GAGE COUNTY & COMMUNITIES, NEBRASKA

COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING 2021.

Funded by the Nebraska Investment Finance Authority, with matching funds provided by Gage Area Growth Enterprise (NGage).

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NGage
GAGE AREA GROWTH ENTERPRISE

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MARCH, 2016

GAGE COUNTY & COMMUNITIES, NEBRASKA
COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING
2021.

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SECTION 1

OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

○ INTRODUCTION. ○

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

The **County-Wide Housing Study** was conducted for the **Gage Area Growth Enterprise (NGage),** by **Hanna:Keelan Associates, P.C.,** a Nebraska based community planning and research consulting firm. **A Housing Steering Committee, comprised of NGage staff, local elected officials, realtors, contractors and local citizenry provided invaluable information.** Funding for the **Community Housing Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY,** with matching funds from **NGage.**

○ RESEARCH APPROACH. ○

The **Gage County-Wide Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2009-2013 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources.

To facilitate effective planning and implementation activities, housing demand projections were developed for a five year period. The implementation period for this Housing Study will be March, 2016 to March, 2021.

○ PURPOSE OF STUDY. ○

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

The **objectives** of this **Housing Study** are **six-fold:** (1) **analyze** the **recent past and present housing situation** in **Gage County,** with emphasis on determining the need for workforce, elderly and both rental and owner housing options; (2) **provide a process** for **educating and energizing the leadership** of **Gage County** and **each Community** to take an active role in improving and creating modern and safe, both market rate and affordable housing options; (3) **identify** the **future target housing needs** for the **County and each Community;** (4) design program-specific housing projects to address **homeownership,** a **continuum of housing care for older adults and persons with special needs** and all housing types necessary to both **retain and expand job opportunities** in Gage County; (5) establish a **Downtown Housing Development Initiative** for the Community of Beatrice; and (6) address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of the County and each Community.

This **Housing Study** included quantitative and qualitative research activities. The **Qualitative activities** included a comprehensive Community citizen participation program consisting of Surveys, focus group meetings with local major employers, Housing Forums in select Gage County Communities and meetings with the Housing Steering Committee, all in an effort to understand the issues and needs of Gage County.

Quantitative research activities included the gathering of multiple sets of statistical and field data for the County and each Community. The collection and analysis of this data allowed for the projection of the County population and household base, income capacity and housing profile and demand.

○ SUMMARY. ○

Future population and household growth in Gage County will be driven by new and expanded housing and economic development and public service activities. **The most critical housing issues in Gage County are to promote the development of housing for the local workforce and young professionals, affordable to middle salary income levels and at a pace that will equal the demand of a growing County.** Other priority housing needs in the County include providing housing opportunities for the elderly, first time homebuyers and middle-income persons and families. This can be accomplished through constructing new housing units of various types and styles, having three+-bedrooms.

Gage County is projected to reach an estimated population of (at least) 21,726 by 2021. This represents an increase of 35 persons, or 0.2 percent, from the current (2016) estimated population of 21,691. The Communities of Beatrice, Adams and Cortland are also projected to increase in population during the next five years. The remaining Communities are projected to decline in population through 2021, but remain stable.

To meet the needs of current and future residents, the County should strive to develop up to **446 new housing units, by 2021.** A total of **283 owner** and **163 rental housing units** should be built to accommodate the housing needs of moderate-income families, the elderly and special population households, especially the housing needs of the local workforce. New housing types should include single family homes, duplex/triplex units, town homes, and general rental apartments.

The County should also be prepared for a potential **"Boost"** in population through new employment opportunities or major employers locating or relocating to Gage County. A scenario population growth of **325 persons,** County-wide, contributing to an additional **145 full-time employees,** would result in a total target demand of up to **602 housing units,** by 2021, including **381 owner and 221 rental housing units.**

A majority of newly-constructed housing units will be located in the Cities of Beatrice and the Balance of County. An estimated 223 housing units, consisting of 108 owner and 115 rental units, are projected for the City of Beatrice. A total of 144 owner units are projected for the Balance of County. Utilizing the "Boost" scenario for Beatrice and the Balance of County would result in a demand for 315 housing units in Beatrice (148 owner, 167 rental) and 186 housing units, all owner, for the Balance of County.

A demand for new and/or rehabilitated housing units exists in Downtown Beatrice. A total of 22 units, consisting of eight owner and 14 rental housing units, should be created in Downtown Beatrice, by 2021, representing approximately 10 percent of the target housing demand for the City. The "Boost" scenario would increase the Downtown housing demand to 32 units, including 12 owner and 20 rental housing units.

○ GAGE COUNTY-WIDE HOUSING STEERING COMMITTEE. ○

The **Gage County Housing Study** process included the formation of a **Housing Steering Committee,** consisting of elected officials, business owners and the local citizenry representing Communities. The creation of this **Committee** for the **Housing Study** provided the Consultant with a foundation of housing goals and action steps that were of high interest to the County. The following issues, identified by **Committee** members and highlighted in this **Housing Study,** will need to be addressed during the next five years:

- Primary issues identified by the Steering Committee include deteriorating rental properties, age of housing stock and land costs that inflate the cost of new housing construction.

- Vacant housing lots in Gage County Communities are considered to be expensive. In many instances, the price of vacant lots is comparable to those in the City of Lincoln.

- The Steering Committee identified a high number of employees that work in Gage County, but commute from Lincoln, citing a higher availability of medical, retail and other amenities.

- The City of Beatrice lacks rental housing of all price products, including upper-income rental housing. There is a market for rental single family houses in the $1,200 per month range. A market for homes priced between $150,000 and $300,000 also exists.

- Housing development is *Economic Development.* The Communities of Gage County should strive to increase their property tax base by investing in new housing.

- Downtown buildings that have two or more floors are expensive to maintain. Many buildings have commercial tenants on the first floor, but upper levels are either used for storage or are vacant and deteriorating. Upper level housing should be considered by commercial building owners. Any new structures in Downtown should be multi-use with shops on the main level and housing in the upper floors. This could be a model that spurs others to invest more in Downtown housing.

- Single family housing rehabilitation can be expensive for homeowners. Even minimal improvements to the exterior can exceed property owners cost expectations. Houses needing extensive rehabilitation may not be cost effective to rehabilitate, even to the point where demolition and replacement should be considered.

- Communities need to initiate the use of Tax Increment Financing to assist in funding housing projects.

SECTION 2

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

○ INTRODUCTION. ○

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

○ GAGE COUNTY HOUSING SURVEY. ○

The **"Gage County Housing Survey"** was made available to households in Gage County Communities at select locations and on the Gage Area Growth Enterprise (NGage) website. A total of **328 Surveys** were completed, including 205 from the City of Beatrice, 30 from Wymore, 23 from Rural Gage County, 15 from Adams, 11 from Pickrell, nine from Cortland, six from Blue Springs, four from Odell, three each from Filley and Clatonia, two each from Barneston and Virginia and one from Liberty. An additional 14 Surveys were completed by persons residing outside of Gage County.

Survey participants were asked to give their opinion about barriers to obtaining affordable owner or rental housing, specific housing types greatly needed throughout the County and in each Community. A portion of the Survey also allowed the elderly residents of the County to participate in identifying general elderly housing needs, the appeal of residing at a retirement campus and the quality of local support services. The following summarizes the results of the **Survey.** The complete results of the **Survey** are available in **Appendix I.**

- A large number of participants were employed in the Government, Education and Manufacturing sectors and were between the ages of 35 and 54.

- Survey participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing for their families. The most common barriers identified when obtaining affordable **owner housing** included a lack of sufficient homes for sale, housing prices, cost of homeowner's insurance and utilities and excessive down payment and closing costs.

- The most common barriers faced when obtaining affordable **rental housing** included a lack of available, decent rental housing, cost of rent and utilities and the attitudes of landlords and neighbors.

- **A total of 51 participants were not satisfied with their current housing situation.** Reasons included their home being too small, in need of substantial updating and being too far from their place of employment.

- Top housing needs in Gage County include housing for middle-income families, rehabilitation of owner and renter-occupied housing, choices for "First-Time Homebuyers" and three-bedroom apartment or houses.

- Top housing needs for elderly persons in Gage County include single family homes, duplexes for rent, townhomes and assisted living housing.

- 50.1 percent of elderly participants identified living at a retirement housing campus as, at least, "somewhat appealing."

- Top-rated support services in Gage County include continuing education opportunities, food/meals-on-wheels programs, transportation/auto repair, law enforcement and volunteer opportunities.

- 76.9 percent of the Survey respondents supported the County using State or Federal grant funds to conduct an owner housing rehabilitation program.

- 61.7 percent of the Survey respondents supported Gage County using State or Federal grant funds to conduct a rental housing rehabilitation program.

- **89.3 percent of the Survey respondents supported Gage County establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.**

- **88.3 percent of the Survey respondents supported the County using grant dollars to purchase, rehab and resell vacant housing in the County.**

- 76.7 percent of the Survey respondents supported Gage County using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

○ WORKFORCE HOUSING NEEDS SURVEY. ○

NGage, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the County's workforce. A total of **227 Surveys** were returned. This included 163 Surveys from Beatrice, 10 from Rural Gage County, eight from Wymore, seven from Pickrell, four each from Filley and Odell and one each from Adams, Blue Springs and Cortland. An additional 28 Surveys were completed by persons living outside of Gage County.

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

- Survey participants included 159 homeowners and 68 renters. **51 participants were not satisfied with their current housing situation.** Reasons included their home being too small, in need of substantial updating and being too far from their place of employment.

- The majority of respondents could afford a home priced between $50,000 and $125,000. Renters looking to upgrade to a more suitable rental housing unit could afford a monthly rent less than $650.

- **The City of Beatrice was favored by Survey participants as the Community they would like to purchase a home or rent a housing unit.**

Survey participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing for their families. The most common barriers identified to obtaining affordable **owner housing** included **the costs of utilities and real estate taxes, as well as the excessive housing prices and homeowner's insurance.** The most common barriers faced when obtaining affordable **rental housing** included **the high cost of rent and utilities, a lack of decent rental units at an affordable price range and the attitudes of landlords and neighbors.**

○ COMMUNITY HOUSING FORUMS. ○

A series of **Community Housing Forums** were conducted in the Communities of Adams, Beatrice, Cortland, Clatonia, Pickrell, and Wymore, to gage the opinion of housing need among the local citizenry. The following highlights priority housing issues or needs, as expressed by those in attendance.

- Housing vacancy deficiency has been an issue in each of the six participating Communities. Despite housing in the $100,000 to $150,000 price range being available, most prospective homeowners are looking for homes in higher price ranges, priced between $175,000 and $250,000. Participants cited most housing in the lower price ranges are in need of moderate to extensive rehabilitation; a risk very few homebuyers are willing to take on.

- Gage County Communities are comfortable with the reputation of being "bedroom communities" to the City of Beatrice or to the nearby City of Lincoln.

- The Communities of Adams, Beatrice and Wymore have designated "redevelopment areas" where Tax Increment Financing (TIF) could use used as a means of supplying public infrastructure to housing development programs, or replacing existing infrastructure. These three Communities should continue to support TIF and become more aggressive with the development of housing. Other Communities should consider designating areas that possess blight and substandard criteria and use the designation towards a common goal of rehabilitating existing or constructing new housing.

- Assisted living housing was identified as a housing need in the Community of Wymore.

- The Norris Public School District, located in northern Gage County, has been a major draw for people choosing to reside in the Communities of Adams and Cortland.

- A lack of vacant land is becoming an issue for the Communities of Adams, Cortland, Clatonia and Pickrell. Infill development of existing vacant lots, or the development of a rural subdivision with the intent of annexation should be considered in these and all Gage County Communities.

○ EMPLOYERS LISTENING SESIONS. ○

The comprehensive citizen participation program included two **Housing "Listening Sessions"** with local Community employers and County-wide organizations. Each Session received excellent input. The following highlights the consensus priority housing issues or needs, as expressed by those in attendance.

- Participants expressed a lack of "confidence" in the ability to build and/or sell housing in Gage County. Methods expressed to boost confidence included solutions to mitigating development and financing risks to both builders and taxpayers, as well as utilizing local, state and federal housing funding incentives. This could help develop a sense of "Community pride" between local leadership and the citizens of the County.

- Entry-Level housing, consisting of three bedrooms and priced between $200,000 and $225,000 should be a development priority in Gage County. Participants identified an estimated 40 homes currently on the market in the City of Beatrice, with very few being sold. Buyers have cited homes being too small for their families or identified a lack of confidence in resale values.

- Community improvement initiatives would help portray a stronger sense of place in Beatrice. Participants highlighted a need to improve the appeal of the Community to attract new residents, businesses and industries. Improvements with community gateways and entertainment options would help in the long term.

- The importance of local, state and federal partnerships was identified as a major need in Gage County. Utilizing the resources of banks, lenders, contractors and development corporations would greatly improve the ability for housing developers to invest in any Gage County Community.

- In Beatrice, the Downtown should serve as the core for all Community activity. Participants cited a strong downtown, complete with housing and entertainment options for persons of all ages and incomes is important to the quality of life and social well-being of the Community.

○ COUNTY-WIDE HOUSING GOALS & ACTION STEPS. ○

The following **Gage County "Housing Goals & Action Steps"** reflect citizen input through Surveys, Community Housing Forums, Employer Listening Sessions and meetings with the Gage County Housing Steering Committee, with the leadership of **Gage Area Growth Enterprise (NGage).** These activities provided several opportunities for input from various individuals, organizations, groups and Community and County leadership, regarding the existing and future housing needs of the County and each Community. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in Gage County.

Goal 1: County-Wide Housing Development Initiative. Implement a **housing development initiative** for the County and each Community, as a primary economic development activity. **A core activity of this Housing Development Initiative will be the development of a County-Wide Housing Partnership** to monitor and encourage housing development throughout Gage County. The Partnership should be created and maintained by NGage. The Partnership would work directly with both local and State housing stakeholders and housing funders to encourage the development of specific housing programs that meet the needs of the County's current and future residents, with emphasis on housing constructed for the local workforce, young families, the elderly, veterans, college students and populations with special needs.

- **Action Step 1:** The **Housing Initiative** should target the development of up to **446 new housing units in Gage County, by 2021,** including an estimated **283 owner housing units** and **163 new rental units.** The development of these new housing units would add an estimated $111 Million to the local residential property tax base. **The potential exists for Gage County to experience an "Economic Development Boost," equal to a 1.5 percent population growth through 2021. This Boost would require the creation of an estimated 145 additional full-time employment opportunities. This Boost would also increase the total housing target demand in Gage County to an estimated 602 housing units, including 381 owner and 221 rental housing units, requiring an investment of an estimated $148 Million.**

NOTE: Gage County has a housing vacancy deficiency. This facanty deficiency results in a lack of housing supply, limiting choice by both current and future residents. The Communities of Adams, Beatrice and Cortland, as well as the County as a whole, are projected to increase in population by 2021. It is critical that the County and these Communities be prepared by implementing housing development "plans of action" that include the identification of vacant lots within each Community's respective Corporate Limits, as well as suitable land adjacent but outside the Community for the development of a rural "build through" residential subdivision that could eventually be annexed. The population of the remaining Communities, despite stable populations, will also need to plan for new, modern housing. These Communities should concentrate on a plan to purchase/rehab/resell or re-rent existing vacant housing.

- **Action Step 2:** The **Gage County-Wide Housing Partnership** should be comprised of Community and County leadership and organizations from both the private and public sector, including, but not limited to, NGage, Southeast Nebraska Affordable Housing Council (SENAHC), Southeast Nebraska Development District (SENDD), Blue Valley Community Action (BVCA), Beatrice and Wymore Housing Authorities, Main Street Beatrice, Tri-County Board of Realtors, major employers and other local "housing stakeholders" directly involved with selling and leasing real estate, builders and suppliers and representatives of organizations providing housing and related services to the elderly, families, special populations and homeless and near-homeless persons.

- **Action Step 3:** The **Gage County-Wide Housing Partnership** should assist with and expand the County's **Continuum of (Housing) Residential Care Programs,** directed at persons and families 55+ years of age. These Programs would address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.

    - Independent living housing types for the 55 to 75 year age group should include smaller, space efficient detached single family houses, patio homes and attached townhomes of 1,600 to 2,200 square feet.

    - Additional, modern programs of assisted and long-term care living should be on the housing agenda for selected Gage County Communities.

    - Existing retirement and elderly rental housing facilities, both affordable and market rate (private pay) throughout Gage County maintain high occupancy levels, some with a waiting list. Additional facilities need to be planned for, during the next five years. By 2021, Gage County would need an estimated (minimum) 24 long-term care beds, 40 units of assisted living and up to 60 units of independent rental units for elderly persons/households, 55+ years of age.

- **Action Step 4:** The **Gage County-Wide Housing Partnership** should take the lead role to design and implement local and County-wide **Workforce Housing Assistance Programs**. The purpose of these Programs would be to encourage and directly involve major employers with assisting their employees in obtaining affordable housing. Assistance could include, but not be limited to, locating and negotiating the purchase of a home, to providing funding assistance for the purchase and/or rehabilitation of a house. Funding assistance could be, for example, a $5,000 to $10,000 grant and/or low-interest loan to persons and families for closing costs, down payment, etc. **Two or more major employers should consider forming a limited partnership to develop housing projects in the Gage County Communities, utilizing all available public and private funding sources. Any limited partnership would collaborate with local housing developers to construct housing for local employees.**

  By 2021, an estimated 207 owner and 82 rental housing units should be developed for the Gage County workforce, a total of 289 units. Of the 289 units, an estimated 122 (65 owner, 57 rental) should be developed in Beatrice. This should include both new construction and purchase/rehab/resale or re-rent activities, lease- or credit-to-own units.

- **Action Step 5:** Create a **Downtown Housing & Redevelopment Initiative** in Beatrice, directed at increasing the availability of housing opportunities in the Community's Central Business District. Target up to **22 additional units** by 2021, a combination of both owner and rental housing. Both the rehabilitation of second story units in commercial buildings, and construction of new multifamily housing projects on under-utilized lots should be planned and implemented.

- **Action Step 6:** Establish a **Gage County-Wide Housing Land Bank Program,** to ensure the availability of land for future housing developments and to enhance Community residential development efforts.

Goal 2: New Housing Developments in the Communities of Gage County should address the needs of both owner and renter households of all age and income sectors, with varied, affordable price products.

- **Action Step 1:** Build new owner and rental housing units that are affordable for low- to middle income workforce families and households that are cost-burdened throughout the County. Affordable homes, particularly those with three+-bedrooms, are in demand in all Gage County Communities. Consider expanding existing, or creating new **Credit- or Lease-To-Own Housing Programs and a Spec-House Risk Sharing Program.**

- **Action Step 2:** Owner housing units should be constructed in Gage County, with emphasis on single family homes. **The average affordable purchase price of a home in Gage County should be at or above $186,000 for workforce families. The price product in highest demand in Gage County includes homes at or above $196,300.** Owner housing should generally consist of three+-bedrooms, with the exception of housing for retirees, which would typically be two-bedroom units.

- **Action Step 3:** Rental units should be constructed in Gage County, with emphasis on town home, duplex and apartment units for the elderly and local workforce households. **Rental housing price products in the County should rent at or above the average affordable monthly rent of $625 for workforce families. The price product in highest demand in Gage County ranges from $545 to $725.** General rental housing, preferably units consisting of two+-bedrooms, should be constructed to provide safe, decent and affordable rental housing options.

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

- **Action Step 4:** Plan and develop additional, both **owner** and **rental** housing for **Special Populations;** a target number of **20 units,** County-Wide. This includes persons with a mental and/or physical disability.

- **Action Step 5:** Housing development projects in Gage County should coincide with public facility, utility and infrastructure improvements, emphasizing alternative transportation methods, such as multi-use trails and transit services. Access to necessary amenities of public use, as well as proper water, sewer, storm water and electrical utility installation are important for prolonged sustainability in residential neighborhoods. The planning and use of **alternative energy systems** should be a goal of the County for future residential developments.

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

  NOTE: Vacant lots exist in several Communities that are too small for today's housing development standards. The ***Gage County-Wide Housing Partnership*** *should explore unique housing concepts for infill housing development, including single and two-story housing for families of all income ranges. Architectural designs should closely resemble that of existing housing units in the neighborhood.*

- **Action Step 7:** Employ proper, modern planning practices for the development of housing units in rural subdivisions. **This would include the design of modern infrastructure systems. Input received from the Community Housing Listening Sessions identified a need for additional housing for workforce families and elderly households in Gage County.** Several industries that have recently located or expanded in the County have put a major strain on the availability of housing for the local workforce.

- **Action Step 8:** In an effort to meet **immediate housing needs** in Gage County, each Community should consider allowing non-traditional housing developments on existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for single room occupancy rental units, accessory apartments and the development of "granny flats" and "tiny homes" on lots typically not sized to code.

- **Action Step 9:** Public and private sectors should create a **"shared cost" program** to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments. Tax Increment Financing and/or proceeds from LB840 are excellent sources of financing for public infrastructure systems.

- **Action Step 10:** The **Gage County-Wide Housing Partnership** should work in conjunction with Southeast Community College (SCC), to produce **rental housing development projects** to meet the needs of **local SCC students.**

Goal 3: Rehabilitation/Preservation of Existing Owner and Rental Housing Stock. Housing rehabilitation programs and activities in Gage County should strive to protect and preserve the existing housing stock of the Communities.

- **Action Step 1:** As needed, the County and each Community should establish a policy of condemning and demolishing housing of a dilapidated state, not cost effective to rehabilitate. **Vacated land could be placed in a County-Wide Land Bank Program to be used for future owner and rental housing development needs.**

- **Action Step 2: Housing rehabilitation programs,** for both owner and rental housing units, should be expanded in Gage County, with emphasis on meeting the housing needs of the elderly, low income families and housing occupied by persons with special needs.

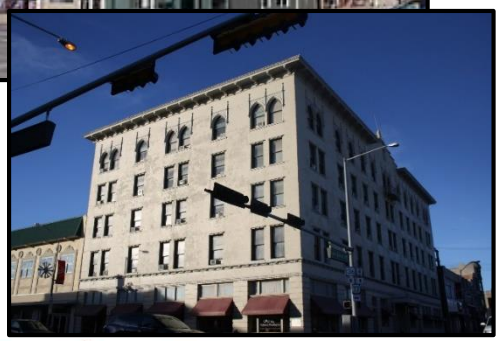
- **Action Step 3:** Gage County Communities should recognize and make a concentrated effort to **preserve housing of historical significance,** as an effort to preserve County and Community history.

- **Action Step 4:** To ensure **a clean and safe residential environment,** the ongoing maintenance of private residential properties is needed, i.e. trash removal, junk cars, etc. **Implement annual or bi-annual Community clean-up activities throughout Gage County.**

- **Action Step 5:** Create a residential materials **Recycling Center** to ensure the availability of needed, affordable housing supplies.

Goal 4: Expand housing/living opportunities in Downtown Beatrice.

- **Action Step 1:** Several Downtown commercial buildings in Beatrice could be adaptively reused or retrofitted for upper level housing, to diversify the local housing market and emphasize the Downtown as a vibrant commercial and residential center. **A total of 22 units, eight owner and 14 rental additional units, could be developed in Downtown Beatrice, by 2021. An Economic Development Boost in Beatrice could potentially require the development of up to 32 Downtown housing units, including 12 owner and 20 rental housing units.** Downtown development should also closely follow the findings and conclusions of the recently completed **Beatrice Downtown Revitalization Plan.**



MAIN STREET Beatrice

- **Action Step 2:** Downtown housing should be targeted for both owner and rental units for all age and income sectors of the Community. Mixed income/age sectors of housing are encouraged. The Gage County-Wide Housing partnership should assist Main Street Beatrice to plan and implement a comprehensive **Downtown Housing & Redevelopment Initiative** that strategically matches local housing development activities with the development of additional commercial, service and entertainment businesses.

- **Action Step 3:** Combine the efforts and funding resources of the City and Beatrice Community Redevelopment Authority, with Main Street Beatrice and County-Wide Housing Partnership to expand residential development in the Downtown. The availability of Tax Increment Financing and both State and Federal Historic Tax Credits, in combination with other resources available from property owners in the Downtown should be marketed to area developers to expand housing efforts throughout the Downtown.

Goal 5: Financing Activities for Housing Development in Gage County. Housing developers should consider both public and private funding sources when constructing new housing stock.

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

- **Action Step 2:** Gage County Communities should utilize **Tax Increment Financing** to assist developers in financing new housing developments, specifically for land purchase and preparation, as well as public facility and utility requirements. **The Communities of Adams, Beatrice and Wymore have designated "Redevelopment Areas" that could potentially support housing development. Downtown Beatrice is also included in a Redevelopment Area.**

Goal 6: Impediments to Fair Housing Choice. The Communities of Gage County will need to identify and establish a plan to eliminate **all barriers and impediments to fair housing choice.** Both public and private sectors of the County should play a role in this process. This would include the involvement of local Government, schools, churches and the local private sector.

- **Action Step 1:** Address the primary impediments to fair housing choice in the Gage County Communities, including, **for homeowners,** the costs of utilities and homeowners insurance, as well as the excessive down payment and closing costs and a lack of sufficient homes for sale. For **renter households,** impediments include the high cost of monthly rent and a lack of decent rental units at an affordable price range.

- **Action Step 2:** Create and support the efforts of a **County-wide "Fair Housing Advisory Group"** through the provision of adequate resources for the delivery of fair housing activities. **Activities of the Advisory Group could include the following:**

    - Creating an "Action Plan" to identify strategies to further affordable housing opportunities.
    - Hosting a "Housing Fair" for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
    - Promote "Equal Housing Opportunities" on flyers, brochures and local newspapers.
    - Assist the existing Housing Authorities in enforcing fair housing policies and submitting complaints of discrimination to the Nebraska Equal Opportunity Commission.

- **Action Step 3:** Each Community should adopt (by ordinance) and implement **Fair Housing Policy** and **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.

- **Action Step 4:** For **persons with a disability(ies),** supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.

- **Action Step 5:** Develop housing for **minorities** and **"New Americans"** needing safe and affordable housing.

- **Action Step 6: Support bilingual** and **impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.

- **Action Step 7:** Routinely inspect rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement.**

Goal 7: Plan Maintenance and Implementation. Maintain a current and modern Comprehensive Plan, as well as Zoning and Subdivision Regulation documents, for Gage County and each Community, in an effort to continue efficient, sustainable housing development.

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

SECTION 3

GAGE COUNTY/COMMUNITY PROFILE.

GAGE COUNTY/COMMUNITY PROFILE.

○ INTRODUCTION. ○

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

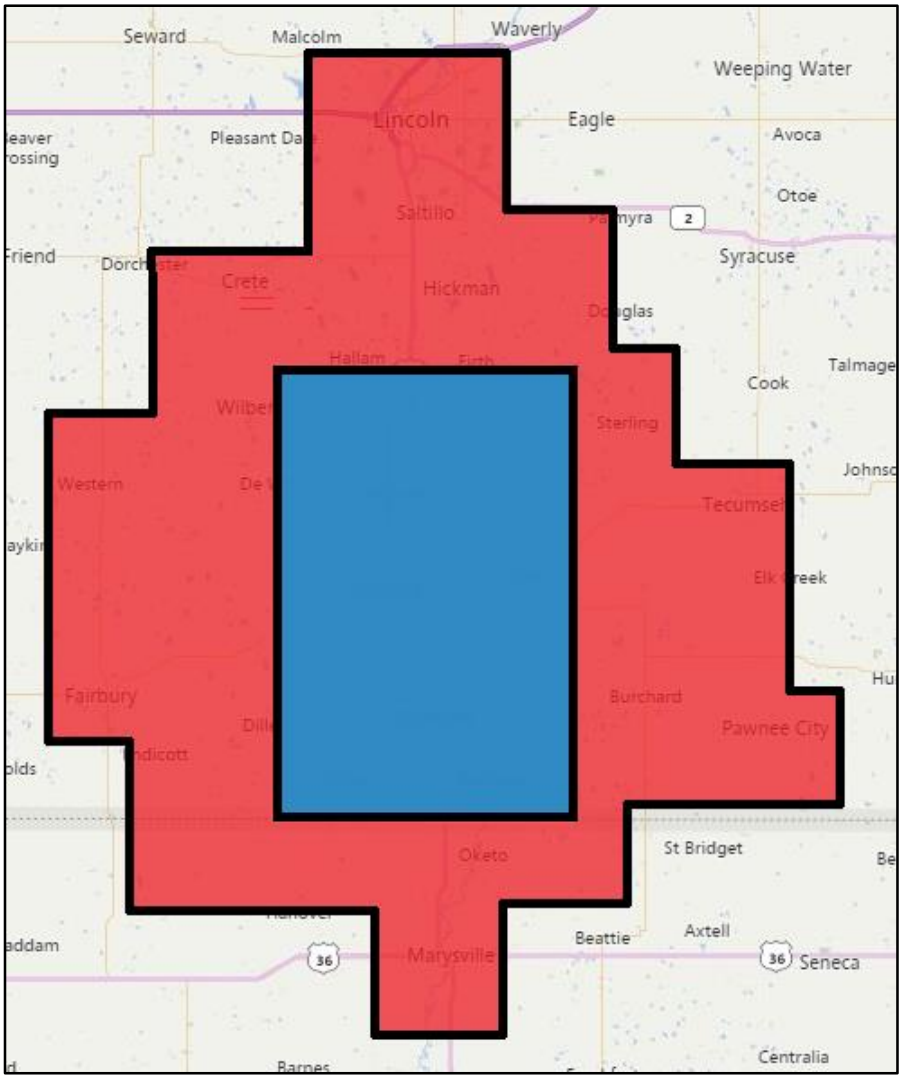
Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout Gage County. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing the County and each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

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Gage County, included a five-year period, **March, 2016 to March, 2021.** This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

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

○ HOUSING MARKET AREA. ○

The **Housing Market Area** for the development of additional housing in Gage County is divided into two segments: a Primary and a Secondary Housing Market Area. The **Primary Housing Market Area (Blue)** for Gage County includes the entire County and each Community. The **Secondary Housing Market Area (Red),** determined by both, 2010 Census Tract boundaries and proximity to other large centers of population, includes portions of Jefferson, Saline, Seward, Lancaster, Johnson and Pawnee Counties in Nebraska, and Marshall County, Kansas. The Secondary Market Area also includes the Communities of Fairbury, Crete, Lincoln, Tecumseh and Pawnee City, Nebraska, as well as Marysville, Kansas. This Secondary Market Area provides additional support to Gage County's housing market area, as well as increased economic development opportunities and support.



○ POPULATION PROFILE. ○

Population Trends and Projections.

The population of the previous two Decennial Censuses (2000 and 2010) recorded a decline in population for Gage County. The County's population decreased from 22,993, in 2000, to 22,311, in 2010, a decrease of 682, or 3 percent. The Communities of Adams and Pickrell experienced population increases, between 2000 and 2010, of 17.1 percent and 9.3 percent, respectively.

Currently (2016), the population for the County is an estimated 21,691 and is projected to increase by an estimated 0.2 percent, or 35, by 2021.

The Communities of Beatrice, Adams and Cortland, as well as the Balance of County are projected to experience population increases by 2021, with Adams having the greatest percentage amount of change. This can be attributed to expanding employment opportunities in close proximity to these Communities, combined with available housing opportunities and primary transportation corridors. The remaining Gage County Communities are projected to decrease, slightly, but remain stable through 2021. **A stable population base contributes to the need for new and improved housing for various forms, types and sectors of the County.**

Age.

In 2016, Gage County is experiencing an estimated median age of 44.5 years. The largest increase in population in the County, from 2016 to 2021, is expected to occur with the "55 to 64" age group, gaining an estimated 301 people, or 9.2 percent.

The Gage County 65+ year, elderly population is projected to increase by 2021, with the "65-74" age group projected to experience the largest population increase, an estimated 71 persons. All Communities in Gage County are projected to either remain stable or increase in population among persons 65+ years of age.

Persons Per Household.

Persons per household declined in Gage County, from 2000 to 2010, from 2.35 to 2.33. Currently, an average of 2.26 persons exist in a single household in Gage County. This number is projected to continue to decrease by 2021, to an estimated 2.25, as people live longer and the trend towards smaller families continues.

○ INCOME PROFILE. ○

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

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. In 2016, per capita income in Gage County is an estimated $46,623, an increase of approximately 68 percent from 2002. **By 2021, per capita income in Gage County will increase an estimated 12.8 percent, to $52,334.**

The **median income** for all households in Gage County, in 2016, is estimated to be $49,811. **By 2021, per capita income in Gage County will increase an estimated 9.5 percent, to $54,532.** The majority of County residents are projected to have incomes at or above $50,000.

For households with persons 65+ years of age, the median income in 2016 is estimated to be $34,034. By 2021, this median income is expected to increase to $37,990, or 11.6 percent.

Cost Burdened/Housing Problems.

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

In 2016, an estimated 1,276 owner households in Gage County, or 19.2 percent, are cost burdened or have housing problems. **By 2021, an estimated 1,293 owner households in Gage County will be cost burdened or have housing problems.**

Currently, an estimated 968 renter households in Gage County, or 35.8 percent are cost burdened or have housing problems. **By 2021, an estimated 992 renter households will be cost burdened or have housing problems.**

○ ECONOMIC PROFILE. ○

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

Employment Trends.

Between 2004 and 2014, the unemployment rate in Gage County ranged from a high of 6.3 percent to a low of 3.3 percent. During this period, the total number of employed persons decreased by 944.

Currently, an estimated 10,937 persons are in the civilian labor force of Gage County. This number is expected to decrease by 301 persons, or 2.7 percent by 2021. Total employment for Gage County is also projected to decline, from 2016 to 2021, from 10,588 to an estimated 10,326, representing a 2.5 percent decrease.

Employment By Type.

Overall, non-farm employment (wage and salary) increased by 3 percent, between 2013 and 2015. The largest increases occurred in the Other Services, Financial Activities and Leisure & Hospitality Sectors.

Gage County's largest industries include agriculture, manufacturing, and health and human service industries. Major employers in the County include, but are not limited to Beatrice Community Hospital, Koch Industries, and five public school systems.

Several programs and organizations of economic and business development are available in Gage County. Gage Area Growth Enterprise provides the technical assistance needed to attract, grow and retain employment and economic opportunities for Gage County residents. Other organizations that promote economic development throughout the County include Main Street Beatrice, Beatrice Area Chamber of Commerce, Gage County Tourism and other local organizations throughout the County such as the Cortland Improvement Association and the newly-formed Wymore-Blue Springs Area Fund.

○ HOUSING PROFILE. ○

Households.

Currently, an estimated 9,331 households reside in Gage County, consisting of 6,628 owner and 2,703 renter households. By 2021, owner households will account for an estimated 71.1 percent of all households in the County. **The Communities of Beatrice, Adams and Cortland, as well as the Balance of County are projected to experience an increase in total households, by 2018.**

Group quarters include such housing structures as dormitories, nursing care centers, correctional facilities, etc. The number of persons in group quarters in the County is expected to increase during the next five years, with all persons in group quarters being located in Beatrice, Adams, Wymore and the balance of County. **The City of Beatrice has experienced a sharp increase in group quarters from 2000 to 2015, increasing by 72, or 37 percent.**

Housing Units/Vacancy & Occupancy.

In 2016, Gage County contains an estimated 10,413 housing units, consisting of approximately 7,240 owner and 3,173 rental units. Of these 10,413 units, approximately 1,082 are vacant, resulting in an overall, housing vacancy rate of 10.4 percent. The 1,082 vacant housing units consist of an estimated 612 owner and 463 rental units, equaling an owner housing vacancy rate of 8.4 percent and a rental housing vacancy rate of 14.6 percent. The Village of Clatonia has the highest housing vacancy rate, at 32.7 percent, while the Village of Barneston has the lowest vacancy rate at 3 percent and the Village of Virginia has no vacant units. **The Housing Steering Committee identified both vacant housing units in fair to poor condition and the workforce's ability to commute from the City of Lincoln as potential deterrents to vacant housing becoming occupied.**

An estimated 47 percent of the existing housing stock in Gage County was built prior to 1960. A total of 32 housing structures have been demolished or lost in the County since 2014.

The **Adjusted Housing Vacancy Rate** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. **The overall adjusted housing vacancy rate for Gage County is an estimated 6.5 percent, which includes an adjusted owner housing vacancy rate of 5.9 percent and adjusted rental housing vacancy rate of 7.7 percent. This concludes that Gage County has a major owner housing vacancy deficiency. Communities should take a position to upgrade their housing stock during the next five years. This can be accomplished by building new homes and rehabilitating (economically feasible) existing housing units.**

Table 3.1 identifies a **Survey of Rental Properties,** conducted by the **Nebraska Investment Finance Authority,** for Gage County and the City of Beatrice, from 2002 to 2015. A total of 28 rental housing programs in the County (22 in Beatrice) participated in the 2015 Survey, totaling 463 rental units (400 in Beatrice). Results identified a 4.1 percent rental housing vacancy rate in 2015 in the County, and 4.25 percent vacancy rate in the City of Beatrice.

The absorption rate, or number of days to re-rent a unit, decreased from 52 to 23.5 days in Gage County, from 2014 to 2015. In Beatrice, the absorption rate decreased from 52 to 20.8 days.

TABLE 3.1
SURVEY OF RENTAL PROPERTIES
GAGE COUNTY / BEATRICE, NEBRASKA
2002-2014

	Year	Completed Surveys	Total Units	Vacancy Rate (%)	Absorption Rate (Days)
Gage County:	2002	8	334	5.1	43.5
	2003	6	405	4.0	27.1
	2004	8	312	8.0	45.4
	2005	11	336	15.5	67.4
	2006	17	373	11.5	27.6
	2009	25	521	8.1	37.4
	2008	23	436	7.1	65.5
	2009	30	596	7.0	36.5
	2010	27	578	10.0	62.0
	2011	30	572	7.5	29.9
	2012	30	537	6.9	36.1
	2013	33	632	8.5	50.1
	2014	37	720	5.3	52.0
	2015	28	463	4.1	23.5
Beatrice:	2002	8	334	5.1	43.5
	2003	5	235	19.1	47.4
	2004	8	1,470	11.2	15.4
	2005	10	332	15.7	72.6
	2006	16	369	11.7	28.7
	2009	22	502	8.2	39.3
	2008	19	344	8.4	39.3
	2009	24	509	5.9	28.0
	2010	23	525	7.8	48.0
	2011	27	528	7.0	35.5
	2012	24	452	7.3	38.5
	2013	26	537	7.5	50.1
	2014	31	669	5.4	52.0
	2015	22	400	4.25	20.8

Source: Nebraska Investment Finance Authority, 2016.

Housing Conditions.

A **Housing Structural Condition Survey** was conducted with information provided by the Gage County Assessor's Office, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. Only 3.6 percent of the total County housing stock was rated as "Excellent," "Very Good" or "Good". A total of 143 structures were rated as being in "Poor" **(not cost effective to be rehabilitated) and should be demolished.**

Table 3.2A and 3.2B identify the **vacancy rate by unit type** for Gage County and the City of Beatrice in 2015. in Gage County, of the total 463 managed units that were surveyed, only 19 were available in 2015. In Beatrice, only 17 of the total 400 units surveyed were available to rent.

TABLE 3.2A
VACANCY RATES BY UNIT TYPE
GAGE COUNTY, NEBRASKA
2015

Type of Units	Units Managed	Available Units	Vacancy Rate
Single Family Units	37	2	5.4%
Apartments	334	12	3.6%
Mobile Homes	0	0	0.0%
Not Sure of Type	92	5	5.4%
Total Units	**463**	**19**	**4.10%**

Source: Nebraska Investment Finance Authority, 2016.
Hanna:Keelan Associates, P.C., 2016.

TABLE 3.2B
VACANCY RATES BY UNIT TYPE
BEATRICE, NEBRASKA
2015

Type of Units	Units Managed	Available Units	Vacancy Rate
Single Family Units	36	2	5.6%
Apartments	280	10	3.6%
Mobile Homes	0	0	0.0%
Not Sure of Type	84	5	6.0%
Total Units	**400**	**17**	**4.25%**

Source: Nebraska Investment Finance Authority, 2016.
Hanna:Keelan Associates, P.C., 2016.

Housing Values.

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

The Gage County median housing value, estimated to be $107,400 in 2016, is projected to increase by an estimated 9.8 percent by 2021 to $117,900. The highest median housing value in 2016 exists in the Balance of County, which has a median housing value of $183,400. By 2021, the Balance of County will continue to have the highest estimated median owner housing value, $216,800. The high housing values in the Balance of County are attributed to the significant number of rural residential subdivisions, or homes built adjacent, outside existing corporate limits of Communities.

In 2016, the estimated median gross rent for Gage County is $648. **The estimated median gross rent in Gage County is expected to increase by 14 percent, by 2021, to $739.**

Affordable Housing Stock.

With the population and number of housing units projected to increase, by 2021, it is important that appropriate, affordable housing stock of various types be available in all Communities of Gage County, including housing for new and existing retirees and the elderly. Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families, as well as an active role in housing rehabilitation for homes that are cost effective for such activity.

A total of **393 affordable rental housing units, including apartments, nursing facility beds and assisted living beds,** located throughout Gage County, were selected for a review of affordable rental housing. These units are funded by the Nebraska Investment Finance Authority, USDA Rural Development and the Department of Housing and Urban Development.

A total of 14 rental housing programs have occupancy rates above 90 percent, with nine programs experiencing 100 percent occupancy. Thirteen of the housing programs currently maintain waiting lists for prospective tenants.

SECTION 4

HOUSING DEMAND/NEEDS ANALYSIS.

HOUSING DEMAND/NEEDS ANALYSIS.

○ INTRODUCTION ○

This **Section** of the **Gage County, Nebraska County-Wide Housing Study with Strategies for Affordable Housing** provides a **Housing Demand/Needs Analysis.** The demand/needs analysis includes the identification of housing "target" demand for both new housing development and housing rehabilitation activities.

○ HOUSING DEMAND SITUATION ○

Approximately 27 new housing units have been built in Gage County since 2014. The majority of these new homes were built in either the Community of Beatrice or the Balance of County. Most of the owners of these new homes are previous homeowners or renters from the area desiring to move into a new/larger or more appropriate home.

Some of the housing needs expressed in the **Housing Surveys** and during the Housing Meetings and Listening Sessions include **rehabilitation of owner and renter-occupied housing and housing choices for middle-income families and first-time homebuyers, consisting of three bedrooms.** Participants of both the Gage County Housing Survey and the Workforce Housing Needs Survey stressed a need for safe, decent and affordable housing options and the need to rehabilitate or demolish distressed housing structures in the County.

Survey respondents identified a need for both affordable owner and renter housing options, consisting of three+ bedrooms to support large families. There is an increasing need for starter homes in Gage County, especially homes in the $150,000 to $180,000 price range for first-time homebuyers.

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

Future housing activities in Gage County should be directed towards providing the local workforce and first-time homebuyers with a variety of housing options through both new construction and the moderate- or substantial rehabilitation of the current housing stock. This could be accomplished through local public and private partnerships and could include the construction of single room occupancy, or transitional housing for new employees.

Elderly housing in Gage County is available, but more is needed. A home repair/ modification program would be appropriate to assist elderly persons to stay in their home. Future housing options for elderly persons in Gage County should also include low- to medium density housing, such as duplexes, triplexes and town homes.

o HOUSING DEMAND POTENTIAL o

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

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

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

Future Households

Gage County is projected to increase in population, an estimated 35 residents, during the next five years to reach a 2021 population of 21,726. This will also include an estimated increase of 58 households. The County is projected to consist of an estimated 6,675 owner and 2,714 renter households by 2021, increasing by a total of 47 owner households and 11 renter households.

Substandard Units/Overcrowded Conditions.

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

- Housing structural conditions, provided by the Gage County Assessor's office, identified **2,501 housing units in "fair" condition and 143 units in "poor" condition.** During the next five years, these structures should be targeted for moderate to substantial rehabilitation or demolition. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.

- Currently, an estimated 97 units, or 1 percent of all housing units in Gage County have overcrowded conditions. This number of overcrowded housing units could increase by 2021 if action is not taken to provide appropriate housing to accommodate larger families.

Cost Burdened Households.

Owner or renter households experiencing cost burden are paying more than 30 percent of their income towards housing costs. **Currently, an estimated 24 percent of all households in Gage County are considered cost burden.** This equals an estimated 2,244 total households, including 1,276 owner and 968 renter households. By 2021, the number of renter and owner (housing) cost burdened households is projected to increase, slightly. Action should continue to be taken to create more affordable housing units in the Gage County Communities.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

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

An **adjusted housing vacancy rate** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities. **Currently, the adjusted vacancy rate for Gage County is 6.5 percent, including a 5.9 percent adjusted vacancy rate for owner housing units. An owner "vacancy deficiency" exists in homes that are suitable for sale or rent.**

The Communities of Beatrice, Barneston and Odell are currently experiencing a housing vacancy deficiency in their respective overall housing stock. The adjusted housing vacancy rate is an estimated 5.6 percent in Beatrice, 2.1 percent in Barneston and 5.5 percent in Odell.

(3) "PENT-UP" HOUSING DEMAND.

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

○ HOUSING TARGET DEMAND. ○

Table 4.1, Page 4.5, identifies the **estimated housing target demand** for **Gage County** and **each Community** by **2021.** Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout the County.

The total estimated **housing target demand** in **Gage County,** by **2021,** is **446 housing units, including 283 owner and 163 rental units,** at an estimated development cost of **$111.46 Million.**

The largest demand for rental units is projected to occur in the Community of Beatrice and the Balance of County. The target demand in Beatrice consists of 223 total units, including 108 owner and 115 rental housing units. The Balance of County has a demand for up to 144 new owner housing units by 2021.

A demand for new and/or rehabilitated housing units exists in Downtown Beatrice. A total of 22 units, consisting of eight owner and 14 rental housing units, should be created in Downtown Beatrice, by 2021, representing approximately 10 percent of the target housing demand for the City.

The County should also be prepared for a potential **"boost"** in population through new employment opportunities or major employers locating or relocating to Gage County. Estimated housing target demand relating to this "boost" is highlighted on **Table 4.2, Page 4.6.** A scenario population growth of **325 persons,** County-wide, contributing to an additional **145 full-time employees,** would result in a total target demand of up to **602 housing units,** by 2021, including **381 owner and 221 rental housing units.**

TABLE 4.1
ESTIMATED HOUSING TARGET DEMAND
GAGE COUNTY & COMMUNITIES, NEBRASKA
2021

	Owner	Rental	Total Target Demand*	Est. Required Target Budget (Millions)
Gage County:	**283**	**163**	**446**	$111.46
Beatrice:	108	115	**223****	$50.10
Adams:	2	4	**6**	$0.95
Barneston:	0	2	**2**	$0.13
Blue Springs:	2	4	**6**	$0.95
Clatonia:	2	4	**6**	$0.95
Cortland:	6	6	**12**	$2.60
Filley:	2	0	**2**	$0.47
Liberty:	0	2	**2**	$0.13
Odell:	2	4	**6**	$0.95
Pickrell:	2	4	**6**	$0.95
Virginia:	1	0	**1**	$0.18
Wymore:	12	18	**30**	$4.90
Balance of County:	144	0	**144**	$48.20

*Based upon new households, providing affordable housing for 10% of cost burdened households, replacement of 20% of housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for "pent-up" demand, based upon local capacity and availability of land and financial resources.

**Includes Downtown Housing Potential:
Beatrice, 22 Units; 8 Owner & 14 Rental Units.

NOTE: New housing in the small Communities should focus on purchase-rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 4.2
ESTIMATED HOUSING TARGET DEMAND – BOOST
(+1.5% FIVE-YEAR POPULATION GROWTH (+325 POPULATION/145 FTEs))
GAGE COUNTY & COMMUNITIES, NEBRASKA
2021

	Owner	Rental	Total Target Demand*	Est. Required Target Budget (Millions)
Gage County:	**381**	**221**	**602**	$148.56
Beatrice:	148	167	**315****	$70.20
Adams:	12	8	**20**	$3.10
Barneston:	0	2	**2**	$0.13
Blue Springs:	2	4	**6**	$0.95
Clatonia:	2	4	**6**	$0.95
Cortland:	8	6	**14**	$2.50
Filley:	2	0	**2**	$0.47
Liberty:	0	2	**2**	$0.13
Odell:	2	4	**6**	$0.95
Pickrell:	6	6	**12**	$1.80
Virginia:	1	0	**1**	$0.18
Wymore:	12	18	**30**	$4.90
Balance of County:	186	0	**186**	$62.30

*Based upon new households, providing affordable housing for 10% of cost burdened households, replacement of 20% of housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for "pent-up" demand, based upon local capacity and availability of land and financial resources.

**Includes Downtown Housing Potential:
Beatrice, 32 Units; 12 Owner & 20 Rental Units.

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

Source: Hanna:Keelan Associates, P.C., 2016.

○ HOUSING DEMAND BY INCOME SECTOR. ○

Table 4.3 identifies **household AMI,** per household size for Gage County.

TABLE 4.3
HOUSEHOLD AREA MEDIAN INCOME (AMI)
GAGE COUNTY, NEBRASKA
2015

	1PHH	2PHH	3PHH	4PHH	5PHH	6PHH	7PHH	8PHH
30% AMI	$12,990	$14,850	$16,710	$18,540	$20,040	$21,510	$23,010	$24,480
50% AMI	$21,650	$24,750	$27,850	$30,900	$33,400	$35,850	$38,350	$40,800
60% AMI	$25,980	$29,700	$33,420	$37,080	$40,080	$43,020	$46,020	$48,960
80% AMI	$34,600	$39,550	$44,500	$49,450	$53,400	$57,350	$61,300	$65,250
100%AM	$43,300	$49,500	$55,700	$61,800	$66,800	$71,700	$76,700	$81,600
125%AM	$54,125	$61,875	$69,625	$77,250	$83,500	$89,625	$95,875	$102,000

Source: U.S. Department of Housing and Urban Development.
Hanna:Keelan Associates, P.C., 2016.

Table 4.4 identifies the **estimated housing demand by income sector** for Gage County and the City of Beatrice by 2021. Approximately 446 new units should be targeted, consisting of 283 owner units and 163 rental units. The County should focus on addressing the needs and demands of individuals and families who have an Area Median Income (AMI) of 31 percent or higher. New rental units should focus on meeting the needs of individuals and families of AMI ranges at each income sector.

The Community of Beatrice should create owner housing units for households at or above 31 percent AMI, with a majority being available for persons and families with an AMI at or above 81 percent. Beatrice should also construct rental housing units for households in all income ranges.

TABLE 4.4
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
GAGE COUNTY/CITY OF BEATRICE, NEBRASKA
2021

	Income Range					
Gage County:	**0-30% AMI**	**31-60% AMI**	**61-80% AMI**	**81-125% AMI**	**126%+ AMI**	**Totals**
Owner:	**0**	**10**	**25**	**48**	**200**	**283**
Rental:	**14**	**46**	**52**	**29**	**22**	**163**
Beatrice:						
Owner:	0	8	16	32	52	**108**
Rental:	8	30	30	27	20	**115**

Source: Hanna:Keelan Associates, P.C., 2016.

○ HOUSING LAND USE PROJECTIONS. ○

Table 4.5 identifies the estimated **land use projections and housing types for different age sectors** in the City of Beatrice, Nebraska, by 2021. An estimated **73.5 acres of land** will be required to complete the needed housing developments throughout Beatrice.

An estimated 84 units should be developed for the 55+ age group, including special populations. This would require an estimated 27 acres. An estimated 139 units will need to be developed for non-elderly families, requiring an estimated 46.5 acres. New housing types should include single family, duplex, townhome and apartment units. Rental units should be geared towards providing housing for persons involved in the local workforce, at 45+ percent AMI, needing decent, affordable rental housing. **A potential Economic Development "Boost" would require additional owner and rental housing units, as well as additional land for development.**

A total of 22 units, including eight owner and 14 rental units, should be considered for buildings in the Downtown that consist of vacant upper-story floor space.

TABLE 4.5
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
BEATRICE, NEBRASKA
2021

Age Sector	Type of Unit	#Owner / #Rental	Land Requirements (Acres)
18 to 54 Years**	Single Family Unit	52 / 15*	29.0
	Patio Home Unit	0 / 0	0
	Town Home Unit	16 / 6	7.0
	Duplex/Triplex Unit	0 / 16	5.5
	Apartment - 4+ Units***	4 / 30	5.0
Totals		**72 / 67**	**46.5**
55+ Years	Single Family Unit	12 / 6	8.0
	Patio Home Unit	8 / 0	2.5
	Town Home Unit	12 / 8	6.25
	Duplex/Triplex Unit	0 / 28	8.75
	Apartment - 4+ Units***	4 / 6	1.5
Totals		**36 / 48**	**27.0**
TOTAL UNITS / ACRES		**108 / 115**	**73.5**

***Includes Credit-To-Own Units.**
****Includes housing for persons with a disability**
*****Includes housing in Downtown.**

Source: Hanna:Keelan Associates, P.C., 2016.

○ HOUSING EXPECTATIONS FOR SPECIFIC POPULATION GROUPS & PRICE PRODUCTS – GAGE COUNTY, NEBRASKA. ○

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

Table 4.6A identifies **housing target demand** in Gage County, **for specific population groups** by 2021. In Gage County, **446 units** will be needed by 2021, consisting of **283 owner** and **163 rental units.** This includes an estimated 114 total units for elderly (55+) populations, 312 total units for families and 20 total units for special populations, or those with a mental or physical disability(ies). **An estimated 289 housing units, consisting of 207 owner and 82 rental units should be built for the workforce population in the County.**

Table 4.6B identifies **proposed housing types by price product** with the given Area Median Income (AMI) for Gage County, by 2021. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price of $259,900. Two- and three-bedroom rental units, with an average affordable monthly rent of $605, present the greatest need in Gage County.

Three+-bedroom units at an average purchase price of $186,000 and an estimated average monthly rent cost of $625 are the most needed housing types for the workforce population in Gage County.

TABLE 4.6A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
GAGE COUNTY, NEBRASKA
2021

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI) 0%-30%	31%-60%	61%-80%	81%-125%	126%+	TOTALS	Workforce Sector
Elderly (55+)	0	0	6	16	32	54	10
Family	0	6	17	30	168	221	195
Special Populations[1]	0	4	2	2	0	8	2
Subtotals	**0**	**10**	**25**	**48**	**200**	**283**	**207**
RENTAL UNITS							
Elderly (55+)	2	22	16	12	8	60	10
Family	7	19	34	17	14	91	70
Special Populations[1]	5	5	2	0	0	12	2
Subtotals	**14**	**46**	**52**	**29**	**22**	**163**	**82**
TOTALS	**14**	**56**	**75**	**77**	**224**	**446**	**289**

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

* Includes lease- or credit-to-own units.
[1] Any person with a special housing need due to a cognitive and/or mobility disability.
Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 4.6B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
GAGE COUNTY, NEBRASKA
2021

PRICE – PURCHASE COST (Area Median Income)

Owner Units	(0%-30%) **$103,000***	(31%-60%) **$115,000***	(61%-80%) **$134,500***	(81%-125%) **$196,300***	(126%+) **$259,900*+**	**Totals**	**Work Force $186,000***
1 Bedroom	0	4	4	0	0	**8**	**2**
2 Bedroom	0	6	11	15	18	**50**	**14**
3+ Bedroom	0	0	10	33	182	**225**	**191**
Totals	**0**	**10**	**25**	**48**	**200**	**283**	**207**

PRICE – PURCHASE COST (Area Median Income)

Rental Units	(0%-30%) **$505****	(31%-60%) **$545****	(61%-80%) **$605****	(81%125%) **$785****	(126%+) **$875**+**	**Totals**	**Work Force $625****
1 Bedroom	2	6	6	0	0	**14**	**2**
2 Bedroom	6	24	30	9	8	**77**	**14**
3+ Bedroom	6	16	16	20	14	**72**	**66**
Totals	**14**	**46**	**52**	**29**	**22**	**163**	**82**

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

*Average Affordable Purchase Price.
**Average Affordable Monthly Rent.
Source: Hanna:Keelan Associates, P.C., 2016.

○ HOUSING EXPECTATIONS FOR SPECIFIC POPULATION GROUPS & PRICE PRODUCTS – BEATRICE, NEBRASKA. ○

Table 4.7A identifies **housing target demand for specific population groups** in the City of Beatrice by 2021.

During the next five years, the City of Beatrice will be challenged to develop up to **223 new housing units,** consisting of **108 owner** and **115 rental units.** A total of 84 units for elderly populations should be developed, including 36 owner and 48 rental units. An estimated 65 owner and 57 rental units should be developed for families in the Community. Rental units can be included as part of a Credit-To-Own housing program. **An estimated 122 housing units, consisting of 65 owner and 57 rental units should be built for the workforce population in Beatrice.**

TABLE 4.7A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
BEATRICE, NEBRASKA
2021

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI) 0%-30%	31%-60%	61%-80%	81%-125%	126%+	TOTALS	Workforce Sector
Elderly (55+)	0	0	4	10	22	36	8
Family	0	4	10	21	30	65	55
Special Populations[1]	0	4	2	1	0	7	2
Subtotals	**0**	**8**	**16**	**32**	**52**	**108**	**65**
RENTAL UNITS							
Elderly (55+)	2	14	14	10	8	48	6
Family	2	12	14	17	12	57	49
Special Populations[1]	4	4	2	0	0	10	2
Subtotals	**8**	**30**	**30**	**27**	**20**	**115**	**57**
TOTALS	**8**	**38**	**46**	**59**	**72**	**223**	**122**

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

* Includes lease- or credit-to-own units.
[1] Any person with a special housing need due to a cognitive and/or mobility disability.
Source: Hanna:Keelan Associates, P.C., 2016.

Table 4.7B identifies **proposed housing types by price product** with the given Area Median Income (AMI) for the City of Beatrice, by 2021. The owner housing type most needed will be units with three or more bedrooms, for households at or above 126 percent AMI with an average affordable purchase price of $229,900. Three-bedroom rental units, with an average affordable monthly rent of $795 are needed in Beatrice.

Three+-bedroom units at an average purchase price of $152,000 and an estimated average monthly rent cost of $665 are the most needed housing types for workforce households in Beatrice.

TABLE 4.7B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
BEATRICE, NEBRASKA
2021

PRICE – PURCHASE COST (Area Median Income)

Owner Units	(0%-30%) **$103,000***	(31%-60%) **$115,000***	(61%-80%) **$134,500***	(81%-125%) **$180,300***	(126%+) **$229,900*+**	**Totals**	**Work Force $152,000***
1 Bedroom[1]	0	4	4	0	0	**8**	**2**
2 Bedroom[1]	0	4	8	12	16	**40**	**11**
3+ Bedroom	0	0	4	20	36	**60**	**52**
Totals	**0**	**8**	**16**	**32**	**52**	**108**	**65**

PRICE – PURCHASE COST (Area Median Income)

Rental Units	(0%-30%) **$505****	(31%-60%) **$545****	(61%-80%) **$605****	(81%125%) **$795****	(126%+) **$895**+**	**Totals**	**Work Force $665****
1 Bedroom[1]	2	4	4	0	0	**10**	**2**
2 Bedroom[1]	4	16	16	8	6	**50**	**8**
3+ Bedroom	2	10	10	19	14	**55**	**47**
Totals	**8**	**30**	**30**	**27**	**20**	**115**	**57**

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

[1]Includes Downtown Housing Units.
*Average Affordable Purchase Price.
**Average Affordable Monthly Rent.
Source: Hanna:Keelan Associates, P.C., 2016.

○ HOUSING REHABILITATION & DEMOLITION DEMAND. ○

Table 4.8 identifies the **targeted rehabilitation and demolition demand** for the **Communities of Gage County,** by **2021.** A total of **733 units should be targeted for rehabilitation in Gage County at an estimated cost of $28.5 Million. Up to 214 housing units are considered not cost effective for rehabilitation and should be demolished.** The estimated cost of demolition will range, depending on acquisition of the housing unit.

Land being occupied by "bad and unsafe" housing located in Communities should be secured in a single County-Wide "Land Bank," reserved for future housing development. Gage County Growth Enterprise, along with the Southeast Nebraska Affordable Housing Council and fTri-County Board of Realtors will need to take a proactive role in housing development and rehabilitation activities in the County and each Community.

TABLE 4.8
ESTIMATED TARGET HOUSING REHABILITATION / DEMOLITION DEMAND
GAGE COUNTY COMMUNITIES, NEBRASKA
2021

	# Rehabilitated / Est. Cost*	Demolition
Gage County:	**733 / $28.5 M**	**214**
Beatrice:	479 / $18.5 M	144
Adams:	28 / $1.04 M	4
Barneston:	12 / $520,000	4
Blue Springs:	28 / $1.04 M	10
Clatonia:	30 / $1.1 M	16
Cortland:	20 / $760,000	2
Filley:	6 / $240,000	2
Liberty:	4 / $180,000	2
Odell:	20 / $765,000	4
Pickrell:	10 / $458,000	2
Virginia:	6 / $240,000	2
Wymore:	90 / $3.7 M	22

*Based upon field inspections and age of housing.
Source: Hanna:Keelan Associates, P.C., 2016.

○ HOUSING DEVELOPMENT & REHABILITATION AREAS: GAGE COUNTY, NEBRASKA. ○

The need for new housing development, along with the rehabilitation or preservation of existing housing is important for each Gage County Community. The field analysis completed as an activity of this **County-Wide Housing Study** included an assessment of the condition of the existing housing stock. Overall, the housing stock throughout Gage County is in "Average" condition, suggesting that a large number of homes are in need of one or more forms of moderate rehabilitation including, but not limited to: siding, window and door replacement, paint, plumbing repairs, landscaping, porch repairs and landscaping

"Pockets" of areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, do exist in each Community in the County. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development.

All Communities in Gage County should address and identify vacant land suitable for new housing development. These areas should generally be free from of natural and man-made constraints to growth such as floodplains, steep topography and areas in close proximity to current developing areas and Community amenities.

The City of Beatrice has the greatest demand for new housing development throughout the five-year planning period. An analysis of the Community was conducted to identify specific areas for new housing development and for housing rehabilitation.

Portions of identified areas for housing rehabilitation are located in designated "Redevelopment Areas" in Beatrice, where Tax Increment Financing can be used as a funding tool for various public improvements.

○ HOUSING DEVELOPMENT & REHABILITATION AREAS: BEATRICE, NEBRASKA. ○

New Housing Development.

The progression of housing development in the City of Beatrice has largely been concentrated in the eastern portions of the Community, as well as around the Beatrice Country Club, southeast of the Community. North and South Beatrice have been the target of industrial and commercial development along the Highway 77 Corridor, while western Beatrice possesses a challenge to development due to the Big Blue River floodplain.

The Community should first focus on the infill of vacant land within the Corporate Limits. This will allow new development to take advantage of existing infrastructure, including water, sewer and electrical utilities. Large tracts of land exist where housing development on a large scale, including townhomes, duplexes, triplexes and apartments could take place. Single lots in developed neighborhoods would be best suited for single family homes. **Gage Area Growth Enterprise should work in conjunction with the City of Beatrice on creating and maintain a City-wide Land Bank Program to provide an "inventory" of available, development-ready residential lots in Beatrice.**

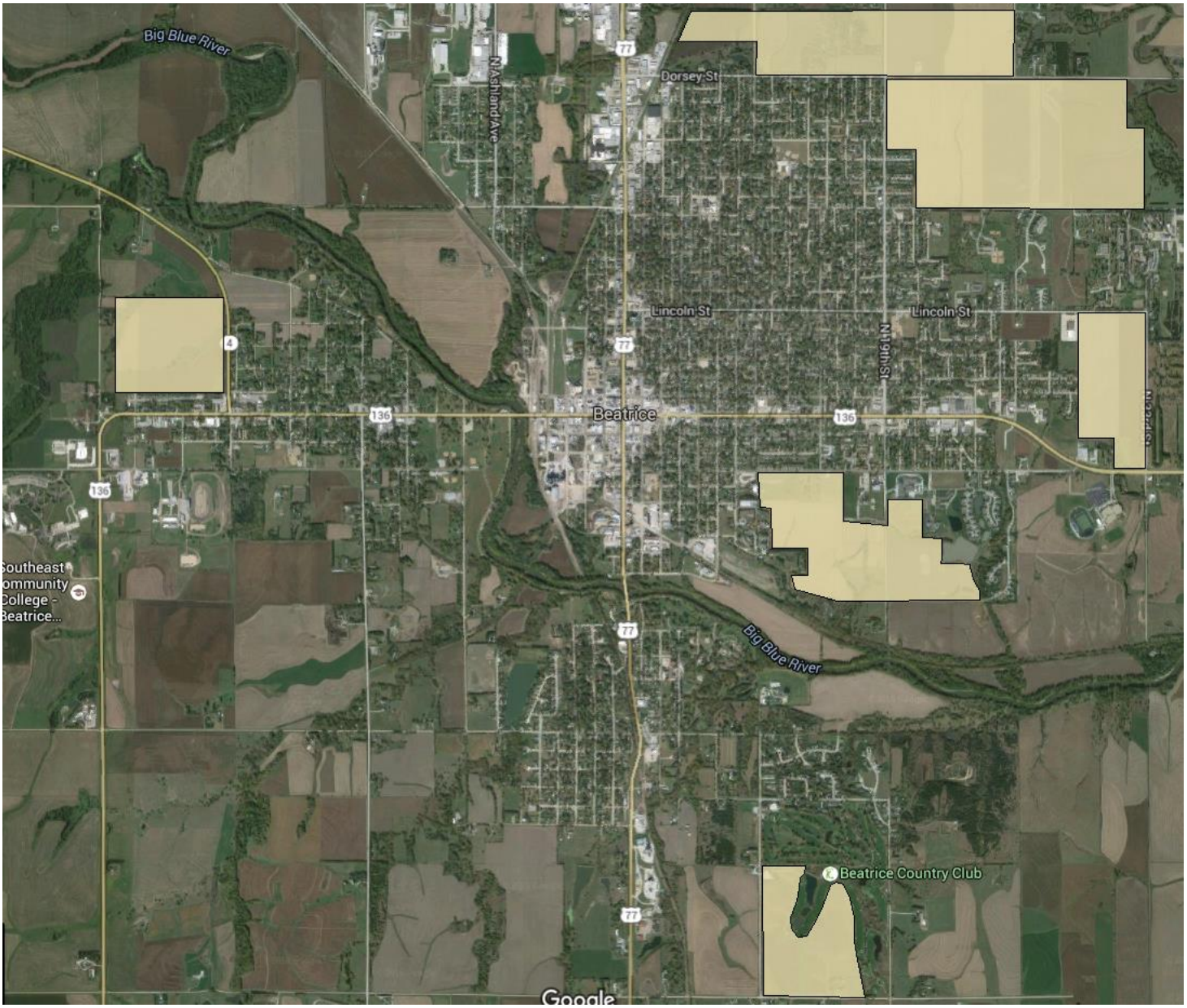
Large, vacant tract of agricultural land that could be utilized for new housing development are located west, northeast, east and southeast of Beatrice, as identified on **Page 4.17.** This area would be suitable for a variety of both new single family and multifamily housing types. These large tracts are located east of the Corporate Limits, generally north and south of the Highway 136 Corridor.

Housing Redevelopment/Rehabilitation

Housing redevelopment and rehabilitation should focus on the existing **Redevelopment Areas** in the City of Beatrice. A total of four **Redevelopment Areas** exist in the City of Beatrice. A fifth area is in the process of being designated north of the Community. These areas contain housing that is in deteriorating condition, with major defects, or dilapidated and not cost effective for rehabilitation. These five areas, identified on **Page 4.18,** should be the primary targets for housing redevelopment and rehabilitation in Beatrice. These areas should also be considered for the rehabilitation of both housing and public infrastructure, streets, sidewalks and landscaping enhancements.

HOUSING DEVELOPMENT AREAS
BEATRICE, NEBRASKA

NORTH



LEGEND

VACANT LAND AVAILABLE FOR NEW HOUSING DEVELOPMENT

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

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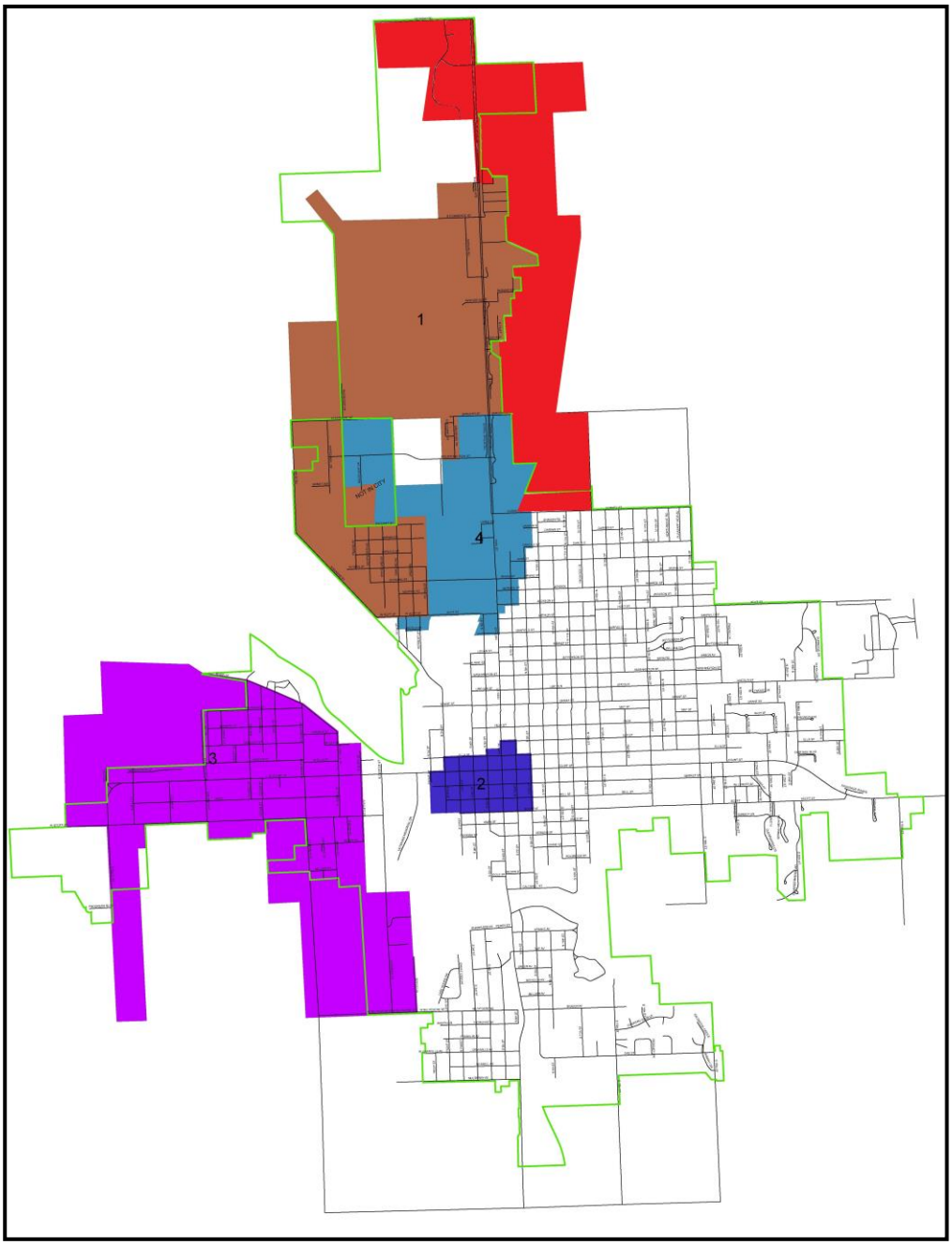
HOUSING REHABILITATION AREAS
BEATRICE, NEBRASKA

NORTH



LEGEND

- REDEVELOPMENT AREA #1
- REDEVELOPMENT AREA #2
- REDEVELOPMENT AREA #3
- REDEVELOPMENT AREA #4
- REDEVELOPMENT AREA #5
- CITY OF BEATRICE STREETS
- CITY OF BEATRICE CORPORATE LIMITS

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Housing in Downtown Beatrice.

Downtown Beatrice is located in the heart of the Community, identified by the red boundary in the **Illustration** on **Page 4.21.** The 2010 Census identified a total of 174 housing units in Downtown Beatrice, comprised of 133 households and 41 vacant units. Of the 133 households, a total of 15 were owner occupied and 118 were renter occupied. The 41 vacant units consisted of two owner and 39 rental units.

Currently, as per Main Street Beatrice, an estimated 147 households live in Downtown Beatrice. **The potential exists for up to 63 units of upper-level, downtown housing that could be created through moderate to substantial rehabilitation programs.** Downtown buildings with upper-level housing, commercial and office potential, are highlighted in the **Illustration** on **Page 4.21.**

By 2021, the City of Beatrice will need to develop an estimated **22 new housing units in Downtown, including eight owner and 14 rental units.** An estimated 147 housing units currently exist in Downtown Beatrice, including the 62-unit Kensington assisted living facility. An estimated 26,600 additional square feet should be rehabilitated to support new housing in the Downtown, at an approximate cost of $5.5 Million.

An **Economic Development (ED) "Boost"** for Gage County, highlighted on **Table 4.2,** considers a five-year population increase of 325, or 1.5 percent, for Gage County. The potential ED Boost would increase the Downtown housing potential in Beatrice to 32 units, including 12 owner and 20 rental units.

Additional housing units in the Downtown would be an economic impact for the Community, including retail and food services and entertainment opportunities. The boundary of Downtown Beatrice is also a designated "**Redevelopment Area**," where TIF is available as a financial incentive for the redevelopment of existing structures and properties. TIF could also be used to attract new development opportunities to the Downtown, including the construction of new residential and commercial structures.

Downtown Housing Preservation.

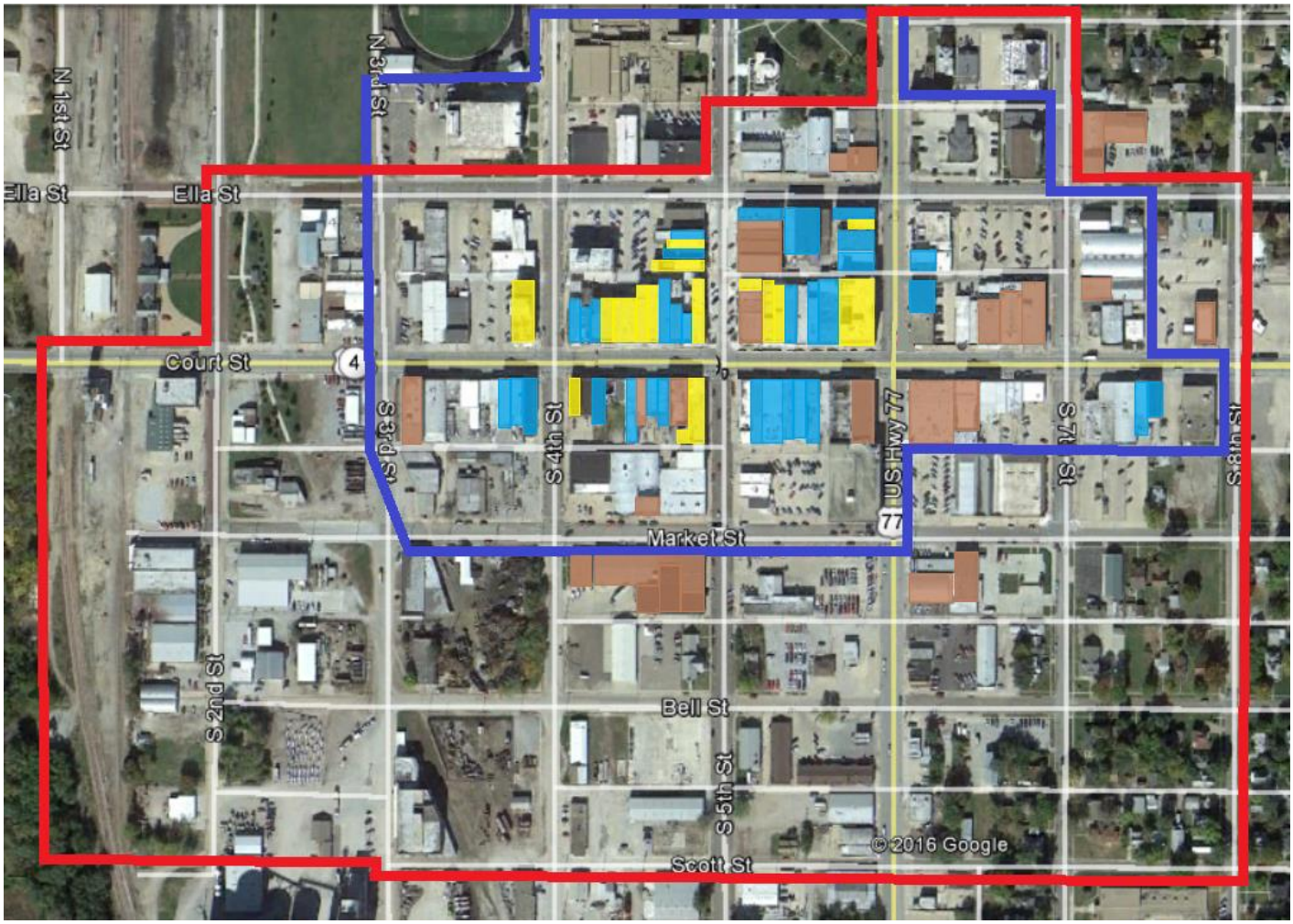
Main Street Beatrice is in the final stages of designating the Downtown as a **"National Historic District"** through the National Trust of Historic Preservation. If approved, this designation will make **Historic Preservation Tax Credits** available for up to 20 percent of the total cost of rehabilitation and preservation of structures throughout the Downtown.

The State of Nebraska also established a **Historic Preservation Tax Credit** program that provides up to a 20 percent tax credit applied towards State Income Taxes. This Program is a competitive grant application for a minimum of $25,000 and a maximum of $1,000,000 in State Tax Credits. Upon approval by the Beatrice City Council, the City can combine National and State Historic Preservation Tax Credits with TIF allocations, to reduce the costs associated with creating upper level housing in Downtown.

*The City was recently awarded a Community Development Block Grant to update its "**Downtown Revitalization Plan**." The Plan will analyze the entire area to identify needed improvements such as infrastructure, facade improvements, housing opportunities, public facility improvements and establish a new vision for the Downtown. A second phase will provide an additional $350,000 in a Federal funding match that will be applied to the identified priorities in the Plan.*

DOWNTOWN HOUSING POTENTIAL MAP
BEATRICE, NEBRASKA

NORTH



LEGEND

- BUILDINGS WITH OCCUPIED HOUSING UNITS
- BUILDINGS WITH UPPER-LEVEL HOUSING POTENTIAL
- BUILDINGS WITH UPPER-LEVEL COMMERCIAL/OFFICE POTENTIAL
- PROPOSED DOWNTOWN HISTORIC DISTRICT BOUNDARY
- DOWNTOWN REDEVELOPMENT AREA BOUNDARY

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COMMUNITY OF BEATRICE, NEBRASKA
DOWNTOWN HOUSING & REDEVELOPMENT INITIATIVE.

A. Housing Units - 2016:

City-Wide:
5,903 Total Housing Units:
(Owner = 3,637; Rental = 2,266)
5,419 Total Occupied Units (Households); (1,211 Total Vacant Units):
(Owner = 3,414; Renter = 2,005)
2014 Housing Vacancy Rate = 8.2%, Adjusted = 5.6%.

Downtown (2010 Census):
174 Total Housing Units:
(Owner = 17; Rental = 157)
133 Total Occupied Units (Households); (41 Total Vacant Units):
(Owner = 15; Renter = 118)
2010 Vacancy Rate = 23.5%

B. Housing Target Demand - 2021:

City-Wide – 223 Units (Owner = 108; Rental = 115).
Downtown – 22 Units (Owner = 8; Rental = 14) (10% of City Demand).

C. Downtown Housing Target Demand = 22 Units:

Estimated Square Feet = 26,600.
Estimated Development Cost = $5,580,000.
Estimated Additional Real Estate Tax Requirement, or Increment = $134,200 (Mid 15yr Term).

Housing Tax Increment Financing Opportunity:
$1,440,000 ($134,200 @ 15yrs @ 4.5%).

D. Economic Impact of Housing, i.e. Retail, Services, Food, Entertainment, etc.:

Estimated Square Feet = 8,400.
Estimated Development Cost = $1,660,000.
Estimated Additional Real Estate Tax Requirement, or Increment = $38,600 (Mid 15yr Term).

Economic Impact Tax Increment Financing Opportunity:
$415,000 ($38,600 @ 15yrs @ 4.5%).

E. Total Estimated Costs & Funds Required for the Beatrice Downtown Housing & Redevelopment Initiative = $7,246,000

$1,855,000 (TIF/Assessment Loan 26%).
$2,826,000 (Other Local, State, Federal Funding* 39%) &
$2,465,000 (Private Financing 35%).

*Additional TIF; Area Bucket, CRA Assessment; CDBG, HOME, LIHTC, NAHTF, LB840, Federal & State HTC etc.

○ SITE ANALYSIS PROCESS ○

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

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

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

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

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

Family Housing

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

Notes: Wkg = Within Walking Distance
M = Miles

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

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

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

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

SECTION 5

GAGE COUNTY FIVE-YEAR HOUSING ACTION PLAN.

GAGE COUNTY FIVE-YEAR HOUSING ACTION PLAN.

○ INTRODUCTION. ○

The greatest challenge for Gage County, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. Overall, Gage County should build **446 new units; 283 owner units and 163 rental units, by 2021.**

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

Important to the cause for housing in Gage County will be the creation of a **County-Wide Housing Partnership,** comprised of housing stakeholders throughout the County. ***"The bigger the circle of Partners, the better the delivery of housing." The following Gage County groups, organizations and funds/funding sources are available to create new and preserve existing housing in the County.***

HUD = U.S. Department of Housing & Urban Development-Mortgage Insurance/Capital Advance.
RD = Department of Agriculture-Rural Development/Grants/Loan/Mortgage Guarantee.
AHP = Federal Home Loan Bank-Affordable Housing Program.
NIFA = Nebraska Investment Finance Authority-Low Income Housing Tax Credit,
First-Time Homebuyer (Programs) & Workforce Housing Initiative.
HTC = Historic Tax Credits (State & Federal).
CDBG = Nebraska Department of Economic Development-Community Development Block Grant.
HOME = HOME Program.
NAHTF = Nebraska Affordable Housing Trust Fund.
B-LB840 = Beatrice Economic Development Fund.
OE = Owner Equity.
CPF = Conventional Private Financing.
TEBF = Tax Exempt Bond Financing.
TIF = Tax Increment Financing.
NGAGE = Gage Area Growth Enterprise.
GC-WHP = Gage County-Wide Housing Partnership.
ME = Major Employers.
MSB = Main Street Beatrice.
SENDD = Southeast Nebraska Development District.
BVCAP = Blue Valley Community Action Partnership.
HAs = Housing Authorities (of Gage County).
BRAAA = Blue Rivers Area Agency on Aging.
MHEG = Midwest Housing Equity Group.
MHDF = Midwest Housing Development Fund.
PD = Private Developer.
PF = Local, State & Regional (Private) Foundations.
BCH = Beatrice Community Hospital.
GSS = Good Samaritan Society.

○ HOUSING PROJECTS ○

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

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

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	Activities.	Purpose of Activity.	Total Cost/Partners.
1.	Establish a **Gage County-Wide Housing Partnership** to promote and guide housing development activities in the County and each Community.	A County-Wide organization, created by NGage, that plans and implements affordable housing programs. To include the input and involvement of existing Gage County housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services.	$20,000 (Selected Partners).
2.	Create a **Gage County Land Bank Program.**	Secure land for future housing developments throughout Gage County.	$375,000 Annually. GC-WHP.
3.	**County-Wide Housing Investment Club.**	With the guidance of the **Gage County Housing Partnership,** organize local funding and housing stakeholders to create a bank of funds to invest in needed gap financing for local housing developments.	$400,000 Annually. GC-WHP.
4.	Establish an **Employer's Housing Assistance Program,** encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing.	To encourage **Major Employers** in Gage County to partner and financially assist in developing housing programs identified in the Housing Action Plan, including first-time homebuyer and down payment assistance programs and collaboration of major employers to complete needed workforce housing projects.	$450,000 Annually. ME.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	Activities.	Purpose of Activity.	Total Cost/Partners.
5.	Continue/Expand a **Continuum of (Housing) Residential Care Program** in the County, directed at persons and families 55+ years of age.	Housing assistance program provided by the **Gage County-Wide Housing Partnership,** to address all facets of **elderly housing needs and associated support services** in Gage County, including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation and modification.	$150,000 Annually. GC-WHP, BCH, GSS.
6.	Plan and implement an annual **Gage County Housing Summit.**	The **Gage County-Wide Housing Partnership,** with the assistance of local funders should conduct an annual presentation of housing accomplishments and opportunities in Gage County.	$6,000 Annually. GC-WHP.

HOUSING PRESERVATION.

	Activity/Purpose.	Total Cost.	Required Cost Subsidy.	Potential Partnerships.
7.	Establish a **housing materials recycling facility,** via deconstruction/ remodeling activities.	$100,000 Start-up. Supported by sales	100% for Start-up. Continued from annual support via sales & services.	GC-WHP.
8.	**Area-Wide Housing Code Inspection and Rental Licensing Program,** to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a **Nuisance Abatement Program.**	$150,000.	60% or $84,000.	GC-WHP, SENDD, HAs & participating local Municipalities.
9.	**Single Family Owner Housing Rehabilitation Program, 80 Units,** moderate rehabilitation at $32,000 to $38,000 per unit in Gage County, by 2021, to meet the needs of low- to moderate-income households.	$2,800,000.	70% or $1,960,000.	GC-WHP, SENDD, BVCAP, CDBG, HOME, NAHTF, TIF & OE.
10.	**Purchase and Demolition** of 50 substandard, dilapidated housing units in Gage County Communities, by 2021. Credit property to the Land Bank for purpose of redevelopment.	$3,250,000.	80% or $2,600,000.	GC-WHP, SENDD, CDBG, NAHTF, TIF & OE.
11.	**Single Family Purchase-Rehab-Resale/Re-Rent Program, 48 Units,** 3+ bedroom houses, standard amenities in Gage County, by 2021, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI).	$6,000,000.	70% or $4,200,000.	GC-WHP, SENDD, BVCAP, PD, USDA-RD, CDBG, HOME, NAHTF, TIF, CPF & OE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

	Activity.	Total Cost.	Required Cost Subsidy.	Potential Partnerships.
12.	**Elderly Rental Housing Initiative, 52 Units:** - Beatrice: 40 - Adams, Cortland & Wymore: 4 Each Scattered Site, mixed income, 2 bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of low- to moderate-mixed-income elderly households (51%+ AMI).	$9,375,000.	60% or $5,625,000.	GC-WHP, PD, SCHC, BRAAA, HAs, LIHTC, MHEG, MHDF, HOME, NAHTF, AHP, HUD, RD, TIF, CPF & PF.
13.	**Gage County Elderly Homeownership Initiative, 48 Units:** - Beatrice: 36 - Wymore: 4 - Adams & Cortland: 2 - Blue Springs, Clatonia, Odell & Pickrell: 1 Each. Scattered Site, Mixed Income, 2 & 3 bedroom single family, patio home and duplex units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (65%+ AMI).	$9,840,000.	35% or $3,444,000.	GC-WHP, PD, BRAAA, SENDD, HOME, NAHTF, TIF, RD & CPF.

HOUSING FOR ELDERLY/SENIOR POPULATIONS (Continued).

	Activity.	Total Cost.	Required Cost Subsidy.	Potential Partnerships.
14.	**Housing Rehabilitation/ Modification Initiative, 66 Units:** - Beatrice: 30 - Wymore: 10 - Adams: 6 - Cortland: 4 - Remaining Communities: 2 Each. Standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), ***Elderly and Special Population Households,*** with a Person(s) with a Disability.	$2,600,000.	80% or $2,080,000.	GC-WHP, BRAAA, SENDD, BVCAP, CDBG, HOME, NAHTF, TIF & OE.
15.	Develop up to **36 units affordable licensed Assisted Living Facility** with supportive/ specialized services for near-independent and frail-elderly residents of Beatrice and Wymore. - Beatrice: 24 Units. - Wymore: 12 Units.	$4,500,000.	60% or $2,700,000	GC-WHP, PD, RD, HUD, BRAAA, HAs, TIF, CPF & OE.

HOUSING FOR FAMILIES.

	Activity.	Total Cost.	Required Cost Subsidy.	Potential Partnerships.
16.	**Single Family Rental, CROWN Rent-To-Own Program, 21 Units:** - Beatrice: 15 - Adams, Cortland & Wymore: 2 Each. Scattered Site, Mixed Income, 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI).	$3,675,000.	70% or $2,572,500.	GC-WHP, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF & CPF.
17.	**General Rental Housing Program, 62 Units:** - Beatrice: 40 - Wymore: 10 - Adams: 4 - Clatonia, Cortland, Odell & Pickrell: 2 Each. Scattered Site, Mixed Income, duplexes, consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (51% to 125% AMI).	$10,230,000.	70% or $7,161,000.	GC-WHP, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF, CPF & B-LB840.

HOUSING FOR FAMILIES (Continued).

	Activity.	Total Cost.	Required Cost Subsidy.	Potential Partnerships.
18.	**Family Homeownership Initiative, 172 Units:** - Beatrice: 72 - Wymore: 10 - Adams: 6 - Cortland: 4 - Rural County: 80 (planned subdivisions) Scattered Site, Mixed Income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). Units constructed in "Remaining Communities" should focus on utilizing a Purchase-Rehab-Resale or Re-rent Program.	$35,000,000.	55% or $19,250,000.	GC-WHP, PD, SENDD, FTHB, CDBG, NAHTF, HOME, TIF, CPF & B-LB840.
19.	**Single Room Occupancy Housing Program, 20 rooms,** 2 buildings, in the City of Beatrice, to meet the needs of low- to moderate-income, single person workforce households (35% to 80% AMI).	$2,400,000.	70% or $1,600,000.	GC-WHP, PD, Major Employers, SENDD, LIHTC, MHEG, MHDF, HOME & TIF.
20.	**Owner/Rental Housing Initiative for Special Populations in the City of Beatrice, 12 Units:** Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI).	$1,920,000.	90% or $1,728,000.	GC-WHP, PD, SENDD, CDBG, NAHTF, HOME, LIHTC, MHEG, MHDF, TIF, AHP & CPF.
21.	**Downtown Beatrice Housing Initiative, 8 Owner, 14 Rental Units:** Mixed Income, Scattered Site or upper floors of existing commercial buildings, 1 & 2-bedroom apartments.	$4,620,000	75% or $1,238,000	GC-WHP, PD, SENDD, HTC S-F, CDBG, HOME, LIHTC, NAHTF, AHP, MHEG, MHDF, TIF & CPF.

○ IMPLEMENTING HOUSING DEVELOPMENTS IN GAGE COUNTY. ○

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

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

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

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

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

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

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

SECTION 6

AFFORDABLE HOUSING CONCEPTS & FINANCING/PARTNERSHIPS.

AFFORDABLE HOUSING CONCEPTS & FINANCING/PARTNERSHIPS.

○ INTRODUCTION ○

Section 6 of this **County-Wide Housing Study** provides a discussion of **site analysis and affordable housing concepts** for Gage County. As housing programs are implemented in the County, potential sites for future housing developments will need to be identified. Proper site selection will greatly enhance the marketability of housing in the County.

Also included is a presentation and discussion of various affordable housing development options, successfully being implemented in Nebraska, today. Gage County and each Community can consider these and other successful affordable housing models in the development of needed housing.

○ AFFORDABLE HOUSING DEVELOPMENT OPTIONS & RESIDENTIAL LAND NEEDS ○

A total of 446 new housing units have been targeted for Gage County by 2021. This would include up to **283 owner units** and **163 rental units.** Vacant land will need to be made available in or adjacent Gage County Communities for the suitable development of various, needed housing types.

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

The Communities of Gage County will need to focus on workforce families needing safe, efficient and affordable housing, including employees living outside of the County and, in some cases, outside of the State of Nebraska. This can be accomplished through joint relationships with major employers of the County in an effort to create decent rental housing units for employees.

All Communities in Gage County should implement housing rehabilitation activities, including purchase-rehab-resale or re-rent programs. The County has an estimated 733 housing structures needing moderate- to substantial rehabilitation and an estimated 214 housing structures for demolition. The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land for each Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be set aside in a **County-Wide Land Bank Program.**

The field analysis completed as part of this **County-Wide Housing Study** included an assessment of the condition of the existing housing stock. All of the Communities in Gage County have "pockets" or areas where houses are in need of moderate- to substantial rehabilitation. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development.

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

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

Although reasonably modest by design, all in an effort to maximize the use of tax dollars, the single family home examples provide all necessary living space for a family of up to five- to six persons. This includes three-bedrooms on the first floor, with the opportunity of an additional bedroom(s) in the basement, one bath, on the upper level, with the potential for another in the lower level, a great or family room, with additional space in the basement for family activities, a kitchen and dining area and, at least, a single stall garage. The square footage of these affordable single family homes typically ranges from 1,100 to 1,300 square feet. These homes are usually constructed on lots of 8,000 to 10,000 square feet, allowing for ample yard space.

Nebraska Bar-None, or Prairie Gold Homes are available to be used with a CROWN Program. Photos of a CROWN Credit-To-Own housing development in O'Neill, Nebraska, are provided as an example of a housing type the City can develop over the next five years.

Net monthly rents for affordable single family homes range from $500 to $675, based on rental comparables and the level of affordability of the target population in the community being served. Typically, Credit- or Lease-To-Own single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI). In a lease-to-own type program, a small percentage of the net monthly rent is set-a-side for the eventual use by the tenant as a down payment to eventually purchase a home.

Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the NDED. Households of 50 to 80 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost for the homes, typically, range from $105,000 to $135,000. In a First-Time Homebuyers Program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of the purchase price.

Duplex/triplex rental housing is a popular affordable housing program in Nebraska for both, older adults, 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for duplex/triplex rental housing have traditionally ranged from $350 to $575, depending upon the local housing economics of the subject community.

Affordable duplex and triplex rental housing provides an excellent low-density housing option for Nebraska communities, while maintaining a cost containment approach to building living space and maximizing the use of tax dollars. Duplex and triplex rental housing units range from 950 to 1,100 square feet, contain either two- or three-bedrooms, include a kitchen and dining area, a family room, at least one bath and a garage. Basements can be included in the development process, to provide additional living space, if necessary. **Affordable housing programs with supportive services for the subject tenant are the most successful programs.**

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

INDEPENDENT DUPLEX APARTMENT EXAMPLE

The need for additional independent family and/or elderly duplex apartments was discussed at several of the Listening Sessions. Mesner Development Company of Central City, Nebraska, developed a new 18 unit residential development in **Holdrege, Nebraska, Sunrise Lane, LLC**, designated for retirees and the elderly. The Subdivision has nine separate duplexes. Exteriors are constructed entirely of vinyl siding and brick. Sunrise Lane, LLC, is an ideal model of independent living elderly housing for low- to moderate-income households. Duplexes and townhomes of similar construction are also suitable for families of low- to moderate-income.

Waverly, Nebraska CROWN Homes
Courtesy: Dana Point Development Corporation.

Waverly, Nebraska CROWN Homes
Courtesy: Dana Point Development Corporation.

○ HOUSING FINANCIAL RESOURCES ○

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

LOCAL FUNDING OPTIONS

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

Local Tax Base

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

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

Currently, the Cities of Beatrice and Wymore, and the Village of Adams have designated "Redevelopment Areas." These and other Communities would benefit greatly from being actively involved in providing TIF for new development projects.

Other Local Options

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

The Communities of Beatrice and Wymore have Housing Authorities that provide elderly housing units for local residents.

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

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

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

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

STATE PROGRAMS

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

Nebraska Department of Economic Development (NDED)

The proposed **2016 Annual Action Plan,** prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

$10 Million Community Development Block Grant
$3 Million HOME Investment Partnership Fund
$870,000 Emergency Shelter Grant Program
$2.5 Million Homeless Shelter Assistance Trust Funds
$9 Million Nebraska Affordable Housing Trust Fund
$360,000 Housing Opportunities for Persons with AIDS

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

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

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

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

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

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

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

Basic provisions of the NHTC:

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

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA)

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

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

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

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

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

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

Midwest Housing Equity Group (MHEG)

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

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

CHDO/Community Action Partnership/Economic Development District

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

Two CHDOs serve Gage County: Blue Valley Community Action Partnership and Southeast Nebraska Affordable Housing Council.

The Nebraska Housing Developers Association is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, Economic and Housing Development Grant administration is provided by South Southeast Nebraska Development District.

Nebraska Energy Office (NEO)

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

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

Nebraska Department of Health and Human Services (NDHHS)

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

REGIONAL FUNDING

Federal Home Loan Bank

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

FEDERAL FUNDING

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

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

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.

- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.

- **HUD Section 811 Program** – Provides funding to state housing organizations for development of housing for persons with a disability(ies). The Program provides a rental subsidy.

- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

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

a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available**

b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.

c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for **"special populations."**

d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**

e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

Other Federal Funding

Other funding products that may serve to be useful in the development of affordable housing for persons with a serious mental illness are the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the Rehabilitation Tax Credit, available via the Historic Preservation Act.

APPENDIX I

GAGE COUNTY SURVEY RESULTS.

Citizen Housing Survey
GAGE COUNTY COMMUNITIES, NEBRASKA

The Gage Area Growth Enterprise (NGage) is currently conducting the following survey to determine both present and future housing needs during the next five years. **This survey is a component of a County-Wide Housing Study, funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from NGage.** An important activity of the Housing Study is to ask you, a local resident, about the housing needs of your Community. Please complete this survey, **by October 21, 2015, then submit / return to NGage, 218 N. 5th Street, P.O. Box 175, Beatrice, Nebraska 68310,** or email to **assistant@ngagegroup.org.**

1. In which community do you reside? **TOTAL SURVEYS: 328**

- ☐ Beatrice (205)
- ☐ Adams (15)
- ☐ Barneston (2)
- ☐ Blue Springs (6)
- ☐ Clatonia (3)
- ☐ Cortland (9)
- ☐ Filley (3)
- ☐ Liberty (1)
- ☐ Odell (4)
- ☐ Pickrell (11)
- ☐ Virginia (2)
- ☐ Wymore (30)
- ☐ Rural Gage County (23)
- ☐ Other (Please Identify)_(14)_____

2. Which of the following sectors are you employed?

- ☐ Government (60)
- ☐ Non-Profit Organization (11)
- ☐ Retail & Wholesale Trade (7)
- ☐ Real Estate (5)
- ☐ Information (1)
- ☐ Education (83)
- ☐ Leisure & Hospitality (2)
- ☐ Transportation (1)
- ☐ Accommodation & Food (0)
- ☐ Retired (18)
- ☐ Finance (19)
- ☐ Manufacturing (51)
- ☐ Agricultural/Forestry/Natural Resources (6)
- ☐ Administrative (7)
- ☐ Health Care/Social (12)
- ☐ Utilities/Construction (9)
- ☐ Professional/Technical (21)
- ☐ Mining (0)
- ☐ Arts/Entertainment (0)
- ☐ Other_(13)_____

3. Gender?

- ☐ Male (138)
- ☐ Female (185)

4. What is your current age?

Under 25__(9)__ 25-34__(45)__ 35-44__(77)__ 45-54__(79)__ 55-64__(82)__ 65-74__(23)__ 75-84__(7)__ 85+__(4)__

5. Number of persons in your household? 1 = 40 2 = 129 3 = 49 4 = 57 5+ = 46

6. Please indicate your household income range, for 2014, before taxes. $_____

Less Than $20K = (7) $20K-$35K = (21) $35K-$50K = (58) $51K-$70K = (63) $71K-$85K = (49) $86K+ = (124)

7. Do you own or rent where you live now? __(278)___Own ___(46)__Rent

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

For Renters		For Owners	
1	Lack of handicap accessible housing	12	Lack of handicap accessible housing
2	Lack of adequate public transportation	7	Lack of adequate public transportation
2	Lack of knowledge of fair housing rights	9	Lack of knowledge of fair housing rights
27	Cost of rent	75	Housing prices
1	Restrictive zoning/building codes	29	Restrictive zoning/building codes
8	Job status	18	Job status
13	Attitudes of landlords & neighbors	38	Attitudes of immediate neighbors
33	Lack of availability of decent rental units in your price range	35	Mortgage lending application requirements
1	Use of background checks	53	Excessive down payment/closing costs
7	Excessive application fees and/or rental deposits	65	Cost of utilities
10	Cost of utilities	10	Lack of educational resources about homeowner responsibilities
1	Lack of educational resources about tenant responsibilities	61	Cost of homeowners insurance
9	Other:_____	97	Lack of sufficient homes for sale
		45	Other:_____

9. Are you satisfied with your current housing situation? ___(274)___Yes ___(51)___No

If no, please explain:_____
_____
_____

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

	Greatly Needed	Somewhat Needed	Not Needed
▪ Housing For:	----------	----------	---------
1. Lower-Income Families	62	104	89
2. Middle-Income Families	182	89	13
3. Upper-Income Families	42	98	108
4. Single Parent Families	80	126	37
5. Existing / New Employees	100	115	24
▪ Single Family Housing	96	118	27
▪ Rental Housing (General)	90	105	53
▪ Manufactured Homes	20	89	110
▪ Mobile Homes	3	24	189
▪ Condominiums/Townhomes	45	108	78
▪ Duplex Housing	41	122	68
▪ Apartment Complexes (3 to 12 Units per Complex)	42	95	88
▪ Rehabilitation of Owner-occupied Housing	109	87	36
▪ Rehabilitation of Renter-occupied Housing	105	81	44
▪ Housing Choices for First-Time Homebuyers	108	106	17
▪ Single Family Rent-To-Own	----------	----------	---------
1. Short-Term 3 to 5 Years	63	98	55
2. Long-Term 6 to 15 Years	73	99	49
▪ Duplex/Townhouse Rent-to-Own	----------	----------	---------
1. Short-Term 3 to 5 Years	28	89	96
2. Long-Term 6 to 15 Years	26	88	95
▪ One Bedroom (Apartment or House)	18	100	86
▪ Two Bedroom (Apartment or House)	43	124	50
▪ Three+ Bedroom (Apartment or House)	102	94	36
▪ Independent Living Housing for Persons with a Mental/Physical Disability	37	106	78
▪ Group Home Housing for Persons with a Mental/Physical Disability	20	85	107
▪ Housing in Downtown	30	54	129
▪ Retirement Housing – Rental	41	104	70
▪ Retirement Housing – Purchase (Owner occupant)	31	114	69
▪ Retirement Housing For:	----------	----------	---------
1. Low-income Elderly Persons	61	102	48
2. Middle-income Elderly Persons	66	119	36
3. Upper-income Elderly Persons	41	82	85
▪ Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	48	101	64
▪ Single-Room-Occupancy Housing (Boarding Homes)	11	62	134
▪ Short-Term Emergency Shelters – 30 Days or Less	48	86	78
▪ Long-Term Shelters – 90 Days or Less	34	77	103
▪ Transitional Housing (3-12 month temporary housing)	38	93	80
▪ Other (specify):			

- NEXT PAGE -

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

… an owner housing rehabilitation program? __(227)__ Yes __(68)__ No

… a renter housing rehabilitation program? __(176)__ Yes __(109)__ No

12. Do you support Community/Gage County in establishing a local program that would purchase and remove dilapidated houses, making lots available for a family or individual to build owner or rental housing? __(286)__ Yes __(34)__ No

13. Do you support Community/Gage County in securing State and/or Federal grant dollars to purchase, rehabilitate and resale vacant housing? __(280)__Yes __(37)__No

14. Do you support Community/Gage County in securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers? __(241)__ Yes __(73)__ No

If you are 55+ years of age, please continue here with Questions 15 - 20. If not, please skip to Question #21.

15. Do you or anyone in your household have a disability or any special assistance needs (Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)? Yes___(15)___ No___(111)___

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

_____

_____

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

One Year	__(6)___Yes	___(87)___No
Two Years	__(14)__Yes	___(82)___No
Three to Five Years	__(20)__Yes	___(77)___No
Six to 10 Years	__(44)__Yes	___(58)___No

If yes to Question #15, which of the following types of housing do you anticipate needing? Check () three (3).

___(42)__Single Family Home
___(17)__Duplex - Rent
___(9)___Duplex - Purchase
___(15)__Town Home - Rent
___(25)__Town Home - Purchase
___(2)___Nursing Home/Long-Term Care2
___(2)___Apartment - Purchase
___(9)___Assisted Living Housing
___(2)___One Bedroom Apartment - Rent
___(10)__Two Bedroom Apartment - Rent
___(9)___Other_____

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

___(115)_Single Family Home
___(83)__Duplex - Rent
___(53)__Duplex - Purchase
___(67)__Town Home - Rent
___(83)__Town Home – Purchase
___(40)__Nursing Home/Long-Term Care
___(18)__Apartment - Purchase
___(102)_Assisted Living Housing
___(26)__One Bedroom Apartment - Rent
___(70)__Two Bedroom Apartment - Rent
___(8)___Other_____

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

___(29)___Very appealing ___(116)___Somewhat appealing ___(144)___Not appealing

- NEXT PAGE -

19. Please rate the quality of the following Support Services in your Community/Gage County. (1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor).

_(3.32)_Case Management/Legal Aid
_(3.67)_Cultural/Language Assistance
_(2.42)_Continuing Education Opportunities
_(2.92)_Employment Opportunities/Training
_(2.88)_Adult Care Services
_(3.21)_Alcohol/Drug Abuse Services
_(2.44)_Food/Meals-On-Wheels
_(2.52)_Home Health Care
_(3.05)_Counseling Services
_(3.08)_Aids for Disabilities
_(3.16)_Home Repair/Rehabilitation Services
_(2.51)_Transportation/Auto Repair
_(2.85)_Finance Assistance/Management
_(2.62)_Health Services (Mental, Physical, etc.)
_(2.20)_Law Enforcement
_(2.94)_Senior Social & Recreation Activities
_(3.06)_Housing (Permanent, Transitional, etc.)
_(2.59)_Emergency Transportation
_(2.35)_Volunteer Opportunities
_(2.89)_Veteran Services
_(3.70)_Homeless Services

20. Please identify the top three Support Service needs in Gage County.

_____

_____

_____

21. Please provide any additional comments regarding the future of housing in Gage County:

_____

_____

_____

_____

Thank you for your participation!

Please return completed survey by <u>October 21, 2015</u> to:

Glennis McClure, Executive Director,
Gage Area Growth Enterprise (NGage)
218 N. 5th Street
P.O. Box 175
Beatrice, Nebraska 68310.

or email to
assistant@ngagegroup.org

NGage
GAGE AREA GROWTH ENTERPRISE

Workforce Housing Needs Survey

Gage Area Growth Enterprise (NGAGE), in cooperation with major employers in the Gage County Area, is conducting the following survey to determine the specific renter and owner housing needs of the area's workforce. **This Survey is part of a Community Housing Study, funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from NGAGE.** We would appreciate you completing and returning the following Survey to your employer by **October 21, 2015.**

1. Place of Employment? _____ **TOTAL SURVEYS: 227**

2. In which Community do you currently reside?

   _163_Beatrice _1_Adams _0_Barneston _1_Blue Springs _0_Clatonia _1_Cortland _4_Filley _0_Liberty _4_Odell _7_Pickrell _0_Virginia _8_Wymore _10_Rural Gage County _28_Other (Please identify):_____

3. Number of Persons in your household? 1 = 31 2 = 83 3 = 47 4 = 34 5+ = 28

4. Do you rent or are you a homeowner? __68__Rent __159__Own

5. Are you satisfied with your current housing situation? __175__Yes ___51__No
   If no, why? _____

6. What is your current annual total household income?
   _46_Less than $35K _52_$35K-$50K _46_$51K-$70K _24_$71K-$85K _42_$86K+

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

For Renters		For Owners	
2	Lack of handicap accessible housing	6	Lack of handicap accessible housing
3	Lack of adequate public transportation	15	Lack of adequate public transportation
6	Lack of knowledge of fair housing rights	8	Lack of knowledge of fair housing rights
36	Cost of rent	37	Housing prices
2	Restrictive zoning/building codes	24	Restrictive zoning/building codes
9	Job status	19	Job status
24	Attitudes of landlords & neighbors	12	Attitudes of immediate neighbors
363	Lack of availability of decent rental units in your price range	14	Mortgage lending application requirements
3	Use of background checks	24	Excessive down payment/closing costs
31	Excessive application fees and/or rental deposits	51	Cost of utilities
1	Cost of utilities	12	Lack of educational resources about homeowner responsibilities
27	Lack of educational resources about tenant responsibilities	43	Cost of homeowner's insurance
		23	Lack of Sufficient Homes for Sale
		66	Cost of Real Estate Taxes
	Other:_____		Other:_____

OVER

8. **If you are <u>currently a renter and would like to become a homeowner</u> in the next five years, <u>or if you are currently an owner and desire to upgrade or change housing</u> in the next five years, please complete the following questions. If not, skip to Question #9.**

8.a. In which **one** of the following Communities would you like to **<u>purchase a home</u>**?

_52_Beatrice _2_Adams _0_Barneston _0_Blue Springs _0_Clatonia _4_Cortland
_1_Filley _0_Liberty _5_Odell _2_Pickrell _0_Virginia _2_Wymore
_16_Rural Gage County _12_Other (Please identify):_____

8.b. Which one of the following housing types would you most like to purchase?
__87___Single Family ____3___Attached Townhouse or Duplex-Type Unit
__1____Mobile Home ____3____Patio Home ___5__Other?_____

8.c. How many bedrooms would your family need?
__1__One __20__Two __59__Three __22__Four +

8.d. What is the most your family could afford for a home?
__17__Less than $50K __45__$50K -$100K __11__$100K-$120K __7__$120K-$135K
__9__$135K-$175K __4__$175K-$225K __8__$225K+

9. **If you are <u>currently a renter and want to remain a renter</u>, but need a different or alternative rental situation within the next five years, please complete the following questions.**

9.a. In which **one** of the following Communities would you like to become a **<u>renter</u>**?

_26_Beatrice _0_Adams _0_Barneston _0_Blue Springs _0_Clatonia _1_Cortland
_0_Filley _0_Liberty _1_Odell _0_Pickrell _0_Virginia _1_Wymore
_1_Rural Gage County _4_Other (Please identify):_____

9.b. Which one of the following housing types would you most like to rent?
____30___Single Family ___2____Attached Townhouse or Duplex-Type Unit
____0___Mobile Home ___1____Standard Apartment Unit
___1____Other? _____

9.c. How many bedrooms would your family need?
__1__One __13__Two __16_Three __6__Four +

9.d. What is the most your family could afford for monthly rent? __9__Less than $400
__10__$400 to $500 _3__$500 to $550 __11__$550 to $650 __4__$650+

Thank You For Participating!

Please return the survey to your employer by
<u>October 21, 2015</u>.

APPENDIX II

GAGE COUNTY TABLE PROFILE.

TABLE 1
POPULATION TRENDS AND PROJECTIONS
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

	2000	2010	2016	2021	% Change 2016-2021
Gage County:	**22,993**	**22,311**	**21,691**	**21,726**	**+0.2%**
Beatrice:	12,496	12,459	**12,079**	**12,108**	**+0.2%**
Adams:	489	573	**595**	**612**	**+2.8%**
Barneston:	122	116	**111**	**102**	**-8.1%**
Blue Springs:	383	331	**315**	**304**	**-3.5%**
Clatonia:	275	231	**220**	**209**	**-5.0%**
Cortland:	488	482	**469**	**475**	**+1.3%**
Filley:	174	132	**126**	**121**	**-4.0%**
Liberty:	86	76	**74**	**72**	**-2.7%**
Odell:	345	307	**296**	**290**	**-2.0%**
Pickrell:	182	199	**191**	**183**	**-4.2%**
Virginia	67	60	**58**	**57**	**-1.7%**
Wymore	1,656	1,457	**1,394**	**1,380**	**-1.0%**
Balance of County:	6,230	5,888	**5,763**	**5,813**	**-0.8%**

2014 U.S. Census Population Estimates:
Gage Co. – 21,663; **Beatrice** – 12,055; **Adams** – 588; **Barneston** – 113; **Blue Springs** – 320; **Clatonia** – 225; **Cortland** – 465; **Filley** – 128; **Liberty** – 74; **Odell** – 299; **Pickrell** – 194; **Virginia** – 58; **Wymore** – 1,400; **Balance of County** – 5,744.

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2016.

TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

	Year	Population	Group Quarters	Persons in Households	Households	Persons Per Household
Gage County:	2000	22,993	1,036	21,957	9,316	2.35
	2010	22,311	523	21,988	9,422	2.33
	2016	**21,691**	**583**	**21,108**	**9,331**	**2.26**
	2021	**21,726**	**587**	**21,139**	**9,389**	**2.25**
Beatrice:	2000	12,496	391	12,105	5,395	2.24
	2010	12,459	193	12,266	5,509	2.23
	2016	**12,079**	265*	**11,814**	**5,419**	**2.18**
	2021	**12,108**	**278**	**11,830**	**5,451**	**2.17**
Adams:	2000	489	89	420	187	2.25
	2010	573	107	466	197	2.37
	2016	**595**	110	**485**	**200**	**2.42**
	2021	**612**	**114**	**498**	**203**	**2.45**
Barneston:	2000	122	0	122	49	2.49
	2010	116	0	116	48	2.42
	2016	**111**	0	**111**	**46**	**2.40**
	2021	**102**	**0**	**102**	**43**	**2.37**
Blue Springs:	2000	383	0	383	166	2.31
	2010	331	0	331	147	2.25
	2016	**315**	0	**315**	**141**	**2.22**
	2021	**304**	**0**	**304**	**138**	**2.20**
Clatonia:	2000	275	0	275	120	2.29
	2010	231	0	231	109	2.12
	2016	**220**	0	**220**	**107**	**2.06**
	2021	**209**	**0**	**209**	**104**	**2.01**
Cortland:	2000	488	0	488	198	2.46
	2010	482	0	482	204	2.36
	2016	**469**	**0**	**469**	**204**	**2.30**
	2021	**475**	**0**	**475**	**206**	**2.31**

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TABLE 2 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

	Year	Population	Group Quarters	Persons in Households	Households	Persons Per Household
Filley:	2000	174	0	174	73	2.38
	2010	132	0	132	61	2.16
	2016	**126**	**0**	**126**	**58**	**2.16**
	2021	**121**	**0**	**121**	**56**	**2.16**
Liberty:	2000	86	0	86	34	2.53
	2010	76	0	76	29	2.62
	2016	**74**	0	**74**	**28**	**2.64**
	2021	**72**	**0**	**72**	**27**	**2.66**
Odell:	2000	345	0	345	142	2.43
	2010	307	0	307	133	2.31
	2016	**296**	0	**296**	**130**	**2.27**
	2021	**290**	**0**	**290**	**127**	**2.28**
Pickrell:	2000	182	0	182	78	2.33
	2010	199	0	199	84	2.37
	2016	**191**	0	**191**	**82**	**2.33**
	2021	**183**	**0**	**183**	**79**	**2.31**
Virginia:	2000	67	0	67	31	2.16
	2010	60	0	60	29	2.07
	2016	**58**	**0**	**58**	**25**	**2.32**
	2021	**57**	**0**	**57**	**23**	**2.48**
Wymore:	2000	1,656	51	1,605	713	2.25
	2010	1,457	44	1,413	647	2.18
	2016	**1,394**	**40**	**1,354**	**632**	**2.14**
	2021	**1,380**	**35**	**1,345**	**626**	**2.15**
Balance of County:	2000	6,230	505	5,725	2,130	2.68
	2010	5,888	179	5,709	2,245	2.54
	2016	**5,763**	**168**	**5,595**	**2,259**	**2.48**
	2021	**5,813**	**160**	**5,653**	**2,306**	**2.46**

*2009-2013 American Community Survey estimated group quarters population: 252.
Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2016.

TABLE 3
TENURE BY HOUSEHOLD
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

			Owner		Renter	
	Year	Households	Number	Percent	Number	Percent
Gage County:	2000	9,316	6,631	71.2%	2,685	28.8%
	2010	9,422	6,700	71.1%	2,722	28.9%
	2016	**9,331**	**6,628**	**71.0%**	**2,703**	**29.0%**
	2021	**9,389**	**6,675**	**71.1%**	**2,714**	**28.9%**
Beatrice:	2000	5,395	3,497	64.8%	1,898	35.2%
	2010	5,509	3,495	63.4%	2,014	36.6%
	2016	**5,419**	**3,414**	**63.0%**	**2,005**	**37.0%**
	2021	**5,451**	**3,417**	**62.7%**	**2,034**	**37.3%**
Adams:	2000	187	140	74.9%	47	25.1%
	2010	197	145	73.6%	52	26.4%
	2016	**200**	**146**	**73.1%**	**54**	**26.9%**
	2021	**203**	**147**	**72.7%**	**56**	**27.3%**
Barneston:	2000	49	43	87.8%	6	12.2%
	2010	48	35	72.9%	13	27.1%
	2016	**46**	**32**	**70.4%**	**14**	**29.6%**
	2021	**43**	**30**	**69.1%**	**13**	**30.9%**
Blue Springs:	2000	166	133	80.1%	33	19.9%
	2010	147	116	78.9%	31	21.1%
	2016	**141**	**110**	**78.1%**	**31**	**21.9%**
	2021	**138**	**106**	**77.2%**	**32**	**22.8%**
Clatonia:	2000	120	104	86.7%	16	13.3%
	2010	109	87	79.8%	22	20.2%
	2016	**107**	**84**	**78.2%**	**23**	**21.8%**
	2021	**104**	**81**	**77.5%**	**23**	**22.5%**
Cortland:	2000	198	172	86.9%	26	13.1%
	2010	204	170	83.3%	34	16.7%
	2016	**204**	**168**	**82.6%**	**36**	**17.4%**
	2021	**206**	**168**	**81.9%**	**38**	**18.1%**

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TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

			Owner		Renter	
	Year	Households	Number	Percent	Number	Percent
Filley:	2000	73	66	90.4%	7	9.6%
	2010	61	53	86.9%	8	13.1%
	2016	**58**	**50**	**85.8%**	**8**	**14.2%**
	2021	**56**	**47**	**85.0%**	**9**	**15.0%**
Liberty:	2000	34	30	88.2%	4	11.8%
	2010	29	24	82.8%	5	17.2%
	2016	**28**	**22**	**80.2%**	**6**	**19.8%**
	2021	**27**	**21**	**79.1%**	**6**	**20.9%**
Odell:	2000	142	118	83.1%	24	16.9%
	2010	133	112	84.2%	21	15.8%
	2016	**130**	**110**	**84.7%**	**20**	**15.3%**
	2021	**127**	**108**	**85.0%**	**19**	**15.0%**
Pickrell:	2000	78	71	91.0%	7	9.0%
	2010	84	72	85.7%	12	14.3%
	2016	**82**	**68**	**83.0%**	**14**	**17.0%**
	2021	**79**	**65**	**82.2%**	**14**	**17.8%**
Virginia:	2000	31	31	100.0%	0	**0.0%**
	2010	29	23	79.3%	6	**20.7%**
	2016	**25**	**20**	**80.0%**	**5**	**20.0%**
	2021	**23**	**18**	**78.2%**	**5**	**21.8%**
Wymore:	2000	713	537	75.3%	176	**24.7%**
	2010	647	471	72.8%	176	**27.2%**
	2016	**632**	**454**	**71.9%**	**178**	**28.1%**
	2021	**626**	**444**	**70.9%**	**182**	**29.1%**
Balance of County:	2000	2,130	1,689	79.2%	441	20.8%
	2010	2,245	1,897	84.5%	328	15.5%
	2016	**2,259**	**1,950**	**86.4%**	**309**	**13.6%**
	2021	**2,306**	**2,023**	**87.7%**	**283**	**12.3%**

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2016.

TABLE 4
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

Gage County			**2000-2010**			
age group	**2000**	**2010**	**Change**	**2016**	**2021**	**Change**
19 and Under	6,162	5,584	**-578**	**5,211**	**5,054**	**-157**
20-34	3,649	3,397	**-252**	**3,207**	**3,140**	**-67**
35-54	6,594	6,059	**-535**	**5,709**	**5,592**	**-117**
55-64	2,174	2,945	**+771**	**3,283**	**3,584**	**+301**
65-74	2,036	2,003	**-33**	**1,973**	**2,044**	**+71**
75-84	1,650	1,544	**-106**	**1,515**	**1,512**	**-3**
85+	728	779	**+51**	**793**	**800**	**+7**
TOTALS	**22,993**	**22,311**	**-682**	**21,691**	**21,726**	**+35**
Median Age	39.9	43.7	**+3.8**	**44.5**	**45.2**	**+0.7**

Beatrice			**2000-2010**			
age group	**2000**	**2010**	**Change**	**2016**	**2021**	**Change**
19 and Under	3,280	3,085	**-195**	**2,898**	**2,833**	**-65**
20-34	2,128	2,167	**+39**	**2,128**	**2,107**	**-21**
35-54	3,315	3,124	**-191**	**2,932**	**2,885**	**-47**
55-64	1,117	1,540	**+423**	**1,674**	**1,837**	**+163**
65-74	1,104	1,106	**+2**	**1,082**	**1,120**	**+38**
75-84	1,045	938	**-107**	**883**	**852**	**-31**
85+	507	499	**-8**	**482**	**474**	**-8**
TOTALS	**12,496**	**12,459**	**-37**	**12,079**	**12,108**	**+29**
Median Age	39.9	42.6	**+2.7**	**43.8**	**45.0**	**+1.2**

Adams			**2000-2010**			
age group	**2000**	**2010**	**Change**	**2016**	**2021**	**Change**
19 and Under	108	147	**+39**	**153**	**156**	**+3**
20-34	91	105	**+14**	**109**	**109**	**+0**
35-54	96	116	**+20**	**120**	**127**	**+7**
55-64	19	43	**+24**	**46**	**50**	**+4**
65-74	48	36	**-12**	**38**	**35**	**-3**
75-84	63	59	**-4**	**60**	**63**	**+3**
85+	64	67	**+3**	**69**	**72**	**+3**
TOTALS	**489**	**573**	**+0**	**595**	**612**	**+17**
Median Age	45.3	40.8	**-4.5**	**42.0**	**43.7**	**+1.7**

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TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

Barneston			**2000-2010**			
age group	**2000**	**2010**	**Change**	**2016**	**2021**	**Change**
19 and Under	34	28	**-6**	**26**	**21**	**-5**
20-34	9	17	**+8**	**18**	**17**	**-1**
35-54	50	42	**-8**	**37**	**33**	**-4**
55-64	8	14	**+6**	**15**	**17**	**+2**
65-74	12	7	**-5**	**7**	**6**	**-1**
75-84	8	7	**-1**	**7**	**8**	**+1**
85+	1	1	**+0**	**1**	**0**	**-1**
TOTALS	**122**	**116**	**-6**	**111**	**102**	**-9**
Median Age	40.5	45.0	**+4.5**	**45.4**	**46.1**	**+0.7**

Blue Springs			**2000-2010**			
age group	**2000**	**2010**	**Change**	**2016**	**2021**	**Change**
19 and Under	101	68	**-33**	**61**	**52**	**-9**
20-34	53	39	**-14**	**35**	**31**	**-4**
35-54	116	104	**-12**	**97**	**93**	**-4**
55-64	51	44	**-7**	**41**	**39**	**-2**
65-74	36	48	**+12**	**51**	**54**	**+3**
75-84	24	19	**-5**	**20**	**23**	**+3**
85+	2	9	**+7**	**10**	**12**	**+2**
TOTALS	**383**	**331**	**-52**	**315**	**304**	**-11**
Median Age	42.2	49.3	**+7.1**	**49.7**	**50.8**	**+1.1**

Clatonia			**2000-2010**			
age group	**2000**	**2010**	**Change**	**2016**	**2021**	**Change**
19 and Under	72	48	**-24**	**37**	**28**	**-9**
20-34	38	49	**+11**	**51**	**54**	**+3**
35-54	86	65	**-21**	**58**	**46**	**-12**
55-64	23	34	**+11**	**38**	**41**	**+3**
65-74	16	21	**+5**	**24**	**27**	**+3**
75-84	37	8	**-29**	**6**	**5**	**-1**
85+	3	6	**+3**	**6**	**8**	**+2**
TOTALS	**275**	**231**	-44	**220**	**209**	**-11**
Median Age	41.7	46.2	**+4.5**	**46.9**	**47.9**	**+1.0**

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TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

Cortland			**2000-2010**			
age group	**2000**	**2010**	**Change**	**2016**	**2021**	**Change**
19 and Under	133	124	**-9**	**116**	**113**	**-3**
20-34	97	81	**-16**	**71**	**65**	**-6**
35-54	134	136	**+2**	**135**	**141**	**+6**
55-64	49	54	**+5**	**56**	**58**	**+2**
65-74	37	50	**+13**	**53**	**61**	**+8**
75-84	33	27	**-6**	**27**	**25**	**-2**
85+	5	10	**+5**	**11**	**12**	**+1**
TOTALS	**488**	**482**	**-6**	**469**	**475**	**+6**
Median Age	37.1	40.4	**+3.3**	**41.1**	**42.2**	**+1.1**

Filley			**2000-2010**			
age group	**2000**	**2010**	**Change**	**2016**	**2021**	**Change**
19 and Under	48	31	**-17**	**28**	**23**	**-5**
20-34	18	14	**-4**	**13**	**10**	**-3**
35-54	54	38	**-16**	**35**	**32**	**-3**
55-64	18	13	**-5**	**12**	**12**	**+0**
65-74	21	16	**-5**	**16**	**18**	**+2**
75-84	12	14	**+2**	**16**	**17**	**+1**
85+	3	6	**+3**	**6**	**9**	**+3**
TOTALS	**174**	**132**	**-42**	**126**	**121**	**-5**
Median Age	42.4	47.5	**+5.1**	**48.1**	**49.5**	**+1.4**

Liberty			**2000-2010**			
age group	**2000**	**2010**	**Change**	**2016**	**2021**	**Change**
19 and Under	26	25	**-1**	**23**	**24**	**+2**
20-34	7	10	**+3**	**10**	**11**	**+2**
35-54	31	17	**-14**	**16**	**14**	**-1**
55-64	9	16	**+7**	**17**	**17**	**+0**
65-74	8	6	**-2**	**6**	**5**	**-14**
75-84	4	1	**-3**	**1**	**1**	**+0**
85+	1	1	**+0**	**1**	**0**	**-1**
TOTALS	**86**	**76**	**-10**	**74**	**72**	**-2**
Median Age	39.7	37.5	**-2.2**	**37.5**	**37.1**	**-0.4**

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TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

Odell			**2000-2010**			
age group	**2000**	**2010**	**Change**	**2016**	**2021**	**Change**
19 and Under	109	83	**-26**	**76**	**69**	**-7**
20-34	50	38	**-12**	**36**	**32**	**-4**
35-54	85	73	**-12**	**71**	**66**	**-5**
55-64	27	43	**+16**	**45**	**49**	**+4**
65-74	39	34	**-5**	**33**	**34**	**+1**
75-84	26	21	**-5**	**19**	**21**	**+2**
85+	9	15	**+6**	**16**	**19**	**+3**
TOTALS	**345**	**307**	**-38**	**296**	**290**	**-6**
Median Age	39.4	44.6	**+5.2**	**45.1**	**46.6**	**+1.5**

Pickrell			**2000-2010**			
age group	**2000**	**2010**	**Change**	**2016**	**2021**	**Change**
19 and Under	42	57	**+15**	**55**	**54**	**-1**
20-34	34	35	**+1**	**29**	**26**	**-3**
35-54	50	45	**-5**	**43**	**39**	**-4**
55-64	27	23	**-4**	**21**	**17**	**-4**
65-74	14	23	**+9**	**25**	**30**	**+5**
75-84	12	10	**-2**	**11**	**9**	**-2**
85+	3	6	**+3**	**7**	**8**	**+1**
TOTALS	**182**	**199**	**+17**	**191**	**183**	**-8**
Median Age	39.5	36.8	**-2.7**	**36.6**	**37.0**	**+0.4**

Virginia			**2000-2010**			
age group	**2000**	**2010**	**Change**	**2016**	**2021**	**Change**
19 and Under	12	13	**+1**	**13**	**14**	**+1**
20-34	14	9	**-5**	**7**	**6**	**-1**
35-54	20	20	**+0**	**20**	**23**	**+3**
55-64	7	7	**+0**	**8**	**7**	**-1**
65-74	9	6	**-3**	**5**	**3**	**-2**
75-84	5	4	**-1**	**4**	**3**	**-1**
85+	0	1	**+1**	**1**	**1**	**+0**
TOTALS	**67**	**60**	**-7**	**58**	**57**	**-1**
Median Age	41.5	45.5	**+4.0**	**45.9**	**46.6**	**+0.7**

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2016.

TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

Wymore			**2000-2010**			
age group	**2000**	**2010**	**Change**	**2016**	**2021**	**Change**
19 and Under	433	353	**-80**	**312**	**295**	**-17**
20-34	248	189	**-59**	**161**	**148**	**-13**
35-54	395	387	**-8**	**379**	**370**	**-9**
55-64	160	188	**+28**	**205**	**226**	**+21**
65-74	186	152	**-34**	**150**	**142**	**-8**
75-84	150	118	**-32**	**115**	**123**	**+8**
85+	84	70	**-14**	**72**	**76**	**+4**
TOTALS	**1,656**	**1,457**	**-199**	**1,394**	**1,380**	**-14**
Median Age	41.7	46.8	**+5.1**	**47.4**	**48.9**	**+1.5**

Balance of County			**2000-2010**			
age group	**2000**	**2010**	**Change**	**2016**	**2021**	**Change**
19 and Under	1,764	1,522	**-242**	**1,413**	**1,372**	**-41**
20-34	862	644	**-218**	**539**	**524**	**-15**
35-54	2,162	1,892	**-270**	**1,766**	**1,723**	**-43**
55-64	659	926	**+267**	**1,105**	**1,214**	**+109**
65-74	506	498	**-8**	**483**	**509**	**+26**
75-84	231	318	**+87**	**346**	**362**	**+16**
85+	46	88	**+42**	**111**	**109**	**-2**
TOTALS	**6,230**	**5,888**	**-342**	**5,763**	**5,813**	**+50**
Median Age	39.2	42.8	**+3.6**	**43.5**	**45.5**	**+2.0**

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2016.

TABLE 5
HOUSEHOLD INCOME BY AGE GROUP - TRENDS AND PROJECTIONS
GAGE COUNTY, NEBRASKA
2000-2021

Income Group	2000*	2013*	2016	2021	% Change 2016-2021
All Households:					
Less than $10,000	877	531	**489**	**431**	**-11.8%**
$10,000-$19,999	1,429	1,251	**1,190**	**1,138**	**-4.3%**
$20,000-$34,999	2,368	1,636	**1,572**	**1,513**	**-3.7%**
$35,000-$49,999	1,836	1,309	**1,260**	**1,210**	**-4.0%**
$50,000 or More	2,812	4,406	**4,820**	**5,097**	**+5.7%**
TOTALS	**9,322**	**9,133**	**9,331**	**9,389**	**+0.6%**
Median Income	**$34,908**	**$47,654**	**$49,811**	**$54,532**	**+9.5%**
Households 65+ Yrs.					
Less than $10,000	425	203	**173**	**126**	**-27.1%**
$10,000-$19,999	804	606	**565**	**501**	**-11.3%**
$20,000-$34,999	705	713	**716**	**722**	**+0.8%**
$35,000-$49,999	426	387	**363**	**339**	**-6.6%**
$50,000 or More	448	826	**962**	**1,135**	**+17.9%**
TOTALS	**2,808**	**2,735**	**2,779**	**2,823**	**+1.6%**
Median Income	**$25,723**	**$32,748**	**$34,034**	**$37,990**	**+11.6%**

* Specified 2000 & 2013 Data Used. 2013 Estimate subject to margin of error.
Source: 2000 Census, 2009-2013 American Community Survey.
Hanna:Keelan Associates, P.C., 2016.

TABLE 6
PER CAPITA INCOME
GAGE COUNTY, NEBRASKA / STATE OF NEBRASKA
2002-2021

	Gage County		State of Nebraska	
Year	Per Capita Income	Percent Change	Per Capita Income	Percent Change
2002	$27,623	--	$28,598	--
2003	$29,520	+6.8%	$29,902	+4.6%
2004	$31,076	+5.3%	$30,314	+1.4%
2005	$30,938	-0.4%	$32,126	+6.0%
2006	$32,323	+4.5%	$33,265	+3.5%
2007	$34,723	+7.4%	$34,318	+3.2%
2008	$38,619	+11.2%	$35,679	+4.0%
2009	$37,388	-3.2%	$38,177	+7.0%
2010	$36,988	-1.1%	$40,163	+5.2%
2011	$40,942	10.7%	$39,332	-2.1%
2016	**$46,623**	**+13.8%**	**$41,282**	**+5.0%**
2000-2016	**$27,623-$46,402**	**+68.0%**	**$28,598-$41,282**	**+44.3%**
2016-2021	**$46,402-$52,334**	**+12.8%**	**$41,282-$48,690**	**+17.9%**

Source: Nebraska Department of Economic Development, 2016.
Hanna:Keelan Associates, P.C., 2016.

TABLE 7
PERSONS RECEIVING SOCIAL SECURITY INCOME
GAGE COUNTY, NEBRASKA
2013

Social Security Income-2013	Number of Beneficiaries
Retirement Benefits	
Retired Workers	3,695
Wives & Husbands	160
Children	80
Survivor Benefits	
Widows & Widowers	390
Children	265
Disability Benefits	
Disabled Persons	710
Wives & Husbands	5
Children	215
TOTAL	**5,430**
Aged 65 & Older	
Men	1,770
Women	2,270
TOTAL	**4,040**

Supplemental Security Income-2013	Number of Beneficiaries
Aged 65 or Older	362
Blind and Disabled	13
TOTAL	**375**

N/A = Not Available.

Source: Department of Health and Human Services,
Social Security Administration, 2016.
Hanna:Keelan Associates, P.C., 2016.

TABLE 8
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
GAGE COUNTY, NEBRASKA
2000-2021

Inc. Rng.	2000* # / #CB-HP	2012* # / #CB-HP	2016 # / #CB-HP	2021 # / #CB-HP
0-30% AMI	409 / 306	375 / 285	**359 / 282**	**328 / 271**
31-50% AMI	562 / 235	710 / 335	**753 / 352**	**774 / 356**
51-80% AMI	1,146 / 307	1,125 / 305	**1,130 / 299**	**1,141 / 288**
81%+ AMI	4,553 / 324	4,305 / 330	**4,386 / 343**	**4,432 / 378**
TOTALS	**6,670 / 1,172**	**6,515 / 1,255**	**6,628 / 1,276**	**6,675 / 1,293**

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

Source: 2000 CHAS Tables.
Hanna:Keelan Associates, P.C., 2016.

TABLE 9
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
GAGE COUNTY, NEBRASKA
2000-2021

Inc. Rng.	2000* # / #CB-HP	2012* # / #CB-HP	2016 # / #CB-HP	2021 # / #CB-HP
0-30% AMI	419 / 250	730 / 580	**763 / 633**	**779 / 682**
31-50% AMI	461 / 226	375 / 220	**359 / 218**	**320 / 215**
51-80% AMI	616 / 142	540 / 100	**501 / 89**	**512 / 72**
81%+ AMI	1,146 / 42	870 / 30	**1,080 / 28**	**1,103 / 23**
TOTALS	**2,642 / 660**	**2,515 / 930**	**2,703 / 968**	**2,714 / 992**

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

Source: 2000 CHAS Tables.
Hanna:Keelan Associates, P.C., 2016.

TABLE 10
EMPLOYMENT DATA TRENDS AND PROJECTIONS
GAGE COUNTY, NEBRASKA
2004-2021

Year	Number of Employed Persons	Change	Percent Unemployed
2004	12,404	--	4.5%
2005	12,259	-145	4.5%
2006	12,222	-37	3.7%
2009	12,099	-123	3.5%
2008	11,998	-101	4.7%
2009	11,186	-812	6.3%
2010	11,256	+70	5.6%
2013	11,340	+84	4.8%
2012	11,486	+146	4.5%
2013	11,447	-39	3.7%
2014	11,460	+13	3.3%
2016*	**10,588**	**-872**	**3.2%**
2021	**10,326**	**-262**	**3.0%**
2002-2021	**12,404-10,326**	**-2,078**	**4.5%-3.0%**

*Estimate as of August, 2016.
Source: Nebraska Department of Labor, 2016.
Hanna:Keelan Associates, P.C., 2016.

TABLE 11
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
GAGE COUNTY, NEBRASKA
1990-2021

	1990	2000	2010	2016	2021
Civilian Labor Force	11,345	12,686	11,920	**10,937**	**10,636**
Unemployment	211	382	664	**349**	**310**
Rate of Unemployment	1.8%	3.0%	5.6%	**3.2%**	**3.0%**
Employment	11,134	12,304	11,256	**10,588**	**10,326**

Change in Employment

	Number	Annual	% Change	% Annual
1990-2000	+1,170	+117.0	+10.5%	+1.0%
2000-2010	-1,048	-104.8	-8.5%	-0.9%
2016-2021	**-262**	**-52.4**	**-2.5%**	**-0.5%**

Source: Nebraska Department of Labor, Labor Market Information, 2016.
Hanna:Keelan Associates, P.C., 2016.

TABLE 12
WORKFORCE EMPLOYMENT BY TYPE
GAGE COUNTY, NEBRASKA
2013-2015

Workforce	2013	2014	2015[1]	% Change 2013-2015
Non-Farm Employment (Wage and Salary)	**9,115**	**9,237**	**9,387**	**+3.0%**
Goods Producing	**1,768**	**1,730**	**1,742**	**-1.5%**
Manufacturing	1,434	1,436	1,400	-2.4%
Natural Resources & Const.**	334	294	342	+2.3%
Service Providing	**7,347**	**7,507**	**7,645**	**+4.1%**
Trade, Trans, Ware, Util***	1,850	1,730	1,761	-4.8%
Total Trade	1,441	1,408	1,428	-0.9%
Wholesale Trade	360	363	371	+3.0%
Retail Trade	1,081	1,045	1,057	-2.2%
Information	89	82	76	-14.6%
Financial Activities	265	317	343	+29.4%
Professional & Business	274	290	301	+9.8%
Education & Health	1,744	1,870	1,847	+6.0%
Leisure & Hospitality	768	807	939	+22.2%
Other Services	226	335	418	+84.9%
Total Governmental	**2,131**	**2,076**	**1,960**	**-8.0%**
Federal	93	95	83	-10.7%
State	755	730	667	-11.6%
Local	1,283	1,251	1,210	-5.7%

* Data not available because of disclosure suppression.
** Natural Resources & Construction.
*** Trade, Transportation, Warehousing & Utilities.
[1] Estimate as of August, 2015.
N/A = Not Available.

Source: Nebraska Department of Labor, Labor Market Information, 2016.
Hanna:Keelan Associates, P.C., 2016.

TABLE 13
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
GAGE COUNTY & COMMUNITIES, NEBRASKA
2013 ESTIMATE*

		Complete Plumbing		Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	Total	Number	% of Total	Number	% of Total	Number	% of Total
Gage County:	**9,133**	**9,092**	**99.5%**	**41**	**0.5%**	**97**	1.0%
Beatrice:	5,207	5,182	99.5%	25	0.5%	85	1.6%
Adams:	220	220	100.0%	0	0.0%	0	0.0%
Barneston:	46	46	100.0%	0	0.0%	0	0.0%
Blue Springs:	155	155	100.0%	0	0.0%	0	0.0%
Clatonia:	146	146	100.0%	0	0.0%	0	0.0%
Cortland:	222	222	100.0%	0	0.0%	0	0.0%
Filley:	51	51	100.0%	0	0.0%	1	0.0%
Liberty:	30	30	100.0%	0	0.0%	0	0.0%
Odell	130	130	100.0%	0	0.0%	0	0.0%
Pickrell:	98	98	100.0%	0	0.0%	0	0.0%
Virginia:	18	18	100.0%	0	0.0%	0	0.0%
Wymore:	708	692	97.8%	16	2.2%	0	0.0%
Balance of County:	2,102	2,102	**100.0%**	0	**0.0%**	11	0.5%

*2013 Estimate subject to margin of error.
Source: 2009-2013 American Community Survey.
Hanna:Keelan Associates, P.C., 2016.

TABLE 14
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
GAGE COUNTY & COMMUNITIES, NEBRASKA
2016

Year	Gage County	Beatrice	Adams
2014 to Present*	27	7	4
2010 to 2013*	33	16	0
2000 to 2009*	820	381	40
1990 to 1999	1,098	690	14
1980 to 1989	646	407	13
1970 to 1979	1,586	982	36
1960 to 1969	1,308	899	26
1950 to 1959	893	634	8
1940 to 1949	646	357	18
1939 or Before	3,388	1,546	85
SUBTOTAL	**10,445**	**5,919**	**244**
Units Lost (2014 to Present)	(32)	(16)	(1)
TOTAL EST. UNITS – 2016	**10,413**	**5,903**	**243**
% 1939 or Before	32.2%	25.9%	34.6%
% 1959 or Before	47.0%	42.7%	45.3%

Year	Barneston	Blue Springs	Clatonia
2014 to Present*	0	1	0
2010 to 2013*	0	0	0
2000 to 2009*	0	0	0
1990 to 1999	0	30	21
1980 to 1989	2	20	14
1970 to 1979	2	21	23
1960 to 1969	4	11	17
1950 to 1959	0	9	14
1940 to 1949	5	6	6
1939 or Before	34	112	65
SUBTOTAL	**47**	**210**	**160**
Units Lost (2014 to Present)	(0)	(3)	(1)
TOTAL EST. UNITS – 2016	**47**	**207**	**159**
% 1939 or Before	72.3%	52.6%	40.2%
% 1959 or Before	83.0%	59.9%	52.8%

CONTINUED:

TABLE 14 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
GAGE COUNTY & COMMUNITIES, NEBRASKA
2016

Year	Cortland	Filley	Liberty
2014 to Present*	3	0	0
2010 to 2013*	0	0	0
2000 to 2009*	24	0	0
1990 to 1999	56	2	1
1980 to 1989	12	2	0
1970 to 1979	55	12	3
1960 to 1969	22	7	3
1950 to 1959	25	7	2
1940 to 1949	4	12	0
1939 or Before	59	25	26
SUBTOTAL	**260**	**67**	**35**
Units Lost (2014 to Present)	(1)	(0)	(0)
TOTAL EST. UNITS – 2016	**259**	**67**	**35**
% 1939 or Before	22.4%	37.3%	74.3%
% 1959 or Before	33.6%	65.7%	80.0%

Year	Odell	Pickrell	Virginia
2014 to Present*	N/A	N/A	0
2010 to 2013*	0	0	0
2000 to 2009*	3	3	0
1990 to 1999	10	2	0
1980 to 1989	6	17	0
1970 to 1979	13	18	9
1960 to 1969	10	14	0
1950 to 1959	9	2	2
1940 to 1949	26	11	0
1939 or Before	67	35	14
SUBTOTAL	**144**	**102**	**25**
Units Lost (2014 to Present)	(N/A)	(N/A)	(0)
TOTAL EST. UNITS – 2016	**144**	**102**	**25**
% 1939 or Before	46.5%	34.3%	56.0%
% 1959 or Before	70.8%	47.1%	64.0%

CONTINUED:

TABLE 14 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
GAGE COUNTY & COMMUNITIES, NEBRASKA
2016

Year	Wymore	Balance of County
2014 to Present*	N/A	12
2010 to 2013*	0	17
2000 to 2009*	23	346
1990 to 1999	20	252
1980 to 1989	23	130
1970 to 1979	77	335
1960 to 1969	132	163
1950 to 1959	45	136
1940 to 1949	65	136
1939 or Before	453	867
SUBTOTAL	**838**	**2,394**
Units Lost (2014 to Present)	(N/A)	(10)
TOTAL EST. UNITS – 2016	**838**	**2,384**
% 1939 or Before	54.0%	35.9%
% 1959 or Before	67.2%	47.3%

*Specified Data Used. 2013 Estimate subject to margin of error.
N/A = Not Available.
Source: 2009-2013 American Community Survey.
Communities of Gage County, 2016.
Hanna:Keelan Associates, P.C., 2016.

TABLE 15
HOUSING STOCK OCCUPANCY/VACANCY STATUS
GAGE COUNTY & COMMUNITIES, NEBRASKA
2016

	Gage County	Beatrice	Adams
a) Housing Stock	**10,413**	**5,903**	**243**
	(O = 7,240; R = 3,173)	**(O = 3,637; R = 2,266)**	**(O = 179; R = 64)**
b) Vacant Housing Stock	**1,082**	**484**	**43**
c) Occupied Housing Stock	**9,331**	**5,419**	**200**
*Owner Occupied	6,628	3,414	146
*Renter Occupied	2,703	2,005	54
d) Housing Vacancy Rate*	**10.4% (1,082)**	**8.2% (484)**	**17.7% (43)**
*Owner Vacancy	8.4% (612)	6.1% (223)	18.4% (33)
*Renter Vacancy	14.6% (463)	11.5% (261)	15.6% (10)
e) Adjusted Vacancy Rate**	**6.5% (678)**	**5.6% (334)**	**11.9% (29)**
****Owner Vacancy**	**5.9% (432)**	**5.2% (188)**	**13.4% (24)**
****Renter Vacancy**	**7.8% (245)**	**6.4% (146)**	**7.8% (5)**

	Barneston	Blue Springs	Clatonia
a) Housing Stock	**47**	**207**	**159**
	(O = 32; R = 15)	**(O = 158; R = 49)**	**(O = 117; R = 42)**
b) Vacant Housing Stock	**1**	**66**	**52**
c) Occupied Housing Stock	**46**	**141**	**107**
*Owner Occupied	32	110	84
*Renter Occupied	14	31	23
d) Housing Vacancy Rate*	**2.1% (1)**	**31.9% (66)**	**32.7% (52)**
*Owner Vacancy	0.0% (0)	30.4% (48)	28.2% (33)
*Renter Vacancy	6.6% (1)	36.7% (18)	45.2% (19)
e) Adjusted Vacancy Rate**	**2.1% (1)**	**18.8% (39)**	**14.4% (23)**
****Owner Vacancy**	**0.0% (0)**	**20.2% (32)**	**12.8% (15)**
****Renter Vacancy**	**6.6% (1)**	**12.2% (6)**	**19.0% (8)**

CONTINUED:

TABLE 15 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
GAGE COUNTY & COMMUNITIES, NEBRASKA
2016

	Cortland	Filley	Liberty
a) Housing Stock	**259 (O = 192; R = 67)**	**67 (O = 56; R = 11)**	**35 (O = 28; R = 7)**
b) Vacant Housing Stock	**55**	**9**	**7**
c) Occupied Housing Stock	**204**	**58**	**28**
*Owner Occupied	168	50	22
*Renter Occupied	36	8	6
d) Housing Vacancy Rate*	**21.2% (55)**	**13.4% (9)**	**20.0% (7)**
*Owner Vacancy	12.5% (24)	10.7% (6)	21.4% (6)
*Renter Vacancy	31.3% (21)	27.3% (3)	14.3% (1)
e) Adjusted Vacancy Rate**	**11.6% (30)**	**7.5% (5)**	**11.4% (4)**
****Owner Vacancy**	**10.4% (20)**	**7.1% (4)**	**14.3% (4)**
****Renter Vacancy**	**14.9% (10)**	**9.1% (1)**	**0.0% (0)**

	Odell	Pickrell	Vigrinia
a) Housing Stock	**144 (O = 119; R = 25)**	**102 (O = 82; R = 20)**	**25 (O = 20; R = 5)**
b) Vacant Housing Stock	**14**	**20**	**0**
c) Occupied Housing Stock	**130**	**82**	**25**
*Owner Occupied	110	68	20
*Renter Occupied	20	14	5
d) Housing Vacancy Rate*	**9.7% (14)**	**19.6% (20)**	**0.0% (0)**
*Owner Vacancy	7.6% (9)	17.1% (14)	0.0% (0)
*Renter Vacancy	20.0% (5)	30.0% (6)	0.0% (0)
e) Adjusted Vacancy Rate**	**5.5% (8)**	**7.8% (8)**	**0.0% (0)**
****Owner Vacancy**	**4.2% (5)**	**7.3% (6)**	0.0% (0)
****Renter Vacancy**	**12.0% (3)**	**10.0% (2)**	0.0% (0)

CONTINUED:

TABLE 15 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
GAGE COUNTY & COMMUNITIES, NEBRASKA
2016

	Wymore	Balance of County
a) Housing Stock	**838 (O = 573; R = 265)**	**2,384 (O = 2,047; R = 337)**
b) Vacant Housing Stock	**206**	**128**
c) Occupied Housing Stock	**632**	**2,259**
*Owner Occupied	454	1,950
*Renter Occupied	178	309
d) Housing Vacancy Rate*	**24.6% (206)**	**5.3% (128)**
*Owner Vacancy	20.7% (119)	4.7% (97)
*Renter Vacancy	32.8% (87)	9.2% (31)
e) Adjusted Vacancy Rate**	**14.1% (118)**	**3.3% (79)**
****Owner Vacancy**	**13.3% (76)**	**2.8% (58)**
****Renter Vacancy**	**15.8% (42)**	**6.2% (21)**

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

Source: 2009-2013 American Community Survey.
Gage County & Communities, 2016.
Hanna:Keelan Associates, P.C., 2016.

TABLE 16
OWNER OCCUPIED HOUSING VALUE
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

		Less than $50,000	$50,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 or More	Total
	2000*	1,631	2,3 83	845	276	84	**5,219**
	2000 Med. Val.	**$68,600**					
Gage County:	2013*	1,219	2,038	1,369	944	1,043	**6,613**
	2013 Med. Val.	**$101,600**					
	2016	**$107,400**					
	2021	**$117,900**					
	2000*	796	1,651	453	144	52	**3,096**
	2000 Med. Val.	**$70,200**					
Beatrice:	2013*	519	1,238	838	439	271	**3,305**
	2013 Med. Val.	**$93,500**					
	2016	**$96,100**					
	2021	**$113,200**					
	2000*	35	66	27	2	0	**130**
Adams:	**2000 Med. Val.**	**$78,500**					
	2013*	21	61	32	46	4	**164**
	2013 Med. Val.	**$100,000**					
	2016	**$104,400**					
	2021	**$115,600**					
	2000*	37	4	0	0	0	**41**
Barneston:	**2000 Med. Val.**	**$22,500**					
	2013*	27	12	0	0	0	**39**
	2013 Med. Val.	**$36,300**					
	2016	**$38,300**					
	2021	**$44,700**					
	2000*	86	30	2	0	0	**118**
Blue	**2000 Med. Val.**	**$32,100**					
Springs:	2013*	75	40	4	0	2	**121**
	2013 Med. Val.	**$33,500**					
	2016	**$34,000**					
	2021	**$36,400**					

CONTINUED:

TABLE 16 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

		Less than $50,000	$50,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 or More	Total
	2000*	55	30	2	0	0	**87**
	2000 Med. Val.	**$45,700**					
Clatonia:	2013*	19	75	21	2	13	**130**
	2013 Med. Val.	**$76,200**					
	2016	**$80,900**					
	2021	**$95,500**					
	2000*	17	79	34	12	0	**142**
	2000 Med. Val.	**$86,800**					
Cortland:	2013*	14	61	56	41	33	**205**
	2013 Med. Val.	**$116,400**					
	2016	**$120,300**					
	2021	**$131,700**					
	2000*	20	29	2	2	2	**55**
	2000 Med. Val.	**$73,200**					
Filley:	2013*	15	17	12	2	0	**46**
	2013 Med. Val.	**$65,700**					
	2016	**$63,000**					
	2021	**$61,800**					
	2000*	26	0	0	0	0	**26**
Liberty:	**2000 Med. Val.**	**$20,000**					
	2013*	20	3	0	3	0	**26**
	2013 Med. Val.	**$22,900**					
	2016	**$23,500**					
	2021	**$25,600**					
	2000*	63	34	4	0	0	**101**
Odell:	**2000 Med. Val.**	**$44,600**					
	2013*	57	35	8	2	5	**107**
	2013 Med. Val.	**$47,800**					
	2016	**$49,200**					
	2021	**$51,100**					

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TABLE 16 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

		Less than $50,000	$50,000 to $99,999	$100,000 to $149,999	$150,000 to $199,999	$200,000 or More	Total
	2000*	16	42	10	0	0	**68**
	2000 Med. Val.	**$61,400**					
Pickrell:	2013*	20	40	17	7	4	**88**
	2013 Med. Val.	**$84,200**					
	2016	**$88,900**					
	2021	**$96,900**					
	2000*	23	2	2	0	1	**28**
Virginia:	**2000 Med. Val.**	**$22,000**					
	2013*	8	7	0	0	0	**15**
	2013 Med. Val.	**$47,500**					
	2016	**$49,600**					
	2021	**$56,100**					
	2000*	318	143	12	0	0	**473**
Wymore:	**2000 Med. Val.**	**$36,000**					
	2013*	271	173	67	10	0	**521**
	2013 Med. Val.	**$47,600**					
	2016	**$48,800**					
	2021	**$53,200**					
	2000*	139	273	297	116	29	**854**
Balance of	**2000 Med. Val.**	**$102,500**					
County:	2013*	153	276	314	392	711	**1,846**
	2013 Med. Val.	**$172,900**					
	2016	**$183,400**					
	2021	**$216,800**					

*Specified Data Used. 2013 Estimate subject to margin of error.
Source: 2000 Census, 2009-2013 American Community Survey.
Hanna:Keelan Associates, P.C., 2016.

TABLE 17
GROSS RENT
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

		Less than $300	$300 to $499	$500 to $699	$700 or More	Total
	2000*	685	1,016	530	226	**2,457**
	2000 Median Rent	**$421**				
Gage County:	2013*	354	618	735	813	**2,520**
	2013 Median Rent	**$610**				
	2016	**$648**				
	2021	**$739**				
	2000*	452	796	422	206	**1,876**
	2000 Median Rent	**$428**				
Beatrice:	2013*	224	523	505	650	**1,902**
	2013 Median Rent	**$598**				
	2016	**$630**				
	2021	**$702**				
	2000*	7	17	17	2	**43**
Adams:	**2000 Median Rent**	**$500**				
	2013*	0	10	21	25	**56**
	2013 Median Rent	**$685**				
	2016	**$708**				
	2021	**$766**				
	2000*	5	3	0	0	**8**
	2000 Median Rent	**$290**				
Barneston:	2013*	5	2	0	0	**7**
	2013 Median Rent	**N/A**				
	2016	**N/A**				
	2021	**N/A**				
	2000*	11	8	2	0	**21**
Blue Springs:	**2000 Median Rent**	**$338**				
	2013*	5	2	23	4	**34**
	2013 Median Rent	**$537**				
	2016	**$565**				
	2021	**$651**				

CONTINUED:

TABLE 17 (CONTINUED)
GROSS RENT
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

		Less than $300	$300 to $499	$500 to $699	$700 or More	Total
	2000*	13	8	0	0	**21**
	2000 Median Rent	**$406**				
Clatonia:	2013*	0	2	8	6	**16**
	2013 Median Rent	**$686**				
	2016	**$701**				
	2021	**$764**				
	2000*	8	13	9	6	**36**
	2000 Median Rent	**$445**				
Cortland:	2013*	0	0	10	7	**17**
	2013 Median Rent	**$635**				
	2016	**$684**				
	2021	**$737**				
	2000*	4	5	2	0	**11**
	2000 Median Rent	**$335**				
Filley:	2013*	0	0	2	3	**5**
	2013 Median Rent	**$713**				
	2016	**$736**				
	2021	**$774**				
	2000*	0	0	2	0	**2**
	2000 Median Rent	**$575**				
Liberty:	2013*	0	1	0	3	**4**
	2013 Median Rent	**N/A**				
	2016	**N/A**				
	2021	**N/A**				
	2000*	10	11	0	0	**21**
Odell:	**2000 Median Rent**	**$355**				
	2013*	15	1	3	4	**23**
	2013 Median Rent	**$650**				
	2016	**$687**				
	2021	**$741**				

CONTINUED:

TABLE 17 (CONTINUED)
GROSS RENT
GAGE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

		Less than $300	$300 to $499	$500 to $699	$700 or More	Total
	2000*	3	3	0	0	**6**
	2000 Median Rent	**$375**				
Pickrell:	2013*	0	2	2	6	**10**
	2013 Median Rent	**$775**				
	2016	**$795**				
	2021	**$840**				
	2000*	0	0	0	0	**0**
Virginia:	**2000 Median Rent**	**$0**				
	2013*	0	1	0	2	**3**
	2013 Median Rent	**N/A**				
	2016	**N/A**				
	2021	**N/A**				
	2000*	92	77	16	2	**187**
Wymore:	**2000 Median Rent**	**$322**				
	2013*	42	52	44	49	**187**
	2013 Median Rent	**$558**				
	2016	**$583**				
	2021	**$657**				
	2000*	80	75	60	10	**225**
Balance of	**2000 Median Rent**	**$386**				
County:	2013*	63	22	117	54	**256**
	2013 Median Rent	**$573**				
	2016	**$606**				
	2021	**$655**				

*Specified Data Used. 2013 Estimate subject to margin of error.
N/A = Not Available.
Source: 2000 Census, 2009-2013 American Community Survey.
Hanna:Keelan Associates, P.C., 2016.

TABLE 18
SURVEY OF RENTAL PROPERTIES
GAGE COUNTY / BEATRICE, NEBRASKA
2002-2015

	Year	Completed Surveys	Total Units	Vacancy Rate (%)	Absorption Rate (Days)
Gage County:	2002	8	334	5.1	43.5
	2003	6	405	4.0	27.1
	2004	8	312	8.0	45.4
	2005	11	336	15.5	67.4
	2006	17	373	11.5	27.6
	2009	25	521	8.1	37.4
	2008	23	436	7.1	65.5
	2009	30	596	7.0	36.5
	2010	27	578	10.0	62.0
	2011	30	572	7.5	29.9
	2012	30	537	6.9	36.1
	2013	33	632	8.5	50.1
	2014	37	720	5.3	52.0
	2015	28	463	4.1	23.5
Beatrice:	2002	8	334	5.1	43.5
	2003	5	235	19.1	47.4
	2004	8	1,470	11.2	15.4
	2005	10	332	15.7	72.6
	2006	16	369	11.7	28.7
	2009	22	502	8.2	39.3
	2008	19	344	8.4	39.3
	2009	24	509	5.9	28.0
	2010	23	525	7.8	48.0
	2011	27	528	7.0	35.5
	2012	24	452	7.3	38.5
	2013	26	537	7.5	50.1
	2014	31	669	5.4	52.0
	2015	22	400	4.25	20.8

Source: Nebraska Investment Finance Authority, 2016.

TABLE 19A
VACANCY RATES BY UNIT TYPE
GAGE COUNTY, NEBRASKA
2015

Type of Units	Units Managed	Available Units	Vacancy Rate (%)
Single Family Units	37	2	5.4%
Apartments	334	12	3.6%
Mobile Homes	0	0	0.0%
Not Sure of Type	92	5	5.4%
Total Units	**463**	**19**	**4.10%**

Source: Nebraska Investment Finance Authority, 2016.
Hanna:Keelan Associates, P.C., 2016.

TABLE 19B
VACANCY RATES BY UNIT TYPE
BEATRICE, NEBRASKA
2015

Type of Units	Units Managed	Available Units	Vacancy Rate (%)
Single Family Units	36	2	5.6%
Apartments	280	10	3.6%
Mobile Homes	0	0	0.0%
Not Sure of Type	84	5	6.0%
Total Units	**400**	**17**	**4.25%**

Source: Nebraska Investment Finance Authority, 2016.
Hanna:Keelan Associates, P.C., 2016.

TABLE 20
AVERAGE SALES PRICE OF SINGLE FAMILY HOMES
GAGE COUNTY, NEBRASKA
2000-2015

Fiscal Year	Average Sale Price
2000	$61,180
2001	$70,842
2002	$69,493
2003	$69,604
2004	$81,869
2005	$83,117
2006	$84,061
2009	$91,993
2008	$89,451
2009	$93,292
2010	$100,264
2011	$100,326
2012	$94,268
2013	$98,570
2014	$101,342
2016	$108,339
Change (2000-2016)	**+$46,026 (+75.2%)**

Source: Nebraska Investment Finance Authority, 2016.

TABLE 21
SELECTED RENTAL HOUSING OPTIONS
GAGE COUNTY & COMMUNITIES, NEBRASKA
2016

Name & Address	Year	Units	Project Type	Rent Range	Occup./Waiting List
Beatrice Sunset Estates	2001	3-Bd: 17	NIFA/LIHTC	$439-$500	100%
Scattered Addresses			Single Family		Yes (4)
Beatrice, NE 68310					
Bell Street Apartments	2011	1-Bd: 10	USDA-RD	30% Income	100%
220-242 South 16th Street			Group Home	Max Rent: $541	Yes (4)
Beatrice, NE 68310					
Crestland/New Horizon	1998	2-Bd: 4	NIFA/LIHTC	2-Bd: $285	94%
1116/1118 West Scott St.		3-Bd: 12	Multifamily	3-Bd: $360	Yes (14)
Beatrice, NE 68310					
Gold Crest Retirement Center	N/A	AL: 20	Private	AL: $105/Day	AL: 75%
200 Levi Lane		NF: 52		NF: $178/Day	NF: 81%
Adams, NE 68301		Ind: 16		Ind: $665-$790	Ind: 100%
					Yes (8)
Good Samaritan Nursing-Wymore	2003	NF: 40	Private	$222-$298/Day	73%
105 East D Street					No
Wymore, NE 68466					
Hilltop Lodge/Wymore Hsg. Auth.	1978	1-Bd: 4	USDA-RD	30% Income	100%
621 North 6th Street		2-Bd: 4	Elderly	1-Bd Max: $400	Yes (7)
Wymore, NE 68466				2-Bd Max: $420	
Kensington Beatrice	N/A	AL: 72	Private	$1,500-$5,000	97%
105 North 6th Street					No
Beatrice, NE 68310					
Nebraska P.E.O. Home	N/A	AL: 20	Private	$2,500-$4,000	85%
413 North 5th Street					No
Beatrice, NE 68310					
Parents of All Ages	2001	2-Bd: 3	NIFA/LIHTC	2-Bd: $500	90%
729-747 West Mary Street		3-Bd: 7	Multifamily	3-Bd: $625	No
Beatrice, NE 68310					
Pine Grove Apartments	1997	2-Bd: 4	NIFA/LIHTC	2-Bd: $210	88%
1017 West D Street		3-Bd: 4	Multifamily	3-Bd: $260	Yes (16)
Wymore, NE 68466					

CONTINUED:

TABLE 21 (CONTINUED)
SELECTED RENTAL HOUSING OPTIONS
GAGE COUNTY & COMMUNITIES, NEBRASKA
2016

Name & Address	Year	Units	Project Type	Rent Range	Occup./Waiting List
Pine Tree Villa	1985	1-Bd: 12	USDA-RD	30% Income	100%
2200 Ella Street			Elderly	Max Rent: $429	Yes (5)
Beatrice, NE 68310					
Prairie Heights	2006	1-Bd: 11	USDA-RD	30% Income	100%
206 South 16th Street			Elderly	Max Rent: $474	Yes (4)
Beatrice, NE 68310					
Ridgefield Townhomes	1990	1-Bd: 2	USDA-RD	30% Income	100%
1719 North 9th Street		2-Bd: 6	Multifamily	1-Bd Max: $504	Yes (1)
Beatrice, NE 68310				2-Bd Max: $605	
Sunset CROWN	2000	3-Bd: 13	NIFA/LIHTC	$420-$475	92%
Scattered Addresses			Single Family		Yes (5)
Beatrice, NE 68310					
Timberidge Townhomes	1983	2-Bd: 26	HUD	30% Income	100%
1300 Scott Street		3-Bd: 6	Family	1-Bd Max: $669	Yes (4)
Beatrice, NE 68310				2-Bd Max: $803	
Valley Heights I	1999	1-Bd: 10	USDA-RD	30% Income	100%
2300 Ella Street			Multifamily &	Max Rent: $525	Yes (2)
Beatrice, NE 68310			Elderly		
Valley Heights II	2002	1-Bd: 16	USDA-RD	1-Bd: $615	94%
2306 Ella Street		2-Bd: 2	Elderly	2-Bd: $680	Yes (2)
Beatrice, NE 68310					

N/A = Not Available.
AL = Assisted Living.
NF = (Skilled) Nursing Facility.
Ind = Independent Senior Living.

Source: Nebraska Investment Finance Authority, 2016
U.S. Department of Agriculture-Rural Development, 2016
U.S. Department of Housing and Urban Development, 2016
Hanna:Keelan Associates, P.C., 2016.

TABLE 22
ESTIMATED HOUSING TARGET DEMAND
GAGE COUNTY & COMMUNITIES, NEBRASKA
2021

	Owner	Rental	Total Target Demand*	Est. Required Target Budget (Millions)
Gage County:	**283**	**163**	**446**	$111.46
Beatrice:	108	115	**223****	$50.10
Adams:	2	4	**6**	$0.95
Barneston:	0	2	**2**	$0.13
Blue Springs:	2	4	**6**	$0.95
Clatonia:	2	4	**6**	$0.95
Cortland:	6	6	**12**	$2.60
Filley:	2	0	**2**	$0.47
Liberty:	0	2	**2**	$0.13
Odell:	2	4	**6**	$0.95
Pickrell:	2	4	**6**	$0.95
Virginia:	1	0	**1**	$0.18
Wymore:	12	18	**30**	$4.90
Balance of County:	144	0	**144**	$48.20

*Based upon new households, providing affordable housing for 10% of cost burdened households, replacement of 20% of housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for "pent-up" demand, based upon local capacity and availability of land and financial resources.

**Includes Downtown Housing Potential:
Beatrice, 22 Units; 8 Owner & 14 Rental Units.

NOTE: New housing in the small Communities should focus on purchase-rehab/resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 23
AREA HOUSEHOLD INCOME (AMI)
GAGE COUNTY, NEBRASKA
2016

	1PHH	2PHH	3PHH	4PHH	5PHH	6PHH	7PHH	8PHH
30% AMI	$12,990	$14,850	$16,710	$18,540	$20,040	$21,510	$23,010	$24,480
50% AMI	$21,650	$24,750	$27,850	$30,900	$33,400	$35,850	$38,350	$40,800
60% AMI	$25,980	$29,700	$33,420	$37,080	$40,080	$43,020	$46,020	$48,960
80% AMI	$34,600	$39,550	$44,500	$49,450	$53,400	$57,350	$61,300	$65,250
100%AMI	$43,300	$49,500	$55,700	$61,800	$66,800	$71,700	$76,700	$81,600
125%AMI	$54,125	$61,875	$69,625	$77,250	$83,500	$89,625	$95,875	$102,000

Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 24
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
GAGE COUNTY/CITY OF BEATRICE, NEBRASKA
2021

	Income Range					
Gage County:	**0-30% AMI**	**31-60% AMI**	**61-80% AMI**	**81-125% AMI**	**126%+ AMI**	**Totals**
Owner:	**0**	**10**	**25**	**48**	**200**	**283**
Rental:	**14**	**46**	**52**	**29**	**22**	**163**
Beatrice:						
Owner:	0	8	16	32	52	**108**
Rental:	8	30	30	27	20	**115**

Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 25
ESTIMATED HOUSING TARGET DEMAND – BOOST
(+1.5% FIVE-YEAR POPULATION GROWTH (+325 POPULATION/145 FTEs))
GAGE COUNTY & COMMUNITIES, NEBRASKA
2021

	Owner	Rental	Total Target Demand*	Est. Required Target Budget (Millions)
Gage County:	**381**	**221**	**602**	$148.56
Beatrice:	148	167	**315****	$70.20
Adams:	12	8	**20**	$3.10
Barneston:	0	2	**2**	$0.13
Blue Springs:	2	4	**6**	$0.95
Clatonia:	2	4	**6**	$0.95
Cortland:	8	6	**14**	$2.50
Filley:	2	0	**2**	$0.47
Liberty:	0	2	**2**	$0.13
Odell:	2	4	**6**	$0.95
Pickrell:	6	6	**12**	$1.80
Virginia:	1	0	**1**	$0.18
Wymore:	12	18	**30**	$4.90
Balance of County:	186	0	**186**	$62.30

*Based upon new households, providing affordable housing for 10% of cost burdened households, replacement of 20% of housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for "pent-up" demand, based upon local capacity and availability of land and financial resources.

**Includes Downtown Housing Potential:
Beatrice, 32 Units; 12 Owner & 20 Rental Units.

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

Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 26
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
BEATRICE, NEBRASKA
2021

Age Sector	Type of Unit	#Owner / #Rental	Land Requirements (Acres)
18 to 54 Years**	Single Family Unit	52 / 15*	29.0
	Patio Home Unit	0 / 0	0
	Town Home Unit	16 / 6	7.0
	Duplex/Triplex Unit	0 / 16	5.5
	Apartment - 4+ Units***	4 / 30	5.0
Totals		**72 / 67**	**46.5**
55+ Years	Single Family Unit	12 / 6	8.0
	Patio Home Unit	8 / 0	2.5
	Town Home Unit	12 / 8	6.25
	Duplex/Triplex Unit	0 / 28	8.75
	Apartment - 4+ Units***	4 / 6	1.5
Totals		**36 / 48**	**27.0**
TOTAL UNITS / ACRES		**108 / 115**	**73.5**

***Includes Credit-To-Own Units.**
****Includes housing for persons with a disability**
*****Includes housing in Downtown.**

Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 27A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
GAGE COUNTY-WIDE, NEBRASKA
2021

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI) 0%-30%	31%-60%	61%-80%	81%-125%	126%+	TOTALS	Workforce Sector
Elderly (55+)	0	0	6	16	32	54	10
Family	0	6	17	30	168	221	195
Special Populations[1]	0	4	2	2	0	8	2
Subtotals	**0**	**10**	**25**	**48**	**200**	**283**	**207**
RENTAL UNITS							
Elderly (55+)	2	22	16	12	8	60	10
Family	7	19	34	17	14	91	70
Special Populations[1]	5	5	2	0	0	12	2
Subtotals	**14**	**46**	**52**	**29**	**22**	**163**	**82**
TOTALS	**14**	**56**	**75**	**77**	**224**	**446**	**289**

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

* Includes lease- or credit-to-own units.
[1] Any person with a special housing need due to a cognitive and/or mobility disability.
Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 27B
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
BEATRICE, NEBRASKA
2021

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI) 0%-30%	31%-60%	61%-80%	81%-125%	126%+	TOTALS	Workforce Sector
Elderly (55+)	0	0	4	10	22	36	8
Family	0	4	10	21	30	65	55
Special Populations[1]	0	4	2	1	0	7	2
Subtotals	**0**	**8**	**16**	**32**	**52**	**108**	**65**
RENTAL UNITS							
Elderly (55+)	2	14	14	10	8	48	6
Family	2	12	14	17	12	57	49
Special Populations[1]	4	4	2	0	0	10	2
Subtotals	**8**	**30**	**30**	**27**	**20**	**115**	**57**
TOTALS	**8**	**38**	**46**	**59**	**72**	**223**	**122**

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

* Includes lease- or credit-to-own units.
[1] Any person with a special housing need due to a cognitive and/or mobility disability.
Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 28A
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
GAGE COUNTY-WIDE, NEBRASKA
2021

PRICE – PURCHASE COST (Area Median Income)

Owner Units	(0%-30%) **$103,000***	(31%-60%) **$115,000***	(61%-80%) **$134,500***	(81%-125%) **$196,300***	(126%+) **$259,900*+**	**Totals**	**Work Force $186,000***
1 Bedroom	0	4	4	0	0	**8**	**2**
2 Bedroom	0	6	11	15	18	**50**	**14**
3+ Bedroom	0	0	10	33	182	**225**	**191**
Totals	**0**	**10**	**25**	**48**	**200**	**283**	**207**

PRICE – PURCHASE COST (Area Median Income)

Rental Units	(0%-30%) **$505****	(31%-60%) **$545****	(61%-80%) **$605****	(81%125%) **$785****	(126%+) **$875**+**	**Totals**	**Work Force $625****
1 Bedroom	2	6	6	0	0	**14**	**2**
2 Bedroom	6	24	30	9	8	**77**	**14**
3+ Bedroom	6	16	16	20	14	**72**	**66**
Totals	**14**	**46**	**52**	**29**	**22**	**163**	**82**

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

*Average Affordable Purchase Price.
**Average Affordable Monthly Rent.
Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 28B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
BEATRICE, NEBRASKA
2021

PRICE – PURCHASE COST (Area Median Income)

Owner Units	(0%-30%) **$103,000***	(31%-60%) **$115,000***	(61%-80%) **$134,500***	(81%-125%) **$180,300***	(126%+) **$229,900*+**	**Totals**	**Work Force $152,000***
1 Bedroom[1]	0	4	4	0	0	**8**	**2**
2 Bedroom[1]	0	4	8	12	16	**40**	**11**
3+ Bedroom	0	0	4	20	36	**60**	**52**
Totals	**0**	**8**	**16**	**32**	**52**	**108**	**65**

PRICE – PURCHASE COST (Area Median Income)

Rental Units	(0%-30%) **$505****	(31%-60%) **$545****	(61%-80%) **$605****	(81%125%) **$795****	(126%+) **$895**+**	**Totals**	**Work Force $665****
1 Bedroom[1]	2	4	4	0	0	**10**	**2**
2 Bedroom[1]	4	16	16	8	6	**50**	**8**
3+ Bedroom	2	10	10	19	14	**55**	**47**
Totals	**8**	**30**	**30**	**27**	**20**	**115**	**57**

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

[1]Includes Downtown Housing Units.
*Average Affordable Purchase Price.
**Average Affordable Monthly Rent.
Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 29 HOUSING CONDITIONS SURVEY GAGE COUNTY COMMUNITIES, NEBRASKA 2016	
GAGE COUNTY COMMUNITIES (TOTAL)	
Excellent	4
Very Good	1
Good	231
Average	3,612
Fair	2,501
Poor	143
Total	**6,492**
BEATRICE	
Excellent	3
Very Good	1
Good	173
Average	2,417
Fair	1,975
Poor	90
Total	**4,659**
ADAMS	
Excellent	0
Very Good	0
Good	13
Average	185
Fair	17
Poor	0
Total	**215**
BARNESTON	
Excellent	0
Very Good	0
Good	0
Average	40
Fair	18
Poor	2
Total	**60**
CONTINUED:	

TABLE 29 (CONTINUED) HOUSING CONDITIONS SURVEY GAGE COUNTY COMMUNITIES, NEBRASKA 2016	
BLUE SPRINGS	
Excellent	0
Very Good	0
Good	0
Average	108
Fair	62
Poor	8
Total	**178**
CLATONIA	
Excellent	0
Very Good	0
Good	2
Average	93
Fair	24
Poor	26
Total	**145**
CORTLAND	
Excellent	0
Very Good	0
Good	19
Average	145
Fair	27
Poor	0
Total	**198**
FILLEY	
Excellent	0
Very Good	0
Good	2
Average	59
Fair	7
Poor	0
Total	**68**
CONTINUED:	

TABLE 29 (CONTINUED) HOUSING CONDITIONS SURVEY GAGE COUNTY COMMUNITIES, NEBRASKA 2016	
LIBERTY	
Excellent	0
Very Good	0
Good	0
Average	21
Fair	21
Poor	0
Total	**42**
ODELL	
Excellent	0
Very Good	0
Good	1
Average	102
Fair	25
Poor	0
Total	**128**
PICKRELL	
Excellent	0
Very Good	0
Good	4
Average	72
Fair	13
Poor	0
Total	**89**
VIRGINIA	
Excellent	0
Very Good	0
Good	0
Average	25
Fair	8
Poor	1
Total	**34**
CONTINUED:	

TABLE 29 (CONTINUED)
HOUSING CONDITIONS SURVEY
GAGE COUNTY COMMUNITIES, NEBRASKA
2016

WYMORE	
Excellent	1
Very Good	0
Good	17
Average	338
Fair	304
Poor	16
Total	**676**

Source: Gage County Assessor, 2016.

TABLE 30
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
GAGE COUNTY COMMUNITIES, NEBRASKA
2021

	# Rehabilitated / Est. Cost*	**Demolition**
Gage County:	**733 / $28.5 M**	**214**
Beatrice:	479 / $18.5 M	144
Adams:	28 / $1.04 M	4
Barneston:	12 / $520,000	4
Blue Springs:	28 / $1.04 M	10
Clatonia:	30 / $1.1 M	16
Cortland:	20 / $760,000	2
Filley:	6 / $240,000	2
Liberty:	4 / $180,000	2
Odell:	20 / $765,000	4
Pickrell:	10 / $458,000	2
Virginia:	6 / $240,000	2
Wymore:	90 / $3.7 M	22

*Based upon field inspections and age of housing.
Source: Hanna:Keelan Associates, P.C., 2016.

COMMUNITY OF BEATRICE, NEBRASKA
DOWNTOWN HOUSING & REDEVELOPMENT INITIATIVE.

A. Housing Units - 2016:

City-Wide:
5,903 Total Housing Units:
(Owner = 3,637; Rental = 2,266)
5,419 Total Occupied Units (Households); (1,211 Total Vacant Units):
(Owner = 3,414; Renter = 2,005)
2014 Housing Vacancy Rate = 8.2%, Adjusted = 5.6%.

Downtown (2010 Census):
174 Total Housing Units:
(Owner = 17; Rental = 157)
133 Total Occupied Units (Households); (41 Total Vacant Units):
(Owner = 15; Renter = 118)
2010 Vacancy Rate = 23.5%

B. Housing Target Demand - 2021:

City-Wide – 223 Units (Owner = 108; Rental = 115).
Downtown – 22 Units (Owner = 8; Rental = 14) (10% of City Demand).

C. Downtown Housing Target Demand = 22 Units:

Estimated Square Feet = 26,600.
Estimated Development Cost = $5,580,000.
Estimated Additional Real Estate Tax Requirement, or Increment = $134,200 (Mid 15yr Term).

Housing Tax Increment Financing Opportunity:
$1,440,000 ($134,200 @ 15yrs @ 4.5%).

D. Economic Impact of Housing, i.e. Retail, Services, Food, Entertainment, etc.:

Estimated Square Feet = 8,400.
Estimated Development Cost = $1,660,000.
Estimated Additional Real Estate Tax Requirement, or Increment = $38,600 (Mid 15yr Term).

Economic Impact Tax Increment Financing Opportunity:
$415,000 ($38,600 @ 15yrs @ 4.5%).

E. Total Estimated Costs & Funds Required for the Beatrice Downtown Housing & Redevelopment Initiative = $7,246,000

$1,855,000 (TIF/Assessment Loan 26%).
$2,826,000 (Other Local, State, Federal Funding* 39%) &
$2,465,000 (Private Financing 35%).

*Additional TIF; Area Bucket, CRA Assessment; CDBG, HOME, LIHTC, NAHTF, LB840, Federal & State HTC etc.