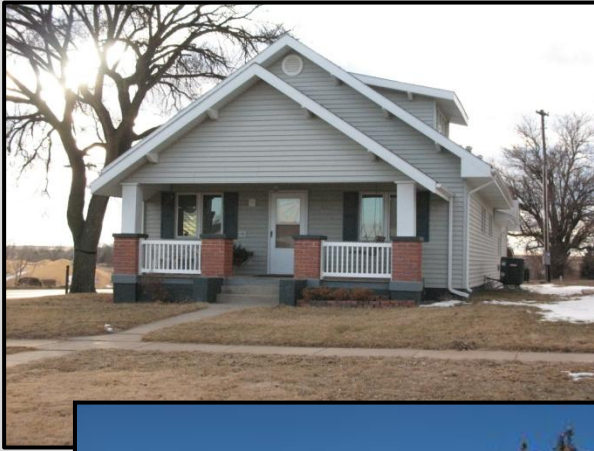


# **DAWSON COUNTY AREA, NEBRASKA** **HOUSING STUDY WITH** **STRATEGIES FOR AFFORDABLE HOUSING – 2019.**

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



## **EXECUTIVE SUMMARY**

**PREPARED FOR:**  
**DAWSON AREA DEVELOPMENT.**

**PREPARED BY:**

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

**JUNE, 2014**

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

## DAWSON AREA DEVELOPMENT

Jen Wolf, Executive Director

Deb Jensen, Community Development Coordinator

Steph Nichols, ABLE Coordinator

## HOUSING COMMITTEE.

Anne Franzen – Gothenburg

Bruce Clymer – Gothenburg

Rick Zarek – Gothenburg

Diane Adams – Lexington

Joe Pepplichtsch – Lexington

John Fagot – Lexington

Leahann Brell - Elwood

Diana Toner – Cozad

Pat Hosick – Cozad

Susan Kloepping - Cozad

The Dawson County Area Housing Study was funded by the Nebraska Investment Finance Authority Housing Study Grant Program, with matching funds from Dawson Area Development (DAD). The Housing Study was completed with the guidance and direction of DAD.

## Consultant:

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

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## ■ INTRODUCTION. ■

The following provides an **Executive Summary** of the **Dawson County Area Housing Study with Strategies for Affordable Housing**. The **Housing Study** 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.

## ■ COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM. ■

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.

## ■ 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.

## ■ 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.

## ■ 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 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.



## ■ POPULATION PROFILE. ■

**Table A** identifies **population trends and projections** for the DAD Communities, from 2000 to 2019. 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.**

**TABLE A**  
**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.

## ■ HOUSING TARGET DEMAND. ■

**Table B, Page 9**, 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 B**  
**ESTIMATED HOUSING TARGET DEMAND\***  
**DAWSON COUNTY AREA 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: 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 C presents the **estimated household AMI**, per household size for Dawson County.

TABLE C

## 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 D, Page 11** 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 D**  
**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	47
Rental	0	12	10	8	0	30
<b><u>Eddyville</u></b>						
Owner	0	0	1	1	0	2
Rental	0	2	0	0	0	2
<b><u>Farnam</u></b>						
Owner	0	0	2	2	0	4
Rental	0	2	0	0	0	2
<b><u>Gothenburg</u></b>						
Owner	0	0	8	18	26	52
Rental	0	10	6	5	0	21
<b><u>Lexington</u></b>						
Owner	0	12	25	30	50	117
Rental	10	32	30	21	12	105
<b><u>Overton</u></b>						
Owner	0	0	2	4	0	6
Rental	0	2	0	0	0	2
<b><u>Sumner</u></b>						
Owner	0	0	2	2	0	4
Rental	0	2	0	0	0	2
<b><u>Elwood</u></b>						
Owner	0	2	4	2	0	8
Rental	0	2	2	0	0	4
<b><u>Eustis</u></b>						
Owner	0	0	4	4	0	8
Rental	0	2	0	0	0	2
<b><u>Totals</u></b>						
Owner	0	20	58	75	95	248
Rental	10	66	48	34	12	170

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

		HOUSEHOLD - AREA MEDIAN INCOME (AMI)					Workforce Sector
Owner Units		31%-60%	61%-80%	81%-125%	126%+	Totals	45%+ AMI
Elderly (55+)		4	6	35	58	103	46
Family		11	49	37	37	134	110
Special Populations <sup>1</sup>		<u>5</u>	<u>3</u>	<u>3</u>	<u>0</u>	<u>11</u>	<u>3</u>
Subtotals		<b>20</b>	<b>58</b>	<b>75</b>	<b>95</b>	<b>248</b>	<b>159</b>
<b>Rental Units*</b>	<b>0%-30%</b>						
Elderly (55+)	2	28	28	12	8	78	26
Family	4	35	17	20	4	80	71
Special Populations <sup>1</sup>	<u>4</u>	<u>3</u>	<u>3</u>	<u>2</u>	<u>0</u>	<u>12</u>	<u>3</u>
Subtotals	<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 F** 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 F**  
**HOUSING DEMAND – SPECIFIC TYPES BY PRICE PRODUCT (POINTS)**  
**DAWSON COUNTY AREA, NEBRASKA COMMUNITIES**  
**2019**

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

<b>Owner</b>	<b>(31%-60%)</b>	<b>(61%-80%)</b>	<b>(81%-125%)</b>	<b>(126%+)</b>		<b>Work Force</b>
<b>Units*</b>	<b><u>\$100,500</u></b>	<b><u>\$132,500</u></b>	<b><u>\$176,300</u></b>	<b><u>\$221,900*+</u></b>	<b><u>Totals</u></b>	<b><u>(45%+ AMI)</u></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</b>	<b>(0%-30%)</b>	<b>(31%-60%)</b>	<b>(61%-80%)</b>	<b>(81%-125%)</b>	<b>(126%+)</b>		<b>Work Force</b>
<b>Units**</b>	<b><u>\$405</u></b>	<b><u>\$545</u></b>	<b><u>\$605</u></b>	<b><u>\$785</u></b>	<b><u>\$890+</u></b>	<b><u>Totals</u></b>	<b><u>(45%+ AMI)</u></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.

## ■ HOUSING REHABILITATION & DEMOLITION DEMAND. ■

Table G 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.

<b>TABLE G ESTIMATED TARGET HOUSING REHABILITATION / DEMOLITION DEMAND* DAWSON COUNTY AREA, NEBRASKA COMMUNITIES 2019</b>		
	<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.

## ■ 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:**

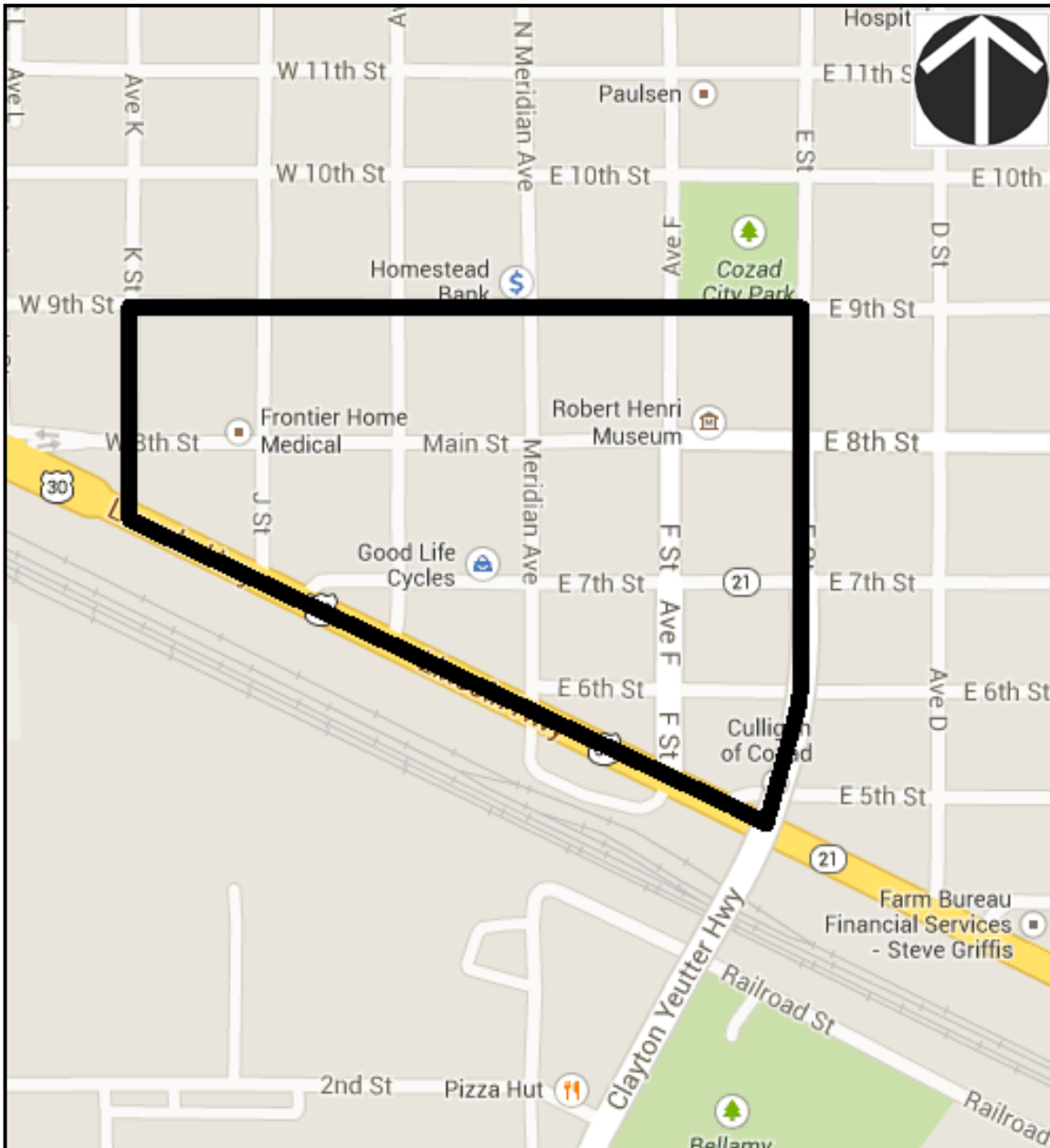
**\$270,000 (\$25,200 @ 15yrs @ 4.5%).**

**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.**

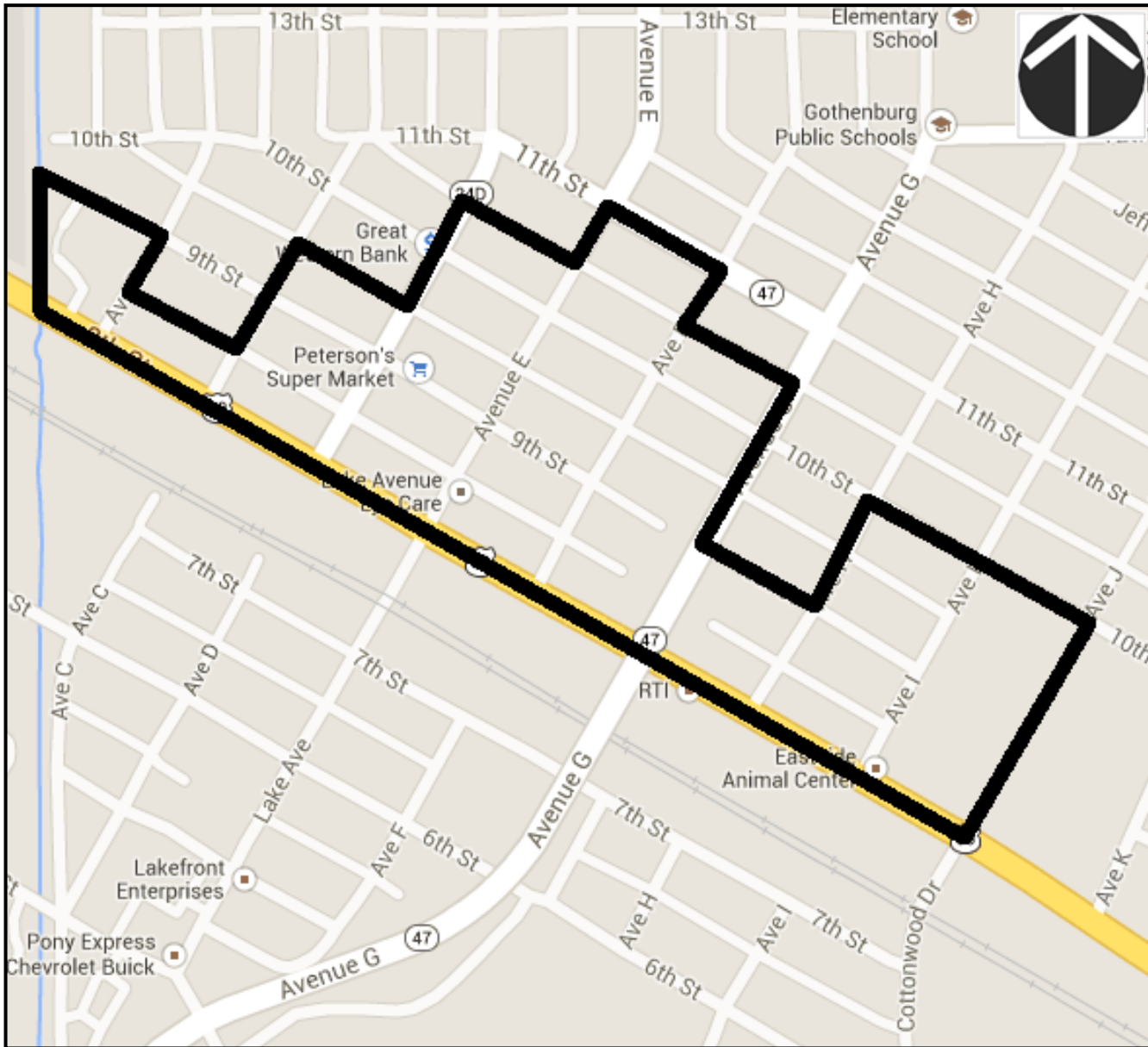
\$836,000 (TIF/Assessment Loan 25.7%).

\$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.**

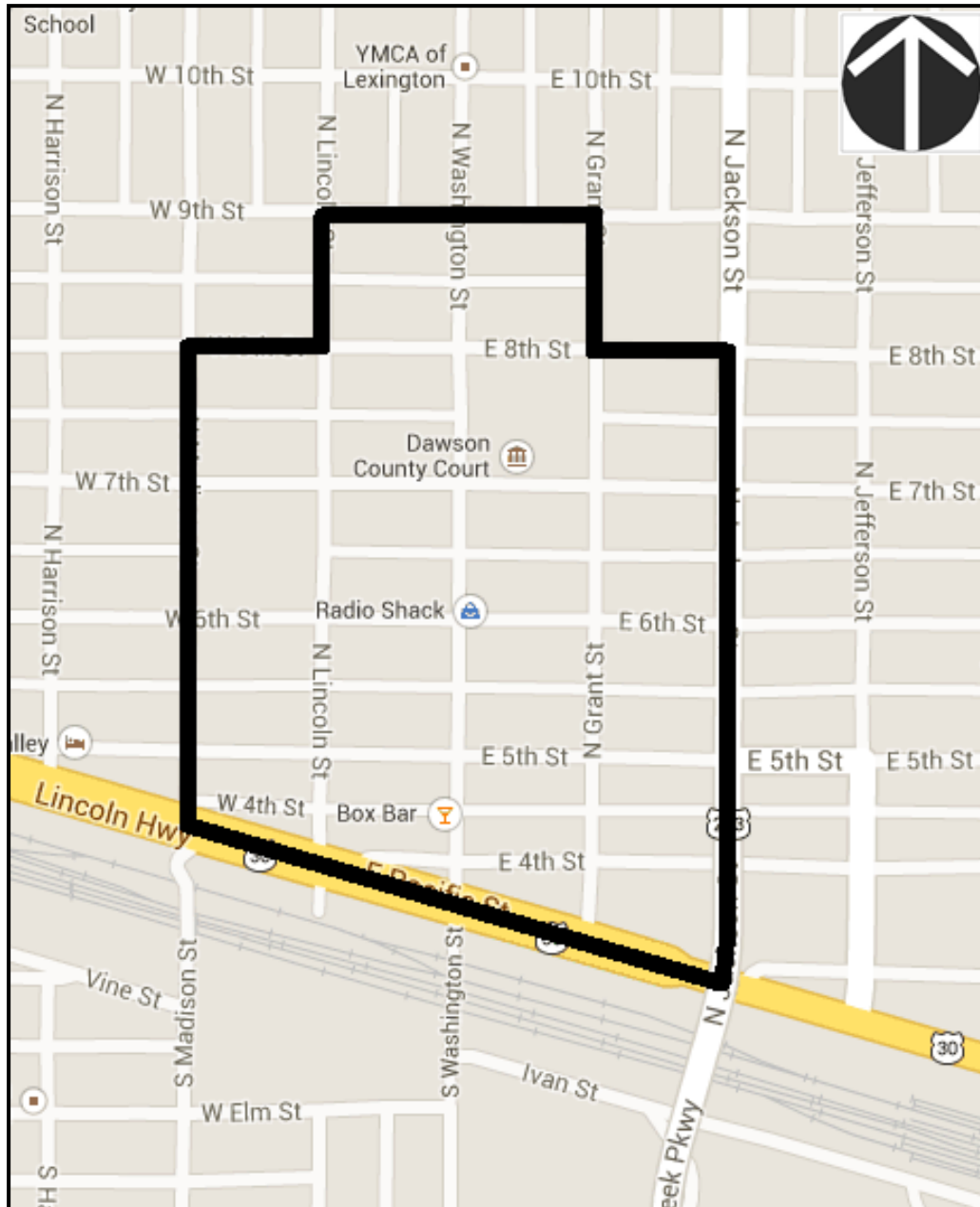
\$1,808,000 (TIF/Assessment Loan 25.8%).

\$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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## ■ HOUSING LAND USE PROJECTIONS. ■

**Table H** 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 H**  
**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 I** 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 I  
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 J** 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 J  
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.			

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

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