

**FILLMORE COUNTY &
COMMUNITIES, NEBRASKA**

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

PREPARED FOR:

**FILLMORE COUNTY
DEVELOPMENT CORPORATION.**

PREPARED BY:

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

JULY, 2016

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

**FILLMORE COUNTY
DEVELOPMENT CORPORATION (FCDC)**

Patt Lentfer, Executive Director

FCDC BOARD OF DIRECTORS

Eric Kamler - President	Ann Jansky
Brandy VanDeWalle	Bart Brinkman
Megan Williams	Amie Underwood
Don Bristol	Amanda Haumont
Nate Hughes	Bryce Kassik
Joe Shanle	Marcus Ruhl

HOUSING STEERING COMMITTEE MEMBERS

Ashley Hughes	Patt Lentfer
Karrie Waldron	Becky Erdkamp
Jan Stoldorf	Kendra Jansky
Karla Jacobson	Linda Carroll
Roxie Schlagel	Bryce Kassik
Scott Olivar	Amie Underwood

The County-Wide Housing Study was funded by the Nebraska Investment Finance Authority Housing Study Grant Program, with matching funds from the Fillmore County Development Corporation (FCDC). The County-Wide Housing Study was completed with the guidance and direction of FCDC and the Housing Steering Committee.

Consultant:

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

**COMPREHENSIVE PLANS & ZONING * HOUSING STUDIES *
DOWNTOWN, NEIGHBORHOOD & REDEVELOPMENT PLANNING *
CONSULTANTS FOR AFFORDABLE HOUSING DEVELOPMENTS***

***Lincoln, Nebraska* 402.464.5383 ***

Becky Hanna, Tim Keelan, Lonnie Dickson, AICP, Keith Carl

TABLE OF CONTENTS:

Table of Contents..... **i**
List of Tables..... **iii**

SECTION 1 – OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

Introduction..... 1.1
 Research Approach..... 1.1
 Purpose of Study..... 1.2
 Summary..... 1.3
 Recent Housing Development Activities..... 1.4

SECTION 2 – COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

Introduction..... 2.1
 Fillmore County Housing Survey..... 2.1
 Workforce Housing Needs Survey..... 2.3
 Community Survey – Village of Shickley..... 2.3
 Community Housing “Listening Sessions”..... 2.4

SECTION 3 – COUNTY-WIDE HOUSING GOALS & ACTION STEPS.

Introduction..... 3.1
 County-Wide Housing Goals & Action Steps..... 3.1

SECTION 4 – FILLMORE COUNTY/COMMUNITY PROFILE.

Introduction..... 4.1
 Housing Market Area..... 4.2
 Population Profile..... 4.3
 Income Profile..... 4.4
 Economic Profile..... 4.5
 Housing Profile..... 4.6

SECTION 5 – COUNTY-WIDE HOUSING TARGET DEMAND.

Introduction..... 5.1
 Housing Demand Situation..... 5.1
 Housing Demand Potential..... 5.2
 Housing Target Demand..... 5.5
 Housing Demand by Income Sector..... 5.8
 Housing land Use Projections..... 5.9
 Housing Expectations for Specific Population Groups & Price Products –
 Fillmore County, Nebraska..... 5.10
 Housing Expectations for Specific Population Groups & Price Products –
 Geneva, Nebraska..... 5.13
 Housing Rehabilitation & Demolition Demand..... 5.15
 Housing Development, Redevelopment & Rehabilitation Areas:
 Fillmore County, Nebraska..... 5.16
 Housing Development, Redevelopment & Rehabilitation Areas:
 Geneva, Nebraska..... 5.17
 Site Analysis Process..... 5.19

TABLE OF CONTENTS (Continued):

SECTION 6 – FILLMORE COUNTY FIVE-YEAR HOUSING ACTION PLAN.

Introduction..... 6.1
Housing Projects..... 6.2

SECTION 7 – AFFORDABLE HOUSING CONCEPTS & FINANCING/PARTNERSHIPS.

Introduction..... 7.1
Affordable Housing Concepts & Residential Land Needs..... 7.1
Implementing Housing Developments in Fillmore County..... 7.4
Funding Sources & Partnerships..... 7.8

APPENDIX I – FILLMORE COUNTY SURVEY RESULTS.

APPENDIX II – FILLMORE COUNTY/COMMUNITY TABLE PROFILE.

LIST OF TABLES:

<u>Table</u>	<u>Page</u>
4.1 Survey of Rental Properties Fillmore County, Nebraska 2002-2015.....	4.7
4.2 Vacancy Rates By Unit Type Fillmore County, Nebraska 2015.....	4.8
5.1 Estimated Housing Target Demand Fillmore County & Communities, Nebraska 2021.....	5.6
5.2 Estimated Housing Target Demand – Boost (+2.0% Five-Year Population Growth (+110 Population/48 FTEs)) Fillmore County & Communities, Nebraska 2021.....	5.7
5.3 Area Household Income (AMI) Fillmore County, Nebraska 2016.....	5.8
5.4 Estimated Year-Round Housing Demand By Income Sector Fillmore County / City of Geneva, Nebraska 2021.....	5.8
5.5 Housing Target Demand – Housing Land Use Projections/ Per Housing Type/Age Sector Geneva, Nebraska 2021.....	5.9
5.6A Housing Demand Potential – Target Populations Fillmore County, Nebraska 2021.....	5.10
5.6B Housing Demand – Specific Types By Price Point (Product) Fillmore County, Nebraska 2021.....	5.12
5.7A Housing Demand Potential – Target Populations Geneva, Nebraska 2021.....	5.13

LIST OF TABLES (Continued):

<u>Table</u>		<u>Page</u>
5.7B	Housing Demand – Specific Types By Price Point (Product) Geneva, Nebraska 2021.....	5.14
5.8	Estimated Target Housing Rehabilitation/Demolition Demand Fillmore County Communities, Nebraska 2021.....	5.15

SECTION 1



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

OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

o INTRODUCTION. o

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

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

o RESEARCH APPROACH. o

The **Fillmore County-Wide Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2010-2014 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources.

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



○ PURPOSE OF STUDY. ○

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

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

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

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

○ SUMMARY. ○

Future population and household growth in Fillmore County will be driven by new and expanded housing and economic development and public service activities. **The most critical housing issues in Fillmore County are to promote the development of housing for the local workforce, young professionals and first-time homebuyers.** New housing development activities should target moderate income persons and families through the construction of new housing units of various types and styles, having three+-bedrooms.

Fillmore County is projected to decline in population, but remain stable through 2021. A population decline from the current (2016) estimated population of 5,682 to 5,498, a 3.2 percent decrease, is projected for the County. The Community of Geneva is projected to increase in population during the next five years by an estimated 0.6 percent.

To meet the needs of current and future residents, the County should strive to develop up to **90 new housing units, by 2021.** A total of **54 owner** and **36 rental housing units** should be built to accommodate the housing needs of moderate-income workforce families, the elderly and special population households. New housing types should include single family homes, duplex/triplex units, town homes, and multifamily rental apartments.

The County should also be prepared for a potential “**Boost**” in population through new employment opportunities or major employers locating or relocating to Fillmore County. A scenario population growth of **110 persons**, County-wide, contributing to an additional **48 full-time employees**, would result in a total target demand of up to **120 housing units**, by 2021, including **68 owner and 52 rental housing units.**



A majority of newly-constructed housing units will be located in the Community of Geneva. An estimated 40 housing units, consisting of 26 owner and 14 rental units, are projected for the City. Utilizing the “Boost” scenario for Geneva would result in a demand for 56 housing units (26 owner, 30 rental). New construction activities should also include the Communities of Exeter, Fairmont, Shickley and the Balance of County. The remaining Communities (Grafton, Milligan, Iowa and Strang) should focus on purchase-rehab-resale and/or re-rent housing activities.

A demand for new and/or rehabilitated housing units exists in Downtown Geneva. A total of four rental units should be created in Downtown Geneva, by 2021, representing approximately 10 percent of the target housing demand for the City.

o RECENT HOUSING DEVELOPMENT ACTIVITIES. o

Since the completion of the current County-Wide Housing Study for Fillmore County in February, 2009, FCDC has generated a healthy amount of housing development and redevelopment activity. The following is a list of recent activities, relating to housing development and rehabilitation.

- 2009 – Fairmont, Owner Occupied Rehabilitation \$220,000.
- 2010 – County-wide Homeowners Opportunities Program (HOP) Down payment Assistance with Minor Rehabilitation \$262,000.
- 2011 – Geneva, Owner Occupied Rehabilitation \$250,000.
- 2011 - Two Housing Developments in Geneva:
 - o Geneva Northeast Housing Development – 10 lots.
 - o Baltzer Housing Development – 5 lots.
- 2012 – Geneva, Owner Occupied Rehabilitation \$248,000.
- 2013 – County-wide Homeowners Opportunities Program (HOP) Down payment Assistance with Minor Rehabilitation \$184,000.
- 2013 – Fairmont, Owner Occupied Rehabilitation \$186,000.
- 2014 – Fairview Manor in Fairmont added six more Assisted Living Units.
- 2015 – Heritage Crossings in Geneva added seven more Assisted Living Units and added four Independent Living homes.
- 2016 – A 15-lot subdivision was established in the northwestern portion of the Village of Shickley.
- 2016 – Geneva Housing Development – developed 10-city lots which included development of local infrastructure. Local lots sell for \$99.95 to encourage new housing development. Five lots have been sold. Additionally, private development is occurring in Geneva.
- The Village of Exeter is currently implementing a “**Strategic Plan**” that highlights various concerns, issues and goals and involves all Community components, including housing, that need to be addressed. Issues addressed in the Community include, but are not limited to, the closing of the nursing home in 2015, the availability of buildable lots, and addressing the need to remove dilapidated housing.

SECTION 2



**COMPREHENSIVE CITIZEN
PARTICIPATION PROGRAM.**

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

o INTRODUCTION. o

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

o FILLMORE COUNTY HOUSING SURVEY. o

The **“Fillmore County Housing Survey”** was made available to households in Fillmore County Communities at select locations and on pertinent Community and County websites. A total of **218 Surveys** were completed, including 79 from the Village of Fairmont, 67 from Geneva, 18 from Rural Fillmore County, 16 from Shickley, 12 from Exeter, nine from Milligan, two each from Strang and communities outside the County and one from Ohioa. An additional 12 Surveys did not identify a location.

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

- A large number of participants were employed in the Government, Education and Finance sectors and were within the 31 to 40 and 61 to 70 age groups.
- Survey participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing. The most common barriers identified when obtaining affordable **owner housing** included the cost of homeowner's insurance and utilities and a lack of sufficient homes for sale.

- The most common barriers faced when obtaining affordable **rental housing** included a lack of available, decent rental housing and cost of rent and utilities.
- **A total of 30 participants were not satisfied with their current housing situation.** Reasons included their home being too small, in need of substantial updating and being too far from their place of employment.
- Top housing needs in Fillmore County include housing for middle income families and existing/new employees, single family housing, general rental housing, housing choices for first-time homebuyers, two- and three-bedroom apartments or homes and retirement housing for low-income elderly persons.
- Top housing needs for elderly persons in Fillmore County include single family homes, assisted living housing and two-bedroom apartments for rent.
- Top-rated support services in Fillmore County include continuing education opportunities, food/meals-on-wheels programs and emergency transportation.
- 58.7 percent of the Survey respondents supported the County using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 43.5 percent of the Survey respondents supported Fillmore County using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **70.6 percent of the Survey respondents supported Fillmore County establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.**
- **62.3 percent of the Survey respondents supported the County using grant dollars to purchase, rehab and resell vacant housing in the County.**
- 65.1 percent of the Survey respondents supported Fillmore County using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

○ WORKFORCE HOUSING NEEDS SURVEY. ○

FCDC, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the County's workforce. A total of **19 Surveys** were returned. Survey participants were asked to provide information on subjects such as issues and barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or a renter. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in **Appendix I** of this **Housing Study**.

- Survey participants included 14 homeowners and two renters. **Four participants were not satisfied with their current housing situation.** Reasons included their home being too small, in need of substantial updating and being too far from their place of employment.
- The majority of respondents could afford a home priced between \$50,000 and \$120,000.
- **The Village of Shickley was favored by Survey participants as the Community they would like to purchase a home or rent a housing unit.**

Survey participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing for their families. The most common barriers identified to obtaining affordable **owner housing** included **housing prices, a lack of sufficient homes for sale, the cost of real estate taxes and excessive down payment/closing costs.** The most common barriers faced when obtaining affordable **rental housing** included **the high cost of rent and a lack of decent rental units at an affordable price range.**

○ COMMUNITY SURVEY – VILLAGE OF SHICKLEY. ○

Recently, the Village of Shickley implemented a Community-wide Survey addressing various aspects of the Village, including housing. A total of 67 Surveys were returned, including 63 homeowners and four renters. The Survey addressed the adequate supply of housing in the Village, to which **84.5 percent of participants feel there is not enough adequate rental housing in the Village, while 80.4 percent identified a lack of houses for purchase in Shickley.**

○ COMMUNITY HOUSING “LISTENING SESSIONS. ○

Community Housing “Listening Sessions were conducted in the Communities of Geneva and Fairmont, to engage the opinion of housing need among the local citizenry. The following highlights consensus statements regarding priority housing issues or needs, as expressed by those in attendance at the two Sessions.

- There is a major need for new rental housing in Fillmore County. Most of what is available is either too small and not suitable for large families, or not properly maintained and needs moderate to substantial rehabilitation.
- There is also a need for the development of additional single family homes. Many employees of Fillmore County businesses and industries are finding housing in other Counties and Communities.
- Elderly housing consisting of one- to two-bedrooms is needed. Adequate, affordable elderly housing would be an attractive, potentially maintenance-free option for seniors and retirees throughout Fillmore County. In return, existing single family homes could become available to families relocating to the County.
- There is a lack of “premium lots” available for development throughout Fillmore County Communities.
- As the prices of local materials continues to increase, it becomes more difficult for small Communities, similar to many of those in Fillmore County, to develop the housing they need.
- A down payment assistance program has been successfully implemented in the City of Geneva.
- The Village of Fairmont has an “excess of infrastructure” and wants new housing to take advantage of existing water, sewer, storm sewer and electrical utilities. The Village has also applied for owner-occupied housing rehabilitation grants in recent years.

SECTION 3



**COUNTY-WIDE HOUSING
GOALS & ACTION STEPS.**

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.

SECTION 4



**FILLMORE COUNTY/
COMMUNITY PROFILE.**

FILLMORE COUNTY/COMMUNITY PROFILE.

○ INTRODUCTION. ○

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

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

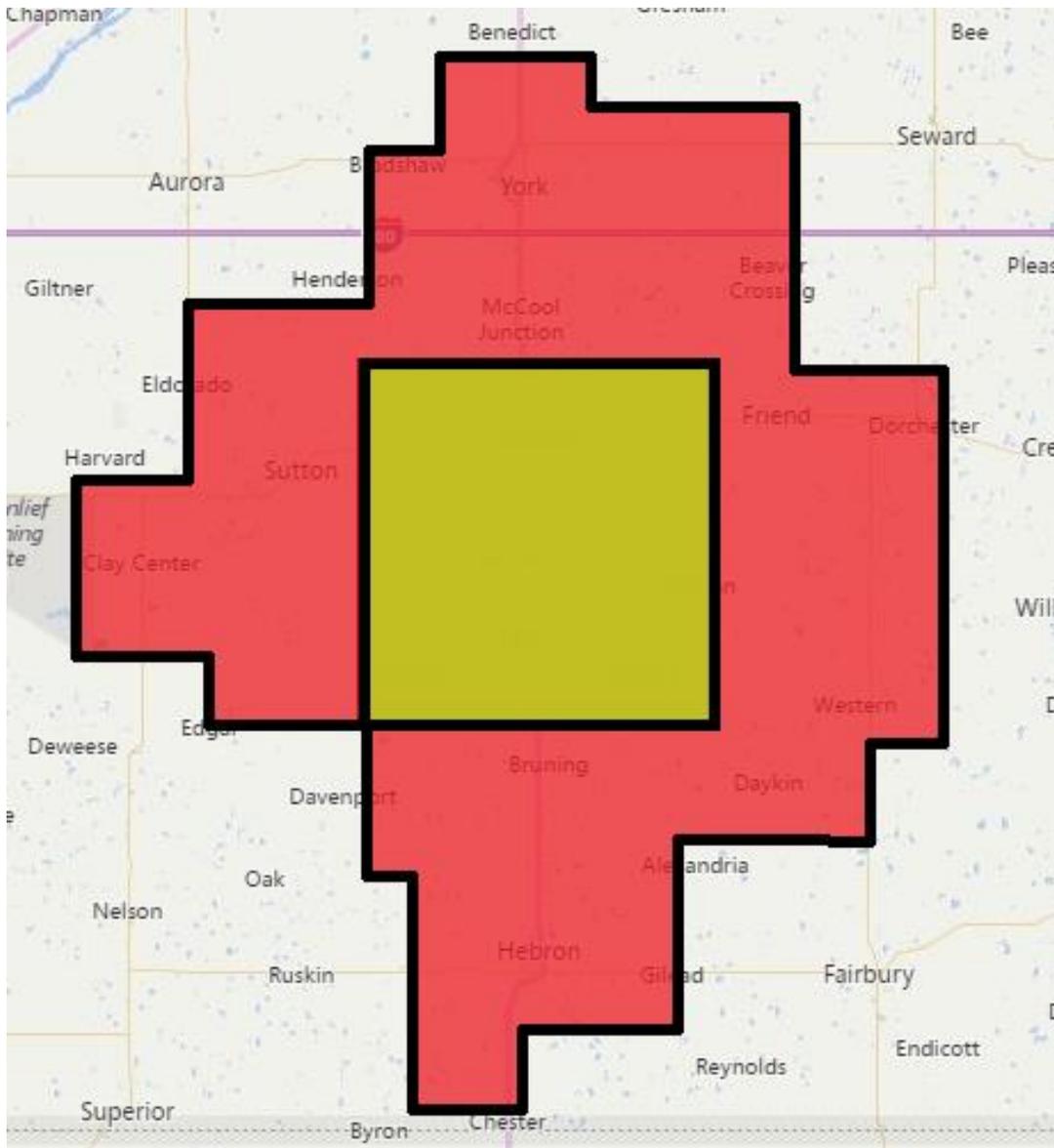
The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Fillmore County,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

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



○ HOUSING MARKET AREA. ○

The **Housing Market Area** for the development of additional housing in Fillmore County is divided into two segments: a Primary and a Secondary Housing Market Area. The **Primary Housing Market Area (Green)** for Fillmore County includes the entire County and each Community. The **Secondary Housing Market Area (Red)**, determined by both, 2010 Census Tract boundaries and proximity to other large centers of population, includes portions of Thayer, Clay, Hamilton, York, Seward, Saline and Jefferson Counties. The Secondary Market Area also includes the Communities of Hebron, Clay Center and York. This Secondary Market Area provides additional support to Fillmore County's housing market area, as well as increased economic development opportunities and support.



○ POPULATION PROFILE. ○

Population Trends and Projections.

The population of the previous two Decennial Censuses (2000 and 2010) recorded a decline in population for Fillmore County. The County's population decreased from 6,634, in 2000, to 5,890, in 2010, a decrease of 744, or 11.2 percent. **Currently (2016), the population for the County is an estimated 5,682 and is projected to decrease but remain stable at 5,498, by 2021.**

The Community of Geneva is projected to experience a population increase by 2021, This can be attributed to expanding employment opportunities in close proximity to the Community, primary transportation corridors and Geneva's designation as the Fillmore County Seat. The remaining Fillmore County Communities are projected to decrease, slightly, but remain stable through 2021. **A stable population base contributes to the need for new and improved housing for various forms, types and sectors of the County.**

Age.

In 2016, Fillmore County is experiencing an estimated median age of 46.8 years, an increase from the 2010 median age of 46.3 years. The median age is projected to continue to increase; to 48.8 years by 2021.

The largest increase in population in the County, from 2010 to 2016, has occurred with the "55 to 64" age group, gaining an estimated 33 people. **The Fillmore County 65+ year, elderly population is projected to increase by 2021, with the "55-64" age group projected to experience the largest population increase, an estimated 66 persons. All Communities in Fillmore County are projected to either remain stable or increase in population among persons 65+ years of age.**

Persons Per Household.

Persons per household declined in Fillmore County, from 2000 to 2010, from 2.37 to 2.28. Currently, an average of 2.25 persons exist in a single household in Fillmore County. This number is projected to continue to decrease by 2021, to an estimated 2.23, as people live longer and the trend towards smaller families continues.

○ INCOME PROFILE. ○

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

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. In 2016, per capita income in Fillmore County is an estimated \$63,914, an increase of approximately 118.2 percent from 2002. **By 2021, per capita income in Fillmore County will increase an estimated 9.6 percent, to \$70,057.**

The **median income** for all households in Fillmore County, in 2016, is estimated to be \$55,282. **By 2021, per capita income in Fillmore County will increase an estimated 3.9 percent, to \$57,443.** The majority of County residents are projected to have incomes at or above \$50,000.

For households with persons 65+ years of age, the median income in 2016 is estimated to be \$37,250. By 2021, this median income is expected to increase to \$40,441, or 8.5 percent.

Cost Burdened/Housing Problems.

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

In 2016, an estimated 261 owner households in Fillmore County, or 13.6 percent, are cost burdened or have housing problems. **By 2021, an estimated 229 owner households in Fillmore County will be cost burdened or have housing problems.**

Currently, an estimated 136 renter households in Fillmore County, or 26.7 percent are cost burdened or have housing problems. **By 2021, an estimated 124 renter households will be cost burdened or have housing problems.**

○ ECONOMIC PROFILE. ○

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

Employment Trends.

Between 2004 and 2014, the unemployment rate in Fillmore County ranged from a high of 4.2 percent to a low of 1.6 percent. During this period, the total number of employed persons decreased by 70.

Currently, an estimated 3,288 persons are in the civilian labor force of Fillmore County. This number is expected to increase by 122 persons, or 3.7 percent by 2021. Total employment for Fillmore County is also projected to increase, from 2016 to 2021, from 3,200 to an estimated 3,318, representing a 3.7 percent increase. The unemployment rate is projected to remain stable during the next five years.

Employment By Type.

Overall, non-farm employment (wage and salary) increased by 5.8 percent, between 2013 and 2015. The largest increases occurred in the Other Services, Education & health and Financial Activities sectors.

Fillmore County's largest industries include agriculture, manufacturing, and health industries. Major employers in the County include, but are not limited to Fillmore County Medical Center, Heritage Crossing Nursing Home/Assisted Living, Horizontal Boring & Tunneling, and three public school systems. Fortigen, LLC, an anhydrous ammonia facility, is projected to begin operation in 2017 and employ 25 to 30 people.

Several programs and organizations of economic and business development are available in Fillmore County. Fillmore County Development Corporation provides the technical assistance needed to attract, grow and retain employment and economic opportunities for Fillmore County residents. Other organizations that promote economic development throughout the County include Geneva Chamber of Commerce, Fillmore County Tourism and other local organizations and foundations.

○ HOUSING PROFILE. ○

Households.

Currently, an estimated 2,422 households reside in Fillmore County, consisting of 1,914 owner and 508 renter households. By 2021, owner households will account for an estimated 80.7 percent of all households in the County. The Community of Geneva, as well as the Balance of County are projected to experience an increase in total households, by 2021.

Group quarters include such housing structures as dormitories, nursing care centers, correctional facilities, etc. The number of persons in group quarters in the County is expected to decrease during the next five years, with all persons in group quarters being located in Geneva, Exeter and Fairmont. The City of Geneva is projected to experience an increase in the number of persons residing in group quarters, by 2021, increasing from an estimated 144 to 149. This is due, in part, to the addition of new assisted living units to the existing Heritage Crossing Nursing Facility.

Housing Units/Vacancy & Occupancy.

In 2016, Fillmore County contains an estimated 2,908 housing units, consisting of approximately 2,259 owner and 649 rental units. Of these 2,908 units, approximately 486 are vacant, resulting in an overall, housing vacancy rate of 16.7 percent. The 486 vacant housing units consist of an estimated 345 owner and 141 rental units, equaling an owner housing vacancy rate of 15.3 percent and a rental housing vacancy rate of 21.7 percent. The Village of Milligan has the highest housing vacancy rate, at 35.9 percent, while the City of Geneva has the lowest vacancy rate at 11.1 percent. The Housing Steering Committee stated that while there are vacant rental housing units available throughout the County, they have been considered undesirable by prospective tenants due either to their size or their condition.

The Adjusted Housing Vacancy Rate includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. The overall adjusted housing vacancy rate for Fillmore County is an estimated 6.2 percent, which includes an adjusted owner housing vacancy rate of 5.3 percent and adjusted rental housing vacancy rate of 9.3 percent. This concludes that Fillmore County has a major owner housing vacancy deficiency. Communities should take a position to upgrade their housing stock during the next five years. This can be accomplished by building new homes and rehabilitating (economically feasible) existing housing units.

The City of Geneva should be considered a “prime target” for new housing development activities. The Community currently has an adjusted owner housing vacancy rate of 2.4 percent and an adjusted rental housing vacancy rate of 2.9 percent.

Table 4.1 identifies a **Survey of Rental Properties**, conducted by the **Nebraska Investment Finance Authority**, for Fillmore County and the City of Geneva, from 2002 to 2015. A total of 11 rental housing programs in the County participated in the 2015 Survey, totaling 127 rental units. Results identified a 4.72 percent rental housing vacancy rate in 2015 in the County. The absorption rate, or number of days to re-rent a unit, was an estimated 9.2 days in Fillmore County in 2015.

TABLE 4.1
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 4.2 identify the **vacancy rate by unit type** for Fillmore County in 2015. Of the total 127 managed units that were surveyed, only six were available in 2015.

TABLE 4.2
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.

Housing Conditions.

A **Housing Structural Condition Survey** was conducted with information provided by the Fillmore County Assessor's Office, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. Only 5.1 percent of the total County housing stock was rated as "Excellent" or "Good". A total of 56 structures were rated as being in "Poor" (**not cost effective to be rehabilitated**) and should be demolished.

Housing Values & Gross Rent.

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

The Fillmore County median housing value, estimated to be \$79,900 in 2016, is projected to increase by an estimated 23 percent by 2021 to \$98,300. The highest median housing value in 2016 exists in the Village of Strang, which has a median housing value of \$144,800. By 2021, Strang will continue to have the highest estimated median owner housing value, \$146,200.

In 2016, the estimated median gross rent for Fillmore County is \$613. **The estimated median gross rent in Fillmore County is expected to increase by 12.2 percent, by 2021, to \$688.**

Affordable Housing Stock.

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

A total of **191 affordable rental housing units, including apartments (multifamily and elderly independent living), assisted living units and nursing/skilled nursing facility beds**, located throughout Fillmore County, were selected for a review of affordable rental housing. These units are funded by the Nebraska Investment Finance Authority, USDA Rural Development and the Department of Housing and Urban Development. Assisted living and nursing/skilled nursing facilities are either private or Community-owned

A total of six rental housing programs have occupancy rates at or above 90 percent, with three programs experiencing 100 percent occupancy. Five of the housing programs currently maintain waiting lists for prospective tenants.



SECTION 5



**COUNTY-WIDE
HOUSING TARGET DEMAND.**

COUNTY-WIDE HOUSING TARGET DEMAND.

○ INTRODUCTION ○

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

○ HOUSING DEMAND SITUATION ○

Approximately six new housing units have been built in Fillmore County since 2015. Most of the owners of these new homes are previous homeowners or renters from the area desiring to move into a new/larger or more appropriate home.

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

Survey respondents identified a need for both affordable owner and renter housing options, consisting of three+ bedrooms to support large families. There is an increasing need for starter homes, consisting of three+-bedrooms in Fillmore County, especially homes in the \$150,000 to \$200,000 price range for first-time homebuyers.

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

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

Elderly housing in Fillmore County is available, but more is needed. Participants of the Fillmore County Housing Listening Sessions identified a need for additional independent retirement housing for the local elderly/retirees, in an effort to make single family housing more available in the County. A home repair/ modification program would be appropriate to assist elderly persons to stay in their home. Future housing options for elderly persons in Fillmore County should also include low- to medium density housing, such as duplexes, triplexes and town homes.

o HOUSING DEMAND POTENTIAL o

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

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

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

Future Households

Fillmore County is projected to decrease in population, an estimated 184 residents, during the next five years, for a predicted 2021 population of 5,498. This will also include an estimated decrease of 53 households. The County is projected to consist of an estimated 1,912 owner and 457 renter households by 2021. The City of Geneva is projected to increase in total households. By 2021, an estimated 682 owner and 241 renter households are projected to reside in Geneva.

Substandard Units/Overcrowded Conditions.

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

- Housing structural conditions, provided by the Fillmore County Assessor's office, identified **280 housing units in "fair" condition and 56 units in "poor" condition.** During the next five years, these structures should be targeted for moderate to substantial rehabilitation or demolition. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- Currently, an estimated 19 units, or 0.8 percent of all housing units in Fillmore County have overcrowded conditions. This number of overcrowded housing units could increase by 2021 if action is not taken to provide appropriate housing to accommodate larger families.

Cost Burdened Households.

Owner or renter households experiencing cost burden are paying more than 30 percent of their income towards housing costs. **Currently, an estimated 16.3 percent of all households in Fillmore County are considered cost burdened.** This equals an estimated 397 total households, including 261 owner and 136 renter households. By 2021, the number of renter and owner (housing) cost burdened households is projected to decrease, slightly. Action should continue to be taken to create more affordable housing units in the Fillmore County Communities.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

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

An **adjusted housing vacancy rate** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities. **Currently, the adjusted vacancy rate for Fillmore County is 6.2 percent, including a 5.3 percent adjusted vacancy rate for owner housing units. An owner “vacancy deficiency” exists in homes that are suitable for sale or rent.**

The Communities of Geneva and Exeter are currently experiencing an **adjusted housing vacancy deficiency in their respective overall housing stock. The adjusted housing vacancy rate is an estimated 2.5 percent in Geneva, and 5.7 percent in Exeter.**

(3) “PENT-UP” HOUSING DEMAND.

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

o HOUSING TARGET DEMAND. o

Table 5.1, Page 5.5, identifies the **estimated housing target demand** for **Fillmore County** and **each Community** by **2021**. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout the County.

The total estimated **housing target demand** in **Fillmore County**, by **2021**, is **90 housing units, including 54 owner and 36 rental units**, at an estimated development cost of **\$15.9 Million**.

The largest demand for housing units is projected to occur in the Community of Geneva. The target demand in Geneva consists of **40 total units, including 20 owner and 20 rental housing units**. The Balance of County has a demand for up to 12 new owner housing units by 2021.

A demand for new and/or rehabilitated housing units exists in Downtown Geneva. A total of four rental units should be created in Downtown Geneva, by 2021, representing approximately 10 percent of the target housing demand for the City.

The County should also be prepared for a potential “**boost**” in population through new employment opportunities or major employers locating or relocating to Fillmore County. Estimated housing target demand relating to this “boost” is highlighted on **Table 5.2, Page 5.6**. A scenario population growth of **110 persons**, County-wide, contributing to an additional **48 full-time employees**, would result in a total target demand of up to **120 housing units**, by 2021, including **68 owner and 52 rental housing units**.

TABLE 5.1
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
Ohiowa:	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 5.2
ESTIMATED 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.

○ HOUSING DEMAND BY INCOME SECTOR. ○

Table 5.3 identifies household AMI, per household size for Fillmore County.

TABLE 5.3

**HOUSEHOLD AREA MEDIAN INCOME (AMI)
FILLMORE COUNTY, NEBRASKA
2016**

	<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%AM	\$45,000	\$51,400	\$57,800	\$64,200	\$69,400	\$74,500	\$79,700	\$84,800
125%AM	\$56,250	\$64,250	\$72,250	\$80,250	\$86,750	\$93,125	\$99,625	\$106,000

Source: U.S. Department of Agriculture-Rural Development, 2016.
Hanna:Keelan Associates, P.C., 2016.

Table 5.4 identifies the **estimated housing demand by income sector** for Fillmore County and the City of Geneva by 2021. Approximately 90 new units should be targeted, consisting of 54 owner units and 36 rental units. The County should focus on addressing the needs and demands of individuals and families who have an Area Median Income (AMI) of 31 percent or higher.

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

TABLE 5.4

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

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

○ HOUSING LAND USE PROJECTIONS. ○

Table 5.5 identifies the estimated **land use projections and housing types for different age sectors** in the City of Geneva, Nebraska, by 2021. An estimated **13.7 acres of land** will be required to complete the needed housing developments throughout Geneva.

An estimated 18 units should be developed for the 55+ age group. This would require an estimated 5.5 acres. An estimated 22 units will need to be developed for non-elderly families, including special populations, requiring an estimated 8.2 acres. New housing types should include single family and townhome units for all age groups, as well as apartment units for persons 18 to 54 years of age and town home units for the population 55+ years of age. Rental units should be geared towards providing housing for persons involved in the local workforce, at 45+ percent AMI, needing decent, affordable rental housing.

A potential Economic Development “Boost” would require additional owner and rental housing units, as well as additional land for development. An estimated 18.8 acres of land would be required for housing development during the next five years.

<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.				

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

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

Table 5.6A identifies **housing target demand** in Fillmore County, **for specific population groups** by 2021. In Fillmore County, **90 units** will be needed by 2021, consisting of **54 owner** and **36 rental units**. This includes an estimated 34 total units for elderly (55+) populations, 52 total units for families and four total units for special populations, or those with a mental or physical disability(ies). **An estimated 56 housing units, consisting of 36 owner and 20 rental units should be built for the workforce population in the County.**

Table 5.6B identifies **proposed housing types by price product** with the given Area Median Income (AMI) for Fillmore County, by 2021. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price of \$239,900. Two- and three-bedroom rental units, with an average affordable monthly rent between \$545 and \$605, present the greatest need in Fillmore County.

Three+-bedroom units at an average purchase price of \$165,000 and an estimated average monthly rent cost of \$635 are the most needed housing types for the workforce population in Fillmore County.

TABLE 5.6A
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	0	2	4	8	24	38	34
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	4	4	12	34	54	36
RENTAL							
UNITS							
Elderly (55+)	0	8	6	4	2	20	6
Family	0	6	4	2	2	14	14
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	16	10	6	4	36*	20
TOTALS	0	20	14	18	38	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 5.6B**HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)****FILLMORE COUNTY-WIDE, NEBRASKA****2021****PRICE – PURCHASE COST (Area Median Income)**

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

PRICE – PURCHASE COST (Area Median Income)

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.

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

Table 5.7A identifies housing target demand for specific population groups in the City of Geneva by 2021.

During the next five years, the City of Geneva will be challenged to develop up to **40 new housing units**, consisting of **20 owner** and **20 rental units**. A total of 18 units for elderly populations should be developed, including eight owner and 10 rental units. An estimated 10 owner and eight rental units should be developed for families in the Community. Rental units can be included as part of a Credit-To-Own housing program. **An estimated 24 housing units, consisting of 12 owner and 12 rental units should be built for the workforce population in Geneva.**

TABLE 5.7A
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 5.7B identifies **proposed housing types by price product** with the given Area Median Income (AMI) for the City of Geneva, by 2021. The owner housing type most needed will be units with three or more bedrooms, for households at or above 126 percent AMI with an average affordable purchase price of \$229,900. Three-bedroom rental units, with an average affordable monthly rent of \$545 are needed in Geneva.

Three+-bedroom units at an average purchase price of \$152,000 and an estimated average monthly rent cost of \$615 are the most needed housing types for workforce households in Geneva.

TABLE 5.7B**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
<u>3+ Bedroom</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>10</u>	<u>14</u>	<u>10</u>
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
<u>3+ Bedroom</u>	<u>0</u>	<u>2</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>8</u>	<u>8</u>
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.

○ HOUSING REHABILITATION & DEMOLITION DEMAND. ○

Table 5.8 identifies the **targeted rehabilitation and demolition demand** for the **Communities of Fillmore County, by 2021**. A total of **402 units** should be targeted for rehabilitation in Fillmore County at an estimated cost of **\$17.3 Million**. Up to **95 housing units** are considered not cost effective for rehabilitation and should be demolished. The estimated cost of demolition will range, depending on acquisition of the housing unit.

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

TABLE 5.8
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
FILLMORE COUNTY COMMUNITIES, NEBRASKA
2021

	# Rehabilitated / Est. Cost*	Demolition
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
Ohiowa:	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.

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

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

“Pockets” of areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, do exist in each Community in the County. Generally, these pockets are located near the downtown “core” areas of each Community. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development. **Other community development activities should complement housing redevelopment and rehabilitation activities. This includes street paving, street lighting and sidewalk installation, implementing nuisance abatement and community cleanup activities and other creative methods that enhance vehicular and pedestrian safety.**

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

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

Rural Communities of Fillmore County should also consider the designation of “**Redevelopment Areas**” where Tax Increment Financing (TIF) could be used as a tool of “**Community Enhancement**” for blighted and substandard properties. TIF can be used for public infrastructure and utility improvements. Currently, two areas in the City of Geneva and the entire Village of Fairmont are designated as **Redevelopment Areas**.

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

New Housing Development.

The progression of housing development in the City of Geneva has largely been concentrated in the northeastern portions of the Community, near the Highway 81 Expressway. Industrial development is generally located along the former railroad corridor in the eastern portion of the Community, while commercial development is located in both the Downtown and along 13th Street, the former Highway 81 Corridor.

Fillmore County Development Corporation should work in conjunction with the City of Geneva on identifying and developing available vacant lots as part of an infill housing development program. This will allow new development to take advantage of existing infrastructure, including water, sewer and electrical utilities.

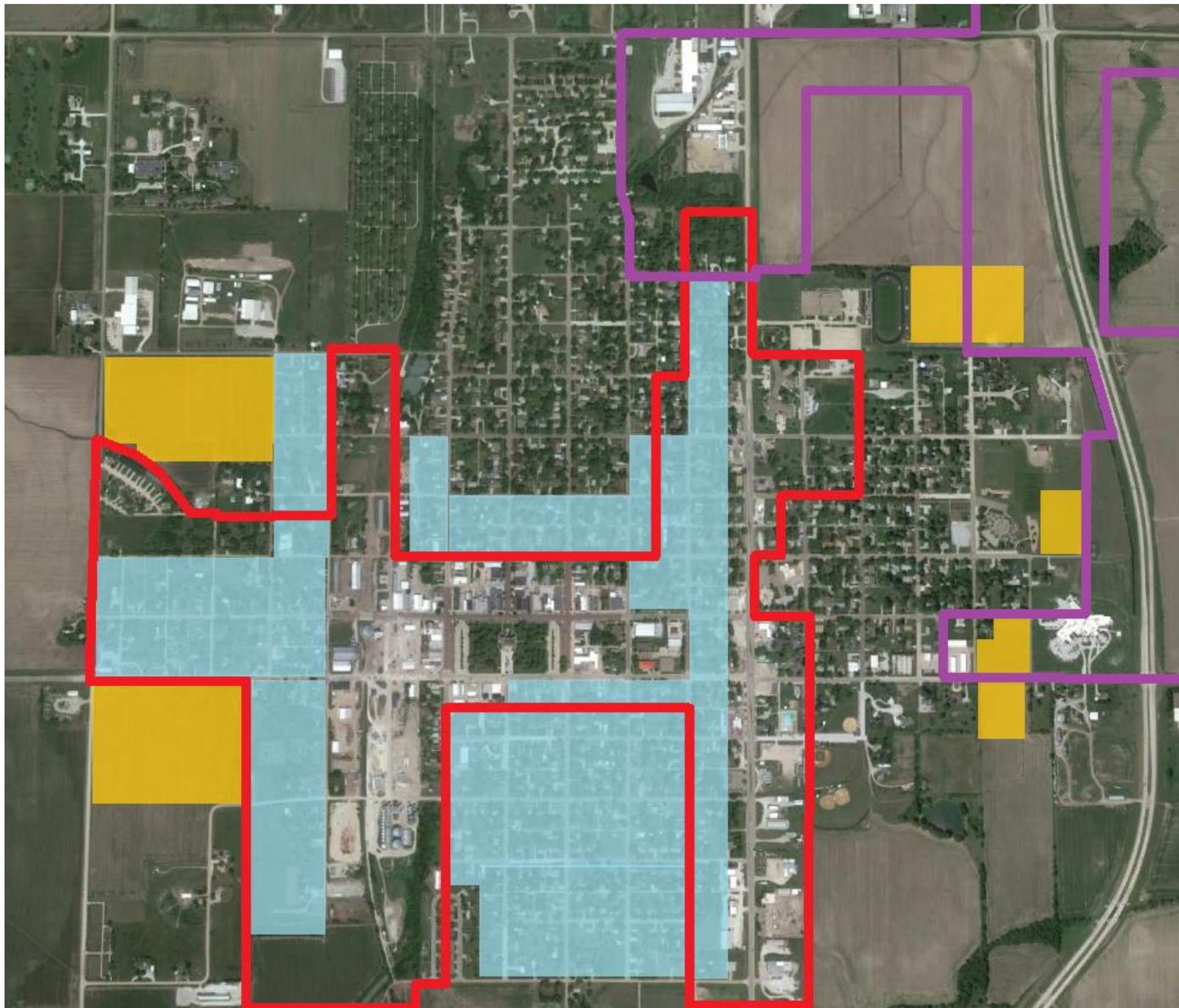
Large, vacant tracts of land, both within and adjacent the Corporate Limits that could be utilized for large scale housing development are located west and east of Geneva, as identified in orange on **Page 5.18**. These areas are sufficient to meet both the housing target demand and land use requirements, identified in this **Study**, and would be suitable for a variety of both new single family and multifamily housing types. Portions of these areas are tied to an existing **Redevelopment Area** where Tax Increment Financing could be utilized for the rehabilitation of public infrastructure, streets, sidewalks and landscaping enhancements.

Housing Redevelopment/Rehabilitation

Housing redevelopment and rehabilitation should focus on the blue highlighted areas, identified on **Page 5.18**. These areas, generally including the Downtown, former railroad corridor and Highway 41 Corridor (F Street) contain housing that is in need of moderate to substantial rehabilitation, or demolition if not cost effective for rehabilitation. A large portion of these areas are tied to an existing **Redevelopment Area** where Tax Increment Financing could be utilized for the rehabilitation of public infrastructure, streets, sidewalks and landscaping enhancements.

HOUSING DEVELOPMENT, REDEVELOPMENT & REHABILITATION AREAS

GENEVA, NEBRASKA



LEGEND

-  NEW HOUSING DEVELOPMENT AREAS
-  HOUSING REDEVELOPMENT, REHABILITATION & DEMOLITION AREAS
-  REDEVELOPMENT AREA #1
-  REDEVELOPMENT AREA #2 (PORTION)

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

* Lincoln, Nebraska * 402.464.5383 *

o SITE ANALYSIS PROCESS o

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

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

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

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

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

Family Housing

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

Notes: Wkg = Within Walking Distance
M = Miles

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

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

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

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

SECTION 6



**FILLMORE COUNTY
FIVE-YEAR HOUSING
ACTION PLAN.**

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>
<p>12. 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.
<p>13. 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.

SECTION 7



**AFFORDABLE HOUSING
CONCEPTS, FUNDING
SOURCES & PARTNERSHIPS.**

AFFORDABLE HOUSING CONCEPTS, FUNDING SOURCES & PARTNERSHIPS.

○ INTRODUCTION. ○

Section 6 of this **County-Wide Housing Study** provides a discussion of **affordable housing concepts** and **financing/partnerships** for Fillmore County. Included is a presentation and discussion of various affordable housing development options, successfully being implemented in Nebraska, today. Fillmore County and each Community can consider these and other successful affordable housing models in the development of needed housing.

○ AFFORDABLE HOUSING CONCEPTS & RESIDENTIAL LAND NEEDS. ○

A total of 90 new housing units have been targeted for Fillmore County by 2021. This would include up to **60 owner units** and **30 rental units**. Vacant land will need to be made available in or adjacent Fillmore County Communities for the suitable development of various, needed housing types.

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

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

All Communities in Fillmore County should implement housing rehabilitation activities, including purchase-rehab-resale or re-rent programs. The County has an estimated 402 housing structures needing moderate- to substantial rehabilitation and an estimated 95 housing structures for demolition. The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land for each Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be set aside in a **County-Wide Land Bank Program.**

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

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

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

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

Nebraska Bar-None, or Prairie Gold Homes are available to be used with a **CROWN Program**. Photos of a CROWN Credit-To-Own housing development in O'Neill, Nebraska, are provided as an example of a housing type the City can develop over the next five years. Net monthly rents for affordable single family homes range from \$500 to \$675, based on rental comparables and the level of affordability of the target population in the community being served. Typically, Credit- or Lease-To-Own single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI). In a lease-to-own type program, a small percentage of the net monthly rent is set-a-side for the eventual use by the tenant as a down payment to eventually purchase a home.

Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the NDED. Households of 50 to 80 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost for the homes, typically, range from \$115,000 to \$140,000. In a First-Time Homebuyers Program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of the purchase price.

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

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

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

○ IMPLEMENTING HOUSING DEVELOPMENTS IN FILLMORE COUNTY. ○

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

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

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

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

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

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

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

INDEPENDENT DUPLEX APARTMENT EXAMPLE

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



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



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



o FUNDING SOURCES & PARTNERSHIPS. o

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

LOCAL FUNDING OPTIONS

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

Local Tax Base

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

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

Currently, the Communities of Geneva and Fairmont have designated “Redevelopment Areas.” These and other Communities would benefit greatly from being actively involved in providing TIF for new development projects.

Other Local Options

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

The Community of Fairmont has a Housing Authority that provides elderly housing units for local residents.

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

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

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

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

STATE PROGRAMS

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

Nebraska Department of Economic Development (NDED)

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

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

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

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

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

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

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

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

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

Basic provisions of the NHTC:

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

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA)

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

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

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

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

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

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

Midwest Housing Equity Group (MHEG)

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

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

CHDO/Community Action Partnership/Economic Development District

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

One CHDO serves Fillmore County: Blue Valley Community Action Partnership (BVCAP).

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

Nebraska Energy Office (NEO)

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

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

Nebraska Department of Health and Human Services (NDHHS)

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

REGIONAL FUNDING

Federal Home Loan Bank

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

FEDERAL FUNDING

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

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

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **HUD Section 811 Program** – Provides funding to state housing organizations for development of housing for persons with a disability(ies). The Program provides a rental subsidy.
- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

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

- a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available**
- b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.
- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for “**special populations.**”
- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**

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

Other Federal Funding

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

APPENDIX I



**FILLMORE COUNTY
SURVEY RESULTS.**

Constant Contact Survey Results

Survey Name: Fillmore County Citizen Housing Survey

Response Status: Partial & Completed

Filter: None

Apr 11, 2016 9:48:22 AM

1. Where do you reside?

	Number of Response(s)	Response Ratio
Exeter	12	5.5%
Fairmont	79	36.2%
Geneva	67	30.7%
Grafton	0	0.0%
Milligan	9	4.1%
Ohioa	1	<1%
Shickley	16	7.3%
Strang	2	<1%
Rural Fillmore County	18	8.2%
Other (Please Identify)	2	<1%
No Responses	12	5.5%
Total	218	100%
4 Comment(s)		

2. In which of the following sectors are you employed?

	Number of Response(s)	Response Ratio
Government	18	8.2%
Non-Profit Organization	9	4.1%
Retail & Wholesale Trade	10	4.5%
Real Estate	0	0.0%
Information	0	0.0%
Education	13	5.9%
Leisure & Hospitality	0	0.0%
Transportation	6	2.7%
Accommodation & Food	4	1.8%
Finance	25	11.4%
Manufacturing	6	2.7%

Agricultural/Forestry Natural Resources	24	11.0%
Administrative	4	1.8%
Health Care/ Social Work	15	6.8%
Utilities/ Construction	8	3.6%
Professional/ Technical	12	5.5%
Mining	0	0.0%
Arts/Entertainment	0	0.0%
Retired	43	19.7%
Other	8	3.6%
No Responses	13	5.9%
Total	218	100%
4 Comment(s)		

3. Gender

	Number of Response(s)	Response Ratio
Male	69	31.6%
Female	130	59.6%
No Responses	19	8.7%
Total	218	100%

4. Age

	Number of Response(s)	Response Ratio
Under 21	0	0.0%
21-30	29	13.3%
31-40	40	18.3%
41-50	32	14.6%
51-60	37	16.9%
61-70	43	19.7%
71-80	14	6.4%
81+	9	4.1%
No Responses	14	6.4%
Total	218	100%

5. Number of persons in your household?

	Number of Response(s)	Response Ratio
1	36	16.5%
2	82	37.6%
3	26	11.9%
4	36	16.5%
5+	23	10.5%
No Responses	15	6.8%
Total	218	100%

6. Please indicate your household income range, for 2015, before taxes.

	Number of Response(s)	Response Ratio
Less than \$25,000	20	9.1%
\$25,000-\$40,000	28	12.8%
\$40,000-\$60,000	36	16.5%
\$60,000-\$80,000	31	14.2%
\$80,000-\$100,000	34	15.5%
\$100,000+	25	11.4%
No Responses	44	20.1%
Total	218	100%

7. Do you own or rent where you live now?

	Number of Response(s)	Response Ratio
Own	178	81.6%
Rent	26	11.9%
No Responses	14	6.4%
Total	218	100%

8. As a renter, what is the #1 issue or barrier you experience with obtaining affordable, suitable housing for your household? If you are an owner, please skip to Question #10.

	Number of Response(s)	Response Ratio
Lack of handicap accessible housing	2	6.4%
Lack of adequate public transportation	4	12.9%
Lack of knowledge of fair housing rights	2	6.4%
Cost of rent	7	22.5%
Restrictive zoning/building codes	3	9.6%
Job status	2	6.4%
Attitudes of landlords and neighbors	1	3.2%
Lack of availability of decent rental units in your price range	12	38.7%
Use of background checks	4	12.9%
Excessive application fees and/or rental deposits	1	3.2%
Cost of utilities	7	22.5%
Lack of educational resources about tenant responsibilities	0	0.0%
Other	5	16.1%
Total	31	100%

9. As an owner, what is the #1 issue or barrier you experience with obtaining affordable, suitable housing for your household?

	Number of Response(s)	Response Ratio
Lack of handicap accessible housing	6	5.3%
Lack of adequate public transportation	3	2.6%
Lack of knowledge of fair housing rights	6	5.3%
Housing prices	18	15.9%
Restrictive zoning/building codes	8	7.0%
Job status	10	8.8%
Attitudes of immediate neighbors	4	3.5%
Mortgage landing application requirements	9	7.9%
Excessive down payment/closing costs	13	11.5%
Cost of utilities	32	28.3%
Lack of educational resources about homeowner responsibilities	3	2.6%
Cost of homeowners insurance	35	30.9%
Lack of sufficient homes for sale	50	44.2%
Other	8	7.0%
Total	113	100%

10. Are you satisfied with your current housing situation? If no, please explain.

	Number of Response(s)	Response Ratio
Yes	149	68.3%
No	30	13.7%
No Responses	39	17.8%
Total	218	100%
28 Comment(s)		

11. Please rate the level of need for each housing type for your Community.

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Greatly Needed	Somewhat Needed	Not Needed	Not Sure
Housing for Lower-Income Families	33 23%	65 46%	29 21%	14 10%
Housing for Middle-Income Families	101 67%	38 25%	8 5%	4 3%
Housing for Upper-Income Families	32 23%	53 39%	39 28%	13 9%
Housing for Single Parent Families	41 30%	65 48%	12 9%	17 13%
Housing for Existing/New Employees	67 51%	46 35%	8 6%	10 8%
Single Family Housing	66 49%	54 40%	9 7%	7 5%
General Rental Housing	75 52%	45 31%	15 10%	10 7%
Manufactured Homes	16 12%	41 32%	43 33%	30 23%

12. CONTINUED: Please rate the level of need for each housing type for your Community.

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Greatly Needed	Somewhat Needed	Not Needed	Not Sure
Mobile Homes	2 2%	15 11%	102 77%	13 10%
Condominiums/ Townhomes	37 28%	57 43%	32 24%	8 6%
Duplex Housing	43 32%	62 47%	22 17%	6 5%
Apartment Complexes (4 to 12 Units per Complex)	39 28%	61 44%	30 22%	8 6%
Rehabilitation of Owner-Occupied Housing	41 32%	52 40%	20 15%	17 13%
Rehabilitation of Renter-Occupied Housing	37 31%	46 38%	21 17%	17 14%
Housing choices for first-time homebuyers	79 58%	50 37%	5 4%	2 1%
Single Family Rent-To-Own: Short Term (3-5 Years)	32 25%	51 40%	23 18%	21 17%
Single Family Rent-To-Own: Long Term (6-15 Years)	34 27%	52 41%	18 14%	22 17%

13. CONTINUED: Please rate the level of need for each housing type for your Community.

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Greatly Needed	Somewhat Needed	Not Needed	Not Sure
Duplex/Townhouse Rent-To-Own: Short Term (3-5 Years)	23 18%	54 43%	31 25%	17 14%
Duplex/Townhouse Rent-To-Own: Long Term (6-15 Years)	26 21%	50 41%	27 22%	19 16%
One-Bedroom Apartment or House	26 21%	55 44%	28 22%	17 13%
Two-Bedroom Apartment or House	56 41%	55 41%	13 10%	11 8%
Three+-Bedroom Apartment or House	67 53%	38 30%	10 8%	12 9%
Independent Living Housing for Persons with a Mental/Physical Disability	19 15%	52 41%	24 19%	31 25%
Group Home Housing for Persons with a Mental/Physical Disability	8 6%	37 30%	45 36%	34 27%
Housing in Downtown	7 6%	36 29%	57 46%	24 19%
Retirement Housing (Rental)	37 28%	57 43%	22 16%	18 13%
Retirement Housing (Owner/Purchase)	38 29%	55 42%	19 15%	18 14%

14. CONTINUED: Please rate the level of need for each housing type for your Community.

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Greatly Needed	Somewhat Needed	Not Needed	Not Sure
Retirement Housing for Lower-Income Elderly Persons	51 37%	50 36%	17 12%	21 15%
Retirement Housing for Middle-Income Elderly Persons	50 35%	58 41%	12 9%	21 15%
Retirement Housing for Upper-Income Elderly Persons	27 21%	53 41%	27 21%	23 18%
Licensed Assisted Living w/ Specialized Services (health care, food prep, recreation, etc.)	31 23%	48 36%	30 22%	26 19%
Single Room Occupancy Housing (Boarding Homes)	5 4%	21 17%	65 53%	32 26%
Short-Term Emergency Shelters (30 Days or Less)	9 7%	27 22%	57 46%	32 26%
Long-Term Shelters	4 3%	20 16%	65 52%	35 28%
Transitional/ Temporary Housing	5 4%	33 27%	51 42%	32 26%
Housing for Persons with Chronic Illness, including Alcohol/Substance Abuse	4 3%	26 21%	57 46%	36 29%
Other (Please Comment)	0 0%	4 8%	17 35%	28 57%
6 Comment(s)				

15. Do you support using State and/or Federal grant funds to conduct an owner housing rehabilitation program?

	Number of Response(s)	Response Ratio
Yes	128	58.7%
No	33	15.1%
No Responses	57	26.1%
Total	218	100%

16. Do you support using State and/or Federal grant funds to conduct a renter housing rehabilitation program?

	Number of Response(s)	Response Ratio
Yes	95	43.5%
No	54	24.7%
No Responses	69	31.6%
Total	218	100%

17. Do you support establishing a local program that would purchase and remove dilapidated houses, making lots available for a family or individual to build owner or rental housing?

	Number of Response(s)	Response Ratio
Yes	154	70.6%
No	12	5.5%
No Responses	52	23.8%
Total	218	100%

18. Do you support securing State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

	Number of Response(s)	Response Ratio
Yes	136	62.3%
No	26	11.9%
No Responses	56	25.6%
Total	218	100%

19. Do you support securing State and/or Federal grant dollars to provide down payment assistance to first-time home buyers?

	Number of Response(s)	Response Ratio
Yes	142	65.1%
No	20	9.1%
No Responses	56	25.6%
Total	218	100%

20. Do you or anyone in your household have a disability or any special assistance needs (Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)? If Yes, please explain the disability or special needs type.

	Number of Response(s)	Response Ratio
Yes	14	6.4%
No	73	33.4%
No Responses	131	60.0%
Total	218	100%
8 Comment(s)		

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

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	Yes	No
One Year	6 8%	66 92%
Two Years	1 2%	63 98%
Three to Five Years	9 13%	61 87%
Six to 10 Years	18 24%	56 76%

22. If yes to Question #21, which of the following types of housing do you anticipate needing? Check three (3).

	Number of Response(s)	Response Ratio
Single Family Home	14	40.0%
Duplex - Rent	4	11.4%
Duplex - Purchase	5	14.2%
Town Home - Rent	1	2.8%
Town Home - Purchase	8	22.8%
Nursing Home/Long-Term Care	6	17.1%
Apartment - Purchase	1	2.8%
Assisted Living Housing	8	22.8%
One-Bedroom Apartment - Rent	0	0.0%
Two-Bedroom Apartment - Rent	5	14.2%
Other	3	8.5%
Total	35	100%

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

	Number of Response(s)	Response Ratio
Single Family Home	32	43.8%
Duplex - Rent	27	36.9%
Duplex - Purchase	21	28.7%
Town Home - Rent	12	16.4%
Town Home - Purchase	24	32.8%
Nursing Home/Long-Term Care	16	21.9%
Apartment - Purchase	9	12.3%
Assisted Living Housing	30	41.0%
One-Bedroom Apartment - Rent	16	21.9%
Two-Bedroom Apartment - Rent	33	45.2%
Other	0	0.0%
Total	73	100%

24. Please rate the quality of the following Support Services in Fillmore County.

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	Poor	Fair	Good	Excellent
Case Management/Legal Aid	18 33%	24 44%	11 20%	2 4%
Cultural/Language Assistance	19 37%	25 49%	6 12%	1 2%
Continuing Education Opportunities	9 15%	33 54%	15 25%	4 7%
Employment Opportunities/Training	17 29%	29 49%	13 22%	0 0%
Adult Care Services	11 17%	24 37%	22 34%	8 12%
Alcohol/Drug Abuse Services	20 34%	22 37%	14 24%	3 5%
Food/Meals-On-Wheels	9 12%	17 22%	27 35%	24 31%
Home Health Care	12 20%	23 38%	20 33%	6 10%
Counseling Services	15 26%	23 40%	15 26%	4 7%
Aids for Disabilities	18 33%	25 45%	11 20%	1 2%

25. CONTINUED: Please rate the quality of the following Support Services in Fillmore County.

Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.

	Poor	Fair	Good	Excellent
Home Repair/Rehabilitation Services	19 27%	25 36%	22 31%	4 6%
Transportation/Auto Repair	12 17%	23 33%	26 37%	9 13%
Finance Assistance/Management	13 22%	24 40%	18 30%	5 8%
Health Services (Mental, Physical, etc.)	12 18%	21 31%	23 34%	11 16%
Law Enforcement	19 25%	21 27%	29 38%	8 10%
Senior Social & Recreation Activities	13 18%	22 31%	27 38%	9 13%
Housing (Permanent, Transitional, etc.)	24 39%	23 37%	14 23%	1 2%
Emergency Transportation	9 13%	15 21%	22 31%	24 34%
Volunteer Opportunities	8 11%	19 27%	32 45%	12 17%
Veteran and Homeless Services	13 20%	37 57%	12 18%	3 5%
3 Comment(s)				

26. Please identify the top three support service needs in your Community.

43 Response(s)

27. Please provide any additional comments regarding the future of housing in your Community.

30 Response(s)

Workforce Housing Needs Survey

Fillmore County Development Corporation (FCDC), in cooperation with major employers in the Fillmore County Area, is conducting the following survey to determine the specific renter and owner housing needs of the County's workforce. **This Survey is part of a Community Housing Study, funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from FCDC.** We would appreciate you completing and returning the following Survey to your employer by **APRIL 1st, 2016.**

1. Place of Employment?

Metal Tech – 2 *Heartland Bank* = 1 *Fillmore County Hospital* = 12 *YRTC* = 2 **TOTAL SURVEYS = 19**

2. In which Community do you currently reside?

7 Geneva 0 Exeter 0 Fairmont 1 Grafton 1 Milligan
1 Ohioa 7 Shickley 0 Strang 0 Rural Fillmore County
1 Other (Please identify): _____

3. Number of Persons in your household? 1 = 2, **2 = 6, 3 = 6,** 4 = 3, 5 = 1.

4. Do you rent or are you a homeowner? 3 Rent **14** Own

5. Are you satisfied with your current housing situation? **14** Yes 4 No
 If no, why? _____

6. What is your current annual total household income?
0 Less than \$35K 5 \$35K-\$50K 2 \$51K-\$70K 4 \$71K-\$85K **7** \$86K+

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

For Renters		For Owners	
1	Lack of handicap accessible housing	2	Lack of handicap accessible housing
1	Lack of adequate public transportation	0	Lack of adequate public transportation
1	Lack of knowledge of fair housing rights	0	Lack of knowledge of fair housing rights
2	Cost of rent	7	Housing prices
1	Restrictive zoning/building codes	3	Restrictive zoning/building codes
0	Job status	1	Job status
1	Attitudes of landlords & neighbors	1	Attitudes of immediate neighbors
3	Lack of availability of decent rental units in your price range	2	Mortgage lending application requirements
1	Use of background checks	4	Excessive down payment/closing costs
1	Excessive application fees and/or rental deposits	2	Cost of utilities
1	Cost of utilities	0	Lack of educational resources about homeowner responsibilities
0	Lack of educational resources about tenant responsibilities	1	Cost of homeowner's insurance
		9	Lack of Sufficient Homes for Sale
		4	Cost of Real Estate Taxes
	Other: _____		Other: _____

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

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

3 Geneva 0 Exeter 0 Fairmont 1 Grafton 0 Milligan
 0 Ohioa 5 Shickley 0 Strang 0 Rural Fillmore County
 0 Other (Please identify): _____

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

10 Single Family 0 Attached Townhouse or Duplex-Type Unit
 0 Mobile Home 0 Patio Home 0 Other? _____

8.c. How many bedrooms would your family need?

0 One 1 Two 3 Three 6 Four +

8.d. What is the most your family could afford for a home?

0 Less than \$50K 3 \$50K-\$100K 3 \$100K-\$120K 1 \$120K-\$135K
 0 \$135K-\$175K 3 \$175K-\$225K 0 \$225K+

8.e. What could your family afford for a monthly house payment?

0 Less than \$450 5 \$450 to \$650 2 \$650 to \$870
 2 \$870 to \$1,050 1 \$1,050+

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

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

0 Geneva 0 Exeter 0 Fairmont 0 Grafton 0 Milligan
 0 Ohioa 1 Shickley 0 Strang 0 Rural Fillmore County
 0 Other (Please identify): _____

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

1 Single Family 0 Attached Townhouse or Duplex-Type Unit
 0 Mobile Home 0 Standard Apartment Unit
 0 Other? _____

9.c. How many bedrooms would your family need?

0 One 0 Two 0 Three 1 Four +

9.d. What is the most your family could afford for monthly rent? 0 Less than \$400

0 \$400 to \$500 0 \$500 to \$550 0 \$550 to \$650 1 \$650+

Thank You For Your Participation!

APPENDIX II



FILLMORE COUNTY/ COMMUNITY TABLE PROFILE.

**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
Ohioa:	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%
Ohiowa:	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
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
FILLMORE COUNTY & COMMUNITIES, NEBRASKA
2000-2021**

Fillmore County		2000-2010				
age group	2000	2010	Change	2016	2021	Change
19 and Under	1,883	1,524	-359	1463	1366	-97
20-34	840	719	-121	672	551	-121
35-54	1,839	1,500	-339	1392	1294	-98
55-64	661	831	+170	864	930	+66
65-74	612	594	-18	578	845	+267
75-84	533	444	-89	425	449	+24
85+	266	278	+12	288	306	+18
TOTALS	6,634	5,890	-744	5,682	5,498	-184
Median Age	41.4	46.3	+4.9	46.8	48.8	+2.0
Geneva		2000-2010				
age group	2000	2010	Change	2016	2021	Change
19 and Under	563	629	+66	639	655	+16
20-34	297	269	-28	257	229	-28
35-54	588	503	-85	487	491	+4
55-64	213	274	+61	280	292	+12
65-74	216	214	-2	214	217	+3
75-84	223	187	-36	169	171	+2
85+	126	141	+15	147	151	+4
TOTALS	2,226	2,217	-9	2,193	2,206	+13
Median Age	43.6	44.3	+0.7	44.8	45.7	+0.9
Exeter		2000-2010				
age group	2000	2010	Change	2016	2021	Change
19 and Under	204	161	-43	158	147	-11
20-34	96	72	-24	67	56	-11
35-54	188	168	-20	164	157	-7
55-64	63	69	+6	73	80	+7
65-74	55	56	+1	60	64	+4
75-84	59	38	-21	35	39	+4
85+	47	27	-20	26	28	+2
TOTALS	712	591	-121	583	571	-12
Median Age	40.1	44.7	+4.6	45.4	46.9	+1.5

CONTINUED:

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

Fairmont		2000-2010				
age group	2000	2010	Change	2016	2021	Change
19 and Under	190	118	-72	112	102	-10
20-34	81	54	-27	48	39	-9
35-54	192	160	-32	151	141	-10
55-64	67	77	+10	79	83	+4
65-74	59	71	+12	73	77	+4
75-84	59	42	-17	37	39	+2
85+	43	38	-5	39	40	+1
TOTALS	691	560	-131	539	521	-18
Median Age	42.4	50.1	+7.7	50.9	52.3	+1.4
Grafton		2000-2010				
age group	2000	2010	Change	2016	2021	Change
19 and Under	32	22	-10	18	13	-5
20-34	19	14	-5	12	10	-2
35-54	49	33	-16	29	22	-7
55-64	19	29	+10	32	38	+6
65-74	13	16	+3	17	18	+1
75-84	18	5	-13	5	7	+2
85+	2	7	+5	7	8	+1
TOTALS	152	126	-26	120	116	-4
Median Age	46.0	52.0	+6.0	52.8	54.0	+1.2
Milligan		2000-2010				
age group	2000	2010	Change	2016	2021	Change
19 and Under	89	70	-19	65	60	-5
20-34	36	48	+12	45	41	-4
35-54	80	68	-12	64	58	-6
55-64	24	33	+9	34	35	+1
65-74	30	34	+4	36	39	+3
75-84	39	24	-15	20	22	+2
85+	17	15	-2	13	13	+0
TOTALS	315	285	-30	277	268	-9
Median Age	41.5	46.8	+5.3	47.4	48.9	+1.5

CONTINUED:

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

Ohiova		2000-2010				
age group	2000	2010	Change	2016	2021	Change
19 and Under	31	31	+0	28	23	-5
20-34	22	19	-3	18	15	-3
35-54	31	28	-3	26	22	-4
55-64	16	17	+1	17	20	+3
65-74	18	7	-11	8	10	+2
75-84	19	9	-10	10	11	+1
85+	5	4	-1	4	3	-1
TOTALS	142	115	-27	111	104	-7
Median Age	43.8	44.5	+0.7	44.9	45.5	+0.6
Shickley		2000-2010				
age group	2000	2010	Change	2016	2021	Change
19 and Under	105	75	-30	68	56	-12
20-34	47	52	+5	50	45	-5
35-54	108	77	-31	70	59	-11
55-64	34	54	+20	62	73	+11
65-74	39	29	-10	23	269	+3
75-84	36	38	+2	39	40	+1
85+	7	16	+9	18	21	+3
TOTALS	376	341	-35	330	320	-10
Median Age	41.7	47.9	+6.2	48.2	49.3	+1.1
Strang		2000-2010				
age group	2000	2010	Change	2016	2021	Change
19 and Under	6	7	+1	6	4	-2
20-34	10	7	-3	6	5	-1
35-54	9	5	-4	3	3	+0
55-64	4	6	+2	7	7	+0
65-74	3	3	+0	2	1	-1
75-84	0	1	+1	2	2	+0
85+	0	0	+0	0	0	+0
TOTALS	32	29	-3	26	22	-4
Median Age	40.0	35.3	-4.7	36.1	36.8	+0.7

CONTINUED:

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

Balance of County	2000-2010					
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2016</u>	<u>2021</u>	<u>Change</u>
19 and Under	663	411	-252	369	306	-63
20-34	232	184	-48	169	111	-58
35-54	594	458	-136	398	341	-57
55-64	221	272	+51	280	302	+22
65-74	179	164	-15	145	150	+5
75-84	80	100	+20	108	118	+10
85+	19	30	+11	34	42	+8
TOTALS	1,988	1,626	-362	1,503	1,370	-133
Median Age	37.5	40.4	+2.9	41.0	43.2	+2.2

Source: 2000, 2010 Census.

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

TABLE 5
HOUSEHOLDS BY HOUSEHOLD SIZE
FILLMORE COUNTY & COMMUNITIES, NEBRASKA
2010

	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7+</u>
	<u>Person</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>
Fillmore County:	760	1,003	260	259	134	57	10
Geneva:	319	342	91	101	48	18	7
Exeter:	73	83	30	28	15	6	1
Fairmont:	81	99	31	17	9	6	0
Grafton:	22	28	9	2	3	0	1
Milligan:	43	51	13	12	7	3	0
Ohiowa:	21	17	6	4	4	1	0
Shickley:	45	69	9	18	8	2	1
Strang:	4	6	1	1	0	1	0
Balance of County:	152	308	70	76	40	20	0

Source: 2010 Census.

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

TABLE 6
HOUSEHOLD INCOME BY AGE GROUP - TRENDS AND PROJECTIONS
FILLMORE COUNTY, NEBRASKA
2000-2021

<u>Income Group</u>	<u>2000*</u>	<u>2014*</u>	<u>2016</u>	<u>2021</u>	<u>% Change</u> <u>2016-2021</u>
All Households:					
Less than \$10,000	246	123	112	92	-17.8%
\$10,000-\$19,999	394	264	252	220	-12.7%
\$20,000-\$34,999	689	384	363	321	-11.6%
\$35,000-\$49,999	608	378	370	345	-6.7%
<u>\$50,000 or More</u>	<u>742</u>	<u>1,281</u>	<u>1,325</u>	<u>1,391</u>	<u>+4.9%</u>
TOTALS	2,679	2,430	2,422	2,369	-2.2%
Median Income	\$35,162	\$52,063	\$55,282	\$57,443	+3.9%
Households 65+ Yrs.					
Less than \$10,000	150	54	48	31	-35.4%
\$10,000-\$19,999	213	168	146	110	-24.6%
\$20,000-\$34,999	236	151	139	104	-25.2%
\$35,000-\$49,999	143	80	68	53	-22.0%
<u>\$50,000 or More</u>	<u>138</u>	<u>296</u>	<u>337</u>	<u>459</u>	<u>+36.2%</u>
TOTALS	880	749	738	757	+2.5%
Median Income	\$25,893	\$36,136	\$37,250	\$40,441	+8.5%

* Specified 2000 & 2014 Data Used. 2014 Estimate subject to margin of error.

Source: 2000 Census, 2010-2014 American Community Survey.

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

TABLE 7
PER CAPITA INCOME
FILLMORE COUNTY, NEBRASKA / STATE OF NEBRASKA
2002-2021

<u>Year</u>	<u>Fillmore County</u>		<u>State of Nebraska</u>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2002	\$29,295	--	\$28,598	--
2003	\$33,149	+13.1%	\$29,902	+4.6%
2004	\$33,775	+1.9%	\$30,314	+1.4%
2005	\$32,815	-2.8%	\$32,126	+6.0%
2006	\$30,400	-7.3%	\$33,265	+3.5%
2007	\$39,016	+28.3%	\$34,318	+3.2%
2008	\$46,591	+19.4%	\$35,679	+4.0%
2009	\$42,901	-7.9%	\$38,177	+7.0%
2010	\$43,725	+1.9%	\$40,163	+5.2%
2011	\$57,001	+30.4%	\$39,332	-2.1%
2016	\$63,914	+12.1%	\$41,282	+5.0%
2002-2016	\$29,295-\$63,914	+118.2%	\$28,598-\$41,282	+44.3%
2016-2021	\$63,914-\$70,057	+9.6%	\$41,282-\$48,690	+17.9%

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

**TABLE 8
PERSONS RECEIVING SOCIAL SECURITY INCOME
FILLMORE COUNTY, NEBRASKA
2014**

<u>Social Security Income-2014</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	1,045
Wives & Husbands	70
Children	5
<u>Survivor Benefits</u>	
Widows & Widowers	140
Children	20
<u>Disability Benefits</u>	
Disabled Persons	140
Wives & Husbands	5
Children	25
TOTAL	1,450
<u>Aged 65 & Older</u>	
Men	510
Women	695
TOTAL	1,205
<u>Supplemental Security Income-2014</u>	
Aged 65 or Older	N/A
Blind and Disabled	N/A
TOTAL	N/A

N/A = Not Available.

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

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

Inc. Rng.	2000* # / #CB-HP	2012* # / #CB-HP	2016 # / #CB-HP	2021 # / #CB-HP
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	1,339 / 94	1,300 / 50	1,256 / 40	1,260 / 31
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 10
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
FILLMORE COUNTY, NEBRASKA
2000-2021

Inc. Rng.	2000* # / #CB-HP	2012* # / #CB-HP	2016 # / #CB-HP	2021 # / #CB-HP
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	320 / 8	135 / 4	110 / 2	85 / 2
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 11
EMPLOYMENT DATA TRENDS AND PROJECTIONS
FILLMORE COUNTY, NEBRASKA
2004-2021

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2004	3,267	--	3.6%
2005	3,258	-9	3.3%
2006	3,232	-26	2.7%
2007	3,104	-128	2.7%
2008	3,100	-4	3.0%
2009	3,059	-41	4.2%
2010	3,061	+2	4.0%
2011	3,059	-2	2.9%
2012	3,133	+74	3.4%
2013	3,257	+124	2.6%
2014	3,197	-60	1.6%
2016*	3,200	+3	2.7%
2021	3,318	+118	2.7%
2002-2021	3,267-3,318	+51	3.6%-2.7%

*Estimate as of December, 2015

Source: Nebraska Department of Labor, 2016.

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

TABLE 12
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
FILLMORE COUNTY, NEBRASKA
1990-2021

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2016*</u>	<u>2021</u>
Civilian Labor Force	3,337	3,535	3,190	3,288	3410
Unemployment	38	92	129	88	92
Rate of Unemployment	2.5%	2.6%	4.0%	2.7%	2.7%
Employment	3,194	3,443	3,061	3,200	3,318
<u>Change in Employment</u>					
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-2000	+249	+24.9	+7.8%	+0.8%	
2000-2010	-382	-38.2	-11.1%	-1.1%	
2016-2021	+118	+23.6	+3.7%	+0.7%	

*Estimate as of December, 2015

Source: Nebraska Department of Labor, Labor Market Information, 2016.

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

**TABLE 13
WORKFORCE EMPLOYMENT BY TYPE
FILLMORE COUNTY, NEBRASKA
2013-2015**

Workforce	<u>2013</u>	<u>2014</u>	<u>2015¹</u>	<u>% Change 2013-2015</u>
Non-Farm Employment (Wage and Salary)	2,157	2,199	2,282	+5.8%
Goods Producing	387	359	351	-9.3%
Manufacturing	*	*	*	*
Natural Resources & Const.**	177	171	180	+1.7%
Service Providing	1,770	1,840	1,931	+9.1%
Trade, Trans, Ware, Util***	469	493	476	+1.5%
Total Trade	384	416	400	+4.2%
Wholesale Trade	178	204	189	+6.2%
Retail Trade	206	212	211	+2.4%
Information	*	*	*	*
Financial Activities	136	152	171	+25.7%
Professional & Business	30	26	35	+16.6%
Education & Health	211	242	316	+49.7%
Leisure & Hospitality	86	90	88	+2.3%
Other Services	78	105	126	+61.5%
Total Governmental	753	723	712	+5.4%
Federal	30	29	30	+0.0%
State	131	122	118	-9.9%
Local	592	572	564	-4.7%

* Data not available because of disclosure suppression.

** Natural Resources & Construction.

*** Trade, Transportation, Warehousing & Utilities.

¹ Estimate as of December, 2015.

N/A = Not Available.

Source: Nebraska Department of Labor, Labor Market Information, 2016.

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

TABLE 14
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
FILLMORE COUNTY & COMMUNITIES, NEBRASKA
2014 ESTIMATE*

	Complete Plumbing			Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
Fillmore County:	2,430	2,427	99.9%	3	0.1%	19	0.8%
Geneva:	888	888	100.0%	0	0.0%	13	1.5%
Exeter:	260	260	100.0%	0	0.0%	0	0.0%
Fairmont:	235	235	100.0%	0	0.0%	0	0.0%
Grafton:	64	64	100.0%	0	0.0%	0	0.0%
Milligan:	168	168	100.0%	0	0.0%	3	1.8%
Ohiova:	48	48	100.0%	0	0.0%	0	0.0%
Shickley:	152	152	100.0%	0	0.0%	0	0.0%
Strang:	14	14	100.0%	0	0.0%	0	0.0%
Balance of County:	601	598	99.5%	3	0.5%	6	1.0%

*2014 Estimate subject to margin of error.

Source: 2010-2014 American Community Survey.

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

**TABLE 15
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
FILLMORE COUNTY & COMMUNITIES, NEBRASKA
2016**

<u>Year</u>	<u>Fillmore County</u>	<u>Geneva</u>	<u>Exeter</u>
2015 to Present*	6	1	3
2010 to 2014*	22	0	12
2000 to 2009*	114	51	7
1990 to 1999	145	71	2
1980 to 1989	227	74	10
1970 to 1979	583	275	52
1960 to 1969	293	84	39
1950 to 1959	258	122	19
1940 to 1949	139	59	2
<u>1939 or Before</u>	<u>1,125</u>	<u>298</u>	<u>155</u>
SUBTOTAL	2,912	1,035	301
<u>Units Lost (2015 to Present)</u>	<u>(4)</u>	<u>(0)</u>	<u>(2)</u>
TOTAL EST. UNITS – 2016	2,908	1,035	299
% 1939 or Before	38.5%	28.7%	51.1%
% 1959 or Before	52.2%	46.2%	58.1%

<u>Year</u>	<u>Fairmont</u>	<u>Grafton</u>	<u>Milligan</u>
2015 to Present*	0	0	N/A
2010 to 2014*	3	0	0
2000 to 2009*	5	2	30
1990 to 1999	10	0	4
1980 to 1989	8	11	6
1970 to 1979	82	13	29
1960 to 1969	33	4	27
1950 to 1959	13	3	9
1940 to 1949	6	9	20
<u>1939 or Before</u>	<u>124</u>	<u>33</u>	<u>70</u>
SUBTOTAL	284	75	195
<u>Units Lost (2015 to Present)</u>	<u>(1)</u>	<u>(0)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2016	283	75	195
% 1939 or Before	43.4%	44.0%	35.9%
% 1959 or Before	50.1%	60.0%	50.7%

CONTINUED:

TABLE 15 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
FILLMORE COUNTY & COMMUNITIES, NEBRASKA
2016

<u>Year</u>	<u>Ohioa</u>	<u>Shickley</u>
2015 to Present*	N/A	1
2010 to 2014*	0	2
2000 to 2009*	0	2
1990 to 1999	0	12
1980 to 1989	20	20
1970 to 1979	2	28
1960 to 1969	0	19
1950 to 1959	1	10
1940 to 1949	2	12
<u>1939 or Before</u>	<u>46</u>	<u>64</u>
SUBTOTAL	71	170
<u>Units Lost (2015 to Present)</u>	<u>(N/A)</u>	<u>(1)</u>
TOTAL EST. UNITS – 2016	71	169
% 1939 or Before	64.8%	37.8%
% 1959 or Before	69.0%	50.9%

<u>Year</u>	<u>Strang</u>	<u>Balance of County</u>
2015 to Present*	0	1
2010 to 2014*	0	5
2000 to 2009*	3	14
1990 to 1999	0	46
1980 to 1989	3	75
1970 to 1979	1	101
1960 to 1969	0	87
1950 to 1959	2	79
1940 to 1949	0	29
<u>1939 or Before</u>	<u>8</u>	<u>327</u>
SUBTOTAL	17	764
<u>Units Lost (2015 to Present)</u>	<u>(0)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2016	17	764
% 1939 or Before	47.0%	42.8%
% 1959 or Before	58.8%	56.9%

*Specified Data Used. 2014 Estimate subject to margin of error.

N/A = Not Available.

Source: 2010-2014 American Community Survey.

Communities of Fillmore County, 2016.

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

TABLE 16
HOUSING STOCK OCCUPANCY/VACANCY STATUS
FILLMORE COUNTY & COMMUNITIES, NEBRASKA
2016

	<u>Fillmore County</u>	<u>Geneva</u>	<u>Exeter</u>
a) Housing Stock	2,908 (O=2,259; R=649)	1,035 (O=760; R=275)	299 (O=236; R=63)
b) Vacant Housing Stock	486	115	64
c) Occupied Housing Stock	2,422	920	235
*Owner Occupied	1,914	677	196
*Renter Occupied	508	243	39
d) Housing Vacancy Rate*	16.7% (486)	11.1% (115)	21.4% (64)
*Owner Vacancy	15.3% (345)	10.9% (83)	16.9% (40)
*Renter Vacancy	21.7% (141)	11.6% (32)	38.1% (24)
e) Adjusted Vacancy Rate**	6.2% (182)	2.5% (26)	5.7% (17)
**Owner Vacancy	5.3% (121)	2.4% (18)	5.1% (12)
**Renter Vacancy	9.3% (61)	2.9% (8)	7.9% (5)
	<u>Fairmont</u>	<u>Grafton</u>	<u>Milligan</u>
a) Housing Stock	283 (O=213; R=70)	75 (O=68; R=7)	195 (O=156; R=39)
b) Vacant Housing Stock	45	15	70
c) Occupied Housing Stock	238	60	125
*Owner Occupied	188	56	105
*Renter Occupied	50	4	20
d) Housing Vacancy Rate*	15.9% (45)	20.0% (15)	35.9% (70)
*Owner Vacancy	11.7% (25)	17.6% (12)	37.7% (51)
*Renter Vacancy	28.6% (20)	42.8% (3)	48.7% (19)
e) Adjusted Vacancy Rate**	8.1% (23)	9.3% (7)	15.9% (31)
**Owner Vacancy	7.0% (15)	7.3% (5)	12.8% (20)
**Renter Vacancy	11.4% (8)	28.5% (2)	28.2% (11)

CONTINUED:

**TABLE 16 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
FILLMORE COUNTY & COMMUNITIES, NEBRASKA
2016**

	<u>Ohiowa</u>	<u>Shickley</u>
a) Housing Stock	71 (O=58; R=13)	169 (O=143; R=26)
b) Vacant Housing Stock	19	19
c) Occupied Housing Stock	52	150
*Owner Occupied	43	130
*Renter Occupied	9	20
d) Housing Vacancy Rate*	26.7% (19)	11.2% (19)
*Owner Vacancy	25.9% (15)	9.1% (13)
*Renter Vacancy	30.7% (4)	23.1% (6)
e) Adjusted Vacancy Rate**	11.2% (8)	6.5% (11)
**Owner Vacancy	12.0% (7)	4.9% (7)
**Renter Vacancy	7.7% (1)	15.3% (4)
	<u>Strang</u>	<u>Balance of County</u>
a) Housing Stock	17 (O=14; R=3)	764 (O=611; R=153)
b) Vacant Housing Stock	5	134
c) Occupied Housing Stock	12	630
*Owner Occupied	10	509
*Renter Occupied	2	121
d) Housing Vacancy Rate*	29.4% (5)	17.5% (134)
*Owner Vacancy	28.5% (4)	16.7% (102)
*Renter Vacancy	33.3% (1)	20.9% (32)
e) Adjusted Vacancy Rate**	17.6% (3)	7.3% (56)
**Owner Vacancy	21.4% (3)	5.6% (34)
**Renter Vacancy	0.0% (0)	14.4% (22)

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

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

Source: 2010-2014 American Community Survey.
Fillmore County & Communities, 2016.
Hanna:Keelan Associates, P.C., 2016.

TABLE 17
OWNER OCCUPIED HOUSING VALUE
FILLMORE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

		<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,999</u>	<u>\$200,000 or More</u>	<u>Total</u>
Fillmore County:	2000*	757	608	137	38	11	1,551
	2000 Med. Val.	\$51,300					
	2014*	529	665	275	143	243	1,855
	2014 Med. Val.	\$76,700					
	2016 2021	\$79,900 \$98,300					
Geneva:	2000*	249	283	67	14	0	613
	2000 Med. Val.	\$59,300					
	2014*	138	293	112	43	42	628
	2014 Med. Val.	\$78,900					
	2016 2021	\$82,000 \$99,700					
Exeter:	2000*	115	85	18	0	0	218
	2000 Med. Val.	\$46,800					
	2014*	68	101	29	4	6	208
	2014 Med. Val.	\$70,000					
	2016 2021	\$72,800 \$86,800					
Fairmont:	2000*	123	46	9	0	0	178
	2000 Med. Val.	\$35,800					
	2014*	85	60	26	3	8	182
	2014 Med. Val.	\$52,600					
	2016 2021	\$55,300 \$64,900					
Grafton:	2000*	33	10	2	0	0	45
	2000 Med. Val.	\$21,600					
	2014*	40	13	2	0	5	60
	2014 Med. Val.	\$29,300					
	2016 2021	\$30,900 \$38,200					

CONTINUED:

TABLE 17 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
FILLMORE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

		Less than <u>\$50,000</u>	\$50,000 to <u>\$99,999</u>	\$100,000 to <u>\$149,999</u>	\$150,000 to <u>\$199,999</u>	\$200,000 or <u>More</u>	<u>Total</u>
Milligan:	2000*	52	38	2	3	0	95
	2000 Med. Val.	\$39,800					
	2014*	78	41	10	3	7	139
	2014 Med. Val.	\$41,500					
	2016	\$42,800					
	2021	\$46,300					
Ohiowa:	2000*	44	3	5	0	0	52
	2000 Med. Val.	\$14,200					
	2014*	30	9	0	0	0	39
	2014 Med. Val.	\$29,400					
	2016	\$30,900					
	2021	\$33m100					
Shickley:	2000*	51	61	7	5	2	126
	2000 Med. Val.	\$61,800					
	2014*	32	56	18	5	9	120
	2014 Med. Val.	\$66,400					
	2016	\$69,000					
	2021	\$75,300					
Strang:	2000*	9	0	2	0	0	11
	2000 Med. Val.	\$33,800					
	2014*	2	0	2	3	0	7
	2014 Med. Val.	\$143,800					
	2016	\$144,800					
	2021	\$146,200					
Balance of County:	2000*	81	82	25	16	9	213
	2000 Med. Val.	\$42,000					
	2014*	56	92	76	82	166	472
	2014 Med. Val.	\$52,300					
	2016	\$55,100					
	2021	\$61,800					

*Specified Data Used. 2014 Estimate subject to margin of error.
Source: 2000 Census, 2010-2014 American Community Survey.
Hanna:Keelan Associates, P.C., 2016.

TABLE 18
GROSS RENT
FILLMORE COUNTY & COMMUNITIES, NEBRASKA
2000-2021

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
Fillmore County:	2000*	255	275	57	2	589
	2000 Median Rent	\$272				
	2014*	84	134	194	163	575
	2014 Median Rent	\$578				
	2016	\$613				
	2021	\$688				
Geneva:	2000*	90	139	30	0	259
	2000 Median Rent	\$295				
	2014*	33	58	98	71	260
	2014 Median Rent	\$580				
	2016	\$625				
	2021	\$697				
Exeter:	2000*	10	28	8	2	48
	2000 Median Rent	\$244				
	2014*	1	6	32	13	52
	2014 Median Rent	\$638				
	2016	\$660				
	2021	\$712				
Fairmont:	2000*	29	38	2	0	69
	2000 Median Rent	\$232				
	2014*	20	12	18	3	53
	2014 Median Rent	\$377				
	2016	\$398				
	2021	\$435				
Grafton:	2000*	2	2	0	0	4
	2000 Median Rent	\$425				
	2014*	3	0	1	0	4
	2014 Median Rent	N/A				
	2016	N/A				
	2021	N/A				

CONTINUED:

TABLE 18 (CONTINUED)

GROSS RENT

FILLMORE COUNTY & COMMUNITIES, NEBRASKA

2000-2021

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
Milligan:	2000*	20	6	2	0	28
	2000 Median Rent	\$243				
	2014*	3	11	10	5	29
	2014 Median Rent	\$511				
	2016	\$546				
	2021	\$637				
Ohiowa:	2000*	10	3	0	0	13
	2000 Median Rent	\$408				
	2014*	2	2	5	0	9
	2014 Median Rent	\$605				
	2016	\$631				
	2021	\$696				
Shickley:	2000*	8	16	3	0	27
	2000 Median Rent	\$453				
	2014*	3	2	8	19	32
	2014 Median Rent	\$738				
	2016	\$755				
	2021	\$808				
Strang:	2000*	2	2	0	0	4
	2000 Median Rent	\$275				
	2014*	0	3	1	3	7
	2014 Median Rent	\$575				
	2016	\$613				
	2021	\$664				
Balance of County:	2000*	84	41	12	0	137
	2000 Median Rent	\$262				
	2014*	19	40	21	49	129
	2014 Median Rent	\$534				
	2016	\$566				
	2021	\$629				

*Specified Data Used. 2014 Estimate subject to margin of error.

N/A = Not Available.

Source: 2000 Census, 2010-2014 American Community Survey.

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

TABLE 19
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 20
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 21
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 22
SELECTED RENTAL HOUSING OPTIONS
FILLMORE COUNTY & COMMUNITIES, NEBRASKA
2016**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
Bicentennial Apartments 612-640 SE 8 th Street Geneva, NE 68361 402-627-2905	1995	8 Total Units	NIFA (LIHTC) Elderly	\$400-\$425	100% Yes (3)
Campbell Apartments 108 East Campbell Shickley, NE 68346 402-427-2905	1995	4 Total Units	NIFA (LIHTC) Elderly	\$375	100% Yes (1)
Eagle Apartments 217 East Tecumseh Exeter, NE 68351 402-729-2278	N/A	8 Total Units	USDA-RD Multifamily	\$415-\$455	100% Yes (2)
Fairview Manor/ Country Reflections 225 F Street Fairmont, NE 68354 402-268-2271	NF: 1973 AL: 2002	NF: 40 Beds AL Studio: 6 AL 1-Bd: 9	Owned by Village of Fairmont	NF: \$174- \$219/Day AL: \$2,750- \$3,150/Mo.	NF: 95% Yes (N/A) AL: 93% No
Heritage Crossings 501 North 13 th Street Geneva, NE 68361 402-759-3194	NF: 1967 AL: 2002 Ind: 2015	NF: 68 Beds AL Studio: 4 AL 1-Bd: 19 AL 2-Bd: 2 Ind 2-Bd: 4	Privately- Owned	NF: \$169- \$191/Day AL: \$108- \$141/Day Ind: \$2,250/Mo.	NF: 84% No AL: 88% Yes (0) Ind: 50% No
Pioneer Manor of Geneva 123 South 11 th Street Geneva, NE 68361 402-759-3818	1985	1-Bd: 19	HUD Elderly	30% of Income	90% Yes (2)

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

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

TABLE 23
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 24
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 25
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 26
ESTIMATED 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 27
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
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 28A
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	0	2	4	8	24	38	34
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	4	4	12	34	54	36
RENTAL							
UNITS							
Elderly (55+)	0	8	6	4	2	20	6
Family	0	6	4	2	2	14	14
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	16	10	6	4	36	20
TOTALS	0	20	14	18	38	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 28B
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 29A**HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)****FILLMORE COUNTY-WIDE, NEBRASKA****2021****PRICE – PURCHASE COST (Area Median Income)**

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

PRICE – PURCHASE COST (Area Median Income)

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 29B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
GENEVA, NEBRASKA
2021

PRICE – PURCHASE COST (Area Median Income)

Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	<u>\$103,000*</u>	<u>\$115,000*</u>	<u>\$134,500*</u>	<u>\$178,300*</u>	<u>\$229,900*+</u>	<u>Totals</u>	<u>\$152,000*</u>
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	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	<u>\$505**</u>	<u>\$545**</u>	<u>\$605**</u>	<u>\$735**</u>	<u>\$845**+</u>	<u>Totals</u>	<u>\$615**</u>
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 30 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 30 (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 31
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
FILLMORE COUNTY COMMUNITIES, NEBRASKA
2021

	# Rehabilitated / Est. Cost*	Demolition
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.