housing agencies and nonprofit, tax-exempt organizations to help manage the rehabilitation processing.	Statewide	State agencies, units of local government, federally recognized tribes and nonprofit, tax-exempt organizations.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov/offices/hsg/sfh/203k/203kabou.cfm

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US Department of Housing and Urban Development (HUD)	Capital	Seeks to develop viable communities by promoting integrated approaches that provide decent housing, a suitable living environment and expand economic opportunities for low and moderate income persons. CPD allocates block grant and disaster recovery funding to states, large cities (population greater than 50,000) and urban counties (greater than 200,000 outside large cities).	Nationwide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	Allocated by formula based on factors such as population, poverty and housing distress	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov/offices/cpd
US Department of Housing and Urban Development (HUD)	Capital	Provides funding for housing, economic development, public facilities and public services that primarily benefit low- and moderate-income persons, eliminate slum and blight or meet an urgent need; as determined by states, cities and urban counties. There are two CDBG programs available to local communities - Entitlement Community funding and State administered CDBG funds. Entitlement communities have populations larger than 50,000 and demonstrate funding needs for revitalizing neighborhoods, economic development activities and providing improved community facilities and services. State administered CDBG funds are available to cities with populations less than 50,000 or counties less than 200,000. Funding from HUD is allocated by a formula based on factors such as population, poverty and housing distress.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov/offices/cpd/communitydevelopment/programs
US Department of Housing and Urban Development (HUD)	Capital	Provides funding, in the form of loans, to states, cities and counties that administer CDBG funds, based on their annual CDBG allocation, for economic development projects that create or retain jobs for low- and moderate-income persons. Allocated by formula based on factors such as population, poverty and housing distress.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov/offices/cpd/about/cpdta/tafaq.cfm
US Department of Housing and Urban Development (HUD)	Capital	Administers programming designed to improve the effectiveness of HUD grants and issues related to homelessness, affordable housing and finance and community and economic development. The intent of Community Planning and Development Programs Technical Assistance is to provide assistance for grassroots organizations that access and utilize HUD's programs and resources. Resources available from HUD enable neighborhoods and communities with the greatest need to achieve the highest level of performance and results in community development programming.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov/offices/cpd/about/cpdta/tafaq.cfm

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US Department of Housing and Urban Development (HUD)	Capital	dresses the housing needs of persons living with HIV/AIDS and their families. HOPWA makes grants to local communities, states and nonprofit, tax-exempt organizations for projects that benefit low-income persons medically diagnosed with HIV/AIDS and their families.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	Allocated by formula based on factors such as population and housing distress.	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov/offices/cpd/aidshousing/programs
US Department of Housing and Urban Development (HUD)	Capital	Provides emergency assistance to state and local governments to acquire and redevelop foreclosed properties that might otherwise become sources of abandonment and blight within their communities. NSP provides grants to every State and certain local communities to purchase foreclosed or abandoned homes and to rehabilitate, resell or redevelop these homes in order to stabilize neighborhoods and stem the decline of house values of neighboring homes.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	Contact for information	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoodspg
US Department of Housing and Urban Development (HUD)	Capital	Develops viable communities by providing decent housing and a suitable living environment and by expanding economic opportunities. The state must ensure that 70 percent of its CDBG grant funds are used for activities that benefit low- and moderate-income persons over a one, two or three year time period. Under unique circumstances, states may also use their funds to meet urgent community development needs. The competitive program funds a variety of projects such as streets, sanitary sewers, water facilities, storm sewers, bridges and facilities for persons with disabilities.	Statewide	Cities with populations of less than 50,000 (except cities that are designated principal cities of Metropolitan Statistical Areas) and counties with populations of less than 200,000.	Contact for information	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov/offices/cpd/communitydevelopment/programs/neighborhoodspg
US Department of Housing and Urban Development (HUD)	Capital	Provides grants annually on a noncompetitive basis to "substantially equivalent" state and local fair housing enforcement agencies. FHAP-funded activities help protect families and individuals who believe they have been victims of discrimination on the basis of race, color, national origin, religion, sex, disability or familial status (i.e., the presence of children) in the sale, rental or financing of housing. The FHAP supports a variety of fair housing administrative and enforcement activities, including complaint processing, training, implementation of data and information systems and other special projects.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	As determined by HUD nationally.	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov/offices/fheo/partners/FHAP

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US Department of Housing and Urban Development (HUD)	Capital	Makes technical assistance available to state and local agencies with civil rights concerns in HUD-assisted programs. Title VI provides for HUD's investigation and remediation of discrimination complaints.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units. Individuals who feel themselves to be a victim of housing discrimination on the basis of race, color or national origin in a program receiving HUD assistance may file a complaint.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov/offices/pih
US Department of Housing and Urban Development (HUD)	Capital; Technical	Ensures safe, decent and affordable housing, creates opportunities for residents' self-sufficiency and economic independence and assures the fiscal integrity of all program participants. Programming by PIH supports nonprofit and governmental providers of public housing projects.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov/offices/pih
US Department of Housing and Urban Development (HUD)	Capital	Awards grants to organizations and groups through a competitive process. Funding is announced through Notices of Funding Availability (NOFAs) that describe funding available and application procedure. Many of PIH's opportunities are found within HUD's annual SuperNOFA. Programs under the PIH are the HOPE VI program, Indian Community Development Block Grant (ICDBG) program and Resident Opportunities and Self Sufficiency (ROSS) program.	Statewide	States, units of general local government, federally recognized tribes, area-wide planning organizations and other qualified groups designated by or assisting one or more such governmental units.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov/offices/pih/grants/index.cfm
US Department of Housing and Urban Development (HUD)	Technical	Provides tenant-based rental assistance for eligible families in privately owned rental housing.	Statewide	Municipalities, HUD employees, representatives/ staff/owners of multi-family housing and public housing authorities.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov/offices/pih/programs/hcv
US Department of Housing and Urban Development (HUD)	Technical	Gathers, validates, analyzes and scores data to assess the physical condition of all public housing and multi-family-assisted properties, financial soundness of public and assisted housing, customer satisfaction at HUD-assisted housing properties, management capabilities and income eligibility of rental subsidy recipients. (State and larger local government grantees of HUD can carry out assessment tasks and typically have local data.)	Statewide	Municipalities, HUD employees, representatives/ staff/owners of multi-family housing and public housing authorities.	On-going	Omaha Field Office Edward Zorinsky Federal Building Suite 329 1616 Capitol Avenue Omaha, NE 68102-4908 402.492.3100	http://www.hud.gov/offices/fheo/partners/FHAP

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United States Internal Revenue Service (Opportunity Zones)	Capital	An Opportunity Zone is an economically-distressed community where new investments, under certain conditions, may be eligible for preferential tax treatment. Localities qualify as Opportunity Zones if they have been nominated for that designation by the state and that nomination has been certified by the Secretary of the U.S. Treasury via his delegation authority to the Internal Revenue Service.	Specifically Identified Areas	Previously designated Opportunity Zone	On-going		https://www.irs.gov/newsroom/opportunity-zones-frequently-asked-questions