

# **DAWSON COUNTY AREA, NEBRASKA** **HOUSING STUDY WITH** **STRATEGIES FOR AFFORDABLE HOUSING – 2019.**

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



PREPARED FOR:  
**DAWSON AREA DEVELOPMENT.**

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# DAWSON COUNTY AREA, NEBRASKA HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING - 2019.

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# SECTION 1



**OVERVIEW OF RESEARCH ACTIVITIES  
&  
EXPECTED OUTCOMES.**



# ***OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.***

## **■ INTRODUCTION. ■**

This **Housing Study with Strategies for Affordable Housing** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for the **Dawson County Area, Nebraska**, including each Community in Dawson County, as well as the Communities of Elwood (Gosper County) and Eustis (Frontier County). The **Study** describes the past, present and projected demographics, economic and housing conditions in the County, as well as a “**Housing Action Plan**,” identifying recommended future housing projects.

The **Housing Study** was conducted for **Dawson Area Development (DAD)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm, with the assistance of the DAD Staff, Housing Committee and Area residents. Funding for this **Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from **DAD**.

The most recent DAD Housing Study was completed in 2008. The previous Study, as will this new Study, provided a road map for encouraging and implementing new and improved housing in DAD Communities. This new Housing Study, as did the previous Study, recognizes housing development in the Communities as both a “quality of life” issue and an important “economic development” event.

## **■ RESEARCH APPROACH. ■**

The **Dawson County Area 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 associated Community were derived from the U.S. Census and the 2008-2012 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 and input from local leadership and housing stakeholders.

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 June, 2014 to June, 2019.



## ■ 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 Dawson County. This will insure 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 seven-fold:

- (1) **analyze the recent past and present housing situation** in the **DAD Communities**, 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 the **DAD Communities** 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 **DAD Communities**;
- (4) design program-specific housing projects to address **the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs**;
- (5) establish a **Downtown Housing Development Initiative** for the Communities of Cozad, Gothenburg and Lexington;
- (6) address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of the County and each associated Community;
- (7) **introduce new and innovative housing programs** that are a “fit” for the **DAD Communities**, to address both **immediate and long-term housing needs**.

This **Housing Study** included both quantitative and qualitative research activities. The **Qualitative activities** included a comprehensive Community citizen participation program consisting of Surveys, Housing “Listening Sessions” with key Community and DAD-Wide organizations, and meetings with the DAD Housing Committee, comprised of Community citizens, business and government leadership and housing stakeholders. The purpose of these qualitative activities is to maximize opportunities for citizen participation.

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

## ■ SUMMARY. ■

Future population and household growth in the Dawson County Area will be driven by new and expanded housing and economic development and public service activities. **The most critical housing issues in the Area include promoting the development of housing for the local workforce and young professionals, affordable to all salary income levels and at a pace that will equal the demand of a rapidly growing region.** Other priority housing needs include providing housing opportunities for the elderly, first time homebuyers, middle-income persons and families and persons with special needs. The need for both **immediate** and **long-term housing** exists in the DAD Communities.

**Dawson County will reach an estimated population of (at least) 24,509 by 2019.** This represents an increase of 165 persons, or 0.67 percent, from the current (2014) estimated population of 24,344.

To meet the needs of current and future residents, an estimated **418 new housing units should be developed throughout the Dawson Area Communities by 2019.** A total of 248 owner and 170 rental housing units should be built to accommodate the housing needs of low- to 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.

**A majority of newly-constructed housing units will be located in the Cities of Cozad, Gothenburg and Lexington. An estimated 222 housing units, consisting of 117 owner and 105 rental units, are projected for the City of Lexington, during the next five years. An estimated 77 housing units, 47 owner and 30 rental, will be needed in Cozad and an estimated 73 housing units, 52 owner and 21 rental, for the City of Gothenburg. A percentage of new housing in each Community, up to 18 percent, should focus on housing purchase-rehab-resale or re-rent activities to meet their respective housing target demand.**

This **Housing Study** includes the discussion of a **Downtown Housing & Redevelopment Initiative.** The initiative addresses the target housing opportunities and the related business expansion needs to compliment a comprehensive Downtown housing development program. **A demand for new and/or rehabilitated housing units exists in the Downtowns of Cozad, Gothenburg and Lexington. The following highlights the downtown housing target for each Community, including unit breakdown and square footage potential that could be utilized for additional housing:**

- **Cozad: 14 Units (6 owner, 8 rental); Estimated Square Feet – 16,600**
- **Gothenburg: 10 Units (4 owner, 6 rental); Estimated Square Feet – 12,000**
- **Lexington: 22 units (8 owner, 14 rental); Estimated Square Feet – 26,000**

## ■ DAWSON COUNTY AREA HOUSING COMMITTEE. ■

This Housing Study was conducted with the assistance of an organized **Housing Committee**, consisting of members of DAD, local leadership and elected officials, business professionals and housing stakeholders. This Committee highlighted “key” issues in the DAD Communities, as well as provided information regarding new housing development projects and Community programs since the completion of the previous Housing Study, in 2008. The following housing issues were highlighted by the Committee:

- ◆ The DAD Housing Committee identified “vacant land inventory” and “expansion of suggestions on furthering fair housing development” as a primary focus of the Housing Study. The Committee is also interested in the development of “flex housing” as a way of developing housing on small, vacant lots.
- ◆ Population in the Dawson County Area, since the release of 2010 Census data, has remained stable.
- ◆ Determine demand for housing in the Downtown – Downtown Housing Initiative.
- ◆ Housing development and rehabilitation efforts must address both “quality of life” and “economic development” activities.
- ◆ Housing is needed for both “immediate” and “long-term” shelter needs. DAD Communities need to discover opportunities for immediate housing, such as the conversion of existing buildings, allowing accessory housing on developed lots, determine the feasibility of SRO (Single-Room Occupancy) housing, all in an effort to provide immediate, safe, affordable housing for workers.
- ◆ Development around the Johnson Lake area consists of an even split between permanent and temporary/seasonal housing.
- ◆ Committee members are interested in what amenities are needed by the elderly population of the Area.
- ◆ The City of Lexington has an interest in developing modular homes as a means of increasing development activity in the Community.
- ◆ Four- and five-bedroom homes are a popular market in the Dawson County Area. More construction of these homes is needed with a targeted price range between \$140,000 and \$170,000.

- ◆ Tyson Fresh Meats implements a program to assist employees in finding suitable housing in the Area.
- ◆ Little or no temporary housing/emergency shelters exist DAD-Wide.
- ◆ Property maintenance codes exist in Lexington and Cozad.

**Recent housing development projects in the Dawson County Area include:**

- ◆ Legend Oaks, a 55+ duplex housing development for Lexington has recently completed construction. Funding for the development of Legend Oaks II has been approved and construction has begun.
- ◆ Credit-To-Own (CROWN) Homes, including five houses each in Lexington, Cozad and Gothenburg, have been constructed.
- ◆ The City of Lexington has developed a residential subdivision utilizing the New Neighborhoods Program, through the Nebraska Department of Economic Development.
- ◆ The Communities of Lexington, Cozad and Gothenburg have each constructed “spec” homes.
- ◆ Senior condominium housing has been built in northwest Lexington.
- ◆ A Neighborhood Stabilization Project has been completed in Cozad and includes one duplex built and several vacant lots created.
- ◆ West Central Nebraska Development District has rehabilitated housing units in Cozad and Gothenburg during the past five years. From 2002 through 2009, Lexington has rehabilitated 40 housing units.
- ◆ The Nebraska Investment Finance Authority has awarded \$494,237 for the development of Heritage Gardens, a senior housing project for the Communities of Cozad, Gothenburg and Lexington, featuring 32 units arranged in 16 duplexes. A total of 20 units will be constructed in Lexington, while six units will be constructed in Cozad and six in Gothenburg.
- ◆ Each DAD Community Housing Authority continues to provide affordable housing options to low- to moderate-income persons and families.

# SECTION 2



**COMPREHENSIVE CITIZEN  
PARTICIPATION PROGRAM.**

# ***COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.***

## **■ INTRODUCTION. ■**

The **Dawson County Area, Nebraska Housing Study** included both qualitative and quantitative research activities. Discussed in this **Section** is the **comprehensive citizen participation program** that was implemented to gather the opinions of the Area citizenry regarding housing issues and needs. ***Planning for the Area'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 Dawson County Area included meetings with the **DAD's Housing Committee**, local housing “listening sessions” with Community organizations and the implementation of three important Surveys: a “**Housing Needs & Wants Survey**,” a “**Workforce Housing Needs Survey**” and a “**Continuum of Care for Elderly Persons Household Survey**”.

## **■ HOUSING NEEDS & WANTS SURVEY. ■**

The “**Housing Needs & Wants Survey**” was made available online to households in the Dawson County Area. **Survey** participants were asked to give their opinion about specific housing types greatly needed in Dawson County. A total of **265 Surveys** were completed, with a majority response from residents in Cozad, Gothenburg and Lexington. An additional 22 Survey participants were from other Communities inside or outside of the Area.

The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix I**.

- A large number of Survey participants were identified as “married,” between 55 and 64 years of age and residing in a single family home.
- Most respondents rated the condition of their current residence as “Excellent.” Persons identifying their current residents needing minor or major repairs identified windows, exterior rehabilitation, electrical work, insulation and floor/ceiling replacement as the types of repairs needed
- Single family homes were identified as the housing type that a majority of Survey respondents were interested in purchasing, with an affordable monthly house payment between \$501 and \$750 being ideal for their families. Persons looking to purchase a home identified needing, at least, a three-bedroom housing unit.



## ■ WORKFORCE HOUSING NEEDS SURVEY. ■

**Dawson Area Development (DAD)**, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the Area's workforce. A total of **335 Surveys** were returned. A majority of respondents identified residing in the Communities of Cozad, Gothenburg and Lexington.

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

- Survey respondents included 249 homeowners and 61 renters. An additional 16 respondents identified being in the process of buying a home. **58 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. **A total of 84 participants indicated an interest in moving to Cozad, Gothenburg and Lexington.**
- Several respondents could afford a monthly house payment between \$450 and \$1,050, or a monthly rent between \$450 and \$650.
- The most common barriers identified when obtaining affordable **owner housing** included the **costs of utilities and real estate taxes, as well as the excessive housing prices, homeowners insurance and a lack of sufficient homes for sale.**
- The most common barriers faced when obtaining affordable **rental housing** included the **high cost of rent and utilities and a lack of decent rental units at an affordable price range.**



## ■ SENIOR (55+) HOUSEHOLD SURVEY. ■

A “**Senior (55+) Household Survey**” was made available at senior centers in DAD Communities, to assist in determining the specific immediate, short- and long-term housing and Community service needs of the Area’s elderly population. A total of **109 Surveys** were returned, including 38 from Lexington, 27 from Gothenburg, 19 from Lexington, 11 from rural Dawson County, three from Eddyville, two from Overton and one from Sumner. An additional eight respondents did not identify their current place of residency.

Survey participants were asked to provide information on subjects concerning the types of housing needed for senior citizens and the appeal of a retirement housing campus for the Area. The following are highlights from the **Survey**. The complete results are available in **Appendix I** of this **Housing Study**.

- Survey respondents consisted of 74 owners and 35 renters, many living in a single family home consisting of two-bedrooms.
- Most Survey respondents were satisfied with their current housing situation. Those that were not satisfied cited concerns about maintenance/upkeep and the ability to afford certain housing unit repairs, or needed to upgrade to a specific housing type.
- **Participants identified needing either Assisted Living Housing or a single family home or an apartment rental unit to satisfy their housing needs within the next 10 years. A majority of participants felt living in a Retirement Housing Campus was “somewhat appealing”.**

## ■ HOUSING “LISTENING SESSIONS”. ■

The comprehensive citizen participation program included **Housing “Listening Sessions”** with local DAD Community organizations, elected leadership and general citizenry. Sessions were conducted in the Communities of Cozad, Gothenburg and Lexington. Each Session received excellent input. The following highlights the consensus priority housing issues or needs, as expressed by those in attendance.

- The DAD Communities are experiencing an influx of new families. This includes young professionals, single parents, workforce employees and college graduates. Many of these families are having a difficult time finding housing in the Area suitable to their needs. All three Communities identified an abundance of substandard housing, or a lack of affordable housing for these families.
- More modern rental housing is needed in the DAD Communities. Several participants from the Lexington Listening Session cited an issue with overcrowding in existing rental units, while participants at the Gothenburg Session identified a number of rental projects experiencing 100 percent occupancy. All three Communities addressed receiving several calls per week, asking about available, affordable rental housing.
- Participants at the Gothenburg Listening Session discussed a lack of available, local contractors as a housing development issue. Most of the contractors that are building housing in the Dawson County Area are from outside of the County and, in some cases, outside of Central Nebraska.
- Infill lots in Cozad, Gothenburg and Lexington are too small to support today’s housing development. High priced homes that are constructed on infill lots would have a negative impact on surrounding properties. Many of these lots remain vacant until an adjacent home or other structure is demolished. The lack of buildable infill lots limits the amount of land available for Communities to construct affordable, safe housing for new and existing families in the Dawson County Area.
- Homes for sale in the Dawson County Area are not on the market for an extended period of time. Because of this, families are forced to look elsewhere for housing that meets their needs, even if it means having an extended commute time to work. Many homes for sale require a \$900 to \$1,200/monthly payment; a price seen as not being affordable to the incomes of many families in the Area.

- New subdivisions are being created outside of the Corporate Limits of DAD Communities, due to a lack of available vacant land. Having vacant land available for housing development in Cozad, Gothenburg and Lexington would allow for new housing to take advantage of municipally-owned utilities, while being less of a burden on the Communities themselves to extend those utilities to new subdivisions.
- Elderly housing is greatly needed in the Area, particularly independent retirement housing consisting of duplexes, townhomes and single family homes. A large segment of the elderly population was identified as having incomes at 80% of Area Median Income or greater and not able to qualify for low-income housing programs.
- DAD Communities are encouraged to participate with their local Housing and/or Community Development Corporations, as well as State and Federal housing funding sources. Joint ventures in the Area Communities would greatly enhance the quality of housing in the Area. Interest in these partnerships was expressed at all three Listening Sessions.

## ■ HOUSING GOALS & ACTION STEPS. ■

The following **Dawson County Area “Housing Goals & Action Steps”** reflect citizen input received via Surveys, Housing “Listening Sessions” and meetings with the Dawson Area Development (DAD) Housing Committee. DAD provided several opportunities for input from various individuals, organizations, groups and Community and County leadership, regarding the existing and future housing needs of the Area Communities. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in the Area.

**Goal 1: DAD-Wide Housing Development Initiative.** Continue to implement a **housing development initiative** for the Dawson County Area, as a primary economic development activity. **Housing for the local workforce and elderly populations is of greatest need in Dawson County.**

- **Action Step 1:** Continue to foster an **Employer’s Housing Assistance Program**, encouraging major employers in the Area to become more directly involved 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 Dawson County Area, utilizing all available public and private funding sources. These partnerships would collaborate with local housing developers to construct housing for local employees.**
- **Action Step 2:** DAD should continue collaborating with the local **Housing Authorities** to create housing options in Communities. Important is the planning and implementation of an official **Continuum of (Housing) Residential Care Program** in the Area, directed at persons and families 62+ years of age. This Program 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.
- **Action Step 3:** Create a **Downtown Housing & Redevelopment Initiative** in Cozad, Gothenburg and Lexington, directed at increasing the availability of housing opportunities in each Community’s Central Business District. 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 4:** Establish a **Dawson County Area Community Housing Land Bank Program**, to ensure the availability of land for future housing developments.

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

- **Action Step 1:** Build new housing that consists of a mix of both owner and rental housing units. Affordable housing for both middle-income workforce families and households that are cost-burdened is needed throughout the Area. Affordable homes, particularly those with three+-bedrooms, are in demand in DAD Communities. Consider expanding existing **Credit- or Lease-To-Own Housing Programs and Spec House Risk Sharing Program**. New housing development in each Community should include the **construction or rehabilitation of housing that is accessible for use and visitable by persons and families with special needs.**
- **Action Step 2:** Rental units should be constructed in the Dawson County Area, with emphasis on town home, duplex and single room occupancy apartment units for the elderly, younger and local workforce households. **Rental housing price products in the County should rent at or above the average affordable monthly rent of \$565 for workforce families. The price product in highest demand in Dawson County ranges from \$545 to \$605.**

*Communities in Dawson County are experiencing a shortage of quality rental units needed for current and prospective residents. General rental housing, preferably units consisting of three+-bedrooms, should be constructed to provide safe, decent and affordable rental housing options.*

- **Action Step 3:** Develop unique solutions to create residential developments adjacent the Corporate Limits of a Community, in an effort to make vacant land available for expanded residential growth. Identify lots and tracts of land for future housing development opportunities. **This should include the identification of vacant lots and land for planned residential subdivisions.**

*Vacant lots exist in several DAD Communities that are too small for today's housing development standards. DAD, in partnership with local housing developers and contractors, 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 4:** 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 Housing Listening Sessions identified a need for additional housing for workforce families and elderly households in the Dawson County Area.**

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

- **Action Step 1:** As needed, 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 an established Housing 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 the DAD Communities, with emphasis on meeting the housing needs of the elderly, low income families and housing occupied by persons with special needs. **A Purchase-Rehab/Resale and/or Re-Rent Program is recommended DAD-Wide.**
- **Action Step 3:** DAD Communities should recognize and make a concentrated effort to preserve housing of historical significance, as an effort to preserve Community history.
- **Action Step 4:** To insure a clean and safe residential environment, the ongoing maintenance of private residential properties is needed, i.e. trash removal, junk cars, etc. **Implement annual Community clean-up activities DAD-Wide.**

**Goal 4: Financing Activities for Housing Development in the Dawson County Area.** Housing developers will need to package 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 the development of new housing projects in the DAD Communities. 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. **DAD, along with local Housing Authorities, should continue to develop partnerships with housing developers and funders to enhance residential development activities DAD-Wide.**
- **Action Step 2:** DAD Communities should utilize **Tax Increment Financing (TIF)** 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 Cozad, Gothenburg, Lexington, Elwood, Overton and Eustis support designated “Redevelopment Areas” where TIF can be utilized for housing-related improvements.**

**Goal 5: Impediments to Fair Housing Choice.** DAD Communities will need to identify and establish a plan to eliminate all barriers and impediments to fair housing choice. Both, the public and private sectors of the DAD Communities should play a role in this process. This would include the involvement of City/Village Government, schools, churches and the local private sector.

- **Action Step 1:** Address the primary impediments to fair housing choice in the DAD Communities. For **owners**, this includes the **costs of utilities and real estate taxes, as well as the excessive housing prices and a lack of sufficient homes for sale.** For **renters**, impediments include **the high cost of rent and utilities and a lack of decent rental units at an affordable price range.**
- **Action Step 2:** DAD Communities without a **Fair Housing Policy and Property Maintenance Codes** should prepare and approve, by Ordinance, a measure to insure 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 3:** 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 4:** Encourage lenders to aggressively market housing for minorities.
- **Action Step 5:** Support bilingual and impoverished families in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- **Action Step 6:** Routinely inspect rental housing units to insure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement.**
- **Action Step 7:** Create and support the efforts of a regional **“Fair Housing Advisory Group”** through the provision of adequate resources for fair housing provisions.



**Recent fair housing activities in the Dawson County Area include the following:**

**Lexington.**

- Host a Fair Housing Month (which is in April) event, such as a Fair Housing poster contest or Housing Information event that includes Fair Housing advocates.
- Publicize that the City will assist persons experiencing discrimination in housing and provide citizens the housing discrimination complaint form upon request;
- Enforcement of policy by reporting all complaints received by the City alleging discrimination of fair housing practices to the Nebraska Equal Opportunity Commission;
- Identify housing counseling services which assist minorities and women seeking housing within the City;
- Use “Equal Housing Opportunity” slogan and logo on City letterhead;
- Publicly advertise the City as a “Fair Housing City”;
- Provide a copy of this policy to all local lending institutions and realtors upon request.
- Support a Fair Housing Campaign for Public Awareness.
- Cooperatively host a Fair Housing event.
- Hold a public meeting to create an Action Plan to identify strategies to further affordable housing opportunities in the City.
- Present Fair Housing information to Dawson County Realtors Association.
- Host an informational fair housing session for local residents during a REACH approved Homebuyer Education class during fall of 2013.

**Cozad.**

- The City of Cozad will publicize that the Gothenburg Housing Authority will assist persons experiencing discrimination in housing and provide citizens the housing discrimination complaint form upon request;
- Enforcement of policy by reporting all complaints received by the City alleging discrimination of fair housing practices to the Nebraska Equal Opportunity Commission;
- Use "Equal Housing Opportunity" slogan and logo on City letterhead;

- Hold a public meeting to create an Action Plan to identify strategies to further affordable housing opportunities in the City;
- Host a Housing Fair for developers and contractors to show the market and opportunities that exist for the development of affordable housing in Cozad.
- Publicly advertise the City of Cozad as a “Fair Housing City”.

**Elwood.**

- Use "Equal Housing Opportunity" slogan and logo on Village letterhead;
- Print a notice or advertisement that appears in a prominent location of the local newspaper that states that the grantee is an active supporter of fair housing laws.
- The notice or advertisement will include the contact information for the community Fair Housing representative.
- Host an informational fair housing session at the 2013 Gosper County Fair for local employers to encourage cooperation in efforts to find housing for their employees and to promote equal housing choices within the community.

# SECTION 3



**DAWSON COUNTY  
AREA PROFILE.**

# DAWSON COUNTY AREA PROFILE.

## ■ INTRODUCTION. ■

This **Section** of the **Dawson County Area, Nebraska 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 Dawson County. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing the County and DAD Communities 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 Dawson County, included a five-year period, **June, 2014 to June, 2019**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

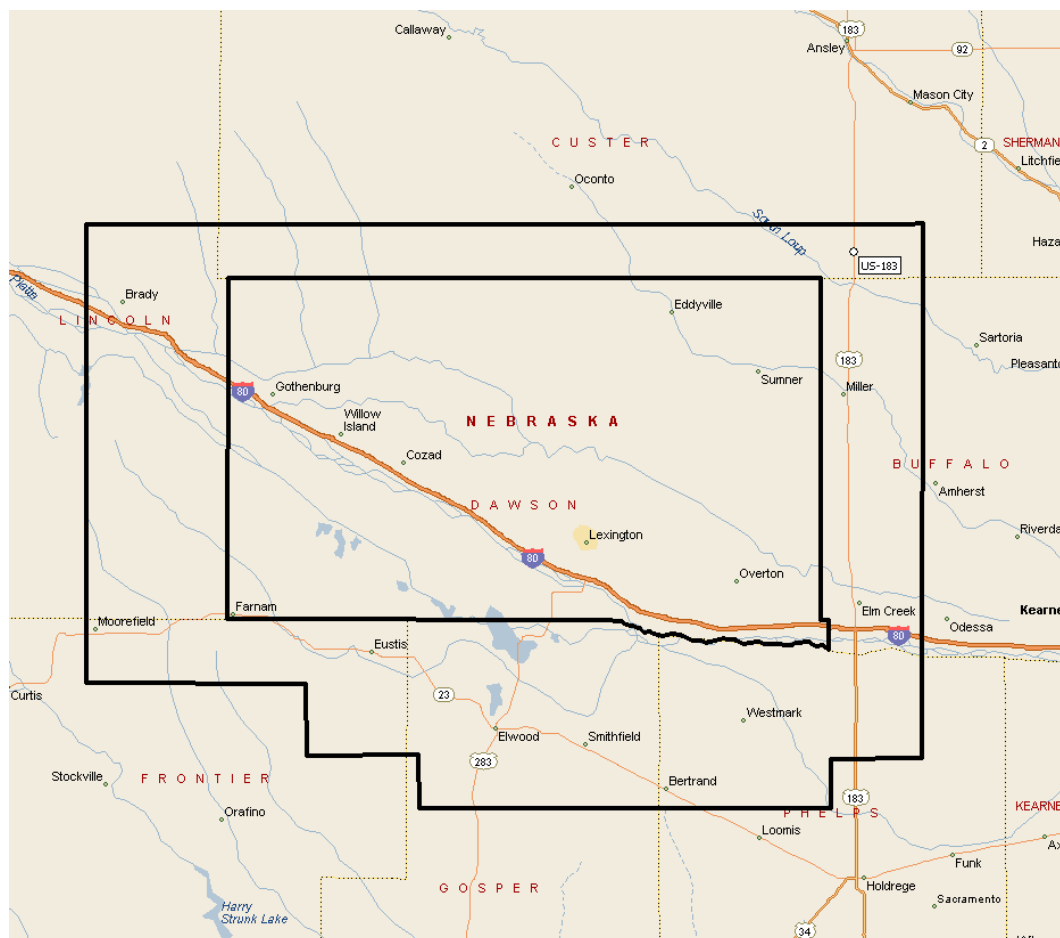
The following narrative provides population, income, economic and housing trends and projections for Dawson County and DAD Communities. All statistical **Tables** are included in **Appendix II** of this **Housing Study**.



## ■ HOUSING MARKET AREA. ■

The Housing Market Area for the DAD Communities is divided into two segments, a Primary and a Secondary Housing Market Area. The **Primary Housing Market Area** includes all of Dawson County and its Communities. The **Secondary Housing Market Area** includes portions of Lincoln, Frontier, Gosper, Phelps, Buffalo, Sherman and Custer Counties. Examples of Communities included in the Secondary Housing Market Area are Brady in Lincoln County, Moorefield and Eustis in Frontier County; Elwood and Smithfield in Gosper County; Bertrand and Westmark in Phelps County and Elm Creek and Miller in Buffalo County. This Secondary Housing Market Area could provide added stability to the population of the Dawson County Area. In order for the Dawson County Area to attract residents from the Secondary Area, the County and DAD Communities need to provide a variety of housing types, owner and renter, at various price ranges, for all income levels and age groups.

### HOUSING MARKET AREA DAWSON COUNTY AREA, NEBRASKA





## ■ POPULATION PROFILE. ■

### *Population Trends and Projections.*

The population of the previous two Decennial Censuses (2000 and 2010) recorded a slight decrease in population for Dawson County. The County's population decreased from 24,365, in 2000, to 24,326, in 2010, a decrease of 39 persons, or 0.1 percent.

**Currently (2014), the population for the County is an estimated 24,344 and is expected to increase by an estimated 0.67 percent, or 165, from 2014 to 2019.**

The DAD Communities of Cozad, Gothenburg and Lexington, as well as the Balance, or rural area of Dawson County, are projected to experience population increases by 2019, with Lexington having the greatest percentage amount of change. This can be attributed to expanding employment opportunities in close proximity to, or within the Corporate Limits of these Communities, combined with available housing opportunities and primary transportation corridors. The remaining DAD Communities are projected to decrease, slightly, but remain stable through 2019. **A stable population base contributes to the need for new and improved housing for various forms, types and sectors of the Area.**

### *Persons Per Household.*

Persons per household has held steady in the Dawson County Area Communities, from 2000 to 2010, with slight decreases or increases being experienced in each Community. Currently, the number of persons per household ranges from a low of 2.21 in the Community of Eustis, to a high of 3.16 in Lexington. By 2019, persons per household is projected to range from a low of 2.18 in Eustis, to a high of 3.15 in Lexington.

All Communities, with the exception of Eddyville and Overton, are projected to experience a decrease in the number of persons per household. This is due to a trend towards smaller families living in the Area.

## ■ INCOME PROFILE. ■

Information presented in the **Income Profile** of this **Housing Study** assists in determining the number of households within the Dawson County Area 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 Area. While upper income housing has no limitations, low cost and government subsidized housing are subject to federal regulations, such as size and type.

### *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 2014, per capita income in the DAD Communities ranges from an estimated \$16,002 in Lexington, to an estimated \$30,210 in Eddyville. **By 2019, the range will generally increase, to \$17,321 in Lexington and \$33,854 in Eddyville.** All DAD Communities are projected to experience an increase in per capita income.

Currently, the Community of Eustis has the highest median income of the Area Communities, an estimated \$59,537, while the Community of Farnam has the lowest median income, an estimated \$38,949. All Communities are projected to experience an increase in median income by 2019.

### *Cost Burdened/Housing Problems.*

A number of households throughout the Dawson County Area 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. **The following highlights the cost burdened households in each Community, in 2014:**

	<b>Cost Burdened Households (Owner)</b>	<b>Cost Burdened Households (Renter)</b>
<b>Cozad:</b>	<b>218</b>	<b>228</b>
<b>Eddyville:</b>	<b>3</b>	<b>3</b>
<b>Farnam:</b>	<b>11</b>	<b>0</b>
<b>Gothenburg:</b>	<b>220</b>	<b>98</b>
<b>Lexington:</b>	<b>442</b>	<b>480</b>
<b>Overton:</b>	<b>36</b>	<b>7</b>
<b>Sumner:</b>	<b>7</b>	<b>9</b>
<b>Elwood:</b>	<b>20</b>	<b>14</b>
<b>Eustis:</b>	<b>19</b>	<b>0</b>



## ■ ECONOMIC PROFILE. ■

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

### *Employment Trends.*

Between 2002 and 2012, the unemployment rate in Dawson County ranged from a high of 5.2 percent to a low of 3 percent. During this period, the total number of employed persons increased by 158.

Currently, an estimated 12,129 persons are employed in Dawson County, an increase from the 2012 number of 12,031 employed persons. The trend of an increase workforce base is projected to continue, with an estimated 12,468 employed persons in Dawson County, by 2019.

### *Employment By Type.*

Overall, non-farm employment (wage and salary) decreased by 1.6 percent, between 2011 and 2013. The largest percent increases occurred in the Leisure & Hospitality, State Government and Transportation/Warehouse/Utilities Sectors.

Dawson County is home to several large employers, including Tyson Fresh Meats, Orthman Manufacturing and Walmart Supercenter, all located in Lexington. The Communities of Cozad and Gothenburg support several major industries with, at least, 100 total employees. These and other employers could form a partnership to create various owner and rental housing types, including single room occupancy/transitional housing for their employees.

Participants of the Housing Listening Sessions identified several employees choosing to live in Communities outside of the Dawson County Area; specifically, Kearney or North Platte, due to the lack and variety of available housing types.

## ■ HOUSING PROFILE. ■

### *Households.*

Currently, an estimated 7,224 total households exist in the Dawson County Area Communities, consisting of 4,853 owner households and 2,371 renter households. By 2019, owner households will account for an estimated 67 percent of the households in the Area Communities. **The Communities of Cozad, Gothenburg and Lexington are projected to experience an increase in owner households, by 2019. These three Communities, along with Eddyville and Sumner, are projected to experience an increase in renter households.**

Group quarters include such housing structures as dormitories, nursing care centers, correctional facilities, etc. The number of persons in group quarters in the Area is expected to decrease during the next five years, with all persons in group quarters being located in Cozad, Gothenburg, Lexington and Elwood.

### *Housing Units/Vacancy & Occupancy.*

**In 2014, Dawson County contains an estimated 8,121 housing units, consisting of approximately 5,230 owner and 2,891 rental units.** Of these 8,121 units, approximately 897 are vacant, resulting in an overall, housing vacancy rate of 11 percent. The Village of Eddyville has the highest housing vacancy rate, at 32.1 percent, while the City of Lexington has the lowest vacancy rate at 7.2 percent. The low overall housing vacancy rates are attributed to population growth that is outpacing housing development and families either living in undesirable housing units, or choosing to live outside of the Area and commute to work.

An estimated 23.8 percent of the existing housing stock in the Dawson County Area was built prior to 1940. A total of 42 housing structures have been demolished or lost in the County since 2010.

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 the Dawson County Area Communities, total, is an estimated 4.2 percent, which includes an adjusted owner housing vacancy rate of 3.2 percent and adjusted rental housing vacancy rate of 6 percent.** This concludes that the Dawson County Area has a major owner housing vacancy deficiency and a slight renter housing vacancy deficiency.

The Communities of Gothenburg and Lexington, are currently experiencing a housing “vacancy deficiency” due to low adjusted housing vacancy rates. The adjusted housing vacancy rate is an estimated 3.7 percent in Gothenburg and 2.4 percent for Lexington. These Communities need to accelerate housing production during the next five years. This can be accomplished by building new homes and rehabilitating (economically worthy) existing housing units. These Communities, along with Cozad, Farnam, Overton, Sumner, Elwood and Eustis, have an adjusted owner housing vacancy deficiency, with Lexington having a 1.5 percent adjusted owner housing vacancy rate.

Table 3.1, Page 3.8, identifies a **Survey of rental properties**, conducted by the **Nebraska Investment Finance Authority**, for Dawson County, from 2002 to 2013. A total of 36 rental housing programs in the County participated in the 2013 Survey, totaling 920 rental housing units. Results identified a 4.8 percent rental housing vacancy rate in 2013 in the County.

Rental units in the County, for 2012, took an average of 24.1 days to become occupied. This number decreased in 2012 to 20.3 days. In 2013, an average of 22.1 days passed for a rental unit to become occupied. Despite the increase, rental units in the County are taking a short time to become occupied and, thus, creating a high demand for additional rental units.

### ***Housing Conditions.***

A **Housing Structural Condition Survey** was implemented for the Dawson County Communities, via the Dawson County Assessor’s Office, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. The housing structural conditions survey completed for the housing stock of each Community identified **437 total housing structures in “poor” or “salvage” condition, and 1,506 structures in “fair” condition.** During the next five years, these structures should be targeted for substantial rehabilitation or demolition. Units in poor to salvage condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.

**TABLE 3.1**  
**SURVEY OF RENTAL PROPERTIES**  
**DAWSON COUNTY, NEBRASKA**  
**2002-2013**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	7	602	4.5	8.1
2003	6	447	6.3	82.4
2004	11	555	7.0	47.3
2005	18	792	12.1	46.0
2006	19	742	10.8	55.4
2007	23	836	9.2	78.1
2008	26	872	7.7	31.2
2009	30	895	7.3	28.7
2010	37	975	7.8	38.0
2011	42	936	7.2	48.0
2012	42	976	4.0	24.1
2013	36	920	4.8	20.3

Source: Nebraska Investment Finance Authority, 2014.

**Table 3.2** identifies the **vacancy rate by unit type** for Dawson County, in 2013. For Dawson County, of the total 920 managed units that were surveyed, only 44 were available in 2013. The total rental vacancy rates were an estimated 4.8 percent for Dawson County, in 2013.

**TABLE 3.2**  
**VACANCY RATES BY UNIT TYPE**  
**DAWSON COUNTY, NEBRASKA**  
**2012**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	232	1	0.4
Apartments	514	43	8.4
Mobile Homes	72	0	0.0
Not Sure of Type	102	0	0.0
<b>Total Units</b>	<b>920</b>	<b>44</b>	<b>4.8</b>

Source: Nebraska Investment Finance Authority, 2014.

### *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. Dawson County and the DAD Communities are challenged to organize necessary resources to meet the needs of their residents, including both financial and organizational resources.

Currently, the Dawson County Area median housing values range from an estimated \$47,800 in Eddyville, to \$86,300 in Gothenburg. By 2019, Eddyville will continue to experience the lowest median value of owner housing among the Area Communities, an estimated \$51,500, while the City of Lexington is projected to experience the highest median value, an estimated \$92,600.

In 2014, the estimated median gross rent for the Dawson County Area Communities, ranges from \$569 in Cozad to \$703 in Overton. **The City of Cozad is projected to continue experiencing the lowest median rent among the Dawson County Area Communities, an estimated \$602, while the Village of Sumner will have the highest median rent, an estimated \$736.**

### *Affordable Housing Stock.*

With the population and number of housing units projected to remain stable in the small Communities and increase in the larger Cities, by 2019, it is important appropriate, affordable housing stock of various types be available in each DAD Community, 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 **312 selected affordable rental housing units**, located throughout the Dawson County Area, were selected for a review of affordable rental housing. These units are funded by USDA Rural Development, Nebraska Department of Economic Development and the Department of Housing and Urban Development.

Eleven of the 14 selected rental housing programs have occupancy rates above 90 percent, with six programs experiencing 100 percent occupancy. Three of the housing programs currently maintain waiting lists of 40+ prospective tenants.

## ■ HOUSING DEMAND SITUATION ■

Approximately 76 new housing units have been built in the Dawson County Area Communities since 2010. The majority of these new homes were built in the Communities of Lexington and Gothenburg. 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.

According to local realtors and multiple listing service websites, an estimated 155 homes are for sale in the DAD Communities. The following highlights the price ranges and average prices throughout the Area.

<u>City</u>	<u># Homes for Sale</u>	<u>Price Range</u>	<u>Avg. Sale Price</u>
Cozad	47	\$10,500-\$289,000	\$87,604
Gothenburg	41	\$35,000-\$390,000	\$132,191
Lexington	43	\$39,950-\$389,000	\$129,490
Elwood	13	\$66,000-\$149,900	\$98,766
Other*	11	\$14,900-\$124,900	\$50,800

\*Includes the Communities of Eddyville, Eustis, Farnam, Overton, Sumner.

Some of the housing needs expressed in the **Housing Surveys** and during the Housing Meetings and Listening Sessions include **housing for new and existing employees, general rental housing and housing choices for low-income families and first-time homebuyers, consisting of three-bedrooms**. Participants of the “Housing Needs & Wants” and “Workforce Housing Needs” Surveys 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 the Dawson County Area, especially in the \$130,000 to \$160,000 price range for first-time homebuyers.

The rehabilitation of homes in the DAD Communities 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 the Area 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 the Dawson County Area Communities 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 the Area should also include low- to medium density housing, such as duplexes, triplexes and town homes. **Additional elderly rental housing options in the Area should also include additional assisted living housing, providing specialized services, in Cozad, Gothenburg and Lexington.**



# SECTION 4



**HOUSING DEMAND/  
NEEDS ANALYSIS.**

# ***HOUSING DEMAND/NEEDS ANALYSIS.***

## ■ INTRODUCTION ■

This Section of the Dawson County Area, Nebraska Housing Study with Strategies for Affordable Housing provides a Housing Needs/Demand Analysis. The needs/demand analysis includes the identification of housing “target” demand for both new housing development and housing rehabilitation activities.

## ■ HOUSING DEMAND POTENTIAL ■

To effectively determine housing demand potential, three separate components were reviewed. These included (1) housing demand based upon new households, the replacement of substandard housing units and the need for affordable housing units for 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

The Communities of Cozad, Gothenburg and Lexington are projected to increase in both population and households by 2019. The remaining DAD Communities are projected to remain stable in their respective populations and housing stock, from 2014 through 2019.

### 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 Dawson County Communities produced data identifying substandard housing units and housing units having overcrowded conditions.

- The housing structural conditions survey completed for the housing stock of each Community, according to the Dawson County Assessor's Office, identified **437 total housing structures in "poor" or "salvage" condition, and 1,506 structures in "fair" condition.** During the next five years, these structures should be targeted for substantial rehabilitation or demolition. Units in poor to salvage condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- Currently, an estimated 448 units, or 23.5 percent of all housing units in the Dawson County Area Communities, have overcrowded conditions. **Of these 448 units, an estimated 396 are located in the City of Lexington.** This number of overcrowded housing units could increase by 2019 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 25.1 percent, or 1,815 of the total 7,224 households in the Dawson County Area Communities, are considered cost burden.** This equals an estimated 976 owner and 839 renter households. By 2019, the number of renter and owner (housing) cost burdened households is projected to decline. Action should continue to be taken to create more affordable housing units in the Dawson County Area 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 Dawson 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 Communities of Cozad, Gothenburg and Lexington are experiencing adjusted housing vacancy deficiencies in their respective housing stock. The adjusted vacancy rate is 6.2 percent in Cozad, 3.7 percent in Gothenburg and 2.4 percent in Lexington.**

**(3) “PENT-UP” HOUSING DEMAND.**

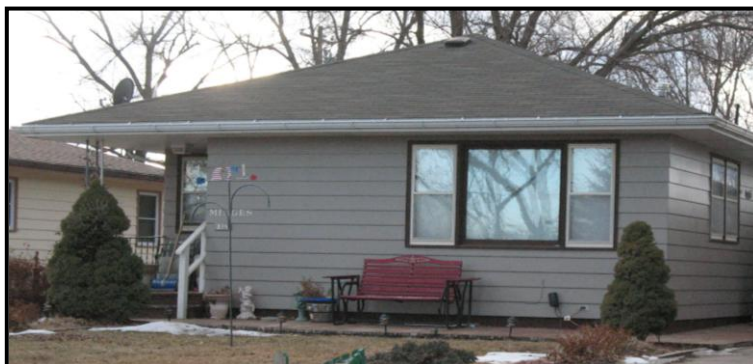
The **“Pent-Up” housing demand** is defined as those current residents of the Dawson County Area needing and/or wanting to secure a different and/or affordable housing type during the next five years. This would include persons from all household types and income sectors of the Area, including elderly, 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 the **Dawson County Area** by **2019**. 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 five-year target housing demand is **418 units, including an estimated 248 owner and 170 renter units**. The City of Lexington has the highest estimated five-year target housing demand, at 222 units, including an estimated 117 owner and 105 renter units. The next highest five-year target housing demand is in the City of Cozad, where 77 units, including 47 owner and 30 rental units, should be targeted. The total estimated **development cost** in the **Dawson County Area, by 2019,** is **\$72.13 Million**.

A demand for new and/or rehabilitated housing units exists in Cozad, Gothenburg and Lexington Downtowns. A total of 14 units, consisting of six owner and eight rental housing units, should be created in Downtown Cozad, by 2019. In Gothenburg, approximately 10 units, including four owner and six rental units, should be developed in the Downtown. Lexington has a Downtown housing demand for 22 units, including eight owner and 14 rental units.



**TABLE 4.1**  
**ESTIMATED HOUSING TARGET DEMAND\***  
**DAWSON COUNTY AREA COMMUNITIES**  
**2019**

<u>Community</u>	<u>Target Demand</u> <u>Owner</u>	<u>Rental</u>	<u>Total</u> <u>Target</u> <u>Demand</u>	<u>Est. Required</u> <u>Target Budget</u> <u>(Millions)</u>
Cozad	47	30	77**	\$13.8
Eddyville	2	2	4	\$0.65
Farnam	4	2	6	\$0.97
Gothenburg	52	21	73**	\$13.0
Lexington	117	105	222**	\$38.0
Overton	6	2	8	\$1.24
Sumner	4	2	6	\$0.97
Elwood	8	4	12	\$1.90
<u>Eustis</u>	<u>8</u>	<u>2</u>	<u>10</u>	<u>\$1.60</u>
<b>Totals</b>	<b>248</b>	<b>170</b>	<b>418</b>	<b>\$72.13</b>

\*Based upon new households, providing affordable housing for 10% of cost burdened households, replacement of 10% 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 1.5 to 3% “pent-up” demand, based upon local capacity and availability of land and financial resources.

\*\*Includes Downtown Housing Target:

Cozad: 14 Units - 6 Owner, 8 Rental.

Gothenburg: 10 Units - 4 Owner, 6 Rental.

Lexington: 22 Units - 8 Owner, 14 Rental.

**NOTE: Up to 18% of all housing in each Community should focus on the purchase-rehab/resale or re-rent of existing units.**

Source: Hanna:Keelan Associates, P.C., 2014.



## ■ HOUSING DEMAND BY INCOME SECTOR. ■

Table 4.2 presents the **estimated household AMI**, per household size for Dawson County.

**TABLE 4.2**

**HOUSEHOLD AREA MEDIAN INCOME (AMI)**

**DAWSON COUNTY, NEBRASKA**

**2014**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
<b>30% AMI</b>	\$12,000	\$13,700	\$15,400	\$17,100	\$18,500	\$19,850	\$21,250	\$22,600
<b>50% AMI</b>	\$19,950	\$22,800	\$25,650	\$28,500	\$30,800	\$33,100	\$35,350	\$37,650
<b>60% AMI</b>	\$23,940	\$27,360	\$30,780	\$34,200	\$36,960	\$39,720	\$42,420	\$45,180
<b>80% AMI</b>	\$31,950	\$36,500	\$41,050	\$45,600	\$49,250	\$52,900	\$56,550	\$60,200
<b>100%AMI</b>	\$39,900	\$45,600	\$51,300	\$57,000	\$61,600	\$66,200	\$70,700	\$75,300
<b>125%AMI</b>	\$49,875	\$57,000	\$64,125	\$71,250	\$77,000	\$82,750	\$88,375	\$94,125

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

Hanna:Keelan Associates, P.C., 2014.

**Table 4.3, Page 4.7** identifies the **estimated year-round target housing demand, by income sector**, for the Dawson County Area Communities, for 2019. Approximately 418 new units, consisting of 248 owner and 170 rental units, will be targeted, by 2019. A majority of the owner units for each Community should focus on aiding families who have an Average Median Income (AMI) of 61 percent or higher. The Communities of Cozad, Lexington and Elwood should also focus on new housing opportunities for persons at 31 to 60 percent AMI.

The construction of renter units should focus on meeting the needs of individuals and families with an AMI of 31 percent or greater, with the City of Lexington also recommended to consider rental housing units for persons at 0 to 30 percent AMI.

**TABLE 4.3**  
**ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR**  
**DAWSON COUNTY AREA COMMUNITIES**  
**2019**

<u>Community</u>	<u>Income Range</u>					<u>Totals</u>
	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81-125% AMI</u>	<u>126%+ AMI</u>	
<b><u>Cozad</u></b>						
Owner	0	6	10	12	19	<b>47</b>
Rental	0	12	10	8	0	<b>30</b>
<b><u>Eddyville</u></b>						
Owner	0	0	1	1	0	<b>2</b>
Rental	0	2	0	0	0	<b>2</b>
<b><u>Farnam</u></b>						
Owner	0	0	2	2	0	<b>4</b>
Rental	0	2	0	0	0	<b>2</b>
<b><u>Gothenburg</u></b>						
Owner	0	0	8	18	26	<b>52</b>
Rental	0	10	6	5	0	<b>21</b>
<b><u>Lexington</u></b>						
Owner	0	12	25	30	50	<b>117</b>
Rental	10	32	30	21	12	<b>105</b>
<b><u>Overton</u></b>						
Owner	0	0	2	4	0	<b>6</b>
Rental	0	2	0	0	0	<b>2</b>
<b><u>Sumner</u></b>						
Owner	0	0	2	2	0	<b>4</b>
Rental	0	2	0	0	0	<b>2</b>
<b><u>Elwood</u></b>						
Owner	0	2	4	2	0	<b>8</b>
Rental	0	2	2	0	0	<b>4</b>
<b><u>Eustis</u></b>						
Owner	0	0	4	4	0	<b>8</b>
Rental	0	2	0	0	0	<b>2</b>
<b><u>Totals</u></b>						
Owner	<b>0</b>	<b>20</b>	<b>58</b>	<b>75</b>	<b>95</b>	<b>248</b>
Rental	<b>10</b>	<b>66</b>	<b>48</b>	<b>34</b>	<b>12</b>	<b>170</b>

Source: Hanna:Keelan Associates, P.C., 2014.

## ■ HOUSING EXPECTATIONS FOR SPECIFIC POPULATION GROUPS & PRICE PRODUCTS. ■

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

**Table 4.4 identifies housing target demand for the Dawson County Area Communities, for specific population groups by 2019. In Dawson County, 418 units will be needed by 2018, consisting of 248 owner and 170 rental units. This includes an estimated 181 total units for elderly (55+) populations, 214 total units for families and 23 total units for special populations, or those with a mental or physical disability(ies). An estimated 259 housing units, consisting of 159 owner and 100 rental units should be built for the workforce population in the Area.**

**TABLE 4.4**  
**HOUSING DEMAND POTENTIAL – TARGET POPULATIONS**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2019**

		HOUSEHOLD - AREA MEDIAN INCOME (AMI)					Workforce Sector
		31%-60%	61%-80%	81%-125%	126%+	Totals	45%+ AMI
<b><u>Owner Units</u></b>							
Elderly (55+)		4	6	35	58	103	46
Family		11	49	37	37	134	110
Special							
<b><u>Populations<sup>1</sup></u></b>		<u>5</u>	<u>3</u>	<u>3</u>	<u>0</u>	<u>11</u>	<u>3</u>
<b>Subtotals</b>		<b>20</b>	<b>58</b>	<b>75</b>	<b>95</b>	<b>248</b>	<b>159</b>
<b><u>Rental Units*</u></b>	<b><u>0%-30%</u></b>						
Elderly (55+)	2	28	28	12	8	78	26
Family	4	35	17	20	4	80	71
Special							
<b><u>Populations<sup>1</sup></u></b>	<u>4</u>	<u>3</u>	<u>3</u>	<u>2</u>	<u>0</u>	<u>12</u>	<u>3</u>
<b>Subtotals</b>	<b>10</b>	<b>66</b>	<b>48</b>	<b>34</b>	<b>12</b>	<b>170</b>	<b>100</b>
<b>Totals</b>	<b>10</b>	<b>86</b>	<b>106</b>	<b>109</b>	<b>107</b>	<b>418</b>	<b>259</b>

\* Includes Credit- or Lease-to-Own units.

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

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

**Table 4.5** identifies **proposed housing types by price product** with the given Area Median Income (AMI) for the Dawson County Area Communities, by 2019. 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 \$221,900. Two-bedroom rental units, with an average affordable monthly rent of \$545, present the greatest need in the Area.

**Two- and three-bedroom units at an average purchase price of \$127,000 and an estimated average monthly rent cost of \$565 are the most needed housing types for the workforce population in the Dawson County Area.**

**TABLE 4.5**  
**HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINTS)**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2019**

<u>PRICE – PURCHASE COST (Area Median Income)</u>						
<b>Owner</b>	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		<b>Work Force</b>
<b>Units*</b>	<b>\$100,500</b>	<b>\$132,500</b>	<b>\$176,300</b>	<b>\$221,900*+</b>	<b>Totals</b>	<b>(45%+ AMI)</b>
2 Bedroom	6	10	14	22	52	13
3+ Bedroom	14	48	61	73	196	146
<b>Totals</b>	<b>20</b>	<b>58</b>	<b>75</b>	<b>95</b>	<b>248</b>	<b>159</b>
<u>PRICE – PURCHASE COST (Area Median Income)</u>						
<b>Rental</b>	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	<b>Work Force</b>
<b>Units**</b>	<b>\$405</b>	<b>\$545</b>	<b>\$605</b>	<b>\$785</b>	<b>\$890+</b>	<b>(45%+ AMI)</b>
1 Bedroom	5	8	6	5	0	6
2 Bedroom	5	36	24	16	7	48
3+ Bedroom	0	22	18	13	5	47
<b>Totals</b>	<b>10</b>	<b>66</b>	<b>48</b>	<b>34</b>	<b>12</b>	<b>100</b>

\*Average Affordable Purchase Price.

\*\*Average Affordable Monthly Rent.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

## ■ HOUSING REHABILITATION & DEMOLITION DEMAND. ■

Table 4.6 identifies the **target rehabilitation and demolition demand** for the **Communities of Dawson County**, by **2019**. The data presented is based on information collected from the Dawson County Assessor's Office. A total of **386 units** should be targeted for rehabilitation in the Dawson County Area Communities, at an estimated cost of \$14.01 Million. Up to 203 housing units should be considered not cost effective for rehabilitation and should be demolished. The estimated cost of demolition will range, depending on acquisition of the housing unit.

Land being occupied by “bad and unsafe” housing located in Communities should be secured in a single County-Wide “Land Bank,” reserved for future housing development. The Dawson Area Development will need to take a proactive role in housing development and rehabilitation activities in the Area.

**TABLE 4.6**  
**ESTIMATED TARGET HOUSING**  
**REHABILITATION / DEMOLITION DEMAND\***  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2019**

	<b># Rehabilitated / Est. Cost \$ (Million)</b>	<b>Demolition</b>
Cozad:	72 / \$2.7	61
Eddyville:	26 / \$0.91	10
Farnam:	28 / \$0.92	8
Gothenburg:	48 / \$1.8	27
Lexington:	96 / \$3.6	48
Overton:	42 / \$1.5	20
Sumner:	26 / \$0.91	17
Elwood:	21 / \$0.73	7
<u>Eustis:</u>	<u>27 / \$0.94</u>	<u>5</u>
<b>Totals</b>	<b>386 / \$14.01</b>	<b>203</b>

\*Based upon County Assessor and field assessment.

Source: Hanna:Keelan Associates, P.C., 2014.

## ■ HOUSING REHABILITATION. ■

The need for new housing development, along with the rehabilitation or preservation of existing housing is important for each Dawson County Area Community. Overall, the housing stock throughout the Area Communities is in good condition, but “pockets” or areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, do exist. 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.

New housing subdivisions should also be considered, adjacent the Corporate Limits of Dawson County Area Communities, with the intent of future annexation into the Community. Rural subdivisions are generally developed to serve the needs of persons and households of moderate- to upper income. Once annexed, tax base enhancements begin to occur that can support Communities in public infrastructure improvements and facility upgrades.

Several Communities in the Dawson County Area have Comprehensive Development Plans that direct community and economic growth within their respective corporate limits and planning jurisdictions. The City of Lexington recently completed a Comprehensive Plan, in 2013, while the City of Cozad is preparing for an updated Comprehensive Plan. Local, regional and state developers and funders are encouraged to reference these plans to ensure proper development in a given Community.

**Portions of identified areas for housing rehabilitation, in the Communities of Lexington, Cozad, Gothenburg and Eustis are located in designated “Redevelopment Areas,” where Tax Increment Financing can be used as a funding tool for various public improvements.**

## ■ DOWNTOWN HOUSING DEVELOPMENT INITIATIVE. ■

The Cities of Cozad, Gothenburg and Lexington have an opportunity to plan and implement a **Downtown Housing Development initiative**; Cozad, 14 units (six owner, eight rental); Gothenburg, 10 units (four owner, six rental) and Lexington, 22 units (eight owner, 14 rental). Narrative and statistical information provided on **Page 4.12 through 4.17** provides the **geographic definition of each Community’s Downtown area and a respective Downtown Housing & Redevelopment Initiative**. This information demonstrates the importance of including Federal, State and Local funding and private financing in the development of both housing and related commercial development in the Downtowns.

**COMMUNITY OF COZAD, NEBRASKA  
DOWNTOWN HOUSING & REDEVELOPMENT INITIATIVE.**

**A. Housing Units - 2014:**City-Wide:

1,937 Total Housing Units:  
 (Owner = 1,247; Rental = 690)  
 1,641 Total Occupied Units (Households); (296 Total Vacant Units):  
 (Owner = 1,118; Renter = 523)  
 2014 Housing Vacancy Rate = 15.2%, Adjusted = 6.2%.

Downtown:

**39 Total Housing Units:**  
**(Owner = 13; Rental = 26)**  
**28 Total Occupied Units (Households); (11 Total Vacant Units):**  
**(Owner = 11; Renter = 17)**  
**2014 Vacancy Rate = 28.2%, Adjusted = 10.2%.**

**B. Housing Target Demand - 2019:**

City-Wide – 64 Units (Owner = 40; Rental = 24).  
**Downtown – 14 Units (Owner = 6; Rental = 8) (21.9% of City Demand).**

**C. Downtown Housing Target Demand = 14 Units:**

Estimated Square Feet = 16,600.  
 Estimated Development Cost = \$3,500,000.  
 Estimated Additional Real Estate Tax Requirement,  
 or Increment = \$84,000 (Mid 15yr Term).

**Housing Tax Increment Financing Opportunity:**  
**\$900,000 (\$84,000 @ 15yrs @ 4.5%).**

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

Estimated Square Feet = 5,200.  
 Estimated Development Cost = \$1,060,000.  
 Estimated Added Real Estate Tax Requirement,  
 or Increment = \$25,200 (Mid 15yr Term).

**Economic Impact Tax Increment Financing Opportunity:**  
**\$270,000 (\$25,200 @ 15yrs @ 4.5%).**

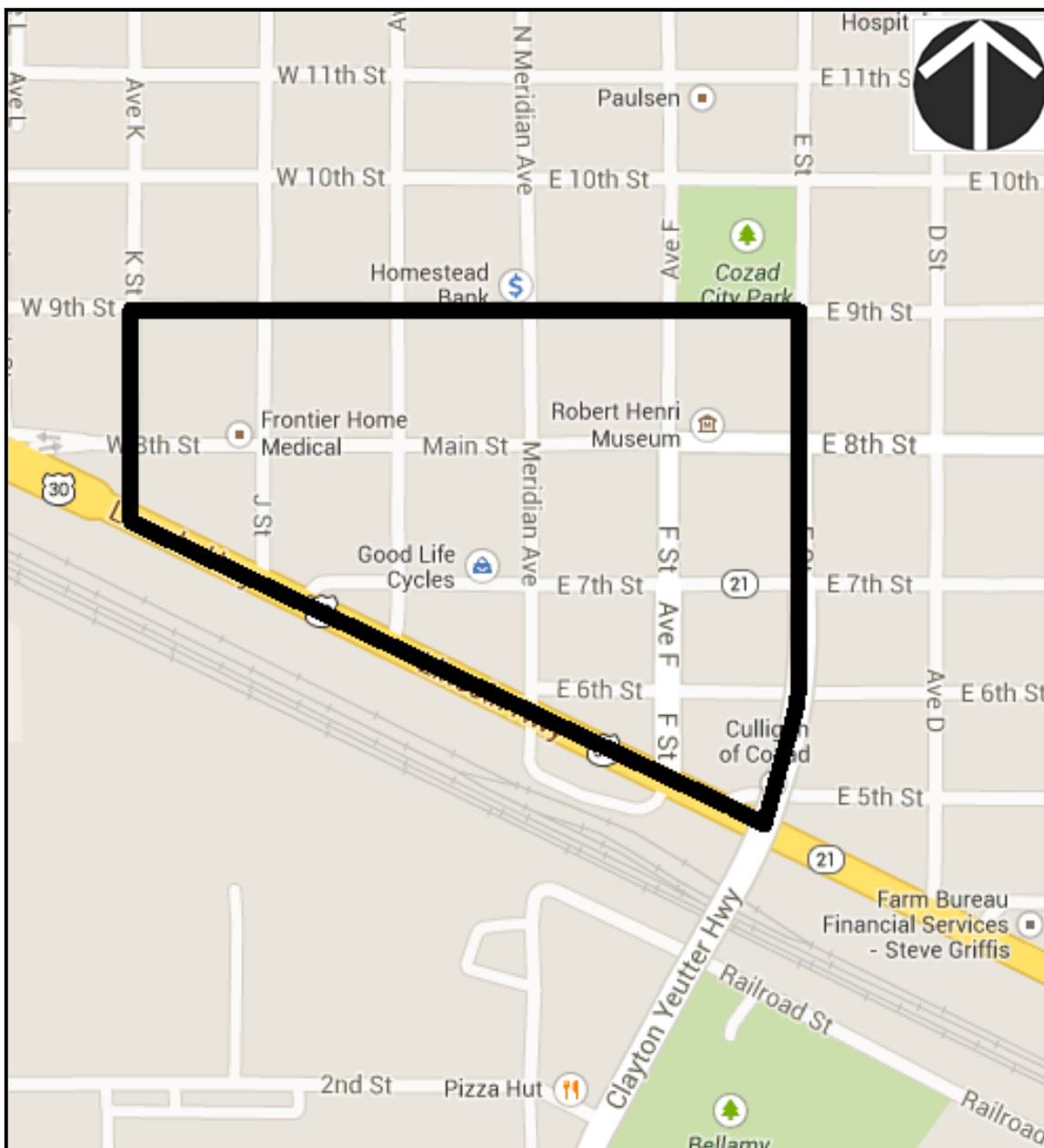
**E. Total Estimated Costs & Funds Required for the Cozad Downtown Housing & Redevelopment Initiative = \$4,560,000.**

\$1,170,000 (TIF/Assessment Loan 25.7%).  
 \$1,794,000 (Other Local, State, Federal Funding\* 39.3%) &  
 \$1,596,000 (Private Financing 35%).

\*Additional TIF; Area Bucket, CRA Assessment; CDBG, HOME, LIHTC, etc.



## DOWNTOWN HOUSING & REDEVELOPMENT AREA COZAD, NEBRASKA



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**COMMUNITY OF GOTHENBURG, NEBRASKA  
DOWNTOWN HOUSING & REDEVELOPMENT INITIATIVE.**

**A. Housing Units - 2014:**City-Wide:

1,653 Total Housing Units:  
(Owner = 1,147; Rental = 506)  
1,508 Total Occupied Units (Households); (145 Total Vacant Units):  
(Owner = 1,066; Renter = 442)  
2014 Housing Vacancy Rate = 8.7%, Adjusted = 3.7%.

Downtown:

43 Total Housing Units:  
(Owner = 19; Rental = 24)  
39 Total Occupied Units (Households); (4 Total Vacant Units):  
(Owner = 18; Renter = 21)  
2014 Vacancy Rate = 9.3%, Adjusted = 4.6%.

**B. Housing Target Demand - 2019:**

City-Wide – 66 Units (Owner = 48; Rental = 18).  
Downtown – 10 Units (Owner = 4; Rental = 6) (15.1% of City Demand).

**C. Downtown Housing Target Demand = 10 Units:**

Estimated Square Feet = 12,000.  
Estimated Development Cost = \$2,500,000.  
Estimated Additional Real Estate Tax Requirement,  
or Increment = \$60,000 (Mid 15yr Term).

**Housing Tax Increment Financing Opportunity:**  
**\$644,000 (\$60,000 @ 15yrs @ 4.5%).**

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

Estimated Square Feet = 4,000.  
Estimated Development Cost = \$755,000.  
Estimated Added Real Estate Tax Requirement,  
or Increment = \$17,900 (Mid 15yr Term).

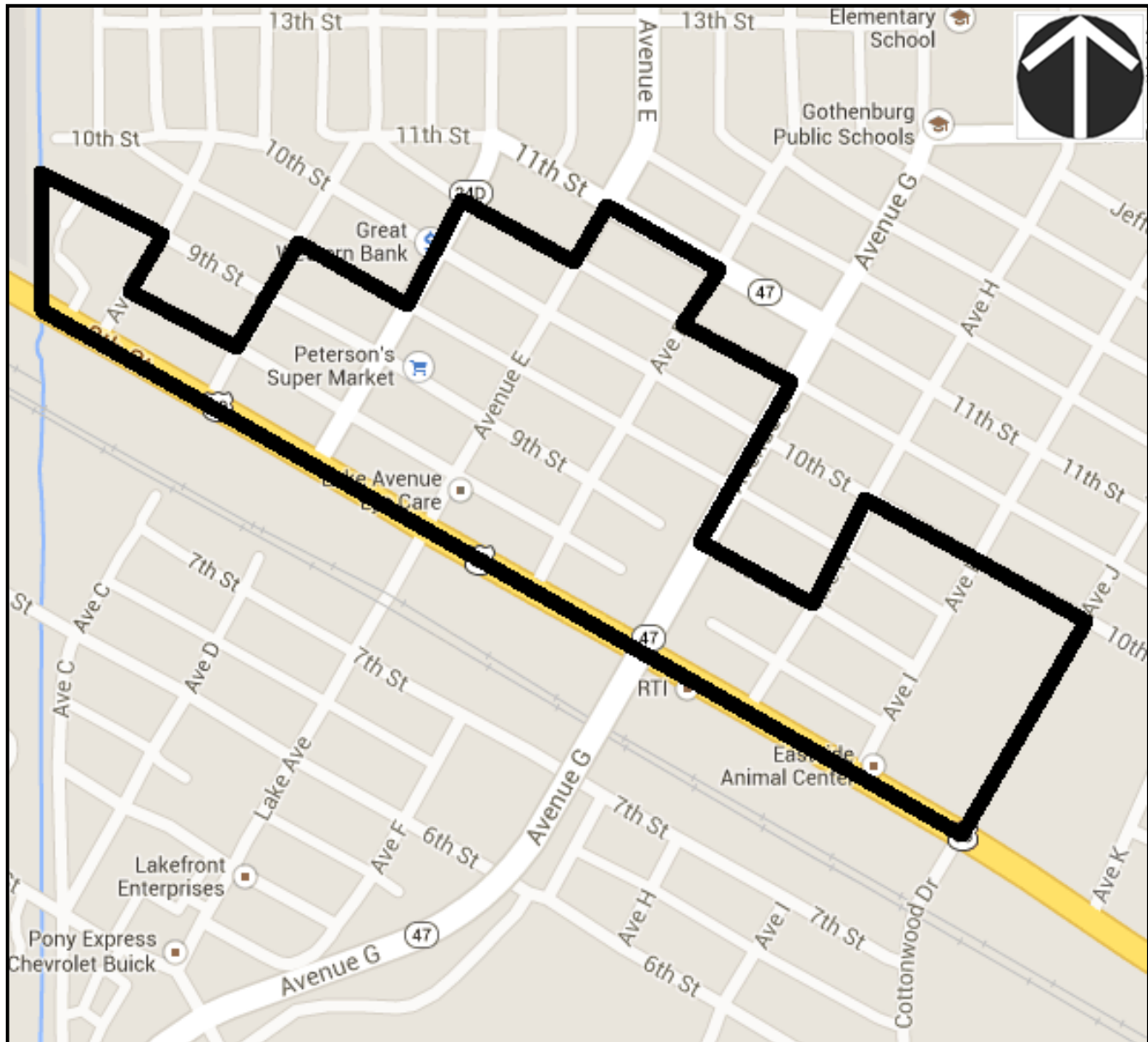
**Economic Impact Tax Increment Financing Opportunity:**  
**\$192,000 (\$17,900 @ 15yrs @ 4.5%).**

**E. Total Estimated Costs & Funds Required for the Gothenburg Downtown Housing & Redevelopment Initiative = \$3,255,000.**

\$836,000 (TIF/Assessment Loan 25.7%).  
\$1,280,000 (Other Local, State, Federal Funding\* 39.3%) &  
\$1,139,000 (Private Financing 35%).

\*Additional TIF; Area Bucket, CRA Assessment; CDBG, HOME, LIHTC, etc.

## DOWNTOWN HOUSING & REDEVELOPMENT AREA GOTHENBURG, NEBRASKA



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**COMMUNITY OF LEXINGTON, NEBRASKA  
DOWNTOWN HOUSING & REDEVELOPMENT INITIATIVE.**

**A. Housing Units - 2014:**City-Wide:

3,436 Total Housing Units:  
(Owner = 2,069; Rental = 1,367)  
3,188 Total Occupied Units (Households); (248 Total Vacant Units):  
(Owner = 1,994; Renter = 1,194)  
2014 Housing Vacancy Rate = 7.2%, Adjusted = 2.4%.

Downtown:

**63 Total Housing Units:**  
(Owner = 22; Rental = 41)  
**57 Total Occupied Units (Households); (6 Total Vacant Units):**  
(Owner = 19; Renter = 38)  
**2014 Vacancy Rate = 9.5%, Adjusted = 3.2%.**

**B. Housing Target Demand - 2019:**

City-Wide – 185 Units (Owner = 95; Rental = 90).  
**Downtown – 22 Units (Owner = 8; Rental = 14) (11.8% of City Demand).**

**C. Downtown Housing Target Demand = 22 Units:**

Estimated Square Feet = 26,000.  
Estimated Development Cost = \$5,400,000.  
Estimated Additional Real Estate Tax Requirement,  
or Increment = \$132,000 (Mid 15yr Term).

**Housing Tax Increment Financing Opportunity:**  
**\$1,400,000 (\$132,000 @ 15yrs @ 4.5%).**

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

Estimated Square Feet = 7,900.  
Estimated Development Cost = \$1,600,000.  
Estimated Added Real Estate Tax Requirement,  
or Increment = \$38,000 (Mid 15yr Term).

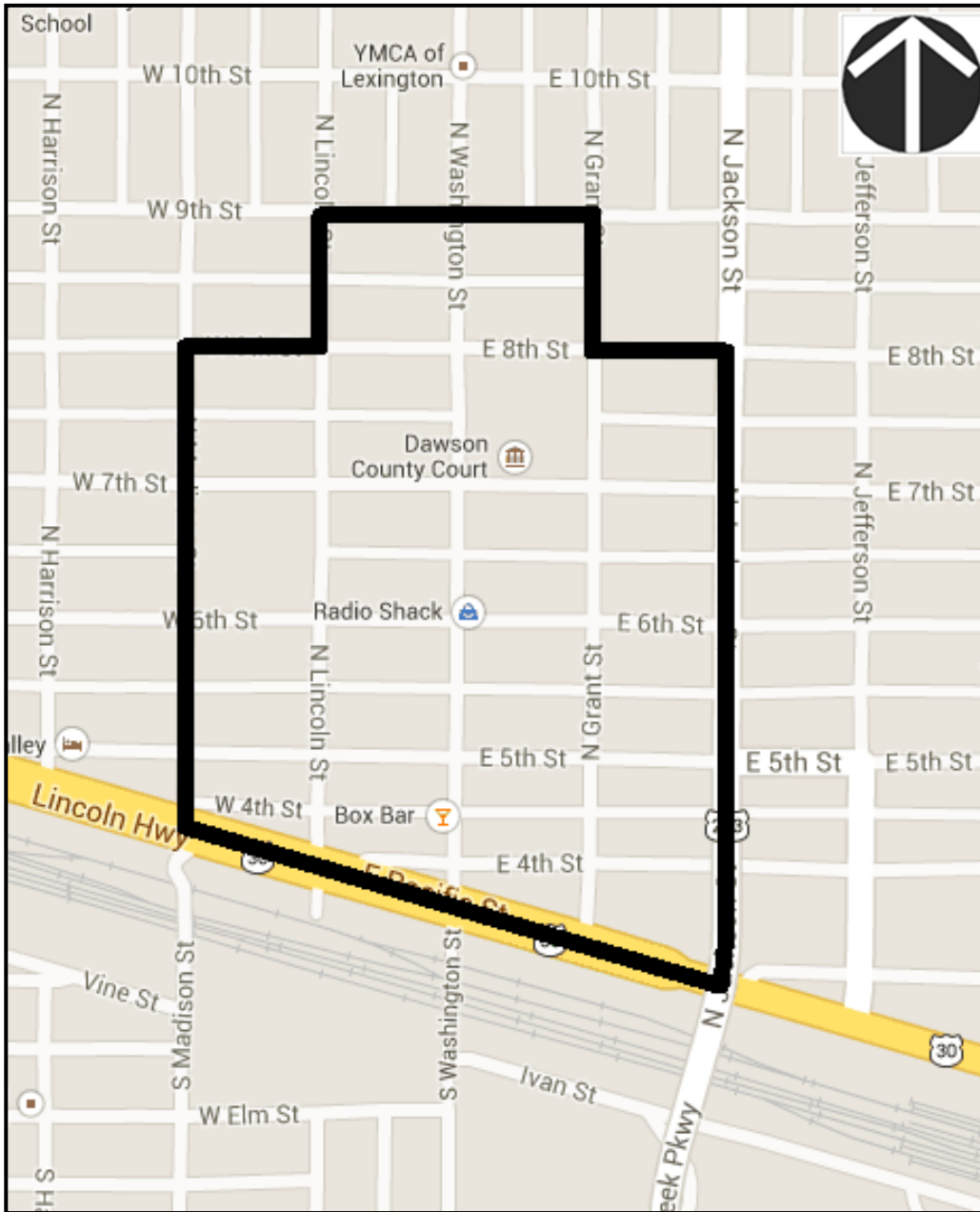
**Economic Impact Tax Increment Financing Opportunity:**  
**\$408,000 (\$38,000 @ 15yrs @ 4.5%).**

**E. Total Estimated Costs & Funds Required for the Lexington Downtown Housing & Redevelopment Initiative = \$7,000,000.**

\$1,808,000 (TIF/Assessment Loan 25.8%).  
\$2,742,000 (Other Local, State, Federal Funding\* 39.2%) &  
\$2,450,000 (Private Financing 35%).

\*Additional TIF; Area Bucket, CRA Assessment; CDBG, HOME, LIHTC, etc.

# **DOWNTOWN HOUSING & REDEVELOPMENT AREA** **LEXINGTON, NEBRASKA**



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# SECTION 5



**AFFORDABLE HOUSING CONCEPTS  
&  
FINANCING/PARTNERSHIPS.**

# ***AFFORDABLE HOUSING CONCEPTS & FINANCING/PARTNERSHIPS.***

## ■ INTRODUCTION ■

**Section 5** of this **Housing Study** provides a discussion of **site analysis and affordable housing concepts** for the Dawson County Area. As housing programs are implemented in the Area, potential sites for future housing developments will need to be identified. Proper site selection will greatly enhance the marketability of housing in the Area.

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

## ■ SITE ANALYSIS PROCESS ■

The location of a proposed housing project to pertinent facilities and services crucially influences the benefits 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 persons with a physical or mental disability(ies) 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

<u>Primary</u>	<u>Points</u>	<u>Points</u>	<u>Points</u>
	3	2	1
A. Grocery	Wkg.	$\frac{1}{2}$ M	1 M
B. Drug	Wkg.	$\frac{1}{2}$ M	1 M
C. Medical	Wkg.	$\frac{1}{2}$ M	1 M
D. Shopping	$\frac{1}{2}$ M	$\frac{3}{4}$ M	1 M
E. Religious	$\frac{1}{2}$ M	$\frac{3}{4}$ M	1 M
<u>Secondary</u>			
F. Educational	1 M	2 M	3 M
G. Recreational	1 M	2 M	3 M

### Family Housing

<u>Primary</u>			
A. Educational	Wkg.	$\frac{1}{2}$ M	1 M
B. Recreational	Wkg.	$\frac{1}{2}$ M	1 M
C. Shopping	$\frac{1}{2}$ M	$\frac{3}{4}$ M	1 M
D. Religious	$\frac{1}{2}$ M	$\frac{3}{4}$ M	1 M
E. Grocery	1 M	2 M	3 M
F. Drug	1 M	2 M	3 M
<u>Secondary</u>			
G. Medical	2 M	3 M	4 M

Notes: Wkg = Within Walking Distance  
M = Miles

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

- Floodplain/wetland locations, which require lengthy public review process and consideration of alternative sites in the area.
- Sites in or adjacent 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.”**

## ■ AFFORDABLE HOUSING DEVELOPMENT OPTIONS & RESIDENTIAL LAND NEEDS ■

A total of 418 new housing units have been targeted for the Dawson County Area by 2019. This would include up to 248 owner units and 170 rental units throughout the nine associated Communities. Vacant land will need to be made available in or adjacent these Communities for the suitable development of various, needed housing types.

Identifying locations of new housing development is important for the Area Communities. Each Community in the Dawson County Area 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 both voluntary and involuntary annexation policies, all in an effort to identify land for new housing developments.**

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

The Communities of Cozad, Gothenburg and Lexington should focus on new housing construction as a primary housing activity. The City of Cozad will need to develop an estimated 77 housing units, including 47 owner and 30 rental units. Gothenburg and Lexington should strive to develop an estimated 73 and 222 housing units, respectively. This includes 52 owner and 21 rental units in Gothenburg and 117 owner and 105 rental units in Lexington.

The housing target demand for these Communities includes units in each respective Downtown. In Cozad, 14 housing units, including six owner and eight rental units should be located within the Downtown. Gothenburg and Lexington have a Downtown housing demand for an estimated 10 and 22 units, respectively. This includes four owner and six rental units in Downtown Gothenburg and eight owner and 14 rental units in Downtown Lexington.

**All Communities in the Dawson County Area should implement housing rehabilitation activities, including purchase-rehab-resale or re-rent programs. The County has an estimated 386 housing structures needing moderate- to substantial rehabilitation and an estimated 203 housing structures targeted 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/Communities Land Bank Program.**

## ■ HOUSING LAND USE PROJECTIONS. ■

**Table 5.1** identifies the estimated **land use projections and housing types per age sector** in the City of Cozad, Nebraska, by 2019. An estimated **19 acres of land** will be required to complete the needed housing developments throughout Cozad.

An estimated 40 units should be developed for the 55+ age group, including special populations. This would require an estimated 11 acres. An estimated 37 units will need to be developed for non-elderly families, requiring an estimated 13.25 acres. New housing types should include single family, duplex, town home, patio home 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 total of 14 units, including six owner and eight rental units, should be considered for buildings in the Downtown that consist of vacant upper-story floor space.**

**TABLE 5.1**  
**HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE & AGE SECTOR**  
**COZAD, NEBRASKA**  
**2019**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
<b>18 to 54 Years**</b>	Single Family Unit	14 / 6*	10
	Patio Home Unit	0 / 0	0
	Town Home Unit	6 / 0	1.5
	Duplex/Triplex Unit	0 / 4	1
	Apartment - 4+ Units***	3 / 4	.75
<b>Totals</b>		<b>23 / 14</b>	<b>13.25</b>
<b>55+ Years</b>	Single Family Unit	7 / 0	3
	Patio Home Unit	4 / 0	1
	Town Home Unit	8 / 0	2.5
	Duplex/Triplex Unit	0 / 8	2.5
	Apartment - 4+ Units***	5 / 8	2
<b>Totals</b>		<b>24 / 16</b>	<b>11</b>
<b>Total Units / Acres</b>		<b>47 / 30</b>	<b>24.25</b>
*Includes Credit- or Lease-To-Own Units. **Includes housing for persons with a disability ***Includes housing in the Downtown.			
Source: Hanna:Keelan Associates, P.C., 2014.			

**Table 5.2** identifies the estimated **land use projections and housing types per age sector** in the City of Gothenburg, Nebraska, by 2019. An estimated **27 acres of land** will be required for housing developments in Gothenburg.

An estimated 35 units will need to be developed for the 55+ age group, which includes special populations and would require an estimated 10.5 acres. An estimated 38 units will need to be developed for non-elderly families, requiring an estimated 16.5 acres. New housing types should include single townhome and apartment units for all persons, while patio homes and duplex units should be considered for elderly populations. Rental units should be geared towards providing housing for persons involved in the local workforce, at 45+ percent AMI, needing decent, affordable rental housing. **Approximately 10 housing units, consisting of four owner and six rental units, should be considered for Downtown Gothenburg.**

**TABLE 5.2**  
**HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE & AGE SECTOR**  
**GOTHENBURG, NEBRASKA**  
**2019**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
<b>18 to 54 Years**</b>	Single Family Unit	20 / 6*	13.5
	Patio Home Unit	0 / 0	0
	Town Home Unit	8 / 0	2.5
	Duplex/Triplex Unit	0 / 0	0
	Apartment - 4+ Units***	2 / 2	.5
<b>Totals</b>		<b>30 / 8</b>	<b>16.5</b>
<b>55+ Years</b>	Single Family Unit	10 / 0	5
	Patio Home Unit	4 / 0	1
	Town Home Unit	6 / 0	1.5
	Duplex/Triplex Unit	0 / 8	2
	Apartment - 4+ Units***	2 / 5	1
<b>Totals</b>		<b>22 / 13</b>	<b>10.5</b>
<b>Total Units / Acres</b>		<b>52 / 21</b>	<b>27</b>
*Includes Credit- or Lease-To-Own Units. **Includes housing for persons with a disability ***Includes housing in the Downtown.			
Source: Hanna:Keelan Associates, P.C., 2014.			

**Table 5.3** identifies the estimated **land use projections and housing types per age sector** in the City of Lexington, Nebraska, by 2019. An estimated **77 acres of land** will be required to complete the needed housing developments throughout Lexington.

An estimated 91 units will need to be developed for the 55+ age group, which includes special populations, requiring an estimated 29 acres. An estimated 129 units will need to be developed for non-elderly families, requiring an estimated 48 acres. New housing types should include single family, patio home, duplex, townhome and apartment units for all sectors of the Lexington population. Single family units could also be developed as part of a Credit-To-Own Housing Program.

**Approximately 22 housing units should be considered for Downtown Lexington, consisting of eight owner and 14 rental units.**

**TABLE 5.3**  
**HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE & AGE SECTOR**  
**LEXINGTON, NEBRASKA**  
**2019**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
<b>18 to 54 Years**</b>	Single Family Unit	46 / 18*	31
	Patio Home Unit	8 / 0	2
	Town Home Unit	12 / 10	7
	Duplex/Triplex Unit	0 / 28	7
	Apartment - 4+ Units***	3 / 6	1
<b>Totals</b>		<b>69 / 60</b>	<b>48</b>
<b>55+ Years</b>	Single Family Unit	23 / 6	15
	Patio Home Unit	6 / 0	1.5
	Town Home Unit	14 / 9	6.5
	Duplex/Triplex Unit	0 / 18	4.5
	Apartment - 4+ Units***	5 / 10	1.5
<b>Totals</b>		<b>48 / 43</b>	<b>29</b>
<b>Total Units / Acres</b>		<b>117 / 105</b>	<b>77</b>
*Includes Credit- or Lease-To-Own Units. **Includes housing for persons with a disability ***Includes housing in the Downtown.			
Source: Hanna:Keelan Associates, P.C., 2014.			

**Single family homes** are being developed as **Credit-, or Lease-To-Own (CROWN)**, affordable housing options in Nebraska Communities, including the Dawson County Area. 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 CROWN units provide all necessary living space for a family of up to six persons. This includes three-bedrooms on the first floor, with the opportunity of an additional bedroom(s) in the basement, one bath, on the 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 for a CROWN Program.**

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, CROWN single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI). In a CROWN Program, a small percentage of the net monthly rent is set-aside for 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 \$95,000 to \$130,000. 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 \$475 to \$685, 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.

**Immediate housing alternatives** are needed throughout the DAD Communities as a solution to the Area’s growing population of workforce employees. Participants of the Dawson County Area Housing Listening Sessions and Survey respondents identified a large number of employees obtaining affordable housing outside of the DAD Communities, in Cities such as Kearney and North Platte, due to a lack of housing variety.

The following immediate housing alternatives would create additional housing choices in the Dawson County Area for persons and families of all income sectors. **It is recommended that the DAD Communities support this type of housing development through the identification of suitable lots, the approval of infill ordinances and design guideline review.**

### **Infill Housing.**

Infill housing serves the purpose of creating housing units on vacant lots, generally located in or near the center of a Community, that would otherwise be considered too small for today’s development standards. An advantage to this housing type is to make use of existing water, sewer and electrical utilities that are already in place. Infill housing is widely considered to be a “smart growth” technique for Communities, with an average sale price, generally, lower than that of new residential subdivision development.

### **“Accessory” Housing.**

Also known as “In-Law Suites” or “Granny Flats,” accessory housing can create additional housing opportunities in urban and suburban neighborhoods from surplus space, such as a second story of an existing housing unit or a detached structure. Accessory housing structures are growing in popularity in Communities dealing with issues pertaining to the displacement of low- to moderate-income residents. Advantages to this housing unity type include, but are not limited to, property owners living on-site, construction not consuming additional land, an alternative to traditional apartment life and a reduced cost of construction when compared to conventional apartment development.



**Example of Infill Housing (left) and Accessory Housing (right).**

### **Conversion Housing.**

Families meeting required guidelines established by the U.S. Department of Housing and Urban Development can apply for “conversion vouchers” that support families in public housing units being displaced due to demolition, transfer of ownership or unacceptable living conditions. Families are allowed to find a housing unit that is suitable for their needs and income whereby 30 percent of the family’s income and Housing Authority payment standard, or the gross rent, whichever is lower, is covered through a Housing Assistance Payments contract with the owner. It is important for the DAD Communities to provide a variety of safe, decent housing alternatives in the event a public housing complex falls victim to the previously mentioned scenarios of substandard housing.

### **Single Room Occupancy (SRO) Housing.**

This housing type is typically developed as expanded dormitory-style housing and consisting of six, eight or more units per building. SRO housing is a suitable housing type for young professionals entering the workforce and serves as a type of transitional housing for young families. Major employers should see this housing type as an advantage to reduce the commute times of their employees and become active in its production through partnerships with local development corporations and developers.

## ■ IMPLEMENTING HOUSING DEVELOPMENTS IN THE DAWSON COUNTY AREA. ■

The successful implementation of housing developments in the Dawson County Area 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, funders, non-profit organizations, local elected officials and Dawson County Area citizenry.

The development of Affordable housing throughout the Area 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 for owner housing.”**

**“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.*

## ■ HOUSING FINANCIAL RESOURCES. ■

To produce new and upgrade existing renter and owner occupied housing in a Nebraska Community, 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 Cozad, Lexington and Gothenburg and the Village of Eustis 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 Cozad, Farnam, Gothenburg, Lexington, Elwood, Overton and Eustis have Housing Authorities/Agencies that provide elderly and family 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.
- g) Single-Room Occupancy housing for new employees of major employers.

**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 **2014 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  
 \$2.7 Million HOME Investment Partnership Fund  
 \$669,000 Emergency Solutions Grant Program  
 \$2.6 Million Homeless Shelter Assistance Trust Funds  
 \$7.7 Million Nebraska Affordable Housing Trust Fund  
 \$328,000 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 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.

**One CHDO serves the Dawson County Area: Community Action Partnership of Mid-Nebraska. The Nebraska Housing Developers Association is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, economic and housing development grant writing administration is provided by West Central Nebraska Economic Development District to paying members or municipalities in the Dawson County Area.**

### **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 rental assistance to non-profit developers for development of housing for persons with a disability(ies). The Program provides 100 percent financing with an operational subsidy.
- **Mortgage Insurance** – The HUD 221(d)(3) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit-motivated 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.

# SECTION 6



**DAWSON COUNTY AREA  
FIVE-YEAR HOUSING ACTION PLAN.**

# **DAWSON COUNTY AREA FIVE-YEAR HOUSING ACTION PLAN.**

## ■ INTRODUCTION. ■

The greatest challenge for the Dawson County Area Communities, 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. In total, the Dawson County Area Communities should strive to build up to **418 new units; 248 owner units and 170 rental units, by 2019.**

The successful implementation of the “**Dawson County Area 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. Also important is the continuation of a ***Housing Partnership***, under the direction of Dawson Area Development, comprised of housing stakeholders throughout the Area. ***“The bigger the circle of Partnerships, the better the delivery of housing.” The following partners are most commonly used to create new and preserve existing housing in Nebraska Counties and Communities. The list does not include all possible housing partners, such as foundations, private donors and financing available from local municipalities.***

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

**RD** = Department of Agriculture-Rural Development/Grants/Loan/Mortgage Guarantee.

**NIFA** = Nebraska Investment Finance Authority.

**DAD** = Dawson Area Development.

**HAs** = Housing Authorities/Agencies.

**CRAs** = Community Redevelopment Authorities/Development Agencies.

**WCNDD** = West Central Nebraska Economic Development District.

**CAPMN** = Community Action Partnership of Mid-Nebraska.

**WCNAAA** = West Central Nebraska Area Agency on Aging.

**MHEG** = Midwest Housing Equity Group.

**PED** = Private Enterprise/Developer.

**AHP** = Federal Home Loan Bank-Affordable Housing Program.

**LIHTC** = Low Income Housing Tax Credit Program.

**HTC** = Historic Tax Credits.

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

**HOME** = HOME Program.

**NAHTF** = Nebraska Affordable Housing Trust Fund.

**OE** = Owner Equity.

**CPF** = Conventional Private Financing.

**TEBF** = Tax Exempt Bond Financing.

**TIF** = Tax Increment Financing.

## ■ HOUSING PROJECTS ■

The following **Housing Action Plan** presents the “**priority**” housing programs proposed for the Dawson County Area Communities during the next five years. Programs include activities associated with the organizational or operational requirements of each Community to insure 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 each Community’s housing stock. The **Plan** defines a purpose and estimated cost for each housing program and, where relevant, the estimated cost subsidy.

### ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Est. Total Cost.</u>
1.	<b>Dawson Area Development (DAD)</b> , should continue to be the lead, local organization for Community housing capacity building, educational and promotional activities in the Dawson County Area and build <b>Housing Partnerships</b> .	<b>DAD</b> continues its work with selected, pertinent local, both public and private housing stakeholders and providers to establish a program of housing, awareness, understanding and promotion, all in an effort to better educate Communities on the cause for new and improved appropriate housing for the residents of the Dawson County Area. This includes the continuation of the Homebuyer Education Program.	Estimated Annual Cost: \$26,500.
2.	Continue and expand the local <b>Employer’s Housing Assistance Programs</b> , encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing.	To encourage <b>Major Employers</b> in the Dawson County Area 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.	A \$375,000 annual contribution from major employers would be requested.
3.	Initiate a <b>Continuum of (Housing) Residential Care Program</b> in the County, directed at persons and families 62+ years of age.	Housing assistance program provided by <b>DAD and selected housing partners</b> , to address all facets of <b>elderly housing needs</b> in the Area, including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation and modification.	A \$110,000 annual contribution from local businesses and housing providers/stakeholders would be requested. (DAD, HAs, CAPMN & WCNAAs).



## ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).




	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Est. Total Cost.</u>
4.	Implement a Dawson County Area Housing Trust Fund.	To provide “gap” financing for affordable housing programs.  Secure funding from contributions by housing developers, major employers, local Community and private foundations.	\$525,000 Annually
5.	Create a Dawson County Area Housing Investment Club.	With the guidance of the DAD and assistance of Area Housing Partners, create a bank of funds to invest in needed gap financing for local housing developments.	\$260,000 Annually.
6.	Plan and implement an annual Dawson County Housing Summit.	DAD, with the assistance of local funding and Housing Partners, would conduct an annual presentation of housing accomplishments and opportunities in the Dawson County Area.	Estimated Annual Cost: \$3,500.
7.	Create a Dawson County Area Land Bank Program.	To insure the availability of land for future housing developments.  Financing could be secured via local Community contributors, as well as housing funding entities.  Needed land areas for residential development could be obtained from the benefits of an accelerated housing demolition program.	\$350,000 Annually




## HOUSING PRESERVATION.

	<u>Activity/Purpose.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
8.	<b>Housing Code Inspection and Rental Licensing Program</b> , to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a <b>Nuisance Abatement Program</b> .	\$160,000.	60% or \$96,000.	DAD, Has & PED.
9.	<b>Single Family Owner Housing Rehabilitation Program, 130 Units</b> , moderate rehabilitation at \$30,000 to \$36,000 per unit in Dawson County Area Communities, by 2019, to meet the needs of low- to moderate-income households.	\$4,460,000.	90% or \$4,000,000.	DAD, CRAs, CAPMN, CDBG, HOME, NAHTF, TIF & OE.
10.	Target the <b>purchase and Demolition</b> of 90 substandard, dilapidated housing units in the Dawson County Area Communities, by 2019 and establish a Land Bank of property (lots) for redevelopment purposes.	\$5,930,000.	90% or \$5,337,000.	DAD, CRAs, HAS, PED, CDBG, NAHTF & TIF.
11.	<b>Single Family Purchase-Rehab-Resale/Re-rent Program, 30 Units</b> , 3+ bedroom houses, standard amenities in the Dawson County Area, by 2019, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI).	\$4,620,000.	80% or \$3,696,000.	DAD, HAS, CRAs, CAPMN, PED, USDA-RD, CDBG, HOME NAHTF, TIF, CPF & OE.

## HOUSING FOR ELDERLY/SENIOR POPULATIONS.

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
12.	<b>Elderly Rental Housing Program, 58 Units:</b> <ul style="list-style-type: none"> <li>- Cozad: 10</li> <li>- Gothenburg: 10</li> <li>- Lexington: 28</li> <li>- Overton 3</li> <li>- Elwood: 4</li> <li>- Eustis: 3</li> </ul> <p>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 (35%+ AMI).</p>	\$9,570,000.	85% or \$8,134,500.	PD, DAD, WCNAAA, HAs, CRAs, NIFA/LIHTC, MHEG, HOME, NAHTF, AHP, HUD, RD, TIF & CPF.
				
13.	<b>Dawson County Elderly Homeownership Initiative, 60 Units:</b> <ul style="list-style-type: none"> <li>- Cozad: 12</li> <li>- Gothenburg: 12</li> <li>- Lexington: 36</li> </ul> <p>Scattered Site, Mixed Income, 2 &amp; 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).</p>	\$12,560,000.	35% or \$4,396,000.	PD, DAD, WCNAAA, CRAs, HOME, NAHTF, TIF, RD & CPF.
				
14.	<b>Housing Rehabilitation/Modification Program, 48 Units:</b> <ul style="list-style-type: none"> <li>- Cozad: 8</li> <li>- Gothenburg: 10</li> <li>- Lexington: 18</li> <li>- Remaining Communities: 2 Each.</li> </ul> <p>Standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), <b>Elderly and Special Population Households</b>, with a Person(s) with a Disability.</p>	\$1,760,000.	90% or \$1,584,000.	DAD, HAs, CRAs, WCNAAA, CAPMN, CDBG, HOME, NAHTF, TIF & OE.
				

## HOUSING FOR ELDERLY/SENIOR POPULATIONS (Continued).

<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
15. Develop <b>an additional 48 licensed Assisted Living units</b> with supportive/specialized services for near-independent and frail-elderly residents of Cozad, Gothenburg and Lexington. The “Green House” option would be a concept to consider.	\$6,100,000.	60% or \$3,660,000	PD, RD, DAD, WCNAAs, DAD, HAS, CRAs, TIF, CPF & TEBF.
			




## HOUSING FOR FAMILIES.

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
16.	<b>Single Family Rental, CROWN Rent-To-Own Program, 24 Units:</b>  - Cozad & Gothenburg: 6 Each. - Lexington: 12  Scattered Site, Mixed Income, 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI).	\$4,560,000.	90% or \$4,100,000.	PD, DAD, CRAs, HAS, NIFA/LIHTC, MHEG, AHP, NAHTF, HOME, TIF & CPF.
				
17.	<b>General Rental Housing Program, 56 Units:</b>  - Cozad: 8 - Gothenburg: 6 - Lexington: 30 - Remaining Communities: 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).	\$8,120,000.	70% or \$5,684,000.	PD, DAD, CRAs, HAS, NIFA/LIHTC, MHEG, AHP, NAHTF, HOME, TIF & CPF.
				

## HOUSING FOR FAMILIES (Continued).

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
18.	<b>Family Homeownership Initiative, 110 Units:</b>  - Cozad: 20 - Gothenburg: 26 - Lexington: 40 - Eustis: 8 - Elwood: 8 - Remaining Communities: 2 Each.  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.	\$21,780,000.	55% or \$11,979,000.	PD, DAD, CRAs, FTHB, CDBG, NAHTF, HOME, TIF & CPF.
				
19.	<b>Single Room Occupancy Housing Program, 20 rooms,</b> 2 buildings, in the City of Lexington, to meet the needs of low- to moderate-income, single person workforce households (35% to 80% AMI).	\$2,650,000.	70% or \$1,855,000.	PD, Major Employers, DAD, CRAs, NIFA/LIHTC, MHEG, HOME & TIF.

## HOUSING FOR FAMILIES (Continued).

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Est. Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
20.	<b>Owner/Rental Housing Initiative for Special Populations, 20 Units:</b>  - Cozad: 4 - Gothenburg: 6 - Lexington: 10  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).	\$3,200,000.	95% or \$3,040,000.	PD, DAD, CRAs, HAs, CDBG, NAHTF, HOME, NIFA/LIHTC, MHEG, TIF, AHP & CPF.
				
21.	<b>Downtown Rental Units, 46 Units:</b>  - Cozad: 14 Units - Gothenburg: 10 Units - Lexington: 22 Units  Mixed Income, Scattered Site, 1 & 2-bedroom apartments.	\$5,320,000	75% or \$3,990,000.	PD, DAD, CRAs, HTC, CDBG, HOME, NIFA/LIHTC, NAHTF, AHP, MHEG, TIF & CPF.
			 	
22.	<b>Immediate Housing Initiative –</b> Create up to <b>34 units</b> of rental housing, via alternative housing scenarios, including accessory housing for families, or as rental properties.	\$2,400,000	75% or \$1,800,000.	PD, DAD, CRAs, Major Employers, CDBG, HOME, NAHTF, AHP, TIF, & CPF.



# APPENDIX I



**DAWSON COUNTY AREA  
SURVEY RESULTS.**

**DAWSON COUNTY AREA, NEBRASKA**  
**Highlights of Housing Needs & Wants Survey.**

**Total Results: 265**

1. Gender: **\_133\_Female**    \_132\_ Male

2. Relationship status:

**\_212\_ Married**

\_13\_ Widowed

\_17\_ Divorced

\_1\_ Separated

\_1\_ In a domestic partnership or civil union

\_5\_ Single but cohabitating with a Significant Other

\_16\_ Single

3. Age:

\_4\_ 18 to 24

\_34\_ 25 to 34

\_49\_ 35 to 44

\_64\_ 45 to 54

**\_72\_ 55 to 64**

\_24\_ 65 to 74

\_8\_ 75 or older

4. How many people currently live in your household?

\_30\_ 1    **\_124\_ 2**    \_27\_ 3    \_44\_ 4    \_33\_ 5+

5. In which type of housing do you currently live?

\_9\_ Apartment

\_2\_ Condominium

\_2\_ Townhouse

\_4\_ Duplex

\_3\_ Mobile Home

\_1\_ Income-Based Housing

**\_241\_ Single Family Home**

6. In what town do you currently live?

\_73\_ Cozad    \_61\_ Gothenburg    **\_88\_ Lexington**    \_22\_ Other

7. I live inside the City Limits: **\_196\_ Yes**    \_46\_ No



8. What is your current housing situation?

  178   **Own Home**  
  34   Renting  
  25   In process of Buying  
  5   Other

9. If you currently rent, or would like to rent, how many bedrooms do you need?

  5   1 Bedroom     13   2 Bedrooms     16   **3 Bedrooms**      9   4+ Bedrooms

10. If you would like to rent, what monthly rent can you afford?

 16   \$450 or Less  
 21   **\$451 to \$600**  
  9   \$601-\$750  
  6   \$751 and up

11. If you currently rent, but want to buy a home, please mark any barriers that have prevented you from purchasing a home.

 14   Lack of available housing.  
 16   Cost of existing housing.  
 19   **Lack of Down Payment.**  
 13   Credit Rating.  
  2   Available Building Lot.

12. How would you rate the condition of your current residence?

 98   **Excellent**  
 80   Good  
 41   Needs Minor Repairs (Under \$5,000)  
 20   Needs Major Repairs (Over \$5,000)

13. If your dwelling needs some repairs, please check all that apply.

 21   Plumbing  
 19   Heating/AC  
 26   Insulation  
 53   **Windows**  
 27   Electrical  
 24   Floors/Ceilings  
  9   Foundation Repairs  
 34   Exterior  
 18   Roof Repairs  
  9   Other

14. If you are looking to purchase a home, what can you afford for a monthly house payment?

\_\_14\_\_ \$500 or Less  
**\_\_30\_\_ \$501 to \$750**  
 \_\_16\_\_ \$751 to \$1,000  
 \_\_16\_\_ \$1,001 and Up

15. If you are looking to purchase a home, how many bedrooms do you need?

\_\_0\_\_ 1 Bedroom    \_\_14\_\_ 2 Bedrooms    \_\_32\_\_ 3 Bedrooms    **\_\_33\_\_ 4+ Bedrooms**

16. If new housing was being built in your community, would you be interested in it?    \_\_69\_\_ Yes    **\_\_122\_\_ No**

(Communities of interest include Gothenburg, Lexington and Cozad)

17. Comments Only: not available.

18. What type of affordable housing are you most interested in?

**\_\_98\_\_ Single Family House**  
 \_\_8\_\_ Apartment  
 \_\_11\_\_ Duplex  
 \_\_24\_\_ Duplex for Seniors  
 \_\_2\_\_ Other

19. If you or someone in your household work outside the Community you live in, how far is the commute to work?

\_\_34\_\_ Less than 10 Miles  
**\_\_39\_\_ 11-20 Miles**  
 \_\_16\_\_ 21-30 Miles  
 \_\_15\_\_ More than 31 Miles

20. If you moved to Dawson County in the last five years, which of the following best describes your reason for relocation?

**\_\_46\_\_ Job**  
 \_\_0\_\_ Retirement  
 \_\_1\_\_ Affordable Housing  
 \_\_9\_\_ Small Town Atmosphere  
 \_\_12\_\_ Be close to family  
 \_\_2\_\_ Other

21. Do you know of anyone who would like to move to the area but is having difficulty finding adequate housing?

\_\_90\_\_ Yes    \_\_108\_\_ **No**

22. If Yes (to Question 21), the reason is:

\_\_65\_\_ **Lack of Affordable Rental Housing.**

\_\_32\_\_ Lack of Homes for Sale

\_\_11\_\_ Cost of Existing Housing

\_\_5\_\_ Credit Issues

\_\_7\_\_ Down Payment

\_\_22\_\_ Condition of Existing Housing

\_\_6\_\_ Other

23. Comments Only: not available.

## *Workforce Housing Needs Survey*

**Dawson Area Development, (DAD)**, in cooperation with major employers in the Dawson County Area, is conducting the following Survey to determine the specific renter and owner housing needs of the County's workforce. This Survey is part of a Housing Study, funded in part with a Housing Grant provided by the Nebraska Investment Finance Authority.. Please complete and return the Survey to your employer by \_\_\_\_\_.

**By providing your name and phone number, you will be eligible for a \$100 cash DRAWING! Your telephone number will only be used to contact you if your name is drawn. This Survey must be completed in full to be eligible for the Drawing.**

Place of Employment? \_\_\_\_\_ (See Comments) \_\_\_\_\_ TOTAL SURVEYS: 117

Which Community do you currently reside? \_\_\_\_\_ (See Comments) \_\_\_\_\_ or Rural area \_\_\_\_\_.

Number of Persons in your household? \_\_\_\_ 1 = 17 **2 = 52** 3 = 16 4 = 40 5+ = 11

Do you rent or are you a homeowner? \_\_27\_\_ Rent **90 Own**

Are you satisfied with your current housing situation? **Yes = 93** No = 24

If no, why? \_\_\_\_\_ (See Comments) \_\_\_\_\_

What is your current annual total household income?

\_30\_ Less than \$35K **34 \$35K-\$50K** \_22\_ \$51K-\$70K \_18\_ \$71K-\$85K \_11\_ \$86K+

Does your spouse commute to work? \_\_45\_\_ Yes **54 No** How many miles? \_\_\_\_\_

5 min. or Less = 15 6 to 10 min. = 5

**11 to 20 min. = 17** 21 to 50 min. = 4

50+ min. = 3

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

In which **one** of the following Communities would you like to **purchase a home**?

**17 Cozad** \_\_0\_\_ Eddyville \_\_0\_\_ Farnam \_\_9\_\_ Gothenburg \_\_11\_\_ Lexington  
\_\_1\_\_ Overton \_\_0\_\_ Sumner \_\_4\_\_ Elwood \_\_0\_\_ Eustis \_\_8\_\_ Rural Dawson County

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

**43 Single Family** \_\_2\_\_ Attached Townhouse or Duplex-Type Unit  
\_\_1\_\_ Mobile Home \_\_4\_\_ Patio Home \_\_1\_\_ Other? \_\_\_\_\_

How many bedrooms would your family need?

\_\_2\_\_ One \_\_9\_\_ Two **22 Three** \_\_21\_\_ Four +

What could your family afford for a monthly house payment?

\_\_13\_\_ Less than \$450 **28 \$450 to \$650** \_\_3\_\_ \$650 to \$870

\_\_7\_\_ \$870 to \$1,050 \_\_0\_\_ \$1,050+

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

In which **one** of the following Communities would you like to be a **renter**?

**8 Cozad**    0 Eddyville    0 Farnam    2 Gothenburg    6 Lexington  
1 Overton    0 Sumner    2 Elwood    0 Eustis    4 Rural Dawson County

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

**18 Single Family**    0 Attached Townhouse or Duplex-Type Unit  
0 Mobile Home    0 Standard Apartment Unit  
0 Other? \_\_\_\_\_

How many bedrooms would your family need?

0 One    **7 Two**    4 Three    **7 Four +**

What is the most your family could afford for monthly rent? **6 Less than \$400**

5 \$400 to \$500    2 \$500 to \$550    4 \$550 to \$650    1 \$650+

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	7	Lack of handicap accessible housing
0	Lack of adequate public transportation	2	Lack of adequate public transportation
4	Lack of knowledge of fair housing rights	7	Lack of knowledge of fair housing rights
<b>8</b>	<b>Cost of rent</b>	<b>28</b>	<b>Housing prices</b>
0	Restrictive zoning/building codes	7	Restrictive zoning/building codes
4	Job status	7	Job status
6	Attitudes of landlords & neighbors	6	Attitudes of immediate neighbors
<b>16</b>	<b>Lack of availability of decent rental units in your price range</b>	14	Mortgage lending application requirements
2	Use of background checks	17	Excessive down payment/closing costs
7	Excessive application fees and/or rental deposits	<b>27</b>	<b>Cost of utilities</b>
<b>8</b>	<b>Cost of utilities</b>	4	Lack of educational resources about homeowner responsibilities
0	Lack of educational resources about tenant responsibilities	<b>25</b>	<b>Cost of homeowners insurance</b>
	Other: _____	19	Lack of sufficient homes for sale
	Other: _____	<b>38</b>	<b>Cost of Real Estate Taxes</b>
	Other: _____		Other: _____

**Thank You For Your Participation!**  
**Survey must be completed for \$100 drawing entry.**

Name \_\_\_\_\_ Telephone Number \_\_\_\_\_

## DAWSON COUNTY AREA, NEBRASKA WORKFORCE HOUSING NEEDS SURVEY - COMMENTS

### Place of Employment.

- All Points Cooperative (11)
- Cozad Hospital (12)
- Dawson County (45\*)
- Department of Health & Human Services (10)
- Elwood Care Center (4)
- Gothenburg Hospital (1)
- Kiffin Murphy Real Estate (1)
- Landmark Implement (7)
- Rayemen Elements (4)
- South Central Development Services (17)
- Security First National Bank (3)
- Valley Vending Services (2)

\* Includes, but is not limited to, Courthouse, Department of Roads, Jail, Extension & Sheriff Offices.

### Which Community do you currently reside?

- Arapahoe (3)
- Arnold (1)
- Cozad (26)
- Dawson County (16)
- Eddyville (1)
- Elwood (8)
- Gothenburg (13)
- Gosper County (3)
- Lexington (40)
- Minden (1)
- Overton (2)
- Phelps County (1)
- Smithfield (1)
- No Response (1)

### Are you satisfied with your current housing situation? If No, why?

- I am paying for something I do not own. (2)
- I want to live in the country.
- Need more bedrooms. (2)
- I would like to upgrade my residency/I need more space/Too small. (8)
- I live in a mobile home and am paying lot space with no gas, furnace or space heater for heat.
- Hard to find a place to rent.
- My home needs updates. (2)

- I want to live closer to my job/Long commute time. (3)
- I prefer to live in a bigger city.
- Rent is too high.
- Propane cost is too high.
- I would like to own a home. (3)
- Need more handicap accessibility.
- Want a finished basement.
- Landlord does not make necessary repairs.
- Can't afford my mortgage.

**Barriers to Affordable Housing**

- Lack of units that allow pets.
- SBA Loan in order to fix our basement due to heavy flooding.
- Wages compared to the cost of living are not even.
- Cost of building is not within my price range.
- Time associated with closings.



## Senior (55+) Household Survey Dawson County Area, Nebraska

Dawson Area Development (DAD) is currently conducting a Housing Study to determine both the present and future housing needs of Dawson County area. Please take a few minutes to complete the following Survey. Please return this Survey, with your name and contact information to the drop box by \_\_\_\_\_, and be eligible for a **\$100 DRAWING!!**

- 1) **Your Community:** Cozad = 19 Dawson County = 11 Eddyville = 3  
Gothenburg = 27 Lexington = 38 Overton = 2 Sumner = 1  
No Response = 8
- Are you currently retired? **Yes 94** No 11  
If no, do you plan on retiring in Dawson County area? **Yes 25** No 1
- 2) **Family Status:** How many people live in your household? **1 = 62** 2 = 36 3+ = 4  
How many people 55+ years live in your household? **1 = 57** 2 = 37 3 = 1
- 3) **Disability Status:** 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 28 **No 79**
- 4) Do you own or rent where you live now?  
☒ **Own (74)**  
☐ Rent (35)
- What type of housing do you currently live in?  
**Single Family 74** Duplex/Townhome 5 Apartment 25 Mobile Home 2  
How many bedrooms do you have? 1 = 20 **2 = 31** 3 = 16 4+ = 11
- 5) Are you satisfied with your current housing situation? **95 Yes** 13 No  
If no, please explain:  
\_\_\_\_\_(See Comments)\_\_\_\_\_
- 6) Do You plan on changing housing in the future?  
One Year 7 Yes **64 No**  
Two Years 10 Yes **54 No**  
Three to Five Years 7 Yes **56 No**  
Six to 10 Years 16 Yes **53 No**
- If yes to any of the options on Question #6, which of the following types of housing do you anticipate moving to?
- |                               |  |
|-------------------------------|--|
| <b>21 Single Family Home</b>  | <b>14 Assisted Living Housing</b>                |
| 8 Duplex - Rent               | 1 Apartment - Owner                              |
| 5 Duplex - Purchase           | <b>11 Apartment - Rent</b>                       |
| 6 Town Home - Rent            | Minimum number of bedrooms needed                |
| 7 Town Home - Purchase        | in type of housing selected 1=11 <b>2=14</b> 3=3 |
| 7 Nursing Home/Long-Term Care |  |

7) How appealing is living at a Retirement Housing Campus to You?    \_\_\_16\_\_\_ Very appealing    **55    Somewhat appealing**    \_\_\_30\_\_\_ Not appealing

What amenities should this Campus have available:

___42___ Storage unit rentals	___46___ Park/greenspace
___47___ Fitness Center	<b>80    Lawn care/snow removal</b>
<b>69    Community/gathering rooms</b>	Garages: ___56___ Single    ___19___ Double
<b>63    Medical clinic nearby</b>	
___49___ Pet friendly	

**Please enter your Name and Telephone Number for a  
\$100 DRAWING!!!**

(SURVEYS MUST BE COMPLETED IN FULL TO BE ELIGIBLE FOR THE DRAWING)

Name \_\_\_\_\_ Telephone Number \_\_\_\_\_

**The Housing Study is partially funded with a grant provided by the Nebraska  
Investment Finance Authority.**

**DAWSON COUNTY AREA, NEBRASKA  
CONTINUUM OF CARE FOR ELDERLY PERSONS HOUSEHOLD SURVEY  
COMMENTS**

**Are you satisfied with your current housing situation?**

**If No, please explain.**

- Too many expenses.
- No washer/dryer in my unit.
- Limited access for disabled to get from first to second floor.
- Too cold.
- Need help with yard work/maintenance. (2)
- Private owners of rentals need to maintain their properties.
- Too big.
- No storage.
- Lack of affordable senior housing.

# APPENDIX II

**TABLE 2**  
**POPULATION TRENDS AND PROJECTIONS**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**1990-2019**

<u>Community</u>	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2014</u>	<u>2019</u>	<u>% Change</u> <u>2014-2019</u>
<b>Dawson County</b>	<b>19,940</b>	<b>24,365</b>	<b>24,326</b>	<b>24,344</b>	<b>24,509</b>	<b>+0.67%</b>
Cozad	3,823	4,163	3,977	3,956	3,978	+0.56%
Eddyville	102	96	97	94	89	-5.31%
Farnam	188	223	171	167	159	-4.79%
Gothenburg	3,232	3,619	3,574	3,568	3,590	+0.62%
Lexington	6,601	10,011	10,230	10,307	10,437	+1.27%
Overton	547	646	594	587	580	-1.19%
Sumner	210	237	236	231	226	-2.16%
<b>Balance of County</b>	<b>5,237</b>	<b>5,370</b>	<b>5,447</b>	<b>5,434</b>	<b>5,450</b>	<b>+0.29%</b>
Elwood	679	761	707	701	697	-0.57%
Eustis	452	464	401	395	384	-2.78%

Source: 1990, 2000, 2010 Census; 2011 & 2012 Census Estimates.  
Hanna-Keelan Associates, P.C., 2014.

**TABLE 22**  
**ESTIMATED HOUSING TARGET DEMAND\***  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2019**

<u>Community</u>	<u>Target Demand</u>		<u>Total</u> <u>Target</u> <u>Demand</u>	<u>Est. Required</u> <u>Target Budget</u> <u>(Millions)</u>
	<u>Owner</u>	<u>Rental</u>		
Cozad	47	30	77**	\$13.8
Eddyville	2	2	4	\$0.65
Farnam	4	2	6	\$0.97
Gothenburg	52	21	73**	\$13.0
Lexington	117	105	222**	\$38.0
Overton	6	2	8	\$1.24
Sumner	4	2	6	\$0.97
Elwood	8	4	12	\$1.90
Eustis	8	2	10	\$1.60
<b>Totals</b>	<b>248</b>	<b>170</b>	<b>418</b>	<b>\$72.13</b>

\*Based upon new households, providing affordable housing for 10% of cost burdened households, replacement of 10% 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 1.5 to 3% "pent-up" demand, based upon local capacity and availability of land and financial resources.

\*\*Includes Downtown Housing Target:  
Cozad: 14 Units - 6 Owner, 8 Rental.  
Gothenburg: 10 Units - 4 Owner, 6 Rental.  
Lexington: 22 Units - 8 Owner, 14 Rental.

NOTE: A percentage (12%-16%) of new housing in each Community should focus on purchase-rehab/resale or re-rent.

Source: Hanna-Keelan Associates, P.C., 2014.

## DAWSON COUNTY AREA TABLE PROFILE.

**TABLE 1  
CENSUS POPULATION ESTIMATES  
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES  
2010-2012**

	<u>2010</u>	<u>2011</u>	<u>2012</u>
<b>Dawson County</b>			
Cozad	3,977	3,983	3,945
Eddyville	97	97	96
Farnam	171	171	170
Gothenburg	3,574	3,592	3,561
Lexington	10,230	10,271	10,213
Overton	594	592	589
Sumner	236	236	235
<b>Gosper County</b>			
Elwood	707	676	699
<b>Frontier County</b>			
Eustis	401	396	396

Source: 2010 Census; 2011 & 2012 Census Estimates.  
Hanna:Keelan Associates, P.C., 2014.

**TABLE 2  
POPULATION TRENDS AND PROJECTIONS  
DAWSON COUNTY AREA, NEBRASKA COMMUNITIES  
1990-2019**

<u>Community</u>	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2014</u>	<u>2019</u>	<u>% Change 2014-2019</u>
<b>Dawson County</b>	<b>19,940</b>	<b>24,365</b>	<b>24,326</b>	<b>24,344</b>	<b>24,509</b>	<b>+0.67%</b>
Cozad	3,823	4,163	3,977	3,956	3,978	+0.56%
Eddyville	102	96	97	94	89	-5.31%
Farnam	188	223	171	167	159	-4.79%
Gothenburg	3,232	3,619	3,574	3,568	3,590	+0.62%
Lexington	6,601	10,011	10,230	10,307	10,437	+1.27%
Overton	547	646	594	587	580	-1.19%
Sumner	210	237	236	231	226	-2.16%
<b>Balance of County</b>	<b>5,237</b>	<b>5,370</b>	<b>5,447</b>	<b>5,434</b>	<b>5,450</b>	<b>+0.29%</b>
Elwood	679	761	707	701	697	-0.57%
Eustis	452	464	401	395	384	-2.78%

Source: 1990, 2000, 2010 Census; 2011 & 2012 Census Estimates.  
Hanna:Keelan Associates, P.C., 2014.

**TABLE 3**  
**SPECIFIC HOUSEHOLD CHARACTERISTICS**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2000-2019**

<u>Community</u>	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<u>Cozad</u>	2000	4,163	84	4,079	1,722	2.37
	2010	3,977	89	3,888	1,656	2.35
	2014	<b>3,930</b>	<b>90</b>	<b>3,840</b>	<b>1,641</b>	<b>2.34</b>
	2019	<b>3,922</b>	<b>92</b>	<b>3,830</b>	<b>1,651</b>	<b>2.32</b>
<u>Eddyville</u>	2000	96	0	96	41	2.34
	2010	97	0	97	38	2.55
	2014	<b>94</b>	<b>0</b>	<b>94</b>	<b>36</b>	<b>2.57</b>
	2019	<b>89</b>	<b>0</b>	<b>89</b>	<b>34</b>	<b>2.58</b>
<u>Farnam</u>	2000	223	0	223	95	2.35
	2010	171	0	171	74	2.31
	2014	<b>167</b>	<b>0</b>	<b>167</b>	<b>73</b>	<b>2.29</b>
	2019	<b>161</b>	<b>0</b>	<b>161</b>	<b>71</b>	<b>2.27</b>
<u>Gothenburg</u>	2000	3,619	110	3,509	1,457	2.41
	2010	3,574	73	3,501	1,494	2.34
	2014	<b>3,553</b>	<b>70</b>	<b>3,483</b>	<b>1,508</b>	<b>2.31</b>
	2019	<b>3,531</b>	<b>62</b>	<b>3,469</b>	<b>1,515</b>	<b>2.29</b>
<u>Lexington</u>	2000	10,011	278	9,733	3,095	3.14
	2010	10,230	137	10,093	3,180	3.17
	2014	<b>10,307</b>	<b>130</b>	<b>10,177</b>	<b>3,188</b>	<b>3.19</b>
	2019	<b>10,437</b>	<b>120</b>	<b>10,317</b>	<b>3,215</b>	<b>3.20</b>
<u>Overton</u>	2000	646	0	646	254	2.54
	2010	594	0	594	227	2.61
	2014	<b>587</b>	<b>0</b>	<b>587</b>	<b>224</b>	<b>2.62</b>
	2019	<b>580</b>	<b>0</b>	<b>580</b>	<b>220</b>	<b>2.63</b>
<u>Sumner</u>	2000	237	0	237	102	2.32
	2010	236	0	236	97	2.43
	2014	<b>231</b>	<b>0</b>	<b>231</b>	<b>94</b>	<b>2.45</b>
	2019	<b>226</b>	<b>0</b>	<b>226</b>	<b>92</b>	<b>2.45</b>

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**TABLE 3 (CONTINUED)**  
**SPECIFIC HOUSEHOLD CHARACTERISTICS**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2000-2019**

<u>Community</u>	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<u>Elwood</u>	2000	761	51	761	294	2.59
	2010	707	40	707	282	2.51
	<b>2014</b>	<b>701</b>	<b>38</b>	<b>701</b>	<b>281</b>	<b>2.49</b>
	<b>2019</b>	<b>697</b>	<b>32</b>	<b>665</b>	<b>269</b>	<b>2.48</b>
<u>Eustis</u>	2000	464	0	464	187	2.48
	2010	401	0	401	180	2.22
	<b>2014</b>	<b>395</b>	<b>0</b>	<b>395</b>	<b>179</b>	<b>2.21</b>
	<b>2019</b>	<b>384</b>	<b>0</b>	<b>384</b>	<b>176</b>	<b>2.18</b>

Source: 2000 & 2010 Census.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 4**  
**HOUSEHOLDS BY HOUSEHOLD SIZE**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2010**

<u>Community</u>	<u>1 Person</u>	<u>2 Persons</u>	<u>3 Persons</u>	<u>4 Persons</u>	<u>5 Persons</u>	<u>6 Persons</u>	<u>7+ Persons</u>
<b>Cozad</b>	524	575	229	173	109	34	12
<b>Eddyville</b>	9	14	8	4	1	1	1
<b>Farnam</b>	22	32	6	8	2	3	1
<b>Gothenburg</b>	469	524	196	180	85	33	7
<b>Lexington</b>	703	829	443	460	335	203	207
<b>Overton</b>	56	75	40	28	17	8	3
<b>Sumner</b>	30	38	8	9	6	2	4
<b>Elwood</b>	91	107	25	30	20	3	6
<b>Eustis</b>	56	73	22	16	11	0	2

Source: 2010 Census.

Hanna:Keelan Associates, P.C., 2014.



**TABLE 5**  
**TENURE BY HOUSEHOLD**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2000-2014**

<u>Community</u>	<u>Year</u>	<u>Total</u>	<u>Owner</u>		<u>Renter</u>	
		<u>Households</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<u>Cozad</u>	2000	1,722	1,168	67.8%	554	32.2%
	2010	1,656	1,126	68.0%	530	32.0%
	<b>2014</b>	<b>1,641</b>	<b>1,118</b>	<b>68.1%</b>	<b>523</b>	<b>31.9%</b>
	<b>2019</b>	<b>1,651</b>	<b>1,126</b>	<b>68.2%</b>	<b>525</b>	<b>31.8%</b>
<u>Eddyville</u>	2000	41	35	85.4%	6	14.6%
	2010	38	30	78.9%	8	21.1%
	<b>2014</b>	<b>36</b>	<b>28</b>	<b>77.7%</b>	<b>8</b>	<b>22.3%</b>
	<b>2019</b>	<b>34</b>	<b>25</b>	<b>73.5%</b>	<b>9</b>	<b>26.5%</b>
<u>Farnam</u>	2000	95	66	75.0%	22	25.0%
	2010	74	59	79.7%	15	20.3%
	<b>2014</b>	<b>73</b>	<b>58</b>	<b>79.4%</b>	<b>15</b>	<b>20.6%</b>
	<b>2019</b>	<b>71</b>	<b>56</b>	<b>78.8%</b>	<b>15</b>	<b>21.2%</b>
<u>Gothenburg</u>	2000	1,457	1,084	74.4%	373	25.6%
	2010	1,494	1,061	71.0%	433	29.0%
	<b>2014</b>	<b>1,508</b>	<b>1,066</b>	<b>70.7%</b>	<b>442</b>	<b>29.3%</b>
	<b>2019</b>	<b>1,515</b>	<b>1,070</b>	<b>70.6%</b>	<b>445</b>	<b>29.4%</b>
<u>Lexington</u>	2000	3,095	1,978	63.9%	1,117	36.1%
	2010	3,180	1,991	62.6%	1,189	37.4%
	<b>2014</b>	<b>3,188</b>	<b>1,994</b>	<b>62.5%</b>	<b>1,194</b>	<b>37.5%</b>
	<b>2019</b>	<b>3,215</b>	<b>2,009</b>	<b>62.5%</b>	<b>1,206</b>	<b>37.5%</b>
<u>Overton</u>	2000	254	178	70.1%	76	29.9%
	2010	227	163	71.8%	64	28.2%
	<b>2014</b>	<b>224</b>	<b>161</b>	<b>71.8%</b>	<b>63</b>	<b>28.2%</b>
	<b>2019</b>	<b>220</b>	<b>159</b>	<b>72.2%</b>	<b>61</b>	<b>27.8%</b>
<u>Sumner</u>	2000	102	77	75.5%	25	24.5%
	2010	97	68	70.1%	29	29.9%
	<b>2014</b>	<b>94</b>	<b>65</b>	<b>69.1%</b>	<b>29</b>	<b>30.9%</b>
	<b>2019</b>	<b>92</b>	<b>62</b>	<b>67.4%</b>	<b>30</b>	<b>32.6%</b>

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**TABLE 5 (CONTINUED)**  
**TENURE BY HOUSEHOLD**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2000-2014**

<u>Community</u>	<u>Year</u>	<u>Total</u>	<u>Owner</u>		<u>Renter</u>	
		<u>Households</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<u>Elwood</u>	2000	294	233	79.3%	61	20.7%
	2010	282	219	77.6%	63	22.4%
	<b>2014</b>	<b>281</b>	<b>216</b>	<b>77.0%</b>	<b>65</b>	<b>23.0%</b>
	<b>2019</b>	<b>269</b>	<b>209</b>	<b>77.7%</b>	<b>60</b>	<b>22.3%</b>
<u>Eustis</u>	2000	187	151	80.7%	36	19.3%
	2010	180	148	82.2%	32	17.8%
	<b>2014</b>	<b>179</b>	<b>147</b>	<b>82.1%</b>	<b>32</b>	<b>17.9%</b>
	<b>2019</b>	<b>176</b>	<b>146</b>	<b>82.8%</b>	<b>30</b>	<b>17.2%</b>

Source: 2000 & 2010 Census

Hanna:Keelan Associates, P.C., 2014.

**TABLE 6**  
**ESTIMATED MEDIAN HOUSEHOLD INCOME TRENDS & PROJECTIONS**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2000-2019**

<u>Community</u>	<u>2000</u>	<u>2012 Est.*</u>	<u>2014</u>	<u>2019</u>
Cozad	\$32,392	\$44,043	\$47,328	\$52,785
Eddyville	\$28,125	\$43,542	\$46,042	\$52,003
Farnam	\$24,327	\$37,813	\$38,949	\$42,211
Gothenburg	\$35,990	\$48,173	\$50,560	\$55,747
Lexington	\$38,098	\$42,685	\$43,997	\$47,452
Overton	\$31,389	\$37,500	\$41,424	\$45,827
Sumner	\$27,143	\$38,500	\$40,506	\$45,844
Eustis	\$34,205	\$58,750	\$59,537	\$64,412
Elwood	\$36,500	\$41,618	\$45,260	\$49,094

\*Specified data used, subject to margin of error.

Source: 2000 Census, 2008-2012 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 7**  
**ESTIMATED PER CAPITA INCOME TRENDS AND PROJECTIONS**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2000-2019**

<u>Community</u>	<u>2000</u>	<u>2012 Est.*</u>	<u>2014</u>	<u>2019</u>
Cozad	\$18,139	\$21,876	\$22,492	\$25,123
Eddyville	\$14,542	\$28,886	\$30,210	\$33,854
Farnam	\$11,959	\$21,295	\$24,285	\$29,099
Gothenburg	\$17,037	\$23,621	\$25,969	\$28,848
Lexington	\$14,148	\$15,669	\$16,002	\$17,321
Overton	\$14,941	\$17,622	\$19,311	\$21,775
Sumner	\$14,469	\$20,222	\$22,543	\$26,128
Eustis	\$16,618	\$25,810	\$26,992	\$28,357
Elwood	\$18,042	\$21,547	\$22,535	\$23,771

\*Specified data used, subject to margin of error.

Source: 2000 Census, 2008-2012 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 8**  
**PER CAPITA INCOME**  
**DAWSON COUNTY, NEBRASKA / STATE OF NEBRASKA**  
**2002-2019**

<u>Year</u>	<b>Dawson County</b>		<b>State of Nebraska</b>	
	<u>Per Capita</u> <u>Income</u>	<u>Percent</u> <u>Change</u>	<u>Per Capita</u> <u>Income</u>	<u>Percent</u> <u>Change</u>
2002	\$23,573	--	\$30,314	--
2003	\$25,942	+10.0%	\$32,126	+6.0%
2004	\$24,751	-4.6%	\$33,265	+3.5%
2005	\$26,203	+5.9%	\$34,318	+3.2%
2006	\$26,565	+1.4%	\$35,679	+4.0%
2007	\$29,712	+11.8%	\$37,887	+6.2%
2008	\$30,724	+3.4%	\$40,396	+6.6%
2009	\$30,578	-0.5%	\$38,438	-4.8%
2010	\$30,762	+0.6%	\$39,445	+2.6%
2011	\$33,320	+8.3%	\$42,450	+7.6%
<b>2014</b>	<b>\$38,013</b>	<b>+14.1%</b>	<b>\$47,738</b>	<b>+12.5%</b>
<b>2002-2014</b>	<b>\$23,573-\$38,013</b>	<b>+61.3%</b>	<b>\$28,598-\$47,738</b>	<b>+66.9%</b>
<b>2014-2019</b>	<b>\$38,013-\$43,945</b>	<b>+15.6%</b>	<b>\$47,738-\$54,087</b>	<b>+13.3%</b>

Source: Bureau of Economic Analysis, Regional Economic Information System, 2014.  
 Nebraska Department of Economic Development, 2014.  
 Hanna:Keelan Associates, P.C., 2014.

**TABLE 9**  
**RACE AND HISPANIC ORIGIN**  
**DAWSON COUNTY, NEBRASKA**  
**2000 & 2010**

<u>Race</u>	<u>2000</u>		<u>2010</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	20,058	82.3%	18,978	78.1%
Black	76	0.3%	744	3.0%
Native American	164	0.7%	199	0.8%
Asian	161	0.7%	140	0.6%
<u>Other</u>	<u>3,906</u>	<u>16.0%</u>	<u>4,265</u>	<u>17.5%</u>
<b>Totals</b>	<b>24,365</b>	<b>100.0%</b>	<b>24,326</b>	<b>100.0%</b>
<b>Hispanic Origin</b>	<b>6,178</b>	<b>25.3%</b>	<b>7,746</b>	<b>31.8%</b>

Source: 2000, 2010 Census.  
 Hanna:Keelan Associates, P.C., 2014.

**TABLE 10**  
**PERSONS RECEIVING SOCIAL SECURITY INCOME**  
**DAWSON COUNTY, NEBRASKA**  
**2012**

<u>Social Security Income-2012</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	2,870
Wives & Husbands	195
Children	30
<u>Survivor Benefits</u>	
Widows & Widowers	350
Children	140
<u>Disability Benefits</u>	
Disabled Persons	565
Wives & Husbands	5
<u>Children</u>	<u>110</u>
<b>Total</b>	<b>4,265</b>
<u>Aged 65 &amp; Older</u>	
Men	1,410
<u>Women</u>	<u>1,790</u>
<b>Total</b>	<b>3,200</b>
<u>Supplemental Security Income-2012</u>	<u>Number of Beneficiaries</u>
Aged	45
<u>Blind and Disabled</u>	<u>278</u>
<b>Total</b>	<b>323</b>

N/A=Not Available.

Source: Department of Health and Human Services,  
 Social Security Administration, 2014.  
 Hanna:Keelan Associates, P.C., 2014.

**TABLE 11a**  
**ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**COZAD, NEBRASKA**  
**2010 & 2014**

<b><u>Owner</u></b>	<b>2010*</b>	<b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	75 / 75	49 / 49
31-50% AMI	120 / 75	85 / 71
51-80% AMI	230 / 50	197 / 48
81-100% AMI	145 / 30	148 / 30
<u>101%+ AMI</u>	<u>740 / 20</u>	<u>639 / 20</u>
<b>Totals</b>	<b>1,310 / 250</b>	<b>1,118 / 218</b>
<b><u>Renter</u></b>	<b>2010*</b>	<b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	135 / 135	123 / 114
31-50% AMI	50 / 10	40 / 9
51-80% AMI	195 / 95	188 / 93
81-100% AMI	40 / 10	41 / 9
<u>101%+ AMI</u>	<u>50 / 4</u>	<u>131 / 3</u>
<b>Totals</b>	<b>470 / 250</b>	<b>523 / 228</b>

\*Specified data

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

Source: 2010 CHAS Tables.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 11b**  
**ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**EDDYVILLE, NEBRASKA**  
**2010 & 2014**

<b><u>Owner</u></b>	<b>2010*</b>	<b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	8 / 4	4 / 3
31-50% AMI	0 / 0	0 / 0
51-80% AMI	4 / 0	2 / 0
81-100% AMI	4 / 0	4 / 0
<u>101%+ AMI</u>	<u>20 / 0</u>	<u>18 / 0</u>
<b>Totals</b>	<b>36 / 4</b>	<b>28 / 3</b>
 <b><u>Renter</u></b>	 <b>2010*</b>	 <b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	4 / 4	1 / 1
31-50% AMI	0 / 0	0 / 0
51-80% AMI	0 / 0	0 / 0
81-100% AMI	0 / 0	0 / 0
<u>101%+ AMI</u>	<u>10 / 0</u>	<u>7 / 0</u>
<b>Totals</b>	<b>14 / 4</b>	<b>8 / 3</b>

\*Specified data

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

Source: 2010 CHAS Tables.

Hanna:Keelan Associates, P.C., 2014.



**TABLE 11c**  
**ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**FARNAM, NEBRASKA**  
**2010 & 2014**

<b>Owner</b>	<b>2010*</b>	<b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	19 / 15	10 / 7
31-50% AMI	10 / 4	7 / 4
51-80% AMI	10 / 0	9 / 0
81-100% AMI	15 / 0	16 / 0
<u>101%+ AMI</u>	<u>15 / 0</u>	<u>16 / 0</u>
<b>Totals</b>	<b>69 / 19</b>	<b>58 / 11</b>
<b>Renter</b>	<b>2010*</b>	<b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	0 / 0	0 / 0
31-50% AMI	0 / 0	0 / 0
51-80% AMI	0 / 0	0 / 0
81-100% AMI	0 / 0	0 / 0
<u>101%+ AMI</u>	<u>4 / 0</u>	<u>15 / 0</u>
<b>Totals</b>	<b>4 / 0</b>	<b>15 / 0</b>

\*Specified data

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

Source: 2010 CHAS Tables.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 11d**  
**ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**GOTHENBURG, NEBRASKA**  
**2010 & 2014**

<b><u>Owner</u></b>	<b>2010*</b>	<b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	30 / 30	10 / 10
31-50% AMI	115 / 85	91 / 74
51-80% AMI	210 / 100	202 / 95
81-100% AMI	175 / 30	171 / 26
<u>101%+ AMI</u>	<u>630 / 20</u>	<u>592 / 15</u>
<b>Totals</b>	<b>1,160 / 265</b>	<b>1,066 / 220</b>
<b><u>Renter</u></b>	<b>2010*</b>	<b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	90 / 60	68 / 48
31-50% AMI	90 / 60	75 / 50
51-80% AMI	10 / 0	22 / 0
81-100% AMI	40 / 0	76 / 0
<u>101%+ AMI</u>	<u>90 / 0</u>	<u>201 / 0</u>
<b>Totals</b>	<b>320 / 120</b>	<b>442 / 98</b>

\*Specified data

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

Source: 2010 CHAS Tables.  
Hanna:Keelan Associates, P.C., 2014.

**TABLE 11e**  
**ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**LEXINGTON, NEBRASKA**  
**2010 & 2014**

<b><u>Owner</u></b>	<b>2010*</b>	<b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	120 / 110	88 / 82
31-50% AMI	160 / 105	136 / 98
51-80% AMI	375 / 135	366 / 131
81-100% AMI	260 / 75	272 / 73
<u>101%+ AMI</u>	<u>1,025 / 60</u>	<u>1,132 / 58</u>
<b>Totals</b>	<b>1,940 / 485</b>	<b>1,994 / 442</b>
 <b><u>Renter</u></b>	 <b>2010*</b>	 <b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	215 / 165	191 / 152
31-50% AMI	320 / 190	325 / 183
51-80% AMI	330 / 110	348 / 104
81-100% AMI	90 / 45	99 / 36
<u>101%+ AMI</u>	<u>135 / 10</u>	<u>231 / 5</u>
<b>Totals</b>	<b>1,090 / 520</b>	<b>1,194 / 480</b>

\*Specified data

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

Source: 2010 CHAS Tables.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 11f**  
**ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**OVERTON, NEBRASKA**  
**2010 & 2014**

<b><u>Owner</u></b>	<b>2010*</b>	<b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	25 / 20	10 / 9
31-50% AMI	30 / 20	19 / 17
51-80% AMI	35 / 10	27 / 7
81-100% AMI	10 / 4	19 / 3
<u>101%+ AMI</u>	<u>105 / 0</u>	<u>96 / 0</u>
<b>Totals</b>	<b>205 / 54</b>	<b>161 / 36</b>
<b><u>Renter</u></b>	<b>2010*</b>	<b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	4 / 4	3 / 3
31-50% AMI	35 / 4	29 / 2
51-80% AMI	15 / 4	12 / 2
81-100% AMI	4 / 0	4 / 0
<u>101%+ AMI</u>	<u>10 / 0</u>	<u>15 / 0</u>
<b>Totals</b>	<b>68 / 12</b>	<b>63 / 7</b>

\*Specified data

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

Source: 2010 CHAS Tables.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 11g**  
**ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**SUMNER, NEBRASKA**  
**2010 & 2014**

<b><u>Owner</u></b>	<b>2010*</b>	<b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	4 / 4	3 / 3
31-50% AMI	10 / 0	5 / 0
51-80% AMI	15 / 4	12 / 2
81-100% AMI	15 / 0	13 / 0
<u>101%+ AMI</u>	<u>30 / 4</u>	<u>32 / 2</u>
<b>Totals</b>	<b>74 / 12</b>	<b>65 / 7</b>
<b><u>Renter</u></b>	<b>2010*</b>	<b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	20 / 20	8 / 7
31-50% AMI	0 / 0	0 / 0
51-80% AMI	20 / 4	12 / 3
81-100% AMI	0 / 0	0 / 0
<u>101%+ AMI</u>	<u>10 / 0</u>	<u>9 / 0</u>
<b>Totals</b>	<b>50 / 20</b>	<b>29 / 9</b>

\*Specified data

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

Source: 2010 CHAS Tables.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 11h**  
**ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**ELWOOD, NEBRASKA**  
**2010 & 2014**

<b><u>Owner</u></b>	<b>2010*</b>	<b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	10 / 4	6 / 2
31-50% AMI	20 / 15	14 / 10
51-80% AMI	40 / 4	34 / 3
81-100% AMI	35 / 4	36 / 3
<u>101%+ AMI</u>	<u>100 / 4</u>	<u>126 / 2</u>
<b>Totals</b>	<b>205 / 31</b>	<b>216 / 20</b>
<b><u>Renter</u></b>	<b>2010*</b>	<b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	15 / 10	11 / 8
31-50% AMI	10 / 10	8 / 6
51-80% AMI	4 / 0	4 / 0
81-100% AMI	4 / 0	5 / 0
<u>101%+ AMI</u>	<u>30 / 0</u>	<u>37 / 0</u>
<b>Totals</b>	<b>63 / 20</b>	<b>65 / 14</b>

\*Specified data

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

Source: 2010 CHAS Tables.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 11i**  
**ESTIMATED OWNER & RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**EUSTIS, NEBRASKA**  
**2010 & 2014**

<b><u>Owner</u></b>	<b>2010*</b>	<b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	15 / 15	8 / 8
31-50% AMI	20 / 10	12 / 7
51-80% AMI	25 / 0	20 / 0
81-100% AMI	10 / 4	9 / 4
<u>101%+ AMI</u>	<u>120 / 0</u>	<u>96 / 0</u>
<b>Totals</b>	<b>190 / 29</b>	<b>147 / 19</b>
<b><u>Renter</u></b>	<b>2010*</b>	<b>2014</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	0 / 0	0 / 0
31-50% AMI	4 / 0	3 / 0
51-80% AMI	20 / 0	16 / 0
81-100% AMI	4 / 0	5 / 0
<u>101%+ AMI</u>	<u>4 / 0</u>	<u>8 / 0</u>
<b>Totals</b>	<b>32 / 0</b>	<b>32 / 0</b>

\*Specified data

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

Source: 2010 CHAS Tables.

Hanna:Keelan Associates, P.C., 2014.



**TABLE 12**  
**EMPLOYMENT DATA TRENDS AND PROJECTIONS**  
**DAWSON COUNTY, NEBRASKA**  
**2002-2018**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2002	11,873	--	4.0%
2003	12,093	+220	4.2%
2004	12,073	-20	4.3%
2005	11,752	-321	4.4%
2006	12,037	+285	3.2%
2007	12,011	-26	3.0%
2008	12,110	+99	4.0%
2009	11,881	-229	4.7%
2010	11,825	-56	5.2%
2011	12,026	+201	4.3%
2012	12,031	+5	4.5%
<b>2013*</b>	<b>12,129</b>	<b>+98</b>	<b>3.6%</b>
<b>2018</b>	<b>12,468</b>	<b>+339</b>	<b>3.2%</b>
<b>2000-2018</b>	<b>11,873-12,468</b>	<b>+595</b>	<b>4.0%-3.2%</b>

\*Estimate as of October, 2013.

Source: Nebraska Department of Labor, Labor Market Information, 2014.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 13**  
**TRAVEL TIME TO WORK**  
**DAWSON COUNTY, NEBRASKA**  
**2012 ESTIMATE\***

<u>9 Minutes or Less</u>	<u>10-19 Minutes</u>	<u>20-29 Minutes</u>	<u>30-39 Minutes</u>	<u>40 Minutes or More</u>
4,812	3,842	1,118	727	801

2011 Estimate subject to margin of error.

Source: 2008-2012 American Community Survey.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 14**  
**WORKFORCE EMPLOYMENT BY TYPE**  
**DAWSON COUNTY, NEBRASKA**  
**2011-2013**

<b>Workforce</b>	<b>2011</b>	<b>2012</b>	<b>2013<sup>(1)</sup></b>	<b>% Change 2011-2013</b>
<b>Non-Farm Employment (Wage &amp; Salary)</b>	<b>11,187</b>	<b>10,798</b>	<b>11,011</b>	<b>-1.6%</b>
Goods-Producing	4,218	4,084	3,955	-6.2%
Manufacturing	*	*	*	*
Nat. Res. & Const.**	333	316	314	-5.7%
<b>Service-Providing</b>	<b>6,969</b>	<b>6,714</b>	<b>7,056</b>	<b>+1.2%</b>
Trade, Trans, Ware, Util***	1,947	1,856	2,007	+3.1%
Total Trade	1,599	1,557	1,615	+1.0%
Wholesale Trade	462	459	504	+9.1%
Retail Trade	1,137	1,099	1,111	-2.3%
Trans, Ware, Util****	348	298	392	+12.6%
Information	132	107	91	-31.1%
Financial Activities	356	349	343	-3.6%
Professional & Business	691	573	739	+6.9%
Education & Health	745	725	767	+3.0%
Leisure & Hospitality	669	720	838	+25.3%
Other Services	301	296	257	-14.6%
<b>Total Government</b>	<b>2,128</b>	<b>2,089</b>	<b>2,014</b>	<b>-5.3%</b>
Federal	98	99	98	+0.0%
State	129	136	146	+13.2%
Local	1,901	1,854	1,770	-6.9%

N/A = Not Available.

(1) Estimates as of October, 2013.

\*Data not available due to disclosure suppression.

\*\*Natural Resources & Construction.

\*\*\* Trade, Transportation, Warehousing & Utilities.

\*\*\*\* Transportation, Warehousing & Utilities.

Source: Nebraska Department of Labor, Labor Market Information, 2014.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 15**  
**HOUSING STOCK PROFILE/UNITS IN STRUCTURE**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2000 & 2012 ESTIMATE\***

<u>Community</u>	<u>Year</u>	<u>Number of Units</u>			<u>Mobile Homes</u>	<u>Total</u>
		<u>1 unit</u>	<u>2-9 units</u>	<u>10+ units</u>		
<u>Cozad</u>	2000	1,411	148	114	184	1,857
	2012	1,536	112	105	130	1,883
<u>Eddyville</u>	2000	48	0	0	2	50
	2012	53	0	0	0	53
<u>Farnam</u>	2000	84	4	3	10	101
	2012	82	4	2	3	91
<u>Gothenburg</u>	2000	1,361	106	68	40	1,575
	2012	1,380	42	89	115	1,626
<u>Lexington</u>	2000	2,439	388	217	275	3,319
	2012	2,318	341	295	360	3,314
<u>Overton</u>	2000	214	21	0	43	281
	2012	209	25	0	43	277
<u>Sumner</u>	2000	89	0	0	20	119
	2012	95	0	0	30	125
<u>Elwood</u>	2000	304	14	1	22	341
	2012	259	18	3	14	294
<u>Eustis</u>	2000	171	14	0	20	205
	2012	256	5	0	13	274

\*Specified Data Used. 2012 Estimate subject to margin of error.  
Source: 2000 Census, 2008-2012 American Community Survey Estimate.  
Hanna:Keelan Associates, P.C., 2014.

**TABLE 16**  
**HOUSING STOCK PROFILE**  
**DEFINING SUBSTANDARD HOUSING – HUD**  
**DAWSON COUNTY AREA, NEBRASKA**  
**2012 ESTIMATE\***

<u>Community</u>	<u>Total</u>	Complete Plumbing		Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
		<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
<b>Cozad</b>	1,702	1,691	99.3%	11	0.7%	38	2.2%
<b>Eddyville</b>	53	53	100.0%	0	0.0%	0	0.0%
<b>Farnam</b>	80	80	100.0%	0	0.0%	2	2.5%
<b>Gothenburg</b>	1,493	1,493	100.0%	0	0.0%	0	0.0%
<b>Lexington</b>	3,002	2,968	98.8%	34	1.2%	396	13.2%
<b>Overton</b>	258	258	100.0%	0	0.0%	5	1.9%
<b>Sumner</b>	106	106	100.0%	0	0.0%	2	1.8%
<b>Elwood</b>	276	276	100.0%	0	0.0%	3	1.1%
<b>Eustis</b>	228	228	100.0%	0	0.0%	2	0.8%

\*Specified Data Used. 2012 Estimate subject to margin of error.

Source: 2008-2012 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 17**  
**HOUSING STOCK PROFILE/YEAR UNITS BUILT**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2014**

<u>Year</u>	<u>Cozad</u>	<u>Eddyville</u>	<u>Farnam</u>	<u>Gothenburg</u>
2010 to Present	8	0	0	28
April, 2000 to 2009	73	3	0	61
1999 to March, 2000	23	0	0	27
1995 to 1998	107	0	2	101
1990 to 1994	19	0	0	39
1980 to 1989	98	4	5	101
1970 to 1979	394	0	7	242
1960 to 1969	340	0	14	171
1950 to 1959	332	4	19	149
1940 to 1949	216	6	5	241
1939 or Before	<u>328</u>	<u>36</u>	<u>49</u>	<u>504</u>
<b>Subtotal</b>	<b>1,938</b>	<b>53</b>	<b>101</b>	<b>1,664</b>
Units Lost (2010 to Present)	(2)	(N/A)	(N/A)	(11)
<b>Total Est. Units – 2014</b>	<b>1,937</b>	<b>53</b>	<b>101</b>	<b>1,653</b>
% 1939 or Before	16.8%	67.9%	48.5%	29.8%
% 1959 or Before	45.1%	86.8%	72.2%	53.4%

<u>Year</u>	<u>Lexington</u>	<u>Overton</u>	<u>Sumner</u>
2010 to Present	31	2	0
April, 2000 to 2009	104	2	1
1999 to March, 2000	7	0	2
1995 to 1998	91	20	2
1990 to 1994	141	18	4
1980 to 1989	403	12	8
1970 to 1979	761	42	16
1960 to 1969	452	29	5
1950 to 1959	471	22	6
1940 to 1949	323	39	7
1939 or Before	<u>670</u>	<u>99</u>	<u>59</u>
<b>Subtotal</b>	<b>3,454</b>	<b>285</b>	<b>110</b>
Units Lost (2010 to Present)	(18)	(0)	(0)
<b>Total Est. Units – 2014</b>	<b>3,436</b>	<b>285</b>	<b>110</b>
% 1939 or Before	19.0%	34.7%	53.6%
% 1959 or Before	42.1%	56.1%	65.4%

**CONTINUED:**

**TABLE 17 (CONTINUED)**  
**HOUSING STOCK PROFILE/YEAR UNITS BUILT**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2014**

<u>Year</u>	<u>Elwood</u>	<u>Eustis*</u>
2010 to Present	7	0
April, 2000 to 2009	0	7
1999 to March, 2000	3	2
1995 to 1998	18	0
1990 to 1994	28	5
1980 to 1989	12	14
1970 to 1979	54	43
1960 to 1969	51	9
1950 to 1959	16	14
1940 to 1949	32	12
<u>1939 or Before</u>	<u>127</u>	<u>106</u>
<b>Subtotal</b>	<b>348</b>	<b>209</b>
<u>Units Lost (2010 to Present)</u>	<u>(4)</u>	<u>(7)</u>
<b>Total Est. Units – 2014</b>	<b>344</b>	<b>202</b>
% 1939 or Before	35.7%	49.0%
% 1959 or Before	49.7%	61.9%

\*2014 Comprehensive Plan. Units Lost as of 2000.

N/A = Not Available.

Source: 2000 Census, 2008-2012 American Community Survey Estimate.

Dawson County , 2014.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 18a**  
**ESTIMATED HOUSING STOCK (UNITS) OCCUPANCY/VACANCY STATUS**  
**COZAD, NEBRASKA**  
**2000-2014**

	<u>2000</u>	<u>2010</u>	<u>2014</u>
<b>a) Housing Stock</b>	<b>1,851</b> <b>(1,262-O; 648-R)</b>	<b>1,866</b> <b>(1,225-O; 641-R)</b>	<b>1,937</b> <b>(1,247-O; 690-R)</b>
<b>b) Vacant Housing Stock</b>	<b>129</b>	<b>210</b>	<b>296</b>
<b>c) Occupied Housing Stock</b>	<b>1,722</b>	<b>1,656</b>	<b>1,641</b>
*Owner Occupied	1,168	1,126	1,118
*Renter Occupied	554	530	523
<b>d) Housing Vacancy Rate*</b>	<b>7.3% (134)</b>	<b>12.0% (210)</b>	<b>15.2% (296)</b>
*Owner Vacancy	3.2% (40)	8.1% (99)	10.3% (129)
*Renter Vacancy	14.5% (94)	17.3% (111)	24.2% (167)
<b>e) Adjusted Vacancy Rate**</b>	<b>3.2% (59)</b>	<b>5.5% (103)</b>	<b>6.2% (121)</b>
**Owner Vacancy	1.9% (24)	3.6% (44)	5.0% (63)
**Renter Vacancy	5.4% (35)	9.2% (59)	8.4% (58)

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

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

Source: 2000, 2010 Census; City of Cozad, 2014.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 18b**  
**ESTIMATED HOUSING STOCK (UNITS) OCCUPANCY/VACANCY STATUS**  
**EDDYVILLE, NEBRASKA**  
**2000-2014**

	<u>2000</u>	<u>2010</u>	<u>2014</u>
<b>a) Housing Stock</b>	<b>44</b> <b>(36-O; 8-R)</b>	<b>43</b> <b>(32-O; 11-R)</b>	<b>53</b> <b>(35-O; 18-R)</b>
<b>b) Vacant Housing Stock</b>	<b>3</b>	<b>5</b>	<b>17</b>
<b>c) Occupied Housing Stock</b>	<b>41</b>	<b>38</b>	<b>36</b>
*Owner Occupied	35	30	28
*Renter Occupied	6	8	8
<b>d) Housing Vacancy Rate*</b>	<b>6.8% (3)</b>	<b>11.6% (5)</b>	<b>32.1% (17)</b>
*Owner Vacancy	2.8% (1)	6.2% (2)	20.0% (7)
*Renter Vacancy	25.0% (2)	27.2% (3)	55.5% (10)
<b>e) Adjusted Vacancy Rate**</b>	<b>4.5% (2)</b>	<b>7.0% (3)</b>	<b>11.3% (6)</b>
**Owner Vacancy	2.8% (1)	6.2% (2)	8.5% (3)
**Renter Vacancy	12.5% (1)	9.0% (1)	16.7% (3)

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

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

Source: 2000, 2010 Census; Village of Eddyville, 2014.

Hanna:Keelan Associates, P.C., 2014.



**TABLE 18c**  
**ESTIMATED HOUSING STOCK (UNITS) OCCUPANCY/VACANCY STATUS**  
**FARNAM, NEBRASKA**  
**2000-2014**

	<u>2000</u>	<u>2010</u>	<u>2014</u>
<b>a) Housing Stock</b>	<b>107</b> <b>(79-O; 28-R)</b>	<b>100</b> <b>(67-O; 33-R)</b>	<b>101</b> <b>(67-O; 34-R)</b>
<b>b) Vacant Housing Stock</b>	<b>12</b>	<b>26</b>	<b>28</b>
<b>c) Occupied Housing Stock</b>	<b>95</b>	<b>74</b>	<b>73</b>
*Owner Occupied	75	59	58
*Renter Occupied	20	15	15
<b>d) Housing Vacancy Rate*</b>	<b>11.2% (12)</b>	<b>26.0% (26)</b>	<b>27.7% (28)</b>
*Owner Vacancy	5.1% (4)	11.9% (8)	13.4% (9)
*Renter Vacancy	28.5% (8)	54.5% (18)	55.8% (19)
<b>e) Adjusted Vacancy Rate**</b>	<b>7.4% (8)</b>	<b>11.0% (11)</b>	<b>9.9% (10)</b>
**Owner Vacancy	3.8% (3)	5.9% (4)	5.9% (4)
**Renter Vacancy	17.8% (5)	21.2% (7)	17.6% (6)

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

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

Source: 2000, 2010 Census; Village of Farnam, 2014.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 18d**  
**ESTIMATED HOUSING STOCK (UNITS) OCCUPANCY/VACANCY STATUS**  
**GOTHENBURG, NEBRASKA**  
**2000-2014**

	<u>2000</u>	<u>2010</u>	<u>2014</u>
<b>a) Housing Stock</b>	<b>1,575</b> <b>(1,145-O; 430-R)</b>	<b>1,664</b> <b>(1,153-O; 511-R)</b>	<b>1,653</b> <b>(1,147-O; 506-R)</b>
<b>b) Vacant Housing Stock</b>	<b>118</b>	<b>170</b>	<b>145</b>
<b>c) Occupied Housing Stock</b>	<b>1,457</b>	<b>1,494</b>	<b>1,508</b>
*Owner Occupied	1,084	1,061	1,066
*Renter Occupied	373	433	442
<b>d) Housing Vacancy Rate*</b>	<b>7.5% (118)</b>	<b>10.2% (170)</b>	<b>8.7% (145)</b>
*Owner Vacancy	5.3% (61)	8.0% (92)	7.0% (81)
*Renter Vacancy	13.2% (57)	15.2% (78)	12.6% (64)
<b>e) Adjusted Vacancy Rate**</b>	<b>3.6% (57)</b>	<b>4.8% (80)</b>	<b>3.7% (61)</b>
**Owner Vacancy	3.1% (36)	4.2% (49)	3.2% (37)
**Renter Vacancy	4.9% (21)	6.0% (31)	4.7% (24)

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

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

Source: 2000, 2010 Census; City of Gothenburg, 2014.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 18e**  
**ESTIMATED HOUSING STOCK (UNITS) OCCUPANCY/VACANCY STATUS**  
**LEXINGTON, NEBRASKA**  
**2000-2014**

	<u>2000</u>	<u>2010</u>	<u>2014</u>
<b>a) Housing Stock</b>	<b>3,322</b> (2,044-O; 1,278-R)	<b>3,403</b> (2,060-O; 1,343-R)	<b>3,436</b> (2,069-O; 1,367-R)
<b>b) Vacant Housing Stock</b>	<b>227</b>	<b>223</b>	<b>248</b>
<b>c) Occupied Housing Stock</b>	<b>3,095</b>	<b>3,180</b>	<b>3,188</b>
*Owner Occupied	1,978	1,991	1,994
*Renter Occupied	1,117	1,189	1,194
<b>d) Housing Vacancy Rate*</b>	<b>6.8% (227)</b>	<b>6.5% (223)</b>	<b>7.2% (248)</b>
*Owner Vacancy	3.2% (66)	3.3% (69)	3.6% (75)
*Renter Vacancy	12.5% (161)	11.5% (154)	12.6% (173)
<b>e) Adjusted Vacancy Rate**</b>	<b>3.0% (99)</b>	<b>2.6% (91)</b>	<b>2.4% (85)</b>
**Owner Vacancy	<b>2.0% (42)</b>	<b>2.0% (42)</b>	<b>1.5% (31)</b>
**Renter Vacancy	<b>4.4% (57)</b>	<b>3.6% (49)</b>	<b>3.9% (54)</b>

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

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

Source: 2000, 2010 Census; City of Lexington, 2014.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 18f**  
**ESTIMATED HOUSING STOCK (UNITS) OCCUPANCY/VACANCY STATUS**  
**OVERTON, NEBRASKA**  
**2000-2014**

	<u>2000</u>	<u>2010</u>	<u>2014</u>
<b>a) Housing Stock</b>	<b>291</b> (192-O; 99-R)	<b>274</b> (173-O; 101-R)	<b>285</b> (180-O; 105-R)
<b>b) Vacant Housing Stock</b>	<b>37</b>	<b>47</b>	<b>61</b>
<b>c) Occupied Housing Stock</b>	<b>254</b>	<b>227</b>	<b>224</b>
*Owner Occupied	178	163	161
*Renter Occupied	76	64	63
<b>d) Housing Vacancy Rate*</b>	<b>12.7% (37)</b>	<b>17.1% (47)</b>	<b>21.4% (61)</b>
*Owner Vacancy	7.3% (14)	5.8% (10)	10.5% (19)
*Renter Vacancy	23.2% (23)	36.6% (37)	40.0% (42)
<b>e) Adjusted Vacancy Rate**</b>	<b>6.5% (19)</b>	<b>10.9% (30)</b>	<b>8.1% (23)</b>
**Owner Vacancy	<b>4.2% (8)</b>	<b>6.3% (11)</b>	<b>5.0% (9)</b>
**Renter Vacancy	<b>11.1% (11)</b>	<b>18.9% (19)</b>	<b>13.3% (14)</b>

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

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

Source: 2000, 2010 Census; Village of Overton, 2014.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 18g**  
**ESTIMATED HOUSING STOCK (UNITS) OCCUPANCY/VACANCY STATUS**  
**SUMNER, NEBRASKA**  
**2000-2014**

	<u>2000</u>	<u>2010</u>	<u>2014</u>
<b>a) Housing Stock</b>	<b>117</b> <b>(82-O; 35-R)</b>	<b>113</b> <b>(76-O; 37-R)</b>	<b>110</b> <b>(71-O; 39-R)</b>
<b>b) Vacant Housing Stock</b>	<b>15</b>	<b>16</b>	<b>16</b>
<b>c) Occupied Housing Stock</b>	<b>102</b>	<b>97</b>	<b>94</b>
*Owner Occupied	77	68	65
*Renter Occupied	25	29	29
<b>d) Housing Vacancy Rate*</b>	<b>12.8% (15)</b>	<b>14.1% (16)</b>	<b>14.5% (16)</b>
*Owner Vacancy	6.1% (5)	10.5% (8)	8.4% (6)
*Renter Vacancy	28.6% (10)	21.6% (8)	25.6% (10)
<b>e) Adjusted Vacancy Rate**</b>	<b>8.5% (10)</b>	<b>8.8% (10)</b>	<b>7.2% (8)</b>
**Owner Vacancy	2.4% (2)	3.9% (3)	4.2% (3)
**Renter Vacancy	22.8% (8)	18.9% (7)	12.8% (5)

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

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

Source: 2000, 2010 Census; Village of Sumner, 2014.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 18h**  
**ESTIMATED HOUSING STOCK (UNITS) OCCUPANCY/VACANCY STATUS**  
**ELWOOD, NEBRASKA**  
**2000-2014**

	<u>2000</u>	<u>2010</u>	<u>2014</u>
<b>a) Housing Stock</b>	<b>319</b> <b>(249-O; 70-R)</b>	<b>312</b> <b>(239-O; 73-R)</b>	<b>344</b> <b>(253-O; 91-R)</b>
<b>b) Vacant Housing Stock</b>	<b>25</b>	<b>30</b>	<b>63</b>
<b>c) Occupied Housing Stock</b>	<b>294</b>	<b>282</b>	<b>281</b>
*Owner Occupied	233	219	216
*Renter Occupied	61	63	65
<b>d) Housing Vacancy Rate*</b>	<b>7.8% (25)</b>	<b>10.6% (30)</b>	<b>18.3% (63)</b>
*Owner Vacancy	6.4% (16)	8.3% (20)	14.6% (37)
*Renter Vacancy	12.8% (9)	13.7% (10)	28.6% (26)
<b>e) Adjusted Vacancy Rate**</b>	<b>3.7% (12)</b>	<b>6.4% (18)</b>	<b>6.7% (23)</b>
**Owner Vacancy	3.2% (8)	4.6% (11)	5.9% (15)
**Renter Vacancy	5.7% (4)	9.6% (7)	8.8% (8)

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

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

Source: 2000, 2010 Census; Village of Elwood, 2014.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 18i**  
**ESTIMATED HOUSING STOCK (UNITS) OCCUPANCY/VACANCY STATUS**  
**EUSTIS, NEBRASKA**  
**2000-2014**

	<u>2000</u>	<u>2010</u>	<u>2014</u>
<b>a) Housing Stock</b>	<b>210</b>	<b>205</b>	<b>202</b>
	<b>(165-O; 45-R)</b>	<b>(162-O; 43-R)</b>	<b>(161-O; 41-R)</b>
<b>b) Vacant Housing Stock</b>	<b>23</b>	<b>25</b>	<b>23</b>
<b>c) Occupied Housing Stock</b>	<b>187</b>	<b>180</b>	<b>179</b>
*Owner Occupied	151	148	147
*Renter Occupied	36	32	32
<b>d) Housing Vacancy Rate*</b>	<b>11.0% (23)</b>	<b>12.2% (25)</b>	<b>11.5% (23)</b>
*Owner Vacancy	8.4% (14)	8.6% (14)	8.7% (14)
*Renter Vacancy	20.0% (9)	25.6% (11)	21.9% (9)
<b>e) Adjusted Vacancy Rate**</b>	<b>5.7% (12)</b>	<b>5.8% (12)</b>	<b>4.4% (9)</b>
**Owner Vacancy	4.2% (7)	4.3% (7)	3.7% (6)
**Renter Vacancy	11.1% (5)	11.6% (5)	7.3% (3)

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

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

Source: 2000, 2010 Census; Village of Eustis, 2014.  
Hanna:Keelan Associates, P.C., 2014.

**TABLE 19**  
**ESTIMATED GROSS RENT &**  
**OWNER OCCUPIED HOUSING VALUE**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2000-2019**

<u>Community</u>	<u>Year</u>	<u>Median Rent</u>	<u>Median Value Owner Housing</u>
<u>Cozad</u>	2000	\$423	\$57,100
	2012*	\$542	\$75,800
	2014	\$569	\$80,100
	2019	\$602	\$91,200
<u>Eddyville</u>	2000	\$425	\$23,800
	2012*	\$594	\$45,000
	2014	\$636	\$47,800
	2019	\$698	\$51,500
<u>Farnam</u>	2000	\$375	\$39,600
	2012*	\$575	\$46,000
	2014	\$633	\$49,800
	2019	\$678	\$54,300
<u>Gothenburg</u>	2000	\$456	\$65,000
	2012*	\$541	\$81,900
	2014	\$592	\$86,300
	2019	\$638	\$90,500
<u>Lexington</u>	2000	\$467	\$61,900
	2012*	\$585	\$81,800
	2014	\$622	\$85,200
	2019	\$661	\$92,600
<u>Overton</u>	2000	\$500	\$53,200
	2012*	\$682	\$65,900
	2014	\$703	\$68,600
	2019	\$727	\$72,400
<u>Sumner</u>	2000	\$420	\$34,400
	2012*	\$656	\$63,800
	2014	\$687	\$67,000
	2019	\$736	\$73,900

CONTINUED:

**TABLE 19 (CONTINUED)**  
**ESTIMATED GROSS RENT &**  
**OWNER OCCUPIED HOUSING VALUE**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2000-2019**

<u>Community</u>	<u>Year</u>	<u>Median Rent</u>	<u>Median Value Owner Housing</u>
<u>Elwood</u>	2000	\$502	\$66,300
	2012*	\$628	\$78,900
	2014	\$664	\$82,200
	2019	\$696	\$89,000
<u>Eustis</u>	2000	\$333	\$66,500
	2012*	\$625	\$78,900
	2014	\$658	\$81,300
	2019	\$691	\$89,100

\*Specified Data Used. 2012 Estimate subject to margin of error.

Source: 2000 Census, 2008-2012 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 20**  
**OCCUPANCY OF SELECTED RENTAL HOUSING OPTIONS**  
**DAWSON COUNTY AREA COMMUNITIES, NEBRASKA**  
**2014**

<u>Name &amp; Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Wait List</u>
Cozad Public Housing Authority 421 West 9 <sup>th</sup> St. Cozad, NE 69130		1-Bd: 29 2-Bd: 1	HUD	30% Income \$588	100% Yes (40)
Gothenburg Pub. Housing Authority 810 20 <sup>th</sup> St. Gothenburg, NE 69138		2-Bd: 2 3-Bd: 22 4-Bd: 4	HUD	30% Income 1-Bd: \$450 2-Bd: \$500 3-Bd: \$694	96% Yes (9)
Lexington Public Housing Authority 609 E. 3 <sup>rd</sup> St. Lexington, NE 68850		2-Bd: 15 3-Bd: 12 4-Bd: 5	HUD	30% Income 2-Bd: \$490-\$550 3-Bd: \$610-\$650 4-Bd: \$700	91% Yes (42)
Crestview Senior Housing 2121 Avenue H Gothenburg, NE 69138	1997	16 1 Bd	HUD 202/Elderly	30% Income \$219-\$375	94% Yes (3)
Deerfield Apartments 2310 Avenue L Gothenburg, NE 69138	1997	2-Bd: 13 3-Bd: 11	USDA-RD NIFA (LIHTC)	30% of Income 2-Bd: 542 3-Bd: 584	90% No
Eagle Run Apartments 809 Erie Street Lexington, NE 68850	1994	104 Total Units	USDA-RD	30% of Income	N/A Yes (4)
East Villa Courts 1204 E. 11 <sup>th</sup> St. Cozad, NE 69130	1990's	2-Bd: 13 3-Bd: 11	Market Rate	2-Bd: \$395 3-Bd: \$450	92% No
Eastlawn Addition 609 E 3 <sup>rd</sup> St Lexington, NE 68850	1981	1-Bd: 48	HUD Elderly	30% Income \$632	96% Yes (1)
Eastlawn East Apts. 715 E 3 <sup>rd</sup> St Lexington, NE 68850	1996	1-Bd: 18	HUD 202 Elderly	30% Income \$399	61% Yes (1)
Haymaker Haven 421 W 9 <sup>th</sup> St. Cozad, NE 69130	1960's	30 1 & 2 Bd.	HUD Elderly Disabled	30% Income \$375-\$481	100% Yes (4)

**CONTINUED:**



**TABLE 20**  
**OCCUPANCY OF SELECTED RENTAL HOUSING OPTIONS**  
**DAWSON COUNTY AREA COMMUNITIES, NEBRASKA**  
**2014**

<u>Name &amp; Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Wait List</u>
Hillcrest 810 20 <sup>th</sup> St Gothenburg, NE 69138	1975	1-Bd: 38 2-Bd: 2	HUD Elderly	30% Income 1-Bd: \$450 2-Bd: \$500	100% Yes (8)
Homestay Village 503 B St. Overton, NE 68863	1990's	1-Bd: 8	USDA-RD Elderly	30% Income	100% Yes (2)
Park Plaza Apts. 921 L St. Cozad, NE 69130	1990's	1-Bd: 10	HUD 202 Elderly	30% Income \$422	80 % No
Lakeside Apartments 210 20 <sup>th</sup> Street Gothenburg, NE 69138	2000	1-Bd: 6 2-Bd: 18	NIFA (LIHTC)	\$375-\$600	75% No
Legend Oaks West 20 <sup>th</sup> Street Lexington, NE 68850	2010	2-Bd: 21	NIFA (LIHTC) DED Elderly	\$384-\$416	100% Yes (60)
Pioneer Homes Scattered Sites Lexington, NE 68850	2000s	3-Bd: 7	HUD Multifamily	30% of Income \$590	100% No
Legend Oaks II West 20 <sup>th</sup> Street Lexington, NE 68850	2014 (UC)	2-Bd: 18	NIFA (LIHTC)	2-Bd: \$390-\$420 3-Bd: \$460	N/A Yes (60)

N/A = Not Available.

UC = Under Construction.

Source: Project Developers & Property Management Agencies, 2013.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 21**  
**SURVEY OF RENTAL PROPERTIES**  
**DAWSON COUNTY / LEXINGTON, NEBRASKA**  
**2002-2013**

	<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
<b>Dawson County</b>	2002	7	602	4.5	8.1
	2003	6	447	6.3	82.4
	2004	11	555	7.0	47.3
	2005	18	792	12.1	46.0
	2006	19	742	10.8	55.4
	2007	23	836	9.2	78.1
	2008	26	872	7.7	31.2
	2009	30	895	7.3	28.7
	2010	37	975	7.8	38.0
	2011	42	936	7.2	48.0
	2012	42	976	4.0	24.1
	2013	36	920	4.8	20.3
<b>Lexington</b>	2006	6	309	12.0	40.0
	2007	9	317	6.9	129.4
	2008	7	468	6.0	19.2
	2009	8	352	4.0	35.0
	2010	10	336	10.1	34.0
	2011	8	381	5.0	49.9
	2012	14	459	3.3	25.5
	2013	10	510	3.3	22.1

Source: Nebraska Investment Finance Authority, 2014.

**TABLE 22A**  
**VACANCY RATES BY UNIT TYPE**  
**DAWSON COUNTY, NEBRASKA**  
**2013**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	232	1	0.4
Apartments	514	43	8.4
Mobile Homes	72	0	0.0
<u>Not Sure of Type</u>	<u>102</u>	<u>0</u>	<u>0.0</u>
<b>Total Units</b>	<b>920</b>	<b>44</b>	<b>4.8</b>

Source: Nebraska Investment Finance Authority, 2014.

**TABLE 22B**  
**VACANCY RATES BY UNIT TYPE**  
**LEXINGTON, NEBRASKA**  
**2013**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	164	0	0.0
Apartments	298	17	5.7
Mobile Homes	36	0	0.0
<u>Not Sure of Type</u>	<u>12</u>	<u>0</u>	<u>0.0</u>
<b>Total Units</b>	<b>510</b>	<b>17</b>	<b>3.3</b>

Source: Nebraska Investment Finance Authority, 2014.

**TABLE 23**  
**ESTIMATED HOUSING TARGET DEMAND\***  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2019**

<u>Community</u>	<u>Target Demand</u>		<u>Total</u> <u>Target</u> <u>Demand</u>	<u>Est. Required</u> <u>Target Budget</u> <u>(Millions)</u>
	<u>Owner</u>	<u>Rental</u>		
Cozad	47	30	77**	\$13.8
Eddyville	2	2	4	\$0.65
Farnam	4	2	6	\$0.97
Gothenburg	52	21	73**	\$13.0
Lexington	117	105	222**	\$38.0
Overton	6	2	8	\$1.24
Sumner	4	2	6	\$0.97
Elwood	8	4	12	\$1.90
<u>Eustis</u>	<u>8</u>	<u>2</u>	<u>10</u>	<u>\$1.60</u>
<b>Totals</b>	<b>248</b>	<b>170</b>	<b>418</b>	<b>\$72.13</b>

\*Based upon new households, providing affordable housing for 10% of cost burdened households, replacement of 10% 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 1.5 to 3% "pent-up" demand, based upon local capacity and availability of land and financial resources.

\*\*Includes Downtown Housing Target:

Cozad: 14 Units - 6 Owner, 8 Rental.

Gothenburg: 10 Units - 4 Owner, 6 Rental.

Lexington: 22 Units - 8 Owner, 14 Rental.

**NOTE: A percentage (12%-16%) of new housing in each Community should focus on purchase-rehab/resale or re-rent.**

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 24**  
**HOUSEHOLD AREA MEDIAN INCOME (AMI)**  
**DAWSON COUNTY, NEBRASKA**  
**2014**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
<b>30% AMI</b>	\$12,000	\$13,700	\$15,400	\$17,100	\$18,500	\$19,850	\$21,250	\$22,600
<b>50% AMI</b>	\$19,950	\$22,800	\$25,650	\$28,500	\$30,800	\$33,100	\$35,350	\$37,650
<b>60% AMI</b>	\$23,940	\$27,360	\$30,780	\$34,200	\$36,960	\$39,720	\$42,420	\$45,180
<b>80% AMI</b>	\$31,950	\$36,500	\$41,050	\$45,600	\$49,250	\$52,900	\$56,550	\$60,200
<b>100%AMI</b>	\$39,900	\$45,600	\$51,300	\$57,000	\$61,600	\$66,200	\$70,700	\$75,300
<b>125%AMI</b>	\$49,875	\$57,000	\$64,125	\$71,250	\$77,000	\$82,750	\$88,375	\$94,125

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

Hanna:Keelan Associates, P.C., 2014.

**TABLE 25**  
**ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2019**

<u>Community</u>	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u> <u>AMI</u>	<u>31-60%</u> <u>AMI</u>	<u>61-80%</u> <u>AMI</u>	<u>81-125%</u> <u>AMI</u>	<u>126%+</u> <u>AMI</u>	
<b><u>Cozad</u></b>						
Owner	0	6	10	12	19	<b>47</b>
Rental	0	12	10	8	0	<b>30</b>
<b><u>Eddyville</u></b>						
Owner	0	0	1	1	0	<b>2</b>
Rental	0	2	0	0	0	<b>2</b>
<b><u>Farnam</u></b>						
Owner	0	0	2	2	0	<b>4</b>
Rental	0	2	0	0	0	<b>2</b>
<b><u>Gothenburg</u></b>						
Owner	0	0	8	18	26	<b>52</b>
Rental	0	10	6	5	0	<b>21</b>
<b><u>Lexington</u></b>						
Owner	0	12	25	30	50	<b>117</b>
Rental	10	32	30	21	12	<b>105</b>
<b><u>Overton</u></b>						
Owner	0	0	2	4	0	<b>6</b>
Rental	0	2	0	0	0	<b>2</b>
<b><u>Sumner</u></b>						
Owner	0	0	2	2	0	<b>4</b>
Rental	0	2	0	0	0	<b>2</b>
<b><u>Elwood</u></b>						
Owner	0	2	4	2	0	<b>8</b>
Rental	0	2	2	0	0	<b>4</b>
<b><u>Eustis</u></b>						
Owner	0	0	4	4	0	<b>8</b>
Rental	0	2	0	0	0	<b>2</b>
<b><u>Totals</u></b>						
<b>Owner</b>	<b>0</b>	<b>20</b>	<b>58</b>	<b>75</b>	<b>95</b>	<b>248</b>
<b>Rental</b>	<b>10</b>	<b>66</b>	<b>48</b>	<b>34</b>	<b>12</b>	<b>170</b>

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 26**  
**HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE & AGE SECTOR**  
**COZAD, NEBRASKA**  
**2019**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
<b>18 to 54 Years**</b>	Single Family Unit	14 / 6*	10
	Patio Home Unit	0 / 0	0
	Town Home Unit	6 / 0	1.5
	Duplex/Triplex Unit	0 / 4	1
	Apartment - 4+ Units***	3 / 4	.75
<b>Totals</b>		<b>23 / 14</b>	<b>13.25</b>
<b>55+ Years</b>	Single Family Unit	7 / 0	3
	Patio Home Unit	4 / 0	1
	Town Home Unit	8 / 0	2.5
	Duplex/Triplex Unit	0 / 8	2.5
	Apartment - 4+ Units***	5 / 8	2
<b>Totals</b>		<b>24 / 16</b>	<b>11</b>
<b>Total Units / Acres</b>		<b>47 / 30</b>	<b>24.25</b>
*Includes Credit- or Lease-To-Own Units. **Includes housing for persons with a disability ***Includes housing in the Downtown.			
Source: Hanna:Keelan Associates, P.C., 2014.			

**TABLE 27**  
**HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE & AGE SECTOR**  
**GOTHENBURG, NEBRASKA**  
**2019**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
<b>18 to 54 Years**</b>	Single Family Unit	20 / 6*	13.5
	Patio Home Unit	0 / 0	0
	Town Home Unit	8 / 0	2.5
	Duplex/Triplex Unit	0 / 0	0
	Apartment - 4+ Units***	2 / 2	.5
<b>Totals</b>		<b>30 / 8</b>	<b>16.5</b>
<b>55+ Years</b>	Single Family Unit	10 / 0	5
	Patio Home Unit	4 / 0	1
	Town Home Unit	6 / 0	1.5
	Duplex/Triplex Unit	0 / 8	2
	Apartment - 4+ Units***	2 / 5	1
<b>Totals</b>		<b>22 / 13</b>	<b>10.5</b>
<b>Total Units / Acres</b>		<b>52 / 21</b>	<b>27</b>
*Includes Credit- or Lease-To-Own Units. **Includes housing for persons with a disability ***Includes housing in the Downtown.			
Source: Hanna:Keelan Associates, P.C., 2014.			

**TABLE 28**  
**HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE & AGE SECTOR**  
**LEXINGTON, NEBRASKA**  
**2019**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
<b>18 to 54 Years**</b>	Single Family Unit	46 / 18*	31
	Patio Home Unit	8 / 0	2
	Town Home Unit	12 / 10	7
	Duplex/Triplex Unit	0 / 28	7
	Apartment - 4+ Units***	3 / 6	1
<b>Totals</b>		<b>69 / 60</b>	<b>48</b>
<b>55+ Years</b>	Single Family Unit	23 / 6	15
	Patio Home Unit	6 / 0	1.5
	Town Home Unit	14 / 9	6.5
	Duplex/Triplex Unit	0 / 18	4.5
	Apartment - 4+ Units***	5 / 10	1.5
<b>Totals</b>		<b>48 / 43</b>	<b>29</b>
<b>Total Units / Acres</b>		<b>117 / 105</b>	<b>77</b>
*Includes Credit- or Lease-To-Own Units. **Includes housing for persons with a disability ***Includes housing in the Downtown.			
Source: Hanna:Keelan Associates, P.C., 2014.			



**TABLE 29**  
**HOUSING DEMAND POTENTIAL – TARGET POPULATIONS**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2019**

HOUSEHOLD - AREA MEDIAN INCOME (AMI)						Workforce Sector	
<u>Owner Units</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>Totals</u>	<u>45%+ AMI</u>	
Elderly (55+)	4	6	35	58	103	46	
Family	11	49	37	37	134	110	
Special							
<u>Populations<sup>1</sup></u>	<u>5</u>	<u>3</u>	<u>3</u>	<u>0</u>	<u>11</u>	<u>3</u>	
Subtotals	20	58	75	95	248	159	
<u>Rental Units*</u>	<u>0%-30%</u>						
Elderly (55+)	2	28	28	12	8	78	26
Family	4	35	17	20	4	80	71
Special							
<u>Populations<sup>1</sup></u>	<u>4</u>	<u>3</u>	<u>3</u>	<u>2</u>	<u>0</u>	<u>12</u>	<u>3</u>
Subtotals	10	66	48	34	12	170	100
Totals	10	86	106	109	107	418	259

\* Includes Credit- or Lease-to-Own units.

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

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 30**  
**HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINTS)**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2019**

**PRICE – PURCHASE COST (Area Median Income)**

<b>Owner Units*</b>	<b>(31%-60%) \$100,500</b>	<b>(61%-80%) \$132,500</b>	<b>(81%-125%) \$176,300</b>	<b>(126%+) \$221,900*+</b>	<b>Totals</b>	<b>Work Force (45%+ AMI) \$127,000*</b>
2 Bedroom	6	10	14	22	52	13
3+ Bedroom	14	48	61	73	196	146
<b>Totals</b>	<b>20</b>	<b>58</b>	<b>75</b>	<b>95</b>	<b>248</b>	<b>159</b>

**PRICE – PURCHASE COST (Area Median Income)**

<b>Rental Units**</b>	<b>(0%-30%) \$405</b>	<b>(31%-60%) \$545</b>	<b>(61%-80%) \$605</b>	<b>(81%-125%) \$785</b>	<b>(126%+) \$890+</b>	<b>Totals</b>	<b>Work Force (45%+ AMI) \$565**</b>
1 Bedroom	5	8	6	5	0	24	6
2 Bedroom	5	36	24	16	7	88	48
3+ Bedroom	0	22	18	13	5	58	47
<b>Totals</b>	<b>10</b>	<b>66</b>	<b>48</b>	<b>34</b>	<b>12</b>	<b>170</b>	<b>100</b>

\*Average Affordable Purchase Price.

\*\*Average Affordable Monthly Rent.

NOTE: Housing demand includes both new construction and purchase-rehab-resale or re-rent.

Source: Hanna:Keelan Associates, P.C., 2014.

**TABLE 31**  
**HOUSING CONDITIONS**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2014**

	Cozad	Eddyville	Farnam	Gothenburg	Lexington	Overton	Sumner	None*	Other/ Rural**	Elwood	Eustis
<b>Single Family</b>											
Salvage	20	2	3	14	14	7	7	24	2	0	3
Poor	83	11	13	26	68	25	16	7	28	9	3
Fair	304	18	19	151	355	92	36	33	69	13	18
Fair/Average	179	12	7	86	218	29	17	7	24	4	8
Average	1,090	36	59	895	1,800	173	71	70	198	45	20
Average/Good	195	2	9	199	338	38	13	8	35	8	4
Good	111	0	2	176	185	24	4	12	58	5	2
Very Good	3	0	0	12	1	0	2	0	15	0	2
Excellent	1	0	0	3	1	0	0	0	0	0	0
<b>Mobile Homes</b>											
Poor	15	0	1	1	26	4	3	1	1	0	0
Fair	74	3	0	34	245	25	7	9	1	0	0
Average	52	4	3	28	128	30	7	10	2	0	0
Good	11	0	0	2	14	4	2	1	2	0	0
Very Good	1	0	0	0	1	0	0	1	0	0	0
Excellent	0	0	0	0	0	0	0	0	0	0	0
<b>Total</b>	<b>2,139</b>	<b>88</b>	<b>116</b>	<b>1,627</b>	<b>3,394</b>	<b>451</b>	<b>185</b>	<b>183</b>	<b>435</b>	<b>84</b>	<b>60</b>

\*No Situs City Listed.

\*\*Rural Dawson County, including Willow Island, Johnson Lake, Elm Creek, Miller & Oconto.

Source: Dawson County Assessor's Office.

Hanna:Keelan Associates, P.C., 2014.

**TABLE 32**  
**ESTIMATED TARGET HOUSING**  
**REHABILITATION / DEMOLITION DEMAND\***  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2019**

	<b># Rehabilitated / Est. Cost \$ (Million)</b>	<b>Demolition</b>
Cozad:	72 / \$2.7	61
Eddyville:	26 / \$0.91	10
Farnam:	28 / \$0.92	8
Gothenburg:	48 / \$1.8	27
Lexington:	96 / \$3.6	48
Overton:	42 / \$1.5	20
Sumner:	26 / \$0.91	17
Elwood:	21 / \$0.73	7
<u>Eustis:</u>	<u>27 / \$0.94</u>	<u>5</u>
<b>Totals</b>	<b>386 / \$14.01</b>	<b>203</b>

\*Based upon County Assessor and field assessment.

Source: Hanna:Keelan Associates, P.C., 2014.

**COMMUNITY OF COZAD, NEBRASKA  
DOWNTOWN HOUSING & REDEVELOPMENT INITIATIVE.**

**A. Housing Units - 2014:**

City-Wide:

1,937 Total Housing Units:  
(Owner = 1,247; Rental = 690)  
1,641 Total Occupied Units (Households); (296 Total Vacant Units):  
(Owner = 1,118; Renter = 523)  
2014 Housing Vacancy Rate = 15.2%, Adjusted = 6.2%.

Downtown:

**39 Total Housing Units:**  
**(Owner =13; Rental = 26)**  
**28 Total Occupied Units (Households); (11 Total Vacant Units):**  
**(Owner = 11; Renter = 17)**  
**2014 Vacancy Rate = 28.2%, Adjusted = 10.2%.**

**B. Housing Target Demand - 2019:**

City-Wide – 64 Units (Owner = 40; Rental = 24).  
**Downtown – 14 Units (Owner = 6; Rental = 8) (21.9% of City Demand).**

**C. Downtown Housing Target Demand = 14 Units:**

Estimated Square Feet = 16,600.  
Estimated Development Cost = \$3,500,000.  
Estimated Additional Real Estate Tax Requirement,  
or Increment = \$84,000 (Mid 15yr Term).

**Housing Tax Increment Financing Opportunity:**  
**\$900,000 (\$84,000 @ 15yrs @ 4.5%).**

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

Estimated Square Feet = 5,200.  
Estimated Development Cost = \$1,060,000.  
Estimated Added Real Estate Tax Requirement,  
or Increment = \$25,200 (Mid 15yr Term).

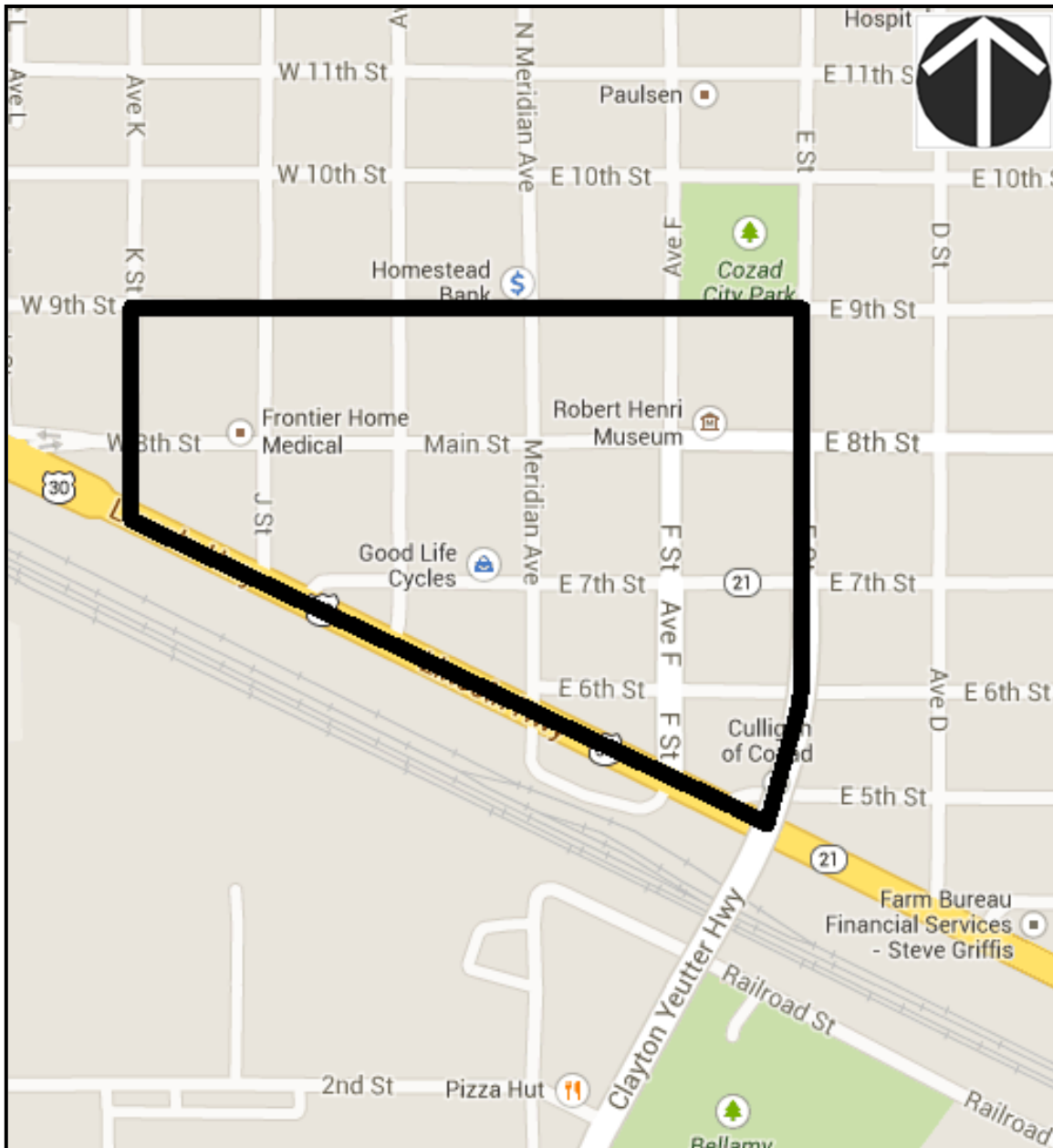
**Economic Impact Tax Increment Financing Opportunity:**  
**\$270,000 (\$25,200 @ 15yrs @ 4.5%).**

**E. Total Estimated Costs & Funds Required for the Cozad Downtown  
Housing & Redevelopment Initiative = \$4,560,000.**

\$1,170,000 (TIF/Assessment Loan 25.7%).  
\$1,794,000 (Other Local, State, Federal Funding\* 39.3%) &  
\$1,596,000 (Private Financing 35%).

\*Additional TIF; Area Bucket, CRA Assessment; CDBG, HOME, LIHTC, etc.

## DOWNTOWN HOUSING & REDEVELOPMENT AREA COZAD, NEBRASKA



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

**\*Lincoln, Nebraska\* 402.464.5383 \***

**COMMUNITY OF GOTHENBURG, NEBRASKA  
DOWNTOWN HOUSING & REDEVELOPMENT INITIATIVE.**

**A. Housing Units - 2014:**

City-Wide:

1,653 Total Housing Units:  
(Owner = 1,147; Rental = 506)  
1,508 Total Occupied Units (Households); (145 Total Vacant Units):  
(Owner = 1,066; Renter = 442)  
2014 Housing Vacancy Rate = 8.7%, Adjusted = 3.7%.

Downtown:

**43 Total Housing Units:**  
**(Owner =19; Rental = 24)**  
**39 Total Occupied Units (Households); (4 Total Vacant Units):**  
**(Owner = 18; Renter = 21)**  
**2014 Vacancy Rate = 9.3%, Adjusted = 4.6%.**

**B. Housing Target Demand - 2019:**

City-Wide – 66 Units (Owner = 48; Rental = 18).  
**Downtown – 10 Units (Owner = 4; Rental = 6) (15.1% of City Demand).**

**C. Downtown Housing Target Demand = 10 Units:**

Estimated Square Feet = 12,000.  
Estimated Development Cost = \$2,500,000.  
Estimated Additional Real Estate Tax Requirement,  
or Increment = \$60,000 (Mid 15yr Term).

**Housing Tax Increment Financing Opportunity:**  
**\$644,000 (\$60,000 @ 15yrs @ 4.5%).**

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

Estimated Square Feet = 4,000.  
Estimated Development Cost = \$755,000.  
Estimated Added Real Estate Tax Requirement,  
or Increment = \$17,900 (Mid 15yr Term).

**Economic Impact Tax Increment Financing Opportunity:**  
**\$192,000 (\$17,900 @ 15yrs @ 4.5%).**

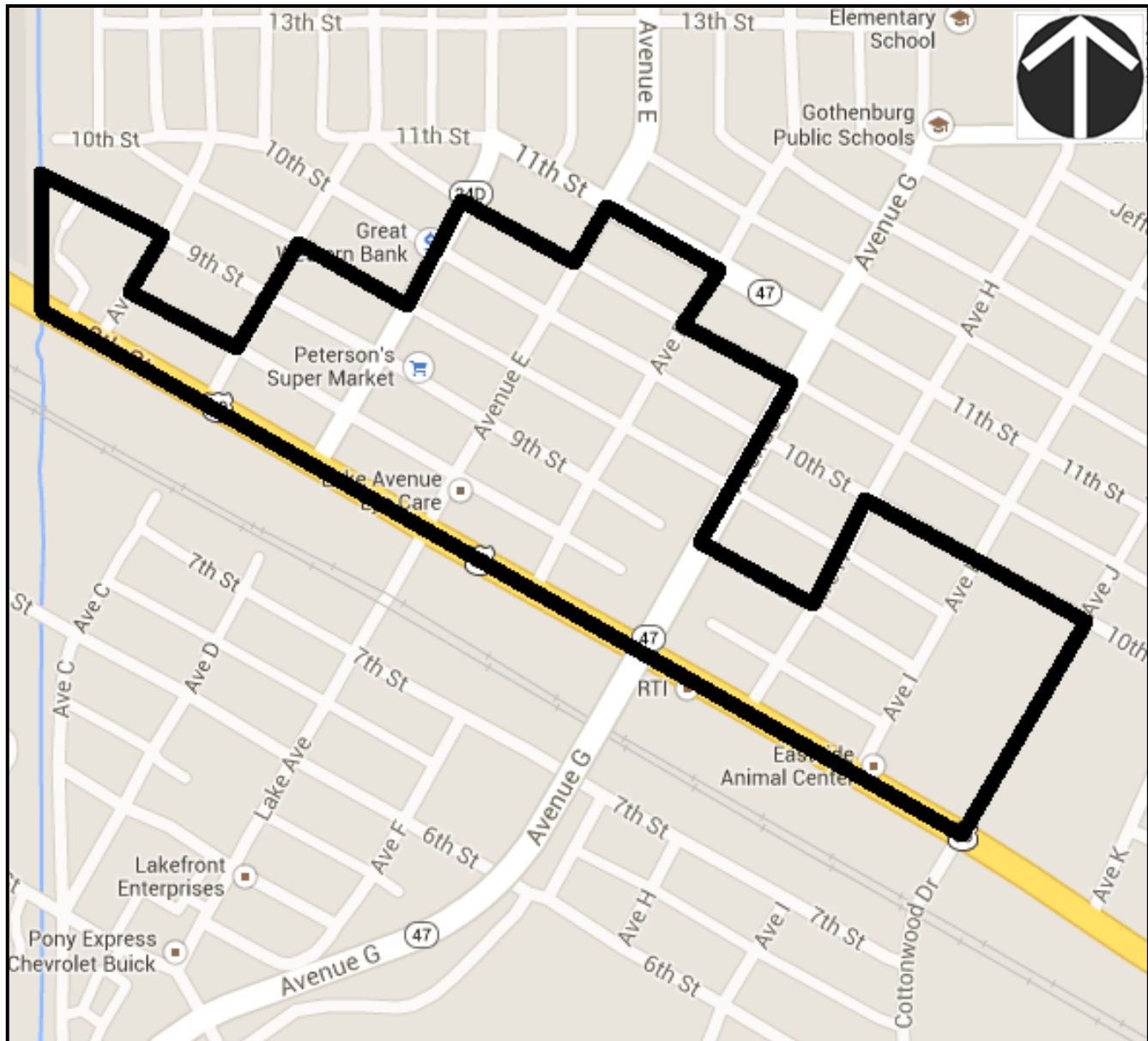
**E. Total Estimated Costs & Funds Required for the Gothenburg Downtown  
Housing & Redevelopment Initiative = \$3,255,000.**

\$836,000 (TIF/Assessment Loan 25.7%).  
\$1,280,000 (Other Local, State, Federal Funding\* 39.3%) &  
\$1,139,000 (Private Financing 35%).

\*Additional TIF; Area Bucket, CRA Assessment; CDBG, HOME, LIHTC, etc.



## DOWNTOWN HOUSING & REDEVELOPMENT AREA GOTHENBURG, NEBRASKA



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

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**COMMUNITY OF LEXINGTON, NEBRASKA  
DOWNTOWN HOUSING & REDEVELOPMENT INITIATIVE.**

**A. Housing Units - 2014:**

City-Wide:

3,436 Total Housing Units:  
(Owner = 2,069; Rental = 1,367)  
3,188 Total Occupied Units (Households); (248 Total Vacant Units):  
(Owner = 1,994; Renter = 1,194)  
2014 Housing Vacancy Rate = 7.2%, Adjusted = 2.4%.

Downtown:

**63 Total Housing Units:**  
**(Owner = 22; Rental = 41)**  
**57 Total Occupied Units (Households); (6 Total Vacant Units):**  
**(Owner = 19; Renter = 38)**  
**2014 Vacancy Rate = 9.5%, Adjusted = 3.2%.**

**B. Housing Target Demand - 2019:**

City-Wide – 185 Units (Owner = 95; Rental = 90).  
**Downtown – 22 Units (Owner = 8; Rental = 14) (11.8% of City Demand).**

**C. Downtown Housing Target Demand = 22 Units:**

Estimated Square Feet = 26,000.  
Estimated Development Cost = \$5,400,000.  
Estimated Additional Real Estate Tax Requirement,  
or Increment = \$132,000 (Mid 15yr Term).

**Housing Tax Increment Financing Opportunity:**  
**\$1,400,000 (\$132,000 @ 15yrs @ 4.5%).**

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

Estimated Square Feet = 7,900.  
Estimated Development Cost = \$1,600,000.  
Estimated Added Real Estate Tax Requirement,  
or Increment = \$38,000 (Mid 15yr Term).

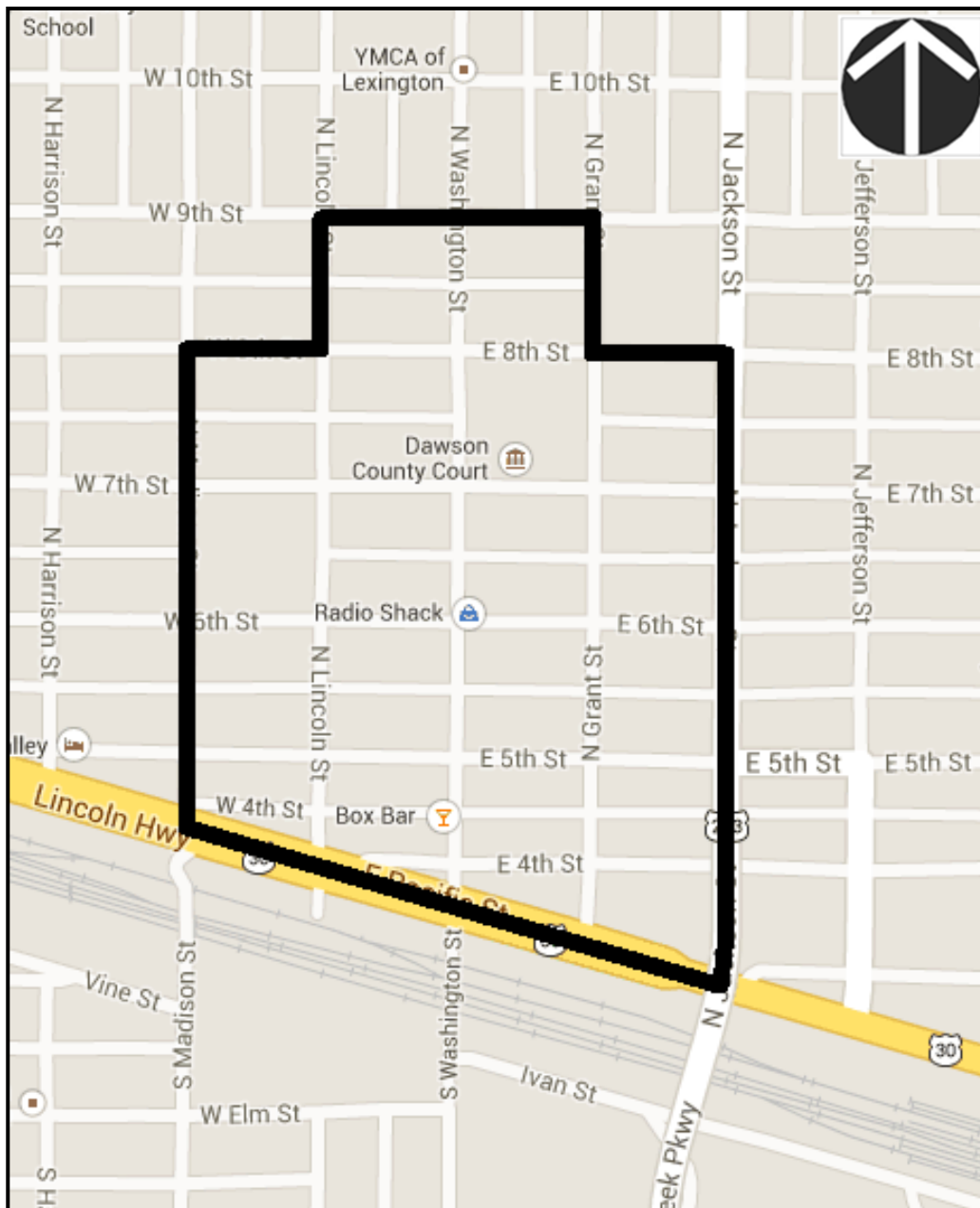
**Economic Impact Tax Increment Financing Opportunity:**  
**\$408,000 (\$38,000 @ 15yrs @ 4.5%).**

**E. Total Estimated Costs & Funds Required for the Lexington Downtown  
Housing & Redevelopment Initiative = \$7,000,000.**

\$1,808,000 (TIF/Assessment Loan 25.8%).  
\$2,742,000 (Other Local, State, Federal Funding\* 39.2%) &  
\$2,450,000 (Private Financing 35%).

\*Additional TIF; Area Bucket, CRA Assessment; CDBG, HOME, LIHTC, etc.

## DOWNTOWN HOUSING & REDEVELOPMENT AREA LEXINGTON, NEBRASKA



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**COMMUNITY PLANNING & RESEARCH**

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