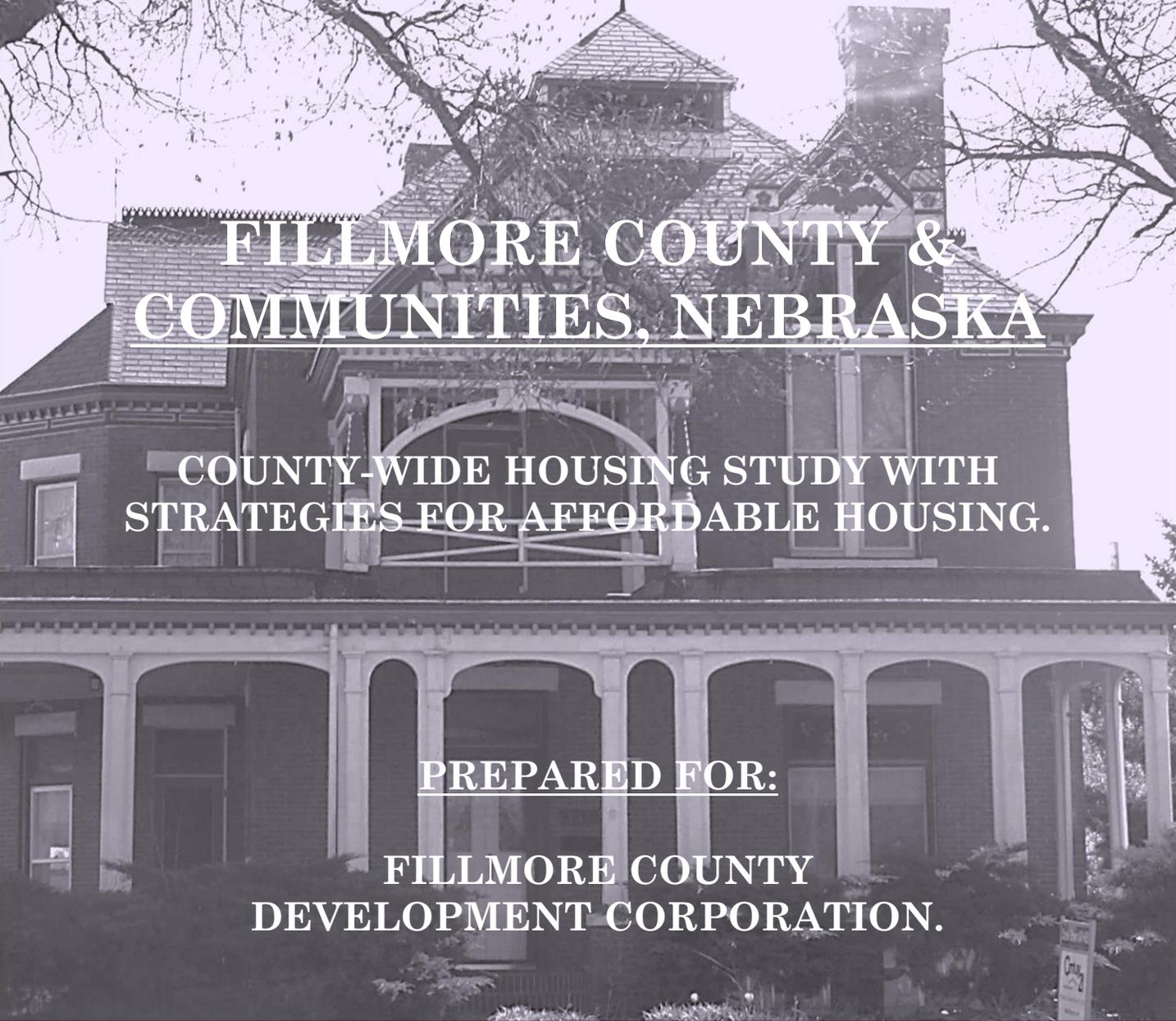


“SNAPSHOT”



FILLMORE COUNTY & COMMUNITIES, NEBRASKA

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

PREPARED FOR:

**FILLMORE COUNTY
DEVELOPMENT CORPORATION.**

PREPARED BY:

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COMMUNITY PLANNING & RESEARCH**

JULY, 2016

COUNTY-WIDE HOUSING GOALS & ACTION STEPS.

○ INTRODUCTION. ○

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



○ COUNTY-WIDE HOUSING GOALS & ACTION STEPS. ○

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

- **Action Step 1:** The **Housing Initiative** should target the development of up to **90 new housing units in Fillmore County, by 2021**, including an estimated **54 owner housing units** and **36 new rental units**. The development of these new housing units would add an estimated \$15.9 Million to the local residential property tax base. **The potential exists for Fillmore County to experience an “Economic Development Boost,”** equal to a **2 percent population growth through 2021**. This Boost would require the creation of an estimated **48 additional full-time employment opportunities**. This Boost would also increase the total housing target demand in Fillmore County to an estimated **120 housing units**, including **68 owner and 52 rental housing units**, requiring an investment of an estimated \$21.5 Million.

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

- **Action Step 2: The Fillmore County-Wide Housing Partnership** should be comprised of Community and County leadership and organizations from both the private and public sector, including, but not limited to, FCDC, Southeast Nebraska Affordable Housing Council (SENAHC), Southeast Nebraska Development District (SEND), Blue Valley Community Action (BVCA), Fairmont Housing Authority, Blue River Area Board of Realtors, major employers and other local “housing stakeholders” directly involved with selling and leasing real estate, builders and suppliers and representatives of organizations providing housing and related services to the elderly, families, special populations and homeless and near-homeless persons.
- **Action Step 3: The Fillmore County-Wide Housing Partnership** should assist with and expand the County’s **Continuum of (Housing) Residential Care Programs**, directed at persons and families 55+ years of age. These Programs would address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.
 - Independent living housing types for the 55 to 75 year age group should include smaller, space efficient detached single family houses, patio homes and attached townhomes of 1,600 to 2,200 square feet.
 - Additional, modern programs of assisted and long-term care living should be on the housing agenda for selected Fillmore County Communities.
 - Two assisted living facilities exist in the Fillmore County Communities of Geneva and Fairmont. Existing retirement and elderly rental housing facilities, both affordable and market rate (private pay) throughout Fillmore County maintain moderate to high occupancy levels, some with a waiting list. Additional units should be planned for, during the next five years.



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

By 2021, an estimated 36 owner and 20 rental housing units should be developed for the Fillmore County workforce, a total of 56 units. Of the 56 units, an estimated 24 (12 owner, 12 rental) should be developed in Geneva. This should include both new construction and purchase/rehab/resale or re-rent activities, lease- or credit-to-own units.

- **Action Step 5:** Create a **Downtown Housing & Redevelopment Initiative** in Geneva, directed at increasing the availability of housing opportunities in the Community’s Central Business District. Target up to **eight additional units** by 2021, a combination of both owner and rental housing. Both the rehabilitation of second story units in commercial buildings, and construction of new multifamily housing projects on under-utilized lots should be planned and implemented.
- **Action Step 6:** Establish a **Fillmore County-Wide Housing Land Bank Program**, to ensure the availability of land for future housing developments and to enhance Community residential development efforts.

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

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



- **Action Step 2:** Owner housing units should be constructed in Fillmore County, with emphasis on single family homes. **The average affordable purchase price of a home in Fillmore County should be at or above \$165,000 for workforce families. The price product in highest demand in Fillmore County includes homes at or above \$239,900.** Owner housing should generally consist of three+-bedrooms, with the exception of housing for retirees, which would typically be two-bedroom units.
- **Action Step 3:** Rental units should be constructed in Fillmore County, with emphasis on town home, duplex and apartment units for the elderly and local workforce households. **Rental housing price products in the County should rent at or above the average affordable monthly rent of \$635 for workforce families. The price product in highest demand in Fillmore County ranges from \$545 to \$605.** General rental housing, preferably units consisting of two+-bedrooms, should be constructed to provide safe, decent and affordable rental housing options.

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

- **Action Step 4:** Plan and develop additional, both **owner** and **rental** housing for **Special Populations**; a target number of **four units**, County-Wide. This includes persons with a mental and/or physical disability.
- **Action Step 5:** Housing development projects in Fillmore County should coincide with public facility, utility and infrastructure improvements, emphasizing alternative transportation methods, such as multi-use trails and transit services. Access to necessary amenities of public use, as well as proper water, sewer, storm water and electrical utility installation are important for prolonged sustainability in residential neighborhoods. The planning and use of **alternative energy systems** should be a goal of the County for future residential developments.



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

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

- **Action Step 7:** Employ proper, modern planning practices for the development of housing units in rural subdivisions. **This would include the design of modern infrastructure systems. Input received from the County-Wide Housing Listening Sessions identified a need for additional rental housing for workforce families and elderly households in Fillmore County.** Several industries that have recently located or expanded in the County have put a major strain on the availability of housing for the local workforce.
- **Action Step 8:** Consider allowing **non-traditional housing developments** on existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for single room occupancy rental units, accessory apartments and the development of “granny flats” and “tiny homes” on lots typically not sized to code.



- **Action Step 9:** Public and private sectors should create a “**shared cost**” program to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments. Tax Increment Financing is an excellent source of financing for public infrastructure systems. **The City of Geneva can also utilize LB840 funds for public infrastructure improvements.**

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

- **Action Step 1:** As needed, the County and each Community should establish a policy of condemning and demolishing housing of a dilapidated state, not cost effective to rehabilitate. **Vacated land could be placed in a County-Wide Land Bank Program to be used for future owner and rental housing development needs.**
- **Action Step 2: Housing rehabilitation programs,** for both owner and rental housing units, should be expanded in Fillmore County, with emphasis on meeting the housing needs of the elderly, low income families and housing occupied by persons with special needs.
- **Action Step 3:** Fillmore County Communities should recognize and make a concentrated effort to **preserve housing of historical significance,** as an effort to preserve County and Community history.
- **Action Step 4:** To ensure **a clean and safe residential environment,** the ongoing maintenance of private residential properties is needed, i.e. trash removal, junk cars, etc. should continue. This could be **implemented through annual or bi-annual Community clean-up activities throughout Fillmore County, as well as the utilization of the “Nuisance Abatement” Program via SENDD.**
- **Action Step 5:** Create a residential materials **Recycling Center** to ensure the availability of needed, affordable housing supplies.
- **Action Step 6:** Implement a comprehensive **Downtown Housing Redevelopment Initiative** that strategically matches local housing development activities with the development of additional commercial, service and entertainment businesses. Several Downtown commercial buildings in Geneva could be adaptively reused or retrofitted for upper level housing, to diversify the local housing market and emphasize the Downtown as a vibrant commercial and residential center. **A total of eight units, including two owner and six rental units, could be developed in Downtown Geneva, by 2021. An Economic Development Boost in Geneva could potentially require the development of up to 12 Downtown housing units, including four owner and eight rental housing units.**

Goal 4: Financing Activities for Housing Development in Fillmore County. Housing developers should consider both public and private funding sources when constructing new housing stock.

- **Action Step 1:** Housing developers should be encouraged to secure any and all available tools of financing assistance for both the development and preservation of housing in Fillmore County. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, USDA Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs. **The Fillmore County-Wide Housing Partnership will need to develop and/or continue relationships with developers and funders to enhance housing development activities in the County.**
- **Action Step 2:** Fillmore County Communities should utilize **Tax Increment Financing** to assist developers in financing new housing developments, specifically for land purchase and preparation, as well as public facility and utility requirements. **The Communities of Geneva and Fairmont have designated “Redevelopment Areas” that could potentially support housing development.**

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

- **Action Step 1:** Address the primary impediments to fair housing choice in the Fillmore County Communities, including, **for homeowners,** the costs of utilities and homeowners insurance, as well as the excessive down payment and closing costs and a lack of sufficient homes for sale. For **renter households,** impediments include the high cost of monthly rent and a lack of decent rental units at an affordable price range.
- **Action Step 2:** Create and support the efforts of a **County-wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. **Activities of the Advisory Group could include the following:**
 - Creating an “Action Plan” to identify strategies to further affordable housing opportunities.
 - Hosting a “Housing Fair” for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
 - Promote “Equal Housing Opportunities” on flyers, brochures and local newspapers.

- Assist the Fairmont Housing Authority in enforcing fair housing policies and submitting complaints of discrimination to the Nebraska Equal Opportunity Commission.
- **Action Step 3:** Each Community should continue to utilize, or adopt (by ordinance) and implement **Fair Housing Policy** and **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.
- **Action Step 4:** For **persons with a disability(ies)**, supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.
- **Action Step 5:** Develop housing for potential **minorities** and “**New Americans**” needing safe and affordable housing.
- **Action Step 6:** **Support bilingual and impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- **Action Step 7:** Routinely inspect rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.

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

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

FILLMORE COUNTY FIVE-YEAR HOUSING ACTION PLAN.

○ INTRODUCTION. ○

The greatest challenge for Fillmore County, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. Overall, Fillmore County should build **90 new units; 54 owner units and 36 rental units, by 2021.**

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

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

- HUD = U.S. Department of Housing & Urban Development-Mortgage Insurance/Capital Advance.
- RD = Department of Agriculture-Rural Development/Grants/Loan/Mortgage Guarantee.
- AHP = Federal Home Loan Bank-Affordable Housing Program.
- NIFA = Nebraska Investment Finance Authority-Low Income Housing Tax Credit, First-Time Homebuyer (Programs) & Workforce Housing Initiative.
- HTC = Historic Tax Credits (State & Federal).
- CDBG = Nebraska Department of Economic Development-Community Development Block Grant.
- HOME = HOME Program.
- NAHTF = Nebraska Affordable Housing Trust Fund.
- G-LB840 = Geneva Economic Development Fund.
- OE = Owner Equity.
- CPF = Conventional Private Financing.
- TEBF = Tax Exempt Bond Financing.
- TIF = Tax Increment Financing.
- FCDC = Fillmore County Development Corporation.
- FC-WHP = Fillmore County-Wide Housing Partnership.
- ME = Major Employers.
- SEND = Southeast Nebraska Development District.
- BVCAP = Blue Valley Community Action Partnership.
- FHA = Fairmont Housing Authority.
- AP = Aging Partners.
- MHEG = Midwest Housing Equity Group.
- MHDF = Midwest Housing Development Fund.
- PD = Private Developer.
- PF = Local, State & Regional (Private) Foundations.
- FCMC = Fillmore County Medical Center

○ HOUSING PROJECTS ○

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

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

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost/Partners.</u>
1.	Establish a Fillmore County-Wide Housing Partnership to promote and guide housing development activities in the County and each Community.	A County-Wide organization, created by FCDC, that plans and implements affordable housing programs. To include the input and involvement of existing Fillmore County housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services.	\$15,000 (Selected Partners).
2.	Create a Fillmore County Land Bank Program.	Secure land for future housing developments throughout Fillmore County.	\$150,000 Annually. FC-WHP.
3.	County-Wide Housing Investment Club.	With the guidance of the Fillmore County Housing Partnership , organize local funding and housing stakeholders to create a bank of funds to invest in needed gap financing for local housing developments.	\$75,000 Annually. FC-WHP.
4.	Establish an Employer’s Housing Assistance Program , encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing.	To encourage Major Employers in Fillmore County to partner and financially assist in developing housing programs identified in the Housing Action Plan, including first-time homebuyer and down payment assistance programs and collaboration of major employers to complete needed workforce housing projects.	\$75,000 Annually. ME.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost/Partners.</u>
5.	Continue/Expand a Continuum of (Housing) Residential Care Program in the County, directed at persons and families 55+ years of age.	Housing assistance program provided by the Fillmore County-Wide Housing Partnership , to address all facets of elderly housing needs and associated support services in Fillmore County, including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation and modification.	\$100,000 Annually. FC-WHP, FCMC.
6.	Plan and implement an annual Fillmore County Housing Summit .	The Fillmore County-Wide Housing Partnership , with the assistance of local funders should conduct an annual presentation of housing accomplishments and opportunities in Fillmore County.	\$5,000 Annually. FC-WHP.

HOUSING PRESERVATION/REHABILITATION.

	<u>Activity/Purpose.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
7.	Establish a housing materials recycling facility , via deconstruction/remodeling activities.	\$100,000 Start-up. Supported by sales	100% for Start-up. Continued from annual support via sales & services.	FC-WHP.
8.	Area-Wide Housing Code Inspection and Rental Licensing Program , to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a Nuisance Abatement Program .	\$125,000.	60% or \$75,000.	FC-WHP, SENDD, FHA & participating local Municipalities.
9.	Single Family Owner Housing Rehabilitation Program, 60 Units , moderate rehabilitation at \$32,000 to \$38,000 per unit in Fillmore County, by 2021, to meet the needs of low- to moderate-income households.	\$2,100,000.	70% or \$1,470,000.	FC-WHP, SENDD, BVCAP, CDBG, HOME, NAHTF, TIF & OE.
10.	Purchase and Demolition of 40 substandard, dilapidated housing units in Fillmore County Communities, by 2021. Credit property to the Land Bank for purpose of redevelopment.	\$2,600,000.	80% or \$2,080,000.	FC-WHP, SENDD, CDBG, NAHTF, TIF & OE.
11.	Single Family Purchase-Rehab-Resale/Re-Rent Program, 20 Units , 3+ bedroom houses, standard amenities in Fillmore County, by 2021, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI).	\$2,500,000.	70% or \$1,750,000.	FC-WHP, SENDD, BVCAP, PD, USDA-RD, CDBG, HOME, NAHTF, TIF, CPF & OE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
12.	<p>Elderly Rental Housing Initiative, 20 Units:</p> <ul style="list-style-type: none"> - Geneva: 10 - Fairmont & Exeter: 5 Each <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 (31%+ AMI).</p>	\$3,605,700.	70% or \$5,524,000.	FC-WHP, PD, SCHC, AP, FHA, LIHTC, MHEG, MHDF, HOME, NAHTF, AHP, HUD, RD, TIF, CPF & PF.
13.	<p>Fillmore County Elderly Homeownership Initiative, 14 Units:</p> <ul style="list-style-type: none"> - Geneva: 8 - Fairmont, Exeter & Shickley: 2 Each <p>Scattered Site, Mixed Income, 2 & 3 bedroom single family, patio home and duplex units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (81%+ AMI).</p>	\$2,870,000.	35% or \$1,004,000.	FC-WHP, PD, AP, SENDD, HOME, NAHTF, TIF, RD & CPF.

HOUSING FOR ELDERLY/SENIOR POPULATIONS (Continued).

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
<p>14. Housing Rehabilitation/ Modification Initiative, 66 Units:</p> <ul style="list-style-type: none"> - Geneva: 20 - Fairmont: 6 - Exeter: 4 - Shickley: 4 - Remaining Communities: 2 Each. <p>Standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), <i>Elderly and Special Population Households</i>, with a Person(s) with a Disability.</p>	<div style="border: 1px solid black; padding: 10px; width: 100px; margin: auto;">\$1,655,000.</div>	<div style="border: 1px solid black; padding: 10px; width: 100px; margin: auto;">80% or \$1,323,600.</div>	<div style="border: 1px solid black; padding: 10px; width: 150px; margin: auto;">FC-WHP, AP, SENDD, BVCAP, CDBG, HOME, NAHTF, TIF & OE.</div>
<p>15. Develop up to 18 units affordable licensed Assisted Living Facility with supportive/ specialized services for near-independent and frail-elderly residents of Geneva and Fairmont.</p> <ul style="list-style-type: none"> - Geneva: 12 Units. - Fairmont: 6 Units. 	<div style="border: 1px solid black; padding: 10px; width: 100px; margin: auto;">\$2,250,000.</div>	<div style="border: 1px solid black; padding: 10px; width: 100px; margin: auto;">60% or \$1,350,000</div>	<div style="border: 1px solid black; padding: 10px; width: 150px; margin: auto;">FC-WHP, PD, RD, HUD, AP, FHA, TIF, CPF & OE.</div>

HOUSING FOR FAMILIES.

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
<p>16. Single Family Rental, CROWN Rent-To-Own Program, Eight Units:</p> <ul style="list-style-type: none"> - Geneva: 4 - Fairmont & Shickley: 2 Each <p>Scattered Site, Mixed Income, 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI).</p>	<div style="border: 1px solid black; padding: 5px; width: 100px; margin: 0 auto;">\$1,750,000.</div>	<div style="border: 1px solid black; padding: 5px; width: 100px; margin: 0 auto;">75% or \$1,312,500.</div>	<div style="border: 1px solid black; padding: 5px; width: 150px; margin: 0 auto;">FC-WHP, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF & CPF.</div>
<p>17. General Rental Housing Program, 10 Units:</p> <ul style="list-style-type: none"> - Geneva: 4 - Fairmont, Shickley & Exeter: 2 Each <p>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 (31% to 125% AMI).</p>	<div style="border: 1px solid black; padding: 5px; width: 100px; margin: 0 auto;">\$1,650,000.</div>	<div style="border: 1px solid black; padding: 5px; width: 100px; margin: 0 auto;">70% or \$1,155,000.</div>	<div style="border: 1px solid black; padding: 5px; width: 150px; margin: 0 auto;">FC-WHP, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF, CPF & G-LB840.</div>

HOUSING FOR FAMILIES (Continued).

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
<p>18. Family Homeownership Initiative, 40 Units:</p> <ul style="list-style-type: none"> - Geneva: 8 - Fairmont, Exeter & Shickley: 4 Each. Remaining Communities: 2 Each. - Rural County: 12 (planned subdivisions) <p>Scattered Site, Mixed Income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). Units constructed in “Remaining Communities” should focus on utilizing a Purchase-Rehab-Resale or Re-Rent Program.</p>	\$8,140,000.	65% or \$5,291,000.	FC-WHP, PD, SENDD, FTHB, CDBG, NAHTF, HOME, TIF, CPF & G-LB840.
<p>19. Owner/Rental Housing Initiative for Special Populations in the City of Geneva, Four Units:</p> <p>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).</p>	\$640,000.	90% or \$576,000.	FC-WHP, PD, SENDD, CDBG, NAHTF, HOME, LIHTC, MHEG, MHDF, TIF, AHP & CPF.
<p>20. Downtown Geneva Housing Initiative, Four Rental Units:</p> <p>Mixed Income, Scattered Site or upper floors of existing commercial buildings, 1 & 2-bedroom apartments.</p>	\$840,000	75% or \$630,000	FC-WHP, PD, SENDD, HTC: S-F, CDBG, HOME, LIHTC, NAHTF, AHP, MHEG, MHDF, TIF & CPF.

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

	<u>2000</u>	<u>2010</u>	<u>2016</u>	<u>2021</u>	<u>% Change 2016-2021</u>
Fillmore County:	6,634	5,890	5,682	5,498	-3.2%
Geneva:	2,226	2,217	2,193	2,206	+0.6%
Exeter:	712	591	583	571	-2.0%
Fairmont:	691	560	539	521	-3.3%
Grafton:	152	126	120	116	-3.3%
Milligan:	315	285	277	268	-3.2%
Ohiowa:	142	115	111	104	-6.3%
Shickley:	376	341	330	320	-3.0%
Strang:	32	29	26	22	-15.3%
Balance of County:	1,988	1,626	1,503	1,370	-8.8%

2014 U.S. Census Population Estimates: Geneva = 2,141; Exeter = 560; Fairmont = 539; Grafton = 121; Milligan = 272; Ohiowa = 110; Shickley = 329; Strang = 28.

Source: 2000, 2010 Census.

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

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

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Fillmore County:	2000	6,634	264	6,370	2,689	2.37
	2010	5,890	222	5,668	2,483	2.28
	2016	5,682	218	5,464	2,422	2.25
	2021	5,498	208	5,290	2,369	2.23
Geneva:	2000	2,226	86	2,140	957	2.24
	2010	2,217	138	2,079	926	2.24
	2016	2,193	144	2,049	920	2.22
	2021	2,206	149	2,057	923	2.23
Exeter:	2000	712	44	668	276	2.42
	2010	591	30	561	236	2.37
	2016	583	26	557	235	2.37
	2021	571	21	550	231	2.38
Fairmont:	2000	691	46	645	275	2.35
	2010	560	39	521	243	2.14
	2016	539	35	504	238	2.12
	2021	521	29	492	231	2.13
Grafton:	2000	152	1	151	68	2.22
	2010	126	0	126	62	2.03
	2016	120	0	120	60	2.00
	2021	116	0	116	59	1.96
Milligan:	2000	315	0	315	149	2.11
	2010	285	0	285	129	2.21
	2016	277	0	277	125	2.21
	2021	268	0	268	122	2.21
Ohiowa:	2000	142	0	142	69	2.06
	2010	115	0	115	53	2.17
	2016	111	0	111	52	2.13
	2021	104	0	104	50	2.08

CONTINUED:

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

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Shickley:	2000	376	0	376	154	2.44
	2010	341	0	341	152	2.24
	2016	330	0	330	150	2.20
	2021	320	0	320	148	2.15
Strang:	2000	32	0	32	15	2.13
	2010	29	0	29	13	2.23
	2016	26	0	26	12	2.16
	2021	22	0	22	10	2.20
Balance of County:	2000	1,988	0	1,988	726	2.26
	2010	1,626	0	1,626	669	2.41
	2016	1,503	0	1,503	630	2.36
	2021	1,370	0	1,370	595	2.28

Source: 2000, 2010 Census.

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

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

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Fillmore County:	2000	2,689	2,003	74.5%	686	25.5%
	2010	2,483	1,920	77.3%	563	22.7%
	2016	2,422	1,914	79.0%	508	21.0%
	2021	2,369	1,912	80.7%	457	19.3%
Geneva:	2000	957	699	73.0%	258	27.0%
	2010	926	679	73.3%	247	26.7%
	2016	920	677	73.6%	243	26.4%
	2021	923	682	73.9%	241	26.1%
Exeter:	2000	276	229	83.0%	47	17.0%
	2010	236	196	83.0%	40	17.0%
	2016	235	196	83.4%	39	16.6%
	2021	231	193	83.5%	38	16.5%
Fairmont:	2000	275	205	74.5%	70	25.5%
	2010	243	191	78.6%	52	21.4%
	2016	238	188	78.9%	50	21.1%
	2021	231	184	79.6%	47	20.4%
Grafton:	2000	68	57	83.8%	11	16.2%
	2010	62	57	91.9%	5	8.1%
	2016	60	56	93.3%	4	6.7%
	2021	59	55	93.2%	4	6.8%
Milligan:	2000	149	121	81.2%	28	18.8%
	2010	129	108	83.7%	21	16.3%
	2016	125	105	84.0%	20	16.0%
	2021	122	103	84.4%	19	15.6%
Ohioa:	2000	69	59	85.5%	10	14.5%
	2010	53	44	83.0%	9	17.0%
	2016	52	43	82.7%	9	17.3%
	2021	50	43	86.0%	7	14.0%

CONTINUED:

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

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Shickley:	2000	154	126	81.8%	28	18.2%
	2010	152	130	85.5%	22	14.5%
	2016	150	130	86.7%	20	13.3%
	2021	148	129	87.1%	19	12.9%
Strang:	2000	15	9	60.0%	6	40.0%
	2010	13	10	76.9%	3	23.1%
	2016	12	10	83.3%	2	16.7%
	2021	10	8	80.0%	2	20.0%
Balance of County:	2000	726	498	68.6%	228	31.4%
	2010	669	505	75.5%	164	24.5%
	2016	630	509	80.8%	121	19.2%
	2021	595	515	86.5%	80	13.5%

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

TABLE 4
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
FILLMORE COUNTY, NEBRASKA
2000-2021

<u>Inc. Rng.</u>	<u>2000*</u> <u># / #CB-HP</u>	<u>2012*</u> <u># / #CB-HP</u>	<u>2016</u> <u># / #CB-HP</u>	<u>2021</u> <u># / #CB-HP</u>
0-30% AMI	144 / 99	90 / 60	74 / 46	60 / 31
31-50% AMI	172 / 75	240 / 100	236 / 89	227 / 76
51-80% AMI	376 / 63	340 / 80	348 / 86	365 / 91
81%+ AMI	<u>1,339 / 94</u>	<u>1,300 / 50</u>	<u>1,256 / 40</u>	<u>1,260 / 31</u>
TOTALS	2,031 / 331	1,970 / 290	1,914 / 261	1,912 / 229

*Specified data

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

Source: 2000 CHAS Tables.

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

TABLE 5
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
FILLMORE COUNTY, NEBRASKA
2000-2021

<u>Inc. Rng.</u>	<u>2000*</u> <u># / #CB-HP</u>	<u>2012*</u> <u># / #CB-HP</u>	<u>2016</u> <u># / #CB-HP</u>	<u>2021</u> <u># / #CB-HP</u>
0-30% AMI	109 / 60	110 / 85	106 / 82	86 / 77
31-50% AMI	102 / 49	95 / 45	90 / 43	73 / 38
51-80% AMI	175 / 16	195 / 10	202 / 9	213 / 7
81%+ AMI	<u>320 / 8</u>	<u>135 / 4</u>	<u>110 / 2</u>	<u>85 / 2</u>
TOTALS	706 / 133	535 / 144	508 / 136	457 / 124

*Specified data

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

Source: 2000 CHAS Tables.

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

**TABLE 6
SURVEY OF RENTAL PROPERTIES
FILLMORE COUNTY, NEBRASKA
2002-2015**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	2	32	9.38	0.0
2003	5	73	19.18	63.1
2004	8	75	10.67	80.2
2005	5	75	18.67	124.4
2006	11	95	12.63	37.5
2007	13	97	7.22	82.2
2008	11	100	8.00	39.9
2009	11	277	2.17	46.9
2010	14	135	9.63	50.6
2011	13	114	7.89	15.9
2012	8	85	8.24	19.2
2013	15	144	5.56	30.0
2014	12	104	2.88	N/A
2015	11	127	4.72	9.2

N/A = Not Available.

Source: Nebraska Investment Finance Authority, 2016.

**TABLE 7
VACANCY RATES BY UNIT TYPE
FILLMORE COUNTY, NEBRASKA
2015**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	5	0	0.0
Apartments	99	3	3.0
Mobile Homes	0	0	0.0
<u>Not Sure of Type</u>	<u>23</u>	<u>3</u>	<u>13.0</u>
Total Units	127	6	4.72

Source: Nebraska Investment Finance Authority, 2016.

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

**TABLE 8
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
FILLMORE COUNTY, NEBRASKA
2000-2015**

<u>Fiscal Year</u>	<u>Average Sale Price</u>
2000	\$40,185
2001	\$44,187
2002	\$43,076
2003	\$42,893
2004	\$53,523
2005	\$47,266
2006	\$64,075
2007	\$64,852
2008	\$51,829
2009	\$46,881
2010	\$60,408
2011	\$58,749
2012	\$90,579
2013	\$75,086
2014	\$86,267
<u>2015</u>	<u>\$82,628</u>
Change (2000-2014)	+42,443 (+105.6%)

Source: Nebraska Investment Finance Authority, 2016.

**TABLE 9
ESTIMATED HOUSING TARGET DEMAND
FILLMORE COUNTY & COMMUNITIES, NEBRASKA
2021**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
Fillmore County:	54	36	90	\$15.9
Geneva:	20	20	40**	\$6.6
Exeter:	4	4	8	\$1.4
Fairmont:	4	4	8	\$1.4
Grafton:	2	2	4^	\$0.6
Milligan:	2	2	4^	\$0.6
Ohiova:	2	0	2^	\$0.3
Shickley:	6	4	10	\$1.9
Strang:	2	0	2^	\$0.3
Balance of County:	12	0	12	\$2.8

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

**Includes Downtown Housing Potential:
Geneva, 4 Rental Units.

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

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

**TABLE 10
AREA HOUSEHOLD INCOME (AMI)
FILLMORE COUNTY, NEBRASKA
2015**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$13,500	\$15,420	\$17,340	\$19,260	\$20,820	\$22,350	\$23,910	\$25,440
50% AMI	\$22,500	\$25,700	\$28,900	\$32,100	\$34,700	\$37,250	\$39,850	\$42,400
60% AMI	\$27,000	\$30,840	\$34,680	\$38,520	\$41,640	\$44,700	\$47,820	\$50,880
80% AMI	\$35,950	\$41,100	\$46,200	\$51,350	\$55,450	\$59,550	\$63,650	\$67,800
100%AMI	\$45,000	\$51,400	\$57,800	\$64,200	\$69,400	\$74,500	\$79,700	\$84,800
125%AMI	\$56,250	\$64,250	\$72,250	\$80,250	\$86,750	\$93,125	\$99,625	\$106,000

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

**TABLE 11
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
FILLMORE COUNTY/CITY OF GENEVA, NEBRASKA
2021**

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
<u>Fillmore County:</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner:	0	4	4	12	34	54
Rental:	0	16	10	6	4	36
<u>Geneva:</u>						
Owner:	0	2	2	6	10	20
Rental:	0	8	6	4	2	20

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

TABLE 12
ESTIMATED “PRELIMINARY” HOUSING TARGET DEMAND – BOOST
(+2.0% FIVE-YEAR POPULATION GROWTH
(+110 POPULATION/48 FTEs))
FILLMORE COUNTY & COMMUNITIES, NEBRASKA
2021

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
Fillmore County:	68	52	120	\$21.5
Geneva:	26	30	56**	\$9.4
Exeter:	5	6	11	\$1.9
Fairmont:	5	6	11	\$1.9
Grafton:	2	2	4^	\$0.6
Milligan:	2	2	4^	\$0.6
Ohiowa:	2	0	2^	\$0.3
Shickley:	8	6	14	\$2.7
Strang:	2	0	2^	\$0.3
Balance of County:	16	0	16	\$3.8

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

**Includes Downtown Housing Potential:
 Geneva, 4 Rental Units.

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

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

**TABLE 13
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
GENEVA, NEBRASKA
2021**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental (No Boost)</u>	<u>#Owner / #Rental (Boost)</u>	<u>Land Requirements (Acres) (No Boost / Boost)</u>
18 to 54 Years**	Single Family Unit	8 / 6*	12 / 8*	6.5 / 9.0
	Town Home Unit	4 / 0	6 / 0	1.2 / 1.8
	Duplex/Triplex Units	0 / 0	0 / 6	0.0 / 1.5
	Apartment Units***	0 / 4	0 / 4	0.5 / 0.5
Totals		12 / 10	18 / 18	8.2 / 12.8
55+ Years	Single Family Unit	4 / 0	4 / 0	1.8 / 1.8
	Town Home Unit	4 / 0	4 / 0	1.2 / 1.2
	Duplex/Triplex Units	0 / 10	0 / 12	2.5 / 3.0
Totals		8 / 10	8 / 12	5.5 / 6.0
TOTALS		20 / 20	26 / 30	13.7 / 18.8

*Includes Lease- or Credit-To-Own Units.

**Includes Housing for Special Populations

***Includes Downtown Housing Units.

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

**TABLE 14A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
FILLMORE COUNTY-WIDE, NEBRASKA
2021**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	4	10	14	2
Family Special Populations¹	0	2	4	8	24	38	34
Subtotals	0	4	4	12	34	54	36
RENTAL							
UNITS							
Elderly (55+)	0	8	6	4	2	20	6
Family Special Populations¹	0	6	4	2	2	14	14
Subtotals	0	16	10	6	4	36	20
TOTALS	0	20	14	18	44	90	56

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

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

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

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

**TABLE 14B
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
GENEVA, NEBRASKA
2021**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	0	8	8	2
Family	0	0	2	6	2	10	10
Special Populations¹	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	2	2	6	10	20	12
RENTAL							
UNITS							
Elderly (55+)	0	4	2	2	2	10	4
Family	0	2	4	2	0	8	8
Special Populations¹	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	8	6	4	2	20	12
TOTALS	0	10	8	10	12	40	24

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

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

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

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

**TABLE 15A
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
FILLMORE COUNTY-WIDE, NEBRASKA
2021**

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	\$103,000*	\$115,000*	\$144,800*	\$186,300*	\$239,900*+	Totals	\$165,000*
2 Bedroom	0	2	0	4	12	18	10
3+ Bedroom	0	2	4	8	22	36	26
Totals	0	4	4	12	34	54	36

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	\$505**	\$545**	\$605**	\$735**	\$845***+	Totals	\$635**
2 Bedroom	0	10	6	4	2	22	6
3+ Bedroom	0	6	4	2	2	14	14
Totals	0	16	10	6	4	36	20

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

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

**TABLE 15B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
GENEVA, NEBRASKA
2021**

PRICE – PURCHASE COST (Area Median Income)

Owner Units	(0%-30%) \$103,000*	(31%-60%) \$115,000*	(61%-80%) \$134,500*	(81%-125%) \$178,300*	(126%+) \$229,900*+	Totals	Work Force \$152,000*
2 Bedroom ¹	0	2	2	2	0	6	2
3+ Bedroom	0	0	0	4	10	14	10
Totals	0	2	2	6	10	20	12

PRICE – PURCHASE COST (Area Median Income)

Rental Units	(0%-30%) \$505**	(31%-60%) \$545**	(61%-80%) \$605**	(81%-125%) \$735**	(126%+) \$845**+	Totals	Work Force \$615**
2 Bedroom ¹	0	6	2	2	2	12	4
3+ Bedroom	0	2	4	2	0	8	8
Totals	0	8	6	4	2	20	12

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

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

TABLE 16 HOUSING CONDITIONS SURVEY FILLMORE COUNTY COMMUNITIES, NEBRASKA 2016	
FILLMORE COUNTY COMMUNITIES (TOTAL)	
Excellent	1
Good	98
Average	1,482
Fair	280
Poor	<u>56</u>
Total	1,917
GENEVA	
Excellent	1
Good	66
Average	727
Fair	174
Poor	<u>17</u>
Total	900
EXETER	
Excellent	0
Good	15
Average	211
Fair	21
Poor	<u>13</u>
Total	260
FAIRMONT	
Excellent	0
Good	0
Average	208
Fair	25
Poor	<u>3</u>
Total	236
CONTINUED:	

TABLE 16 (CONTINUED)	
HOUSING CONDITIONS SURVEY	
FILLMORE COUNTY COMMUNITIES, NEBRASKA	
2016	
GRAFTON	
Excellent	0
Good	1
Average	49
Fair	13
Poor	1
Total	64
MILLIGAN	
Excellent	0
Good	4
Average	107
Fair	20
Poor	<u>8</u>
Total	139
OHIOWA	
Excellent	0
Good	0
Average	43
Fair	15
Poor	<u>10</u>
Total	68
SHICKLEY	
Excellent	0
Good	12
Average	125
Fair	8
Poor	<u>2</u>
Total	147
STRANG	
Excellent	0
Good	0
Average	12
Fair	4
Poor	<u>2</u>
Total	18
Source: Fillmore County Assessor, 2016.	

**TABLE 17
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
FILLMORE COUNTY COMMUNITIES, NEBRASKA
2021**

	# Rehabilitated / <u>Est. Cost*</u>	<u>Demolition</u>
Fillmore County:	402 / \$17.3 M	95
Geneva:	168 / \$7.5 M	30
Exeter:	64 / \$2.7 M	19
Fairmont:	42 / \$1.8 M	8
Grafton:	20 / \$860,000	6
Milligan:	40 / \$1.7 M	11
Ohiova:	18 / \$810,000	12
Shickley:	42 / \$1.8 M	5
Strang:	8 / \$336,000	4

*Based upon field inspections and age of housing.

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