

MULTI-COUNTY-REGIONAL HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING.

(Nebraska Investment Finance Authority – Housing Study Grant Program).

SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA.

“SNAPSHOT”



PREPARED FOR:
**WESTERN NEBRASKA
ECONOMIC DEVELOPMENT
(WNED).**

BY:

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**COMPREHENSIVE CITIZEN
PARTICIPATION PROGRAM.**

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

o INTRODUCTION. o

The **Scotts Bluff, Morrill & Kimball Counties, Nebraska Multi-County Regional Housing Study** includes both qualitative and quantitative research activities. A **comprehensive citizen participation program** was implemented to gather the opinions of the local citizenry regarding housing issues and needs. ***Planning for each County’s and 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 the three Counties and each Community included **WNED Board of Directors meetings, Community Housing “Listening Sessions”** with local Community organizations and employers in the Communities of Kimball, Bridgeport, and Mitchell, and three important Surveys; a **“Western Nebraska Economic Development (WNED) Citizen Housing Survey,”** a **“Workforce Housing Needs Survey”** and a **“Continuum of Care for Elderly Persons Household Survey”**.

o WNED CITIZEN HOUSING SURVEY. o

The **“WNED Citizen Housing Survey”** was made available to households in Scotts Bluff, Morrill and Kimball Counties on local Community and County websites. A total of **569 Surveys** were completed. **Survey** participants were asked to give their opinion about barriers to obtaining affordable owner or rental housing and specific housing types greatly needed throughout their respective Community. A portion of the Survey also allowed local elderly residents to participate in identifying general elderly housing, supportive service needs and 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**.

- The Communities of Bayard, Gering, Mitchell, Scottsbluff and Rural Scotts Bluff County comprised a majority of participants of the Survey. A large number of participants were employed in the Health Care/Social Work and Professional/Technical sectors. Most participants were between 31 and 60 years of age.
- 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 housing prices, the cost of utilities 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 80 participants were not satisfied with their current housing situation.** Reasons included their home was too small, in need of substantial updating and being too far from their place of employment.
- Top housing needs included housing for lower- and middle income families and single parent families, single family housing, general rental housing, housing choices for first-time homebuyers, and two- and three-bedroom apartments or homes.
- Top housing needs for elderly persons included single family homes, assisted living housing and two-bedroom apartments for rent.
- Top-rated support services included home repair/rehabilitation services, employment opportunities/training, adult care services, alcohol/drug abuse services, finance assistance/management, and elderly housing.
- 50.6 percent of the Survey respondents supported using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 44.2 percent of the Survey respondents supported using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **63.4 percent of the Survey respondents supported 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.**
- **54.1 percent of the Survey respondents supported using grant dollars to purchase, rehab and resell vacant housing in the Region.**
- 50.7 percent of the Survey respondents supported using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

○ WORKFORCE HOUSING NEEDS SURVEY. ○

WNED, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the workforce in Scotts Bluff, Morrill and Kimball Counties. A total of **214 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**.

- The Communities of Bayard, Gering, Mitchell, Scottsbluff and Rural Scotts Bluff County comprised a majority of participants of the Survey.
- Survey participants included 173 homeowners and 41 renters. **A total of 24 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. Respondents also identified the ability to afford a monthly rent at or above \$600.
- **The Community of Scottsbluff 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 and the cost of real estate taxes**. The most common barriers faced when obtaining affordable **rental housing** included **the high cost of rent and utilities, as well as a lack of decent rental units at an affordable price range**.

○ CONTINUUM OF CARE FOR ELDERLY PERSONS HOUSEHOLD SURVEY. ○

A “Continuum of Care for Elderly Persons Household Survey” was made available online at select locations throughout the three Counties, to assist in determining the specific immediate, short- and long-term housing and Community service needs of the Region’s elderly and retiree (55+) population. A total of **50 Surveys** were completed.

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

- **Survey respondents consisted of 28 owners and 20 renters.**
- A majority of Survey respondents were satisfied with their current housing situation. A total of six participants were not satisfied due to a lack of accessibility and the need for multiple home repairs.
- Participants identified anticipating needing either an assisted living housing unit or a two-bedroom apartment for rent to satisfy their housing needs within the next five years.
- **Participants also identified assisted living housing, single family homes and two-bedroom apartments for rent as the most needed housing types during the next five years.**
- A majority of participants felt living in a Retirement Housing Campus was either “somewhat appealing” or “very appealing”.
- Top community services, as identified by Survey participants, included but was not limited to Church, Library, Senior Center, Police and Fire Protection and Banking Services. Food/Meals-On-Wheels, Home Health Care and Emergency Transportation were identified as the top support services in the Region.

○ COMMUNITY HOUSING “LISTENING SESSIONS.” ○

County-Wide Housing “Listening Sessions” were conducted in the Communities of Kimball, Bridgeport and Mitchell, 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 Sessions.

Kimball (Kimball County).

- Participants at the Listening Session in Kimball identified the Community’s major employers have consistently lost employees due to lower demand of their respective products. Kimball County also relies heavily on the oil industry, which participants identified as projected to experience a major shortfall in 2016. Economic development and job creation needs to coincide with housing development in the County.
- Participants want to see a modernized rental housing system. This included the identification of both Section 8 rental housing, as well as market rate rental housing for elderly and retiree populations as a major need in the County. Participants identified that rental housing is available, but most units are unfit for occupation.
- Moderate to substantial rehabilitation of existing owner housing units, as well as the demolition of existing dilapidated housing units is needed throughout the County. Substandard housing, as identified by participants, creates an “uninviting community” which leads many to look elsewhere for housing. Access to available funding sources and housing rehabilitation initiatives would greatly alleviate this problem. Housing rehabilitation should be accompanied by community clean-up programs. Participants representing all three Kimball County Communities identified a need for beautification efforts to attract housing and additional economic growth and development opportunities.
- New housing opportunities should be targeted. Participants identified “move-in ready” housing and townhomes as ideal housing development projects in Kimball County. The City of Kimball is considering the development of a “tiny home” program.

Bridgeport (Morrill County).

- The Communities of Bridgeport and Bayard are experiencing a lack of available, buildable lots that are free of both natural and man-made barriers. Participants from the City of Bayard identified building restrictions due to existing floodplains and the need for an expanded infrastructure and utility system, but also identified the potential to extend the Corporate Limits north to the Chimney Rock Golf Course. In Bridgeport, several available vacant lots are located next to deteriorating or dilapidated housing units, making new development less desirable.
- Participants identified the greatest housing need in Morrill County as being market rate rental housing. Bridgeport and Bayard participants identified the existence of slum landlords in both Communities.
- Bridgeport citizens identified a major need for an assisted living facility in the Community.
- Rehabilitation and demolition of the existing, deteriorating and dilapidated housing stock is needed in both Bridgeport and Bayard, as well as the continued enforcement of property maintenance codes. Participants identified an “overabundance” of properties that do not meet code in both Communities. “Electrical overload” is causing fires in several Bayard homes due to improper wiring and utilities.

Mitchell (Scotts Bluff County).

- Participants at the Scotts Bluff County Listening Session included those from the Communities of Mitchell and Morrill. Both of these Communities are experiencing a wide range of housing prices. Most housing is in decent shape, but participants identified that moderate rehabilitation would greatly benefit the two Communities.
- Both Mitchell and Morrill have accepted their roles as “Bedroom Communities” to the nearby Cities of Scottsbluff and Gering.
- Single family homes for middle class families was identified as a major need for both Communities.
- Participants from Mitchell identified a need for “barrier-free” housing, especially housing that supports the retiring baby-boomer generation. Duplex development was also identified as a potential housing project for Mitchell.
- Both Communities are in need of good infrastructure to support housing development.

REGIONAL HOUSING GOALS & ACTION STEPS.

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○ INTRODUCTION. ○

The following “**Regional Housing Goals & Action Steps**” for Scotts Bluff, Morrill and Kimball Counties reflect citizen input through Surveys, County-Wide Housing Listening Sessions, meetings with the Western Nebraska Economic Development (WNED) Board of Directors. 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 each County and Community. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in the Region.

○ REGIONAL HOUSING GOALS & ACTION STEPS. ○

Goal 1: Regional Housing Development Initiative. Implement a **housing development initiative** for Scotts Bluff, Morrill and Kimball Counties and each Community, as a primary economic development activity. **A core activity of this Housing Development Initiative will be the development of a “Western Nebraska Housing Resources Network”** to monitor and encourage housing development throughout each County and Community. The Partnership should be created and maintained by WNED and work directly with both local and State housing stakeholders and funders. This will encourage the development of specific housing programs that meet the needs of each 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 Western Nebraska Housing Resources Network** should be comprised of Community and County leadership and organizations from both the private and public sector, including, but not limited to, WNED, Panhandle Area Development District (PADD), Community Action Partnership of Western Nebraska (CAPWN), Housing Partners of Western Nebraska (HPWN); Bridgeport, Bayard and Kimball Housing Authorities; Scotts Bluff County Board of Realtors, major employers and other local and state “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 2: The Housing Initiative** should target the development of up to **777 units, including 521 owner and 256 rental housing units by 2021, throughout Scotts Bluff, Morrill and Kimball Counties.** The breakdown of housing demand for each County includes the following:
 - **SCOTTS BLUFF COUNTY: 625 new units; 431 owner, 194 rental.**
 - **MORRILL COUNTY: 60 new units; 32 owner, 28 rental.**
 - **KIMBALL COUNTY: 92 new units; 58 owner, 34 rental.**

The Region has the potential to experience an **Economic Development “ED Boost”** through additional job creation and full-time employment opportunities (FTEs). The ED Boost scenario, consisting of a Region-wide 1.45 percent population increase, or an increase of 655 persons, and the creation of 220 FTEs through 2021 would increase the housing target demand to an estimated **1,010 total units, including 664 owner and 346 rental housing units.** The breakdown of ED Boost housing demand for each County includes the following:

- **SCOTTS BLUFF COUNTY: 828 new units; 556 owner, 272 rental.**
- **MORRILL COUNTY: 76 new units; 42 owner, 34 rental.**
- **KIMBALL COUNTY: 106 new units; 66 owner, 40 rental.**

The development of new housing units is important not only to expand the residential property tax base of each County and Community, but could potentially alleviate various barriers to affordable housing, including housing prices, availability, structural condition, overcrowding and cost burden. Several Communities throughout the Region have 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 Communities be prepared by implementing housing development “plans of action” that include the identification of vacant lots within each Community’s respective Corporate Limits, as well as suitable land adjacent but outside the Community for the development of a rural “build through” residential subdivision that could eventually be annexed. All 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 3:** The **Western Nebraska Housing Resources Network** should assist with and expand the Region’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 Communities.
- Two assisted living facilities exist in the Communities of Kimball, Scottsbluff, Gering, Mitchell and Bayard. Existing retirement and elderly rental housing facilities, both affordable and market rate (private pay) throughout the Region 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 **Western Nebraska Housing Resources Network** should take the lead role to design and implement local and Region-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 Region, 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 396 owner and 166 rental housing units should be designated for anticipated workforce populations in the Region. This includes the following breakdown for Scotts Bluff, Morrill and Kimball Counties:

- **SCOTTS BLUFF COUNTY:** 455 new units; 327 owner, 128 rental.
 - **MORRILL COUNTY:** 38 new units; 22 owner, 16 rental.
 - **KIMBALL COUNTY:** 69 new units; 47 owner, 22 rental.
- **Action Step 5:** Create **Downtown Housing & Redevelopment Initiatives** in the Communities of Scottsbluff, Gering and Kimball, directed at increasing the availability of housing opportunities in each Community’s Central Business District. Both the rehabilitation of second story units in commercial buildings, and construction of new multifamily housing projects on under-utilized lots should be planned and implemented.
 - **Action Step 6:** Establish a **Region-Wide Housing Land Bank Program**, to ensure the availability of land for future housing developments and to enhance Community residential development efforts.
 - **Action Step 7:** Establish **programs of community and housing stakeholder involvement**, to provide networking opportunities between local, State and Federal housing developers, funders and stakeholders. Programs could include region-wide housing fairs/summits, housing investment clubs and sponsoring state and federal housing conferences.

Goal 2: New Housing Developments in the Region 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 Region. Affordable homes, particularly those with three+-bedrooms, are in demand in each County and Community. 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 the Region, with emphasis on single family homes. **The average affordable purchase price of a home in Scotts Bluff, Morrill and Kimball Counties should be at or above \$165,000 for workforce families. The price product in highest demand in the Region 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 the Region, with emphasis on town home, duplex and apartment units for the elderly and local workforce households. **Rental housing price products in Scotts Bluff, Morrill and Kimball Counties should rent at or above the average affordable monthly rent of \$635 for workforce families. The price product in highest demand in the Region 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.

Future affordable rental housing in each County and 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 **14 units in Scotts Bluff County (eight owner, six rental), six units in Morrill County (two owner, four rental) and six units in Kimball County (two owner, four rental).** This includes persons with a mental and/or physical disability.
- **Action Step 5:** Housing development projects throughout the Region 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. Communities throughout the Region should, first, focus on developing existing vacant lots as infill in an effort to take advantage of existing infrastructure and utilities, as well as to build housing density throughout each Community.

Selected, available tracts of land adjacent the Corporate Limits of Communities should be planned for residential subdivisions, making vacant land available for expanded residential growth. Identify lots and tracts of land for future housing development opportunities.

Each Community in the Region should take the necessary steps to identify and advertise existing vacated lots for housing development potential. While large lot development could be utilized in each Community, several individual lots also exist that are too small for today’s housing development standards. The **Western Nebraska Housing Resources Network** 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, as well as the Citizen Survey results, identified a need for additional rental housing for workforce families and elderly households in each of the three Counties.** 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 Communities of Scottsbluff, Gering, Bayard and Kimball can also utilize LB840 funds for public infrastructure improvements.**

Goal 3: Continue to Expand and develop housing/living opportunities in the Downtowns of Gering, Scottsbluff and Kimball.

- **Action Step 1:** Several Downtown commercial buildings in the Communities of Gering, Scottsbluff and Kimball 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 **Downtown Housing Initiative** should include the following number of units in the three identified Communities:
 - **GERING: 16 new units; four owner, 12 rental.**
 - **SCOTTSBLUFF: 32 new units; eight owner, 24 rental.**
 - **KIMBALL: 10 new units; four owner, six rental.**

The breakdown of **ED Boost** scenario’s effect on the downtown housing demand for the three Communities includes the following:

- **GERING: 18 new units; six owner, 12 rental.**
- **SCOTTSBLUFF: 36 new units; 10 owner, 26 rental.**
- **KIMBALL: 10 new units; four owner, six rental.**



- **Action Step 2:** The **Western Nebraska Housing Resources Network** should assist available Downtown and community development organizations to plan and implement comprehensive **Downtown Housing & Redevelopment Initiatives** that strategically match local housing development activities with the development of additional commercial, service and entertainment businesses.
- **Action Step 3:** Combine the efforts and funding resources of the respective Cities and **Western Nebraska Housing Resources Network** to expand residential development in each Downtown. The availability of Tax Increment Financing and both State and Federal Historic Tax Credits, in combination with other resources available from property owners should be marketed to area developers to expand housing efforts.

Goal 4: Rehabilitation/Preservation of Existing Owner and Rental Housing Stock.

Housing rehabilitation programs and activities in each County and Community should strive to protect and preserve the existing housing stock of the Communities.



- **Action Step 1:** As needed, each County and 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 Region-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 the Region, with emphasis on meeting the housing needs of the elderly, low income families and housing occupied by persons with special needs.
- **Action Step 3:** each Community should recognize and make a concentrated effort to **preserve housing of historical significance,** as an effort to preserve local 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 each County and Community, as well as the utilization of the “Nuisance Abatement” Program via PADD.**
- **Action Step 5:** Create a regional residential materials **Recycling Center** to ensure the availability of needed, affordable housing supplies. A materials recycling center could make good conditioned and usable housing components available for use in new housing units.

Goal 5: Financing Activities for Housing Development in Scotts Bluff, Morrill and Kimball Counties. 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 each 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 Western Nebraska Housing Resources Network will need to develop and/or continue relationships with developers and funders to enhance housing development activities in each County and Community.**
- **Action Step 2:** Each Community 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.

Goal 6: Impediments to Fair Housing Choice. The Communities of Scotts Bluff, Morrill and Kimball Counties will need to identify and establish a plan to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of each 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 each County and Community, 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 **Region-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 Housing Partners of Western Nebraska, as well as the Bayard, Bridgeport and Kimball Housing Authorities 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 current and modern Comprehensive Plans, as well as Zoning and Subdivision Regulation documents, for each County and Community, in an effort to continue efficient, sustainable housing development.

- **Action Step 1:** Scotts Bluff, Morrill and Kimball Counties, as well as 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.

FIVE-YEAR REGIONAL HOUSING ACTION PLAN.

FIVE-YEAR REGIONAL HOUSING ACTION PLAN.

○ INTRODUCTION. ○

The greatest challenge for Scotts Bluff, Morrill and Kimball Counties, 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, the three County area should build a total of **777 units, including 521 owner and 256 rental housing units by 2021.** The breakdown of housing demand for each County includes the following:

SCOTTS BLUFF COUNTY: 625 new units; 431 owner, 194 rental.

MORRILL COUNTY: 60 new units; 32 owner, 28 rental.

KIMBALL COUNTY: 92 new units; 58 owner, 34 rental.

The successful implementation of the **“Five-Year Regional 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 will be the creation of a **Housing Partnership**, comprised of housing stakeholders throughout each County. ***“The bigger the circle of Partners, the better the delivery of housing.” The following groups, organizations and funds/funding sources are available to create new and preserve existing housing in the three Counties.***

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.

SB-LB840 = Scottsbluff Economic Development Fund.

G-LB840 = Gering Economic Development Fund.

B-LB840 = Bayard Economic Development Fund.

K-LB840 = Kimball Economic Development Fund.

OE = Owner Equity.

CPF = Conventional Private Financing.

TEBF = Tax Exempt Bond Financing.

TIF = Tax Increment Financing.

WNED = Western Nebraska Economic Development Group

WNHRN = Western Nebraska Housing Resource Network.

ME = Major Employers.

PADD = Panhandle Area Development District.

CAPWN = Community Action Partnership of Western Nebraska.

HPWN = Housing Partners of Western Nebraska.

HAs = Housing Authorities (Morrill County: Bayard and Bridgeport).

KHA = Kimball Housing Authority.

AOWN = Aging Office of Western Nebraska.

MHEG = Midwest Housing Equity Group.

MHDF = Midwest Housing Development Fund.

PD = Private Developer.

PF = Local, State & Regional (Private) Foundations.

H/MC = Hospitals/Medical Centers.

○ HOUSING PROJECTS ○

The following **Regional Housing Action Plan** presents “**priority**” housing programs for Scotts Bluff, Morrill and Kimball Counties during the next five years. Programs include activities associated with the **organizational or operational programs (activities #1 - #6)** 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. These organizational and operational programs should be applied to each of the three Counties.

The identification of specific housing development programs are identified for Scotts Bluff County (activities #7 - #21), Morrill County (activities #22 - #33) and Kimball County (activities #34 - #45). This includes a total estimated project cost, a “cost subsidy” identifying a portion of the total cost that could be covered through Local, State and Federal housing developers, funders and grantors, and potential housing development/funding partnerships that could be an active participant in the creation of new and expanded housing opportunities. 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 Region’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 Western Nebraska Housing Resource Network (WNHRN) to promote and guide housing development activities in the Counties and each Community.	A regional housing resource organization, created by WNED, that plans and implements affordable housing programs. To include the input and involvement of existing housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services. Also, to serve as a local funding agency for housing advocacy and development.	\$45,000 (Selected Partners).
2.	Create a Regional Land Bank Program.	Secure land for future housing developments throughout Scotts Bluff, Morrill and Kimball Counties.	\$190,000 Annually. WNHRN.
3.	Regional Housing Investment Club.	With the guidance of the Western Nebraska Housing Resource Network , organize local funding and housing stakeholders to create a bank of funds to invest in needed gap financing for local housing developments.	\$150,000 Annually. WNHRN.
4.	Establish an Employer’s Housing Assistance Program , encouraging major employers in each County to become directly involved with assisting their employees in obtaining affordable housing.	To encourage Major Employers in each 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.
5.	Continue/Expand a Continuum of (Housing) Residential Care Program with WNHRN, directed at persons and families 55+ years of age.	Housing assistance program provided by the Western Nebraska Housing Resource Network , to address all facets of elderly housing needs and associated support services in each County, including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation and modification.	\$150,000 Annually. WNHRN, H/MCs.
6.	Plan and implement an annual Regional Housing Summit.	The Western Nebraska Housing Resource Network , with the assistance of local funders should conduct an annual presentation of housing accomplishments and opportunities in each County.	\$5,000 Annually. WNHRN.

○ HOUSING ACTION PLAN – SCOTTS BLUFF COUNTY ○

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.	WNHRN.
8.	County-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 .	\$175,000 Annually.	60% or \$105,000.	WNHRN, PADD, HAs & participating local Municipalities.
9.	Owner/Rental Housing Rehabilitation Program, 335 Units, Scottsbluff: 105 Units. Gering: 70 Units. Mitchell: 35 Units. Morrill & Terrytown: 30 Units. Minatare: 20 Units. Lyman: 15 Units. Remaining Communities: 10 Units Each. Moderate to substantial rehabilitation at \$32,000 to \$38,000 per unit in Scotts Bluff County, by 2021, to meet the needs of low- to moderate-income households.	\$12,730,000.	75% or \$9,547,500.	WNHRN, PADD, CAPWN, CDBG, HOME, NAHTF, TIF & OE.

HOUSING PRESERVATION/REHABILITATION (Continued).

	<u>Activity/Purpose.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
10.	Purchase and Demolition of 84 substandard, dilapidated housing units in Scotts Bluff County Communities. Credit property to the Land Bank for purpose of redevelopment. Scottsbluff: 40 Units. Gering: 20 Units. Mitchell & Minatare: 10 Units. Morrill & Terrytown: 5 Units. Lyman: 3 Units. Remaining Communities: 2 Units Each.	\$5,460,000.	80% or \$4,368,000.	WNHRN, PADD, CDBG, NAHTF, TIF & OE.
11.	Single Family Purchase-Rehab-Resale/Re-Rent Program, 50 Units, Scottsbluff: 30 Units. Gering: 15 Units. Mitchell & Morrill: 5 Units Each. 3+ bedroom houses, standard amenities in Scotts Bluff County, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI).	\$6,250,000.	70% or \$4,375,000.	WNHRN, PADD, CAPWN, PD, USDA-RD, CDBG, HOME, NAHTF, TIF, CPF & OE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
12.	Elderly Rental Housing Initiative, 42 Units: <ul style="list-style-type: none"> - Scottsbluff: 20 Units. - Gering: 10 Units. - Mitchell: 8 Units. - Morrill: 4 Units. <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% to 80% AMI).</p>	\$7,600,000.	70% or \$5,320,000.	WNHRN, PD, AOWN, HPWN, LIHTC, MHEG, MHDF, HOME, NAHTF, AHP, HUD, RD, TIF, CPF & PF.
13.	Elderly Homeownership Initiative, 70 Units: <ul style="list-style-type: none"> - Scottsbluff: 36 Units. - Gering: 20 Units. - Mitchell: 6 Units. - Morrill: 4 Units. - Lyman & Minatare: 2 Units 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>	\$13,790,000.	35% or \$4,826,500.	WNHRN, PD, AOWN, PADD, 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>
14.	Housing Rehabilitation/ Modification Initiative, 116 Units: <ul style="list-style-type: none"> - Scottsbluff: 60 Units. - Gering: 40 Units. - Mitchell & Morrill: 6 Units Each. - Lyman & Minatare: 2 Units Each. <p>Standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), Elderly and Special Population Households, with a Person(s) with a Disability.</p>	\$4,756,000.	75% or \$3,567,000.	WNHRN, AOWN, PADD, CAPWN, CDBG, HOME, NAHTF, TIF & OE.
15.	<p>Develop up to 52 units for an affordable licensed Assisted Living Facility with supportive/ specialized services for near-independent and frail-elderly residents of Scottsbluff and Gering.</p> <ul style="list-style-type: none"> - Scottsbluff: 32 Units. - Gering: 20 Units. 	\$7,540,000.	60% or \$4,524,000.	WNHRN, PD, RD, HUD, AOWN, HPWN, H/MCs, TIF, CPF & OE.
16.	<p>Develop up to 64 units for an affordable Long-Term Care Facility with supportive/ specialized services for elderly residents of Scottsbluff and Gering.</p> <ul style="list-style-type: none"> - Scottsbluff: 40 Units. - Gering: 24 Units. 	\$9,400,000.	70% or \$6,580,000.	WNHRN, PD, RD, HUD, AOWN, HPWN, H/MCs, TIF, CPF & OE.

HOUSING FOR FAMILIES.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
17.	Single Family Rental, CROWN Rent-To-Own Program, 18 Units: - Scottsbluff: 10 - Gering: 8 Scattered Site, Mixed Income, 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI).	\$3,500,000.	75% or \$2,625,000.	WNHRN, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF & CPF.
18.	General Rental Housing Program, 76 Units: - Scottsbluff: 40 Units. - Gering: 20 Units. - Mitchell: 8 Units. - Morrill & Terrytown: 4 Units Each. Scattered Site, Mixed Income, duplexes, consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (31% to 125% AMI).	\$12,540,000.	70% or \$8,800,000.	WNHRN, HPWN, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF, CPF, SB-LB840 & G-LB840.

HOUSING FOR FAMILIES (Continued).

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
19.	<p>Family Homeownership Initiative, 179 Units:</p> <ul style="list-style-type: none"> - Scottsbluff: 78 Units. - Gering: 45 Units. - Mitchell: 10 Units. - Morrill: 6 Units. - Minatare & Terrytown: 4 Units Each. - Remaining Communities: 2 Each. - Rural County: 24 (planned subdivision) <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>	\$40,000,000.	65% or \$26,000,000.	WNHRN, PD, PADD, FTHB, CDBG, NAHTF, HOME, TIF, CPF, SB-LB840 & G-LB840.
20.	<p>Owner/Rental Housing Initiative for Special Populations, 16 Units:</p> <ul style="list-style-type: none"> - Scottsbluff: 10 Units. - Gering: 6 Units. <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 60% AMI).</p>	\$2,800,000.	90% or \$2,520,000.	WNHRN, PD, PADD, CDBG, NAHTF, HOME, LIHTC, MHEG, MHDF, TIF, AHP & CPF.
21.	<p>Downtown Housing Initiative, 54 Rental Units:</p> <ul style="list-style-type: none"> - Scottsbluff: 36 Units. - Gering: 18 Units. <p>Mixed Income, Scattered Site or upper floors of existing commercial buildings, 1 & 2-bedroom apartments.</p>	\$12,900,000	70% or \$9,000,000	WNHRN, HPWN, PD, PADD, HTC, CDBG, HOME, LIHTC, NAHTF, AHP, MHEG, MHDF, TIF, CPF, SB-LB840 & G-LB840.

○ HOUSING ACTION PLAN – MORRILL COUNTY ○

HOUSING PRESERVATION/REHABILITATION.

	<u>Activity/Purpose.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
22.	County-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.	\$105,000 Annually.	60% or \$60,000.	WNHRN, PADD, HAs & participating local Municipalities.
23.	Overall Owner/Rental Housing Rehabilitation Program, 105 Units, - Bridgeport: 55 Units. - Bayard: 40 Units. - Broadwater: 10 Units. Moderate rehabilitation at \$32,000 to \$38,000 per unit in Morrill County, to meet the needs of low- to moderate-income households.	\$4,410,000.	75% or \$3,307,500.	WNHRN, PADD, CAPWN, CDBG, HOME, NAHTF, TIF & OE.
24.	Purchase and Demolition of 30 substandard, dilapidated housing units in Morrill County Communities. Credit property to the Land Bank for purpose of redevelopment. - Bridgeport & Bayard: 12 Units Each. - Broadwater: 6 Units.	\$1,950,000.	80% or \$1,560,000.	WNHRN, PADD, CDBG, NAHTF, TIF & OE.
25.	Single Family Purchase-Rehab-Resale/Re-Rent Program, 20 Units. - Bridgeport: 10 Units. - Bayard: 8 Units. - Broadwater: 2 Units. Three+ bedroom houses, standard amenities in Morrill County, 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.	WNHRN, PADD, CAPWN, 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>
26.	<p>Elderly Rental Housing Initiative, 16 Units:</p> <p>- Bridgeport & Bayard: 8 Units Each.</p> <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>	\$2,800,000.	80% or \$2,240,000.	WNHRN, PD, AOWN, HAs, LIHTC, MHEG, MHDF, HOME, NAHTF, AHP, HUD, RD, TIF, CPF & PF.
27.	<p>Elderly Homeownership Initiative, 12 Units:</p> <p>- Bridgeport & Bayard: 6 Units Each.</p> <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 \$1,000,000.	WNHRN, PD, AOWN, PADD, HOME, NAHTF, TIF, RD & CPF.
28.	<p>Housing Rehabilitation/ Modification Initiative, 44 Units:</p> <p>- Bridgeport: 20 Units. - Bayard: 16 Units. - Broadwater: 8 Units.</p> <p>Standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), Elderly and Special Population Households, with a Person(s) with a Disability.</p>	\$1,680,000.	85% or \$1,428,000.	WNHRN, AOWN, PADD, CAPWN, CDBG, HOME, NAHTF, TIF & OE.
29.	<p>Develop up to 18 units affordable licensed Assisted Living Facility in Bridgeport, with supportive/ specialized services for near-independent and frail-elderly residents of the Community.</p>	\$2,600,000.	60% or \$1,560,000	WNHRN, PD, RD, HUD, AOWN, HAs, TIF, CPF & OE.

HOUSING FOR FAMILIES.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
30.	Single Family Rental, CROWN Rent-To-Own Program, Eight Units: - Bridgeport & Bayard: 4 Units Each. Scattered Site, Mixed Income, 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI).	\$1,900,000.	75% or \$1,425,000.	WNHRN, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF & CPF.
31.	General Rental Housing Program, 20 Units: - Bridgeport: 12 Units. - Bayard: 8 Units. 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%+AMI).	\$3,300,000.	70% or \$2,310,000.	WNHRN, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF, CPF & B-LB840.

HOUSING FOR FAMILIES (Continued).

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
32.	<p>Family Homeownership Initiative, 30 Units:</p> <ul style="list-style-type: none"> - Bridgeport & Bayard: 8 Units Each. - Broadwater: 2 Units. - 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 Broadwater should focus on utilizing a Purchase-Rehab-Resale or Re-Rent Program.</p>	\$7,100,000.	75% or \$5,325,000.	WNHRN, PD, PADD, FTHB, CDBG, NAHTF, HOME, TIF, CPF & B-LB840.
33.	<p>Owner/Rental Housing Initiative for Special Populations in the Cities of Bridgeport and Bayard, Four Units Each:</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>	\$1,400,000.	90% or \$1,260,000.	WNHRN, PD, PADD, CDBG, NAHTF, HOME, LIHTC, MHEG, MHDF, TIF, AHP & CPF.

○ HOUSING ACTION PLAN – KIMBALL COUNTY ○

HOUSING PRESERVATION/REHABILITATION.

	<u>Activity/Purpose.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
34.	County-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 .	\$80,000 Annually.	50% or \$40,000.	WNHRN, PADD, KHA & participating local Municipalities.
35.	Single Family Owner Housing Rehabilitation Program, 52 Units. - Kimball: 30 Units. - Dix: 12 Units. - Bushnell: 10 Units. Moderate rehabilitation at \$32,000 to \$38,000 per unit in Kimball County, to meet the needs of low- to moderate-income households.	\$2,100,000.	70% or \$1,470,600.	WNHRN, PADD, CAPWN, CDBG, HOME, NAHTF, TIF & OE.
36.	Purchase and Demolition of 24 substandard, dilapidated housing units in Kimball County Communities. Credit property to the Land Bank for purpose of redevelopment. - Kimball: 16 Units. - Bushnell & Dix: 4 Units Each.	\$1,560,000.	85% or \$1,326,000.	WNHRN, PADD, CDBG, NAHTF, TIF & OE.
37.	Single Family Purchase-Rehab-Resale/Re-Rent Program, 18 Units. - Kimball: 10 Units. - Bushnell & Dix: 4 Units Each. Three+ bedroom houses, standard amenities in Kimball County, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI).	\$2,480,000.	70% or \$1,860,000.	WNHRN, PADD, CAPWN, 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>
38.	<p>Elderly Rental Housing Initiative, Eight Units in Kimball, Nebraska:</p> <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>	\$1,480,000.	70% or \$1,036,000.	WNHRN, PD, AOWN, KHA, LIHTC, MHEG, MHDF, HOME, NAHTF, AHP, HUD, RD, TIF, CPF & PF.
39.	<p>Elderly Homeownership Initiative, Six Units in Kimball, Nebraska.</p> <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>	\$1,356,000.	45% or \$610,200.	WNHRN, PD, AOWN, PADD, HOME, NAHTF, TIF, RD & CPF.
40.	<p>Housing Rehabilitation/ Modification Initiative, 12 Units:</p> <ul style="list-style-type: none"> - Kimball: 8 Units. - Bushnell & Dix: 2 Units Each. <p>Standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), Elderly and Special Population Households, with a Person(s) with a Disability.</p>	\$432,000.	80% or \$345,600.	WNHRN, AOWN, PADD, CAPWN, CDBG, HOME, NAHTF, TIF & OE.

HOUSING FOR FAMILIES.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
41.	<p>Single Family Rental, CROWN Rent-To-Own Program, Four Units in Kimball, Nebraska:</p> <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>	\$875,000.	75% or \$656,250.	WNHRN, KHA, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF & CPF.
42.	<p>General Rental Housing Program, Eight Units:</p> <ul style="list-style-type: none"> - Kimball: 4 Units. - Bushnell & Dix: 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>	\$1,450,000.	70% or \$1,015,000.	WNHRN, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF, CPF & K-LB840.

HOUSING FOR FAMILIES (Continued).

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
43.	<p>Family Homeownership Initiative, 24 Units:</p> <ul style="list-style-type: none"> - Kimball: 8 - Bushnell & Dix: 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>	\$5,424,000.	65% or \$3,525,600.	WNHRN, PD, PADD, FTHB, CDBG, NAHTF, HOME, TIF, CPF & K-LB840.
44.	<p>Owner/Rental Housing Initiative for Special Populations in the City of Kimball, 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>	\$700,000.	90% or \$630,000.	WNHRN, PD, PADD, CDBG, NAHTF, HOME, LIHTC, MHEG, MHDF, TIF, AHP & CPF.
45.	<p>Downtown Kimball Housing Initiative, 10 Rental Units:</p> <p>Mixed Income, Scattered Site or upper floors of existing commercial buildings, 1 & 2-bedroom apartments.</p>	\$2,400,000	70% or \$1,680,000	WNHRN, PD, PADD, HTC, CDBG, HOME, LIHTC, NAHTF, AHP, MHEG, MHDF, TIF & CPF.

HOUSING TARGET DEMAND & SURVEY RESULTS.

TABLE 20
ESTIMATED “PRELIMINARY” HOUSING TARGET DEMAND
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2021

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
SCOTTS BLUFF COUNTY:	431	194	625	\$133.0
Gering:	92	60	152**	\$31.3
Henry:	2	2	4	\$0.8
Lyman:	6	2	8	\$1.6
McGrew:	2	2	4	\$0.8
Melbeta:	2	2	4	\$0.8
Minatare:	8	6	14	\$2.9
Mitchell:	14	10	24	\$4.9
Morrill:	8	8	16	\$3.9
Scottsbluff:	168	98	266**	\$54.8
Terrytown:	4	4	8	\$1.6
Balance of County:	125	0	125	\$29.6
MORRILL COUNTY:	32	28	60	\$12.7
Bridgeport:	12	16	28	\$5.8
Bayard:	8	10	18	\$3.7
Broadwater:	2	2	4	\$0.8
Balance of County:	10	0	10	\$2.4
KIMBALL COUNTY:	58	34	92	\$19.7
Kimball:	26	30	56**	\$11.5
Bushnell:	2	2	4	\$0.8
Dix:	4	2	6	\$1.2
Balance of County:	26	0	26	\$6.2

*Based upon **new households**, providing affordable housing for 10% of **cost burdened households with housing problems**, replacement of 20% of **substandard housing stock experiencing plumbing, overcrowded conditions**, absorb **housing vacancy deficiency** by creating 6% vacancy rate of structurally sound units and build for **“pent-up” demand**, at 1.75%. **Includes both new construction and purchase/rehab/resale or re-rent activities (an estimated 18% to 20% of the total target housing demand).**

**Includes Downtown Housing Potential:
Gering, 16 Units; 4 Owner & 12 Rental Units.
Scottsbluff, 32 Units; 8 Owner & 24 Rental Units.
Kimball, 10 Units; 4 Owner & 6 Rental Units.

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

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

TABLE 21
AREA HOUSEHOLD INCOME (AMI)
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES, 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	\$12,810	\$14,640	\$16,470	\$18,300	\$19,770	\$21,240	\$22,710	\$24,180
50% AMI	\$21,350	\$24,400	\$27,450	\$30,500	\$32,950	\$35,400	\$37,850	\$40,300
60% AMI	\$25,620	\$29,280	\$32,940	\$36,600	\$39,540	\$42,480	\$45,420	\$48,360
80% AMI	\$34,150	\$39,050	\$43,900	\$48,800	\$52,700	\$56,600	\$60,500	\$64,400
100%AMI	\$68,300	\$78,100	\$87,800	\$97,600	\$105,400	\$113,200	\$121,000	\$128,800
125%AMI	\$85,375	\$97,625	\$109,750	\$122,000	\$131,750	\$141,500	\$151,250	\$161,000

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

TABLE 22
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
SCOTTS BLUFF COUNTY/CITIES OF GERING & SCOTTSBLUFF, NEBRASKA
MORRILL COUNTY/CITIES OF BAYARD & BRIDGEPORT, NEBRASKA
KIMBALL COUNTY/CITY OF KIMBALL, NEBRASKA
2021

	<u>Income Range</u>					<u>Totals</u>	<u>Anticipated Workforce</u>
	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81-125% AMI</u>	<u>126%+ AMI</u>		
<u>Scotts Bluff County:</u>							
Owner:	0	22	53	120	236	431	327
Rental:	20	54	36	40	44	194	128
<u>Gering:</u>							
Owner:	0	8	14	30	40	92	56
Rental:	6	14	10	14	16	60	32
<u>Scottsbluff:</u>							
Owner:	0	10	20	60	78	168	108
Rental:	10	20	18	22	28	98	58
<u>Morrill County:</u>							
Owner:	0	0	6	12	14	32	22
Rental:	2	10	8	8	0	28	16
<u>Bayard:</u>							
Owner:	0	0	2	2	4	8	6
Rental:	0	4	2	2	2	10	6
<u>Bridgeport:</u>							
Owner:	0	0	4	4	4	12	10
Rental:	2	6	4	2	2	16	10
<u>Kimball County:</u>							
Owner:	0	2	10	18	28	58	47
Rental:	4	10	12	8	0	34	22
<u>Kimball:</u>							
Owner:	0	0	6	14	6	26	19
Rental:	4	8	10	6	2	30	20

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

TABLE 23

**ESTIMATED “PRELIMINARY” HOUSING TARGET DEMAND – BOOST
(+1.45% FIVE-YEAR POPULATION GROWTH (+655 POPULATION/ 220 FTEs))
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2021**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
SCOTTS BLUFF COUNTY:	556	272	828	\$170.3
Gering:	122	86	208	\$42.8
Henry:	2	2	4	\$0.8
Lyman:	6	2	8	\$1.6
McGrew:	2	2	4	\$0.8
Melbeta:	2	2	4	\$0.8
Minatare:	8	8	16	\$3.3
Mitchell:	16	12	28	\$5.7
Morrill:	10	10	20	\$4.1
Scottsbluff:	222	144	366	\$75.4
Terrytown:	4	4	8	\$1.6
Balance of County:	162	0	162	\$33.4
MORRILL COUNTY:	42	34	76	\$16.0
Bridgeport:	16	20	36	\$7.4
Bayard:	10	12	22	\$4.5
Broadwater:	2	2	4	\$0.8
Balance of County:	14	0	14	\$3.3
KIMBALL COUNTY:	66	40	106	\$22.7
Kimball:	30	36	66	\$13.6
Bushnell:	2	2	4	\$0.8
Dix:	4	2	6	\$1.2
Balance of County:	30	0	30	\$7.1

*Based upon **new households**, providing affordable housing for 10% of **cost burdened households with housing problems**, replacement of 20% of **substandard housing stock experiencing plumbing, overcrowded conditions**, absorb **housing vacancy deficiency** by creating 6% vacancy rate of structurally sound units and build for “**pent-up**” demand, at 1.75%. **Includes both new construction and purchase/rehab/resale or re-rent activities (an estimated 18% to 20% of the total target housing demand).**

**Includes Downtown Housing Potential:

Gering, 18 Units; 6 Owner & 12 Rental Units.

Scottsbluff, 36 Units; 10 Owner & 26 Rental Units.

Kimball, 10 Units; 4 Owner & 6 Rental Units.

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

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

**TABLE 24A
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
GERING, 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 Units	36 / 8*	52 / 12*	20.5 / 30.0
	Patio Home Units	8 / 0	10 / 0	2.8 / 3.5
	Town Home Units	12 / 0	16 / 8	2.5 / 5.0
	Duplex/Triplex Units	0 / 14	0 / 24	3.2 / 5.5
	Apartment Units***	0 / 8	0 / 8	0.5 / 0.5
Totals		56 / 30	78 / 52	29.5 / 44.5
55+ Years	Single Family Units	20 / 0	22 / 0	9.0 / 9.5
	Patio Home Units	4 / 0	6 / 0	1.4 / 2.0
	Town Home Units	8 / 10	10 / 10	3.8 / 4.2
	Duplex/Triplex Units	0 / 16	0 / 20	3.6 / 4.5
	Apartment Units***	4 / 4	6 / 4	0.5 / 0.6
Totals		36 / 30	44 / 34	18.3 / 20.8
TOTALS		92 / 60	22 / 86	47.8 / 65.3
*Includes Lease- or Credit-To-Own Units.				
**Includes Housing for Special Populations				
***Includes Downtown Housing Units.				
Source: Hanna:Keelan Associates, P.C., 2016.				

**TABLE 24B
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
SCOTTSBLUFF, 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 Units	68 / 10*	98 / 14*	36.0 / 51.5
	Patio Home Units	16 / 0	18 / 0	5.5 / 6.2
	Town Home Units	24 / 0	30 / 10	5.0 / 6.2
	Duplex/Triplex Units	0 / 32	0 / 46	7.0 / 10.0
	Apartment Units***	<u>0 / 16</u>	<u>2 / 18</u>	<u>1.0 / 1.2</u>
Totals		108 / 58	148 / 88	54.5 / 75.1
55+ Years	Single Family Units	30 / 0	34 / 0	13.8 / 15.7
	Patio Home Units	8 / 0	12 / 0	2.8 / 4.0
	Town Home Units	14 / 10	20 / 14	5.0 / 7.0
	Duplex/Triplex Units	<u>0 / 22</u>	0 / 34	4.8 / 7.5
	Apartment Units***	<u>8 / 8</u>	8 / 8	1.0 / 1.0
Totals		60 / 40	74 / 56	27.4 / 35.2
TOTALS		168 / 98	222 / 144	81.9 / 110.3
*Includes Lease- or Credit-To-Own Units.				
**Includes Housing for Special Populations				
***Includes Downtown Housing Units.				
Source: Hanna:Keelan Associates, P.C., 2016.				

TABLE 24C
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
KIMBALL, 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 Units	12 / 4*	14 / 6*	6.5 / 8.0
	Patio Home Units	0 / 0	0 / 0	0.0 / 0.0
	Town Home Units	4 / 0	6 / 0	0.8 / 1.2
	Duplex/Triplex Units	0 / 8	0 / 12	1.8 / 2.7
	Apartment Units***	<u>0 / 4</u>	<u>0 / 4</u>	<u>0.25 / 0.25</u>
Totals		16 / 16	20 / 22	9.35 / 12.15
55+ Years	Single Family Units	4 / 0	4 / 0	1.8 / 1.8
	Patio Home Units	0 / 0	0 / 0	0.0 / 0.0
	Town Home Units	6 / 0	6 / 0	1.2 / 1.2
	Duplex/Triplex Units	0 / 12	0 / 12	2.7 / 2.7
	Apartment Units***	<u>0 / 2</u>	<u>0 / 2</u>	0.37 / 0.37
Totals		10 / 14	10 / 14	6.07 / 6.07
TOTALS		26 / 30	30 / 36	15.42 / 18.22
*Includes Lease- or Credit-To-Own Units. **Includes Housing for Special Populations ***Includes Downtown Housing Units.				
Source: Hanna:Keelan Associates, P.C., 2016.				

TABLE 25A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
SCOTTS BLUFF COUNTY-WIDE, NEBRASKA
2021

Owner Units	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>TOTALS</u>	<u>Workforce Sector</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	6	20	38	54	118	45
Family	0	12	29	82	182	305	280
Special Populations¹	<u>0</u>	<u>4</u>	<u>4</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>2</u>
Subtotals	0	22	53	120	236	431	327
Rental							
Units							
Elderly (55+)	6	30	20	14	14	84	36
Family	10	22	16	26	30	104	90
Special Populations¹	<u>4</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>6</u>	<u>2</u>
Subtotals	20	54	36	40	44	194	128
TOTALS	20	76	89	160	280	625	455

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 25B
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
GERING, NEBRASKA
2021

Owner Units	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>TOTALS</u>	Workforce Sector
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	0	2	10	24	36	10
Family	0	6	10	20	16	52	46
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	0	8	14	30	40	92	56
Rental							
<u>Units</u>							
Elderly (55+)	2	10	6	6	6	30	8
Family	2	4	4	8	10	28	26
Special							
<u>Populations¹</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	6	14	10	14	16	60	32
TOTALS	6	22	24	44	56	152	88

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 25C
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
SCOTTSBLUFF, 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	4	26	30	60	14
Family	0	8	14	32	48	102	94
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>6</u>	<u>0</u>
Subtotals	0	10	20	60	78	168	108
Rental Units							
Elderly (55+)	2	10	8	10	10	40	10
Family	6	8	8	12	18	52	48
Special							
<u>Populations¹</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>6</u>	<u>0</u>
Subtotals	10	20	18	22	28	98	58
TOTALS	10	30	38	82	106	266	166

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 26
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
MORRILL COUNTY-WIDE, NEBRASKA
2021

Owner Units	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>TOTALS</u>	<u>Workforce Sector</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	0	2	4	6	12	4
Family	0	0	2	8	8	18	18
Special Populations¹	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	0	6	12	14	32	22
Rental							
Units							
Elderly (55+)	0	4	4	2	0	10	2
Family	0	4	4	6	0	14	14
Special Populations¹	<u>2</u>	<u>2</u>		<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	2	10	8	8	0	28	16
TOTALS	2	10	14	20	14	60	38

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

Owner Units	HOUSEHOLD AREA MEDIAN INCOME (AMI)						Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+	TOTALS	
Elderly (55+)	0	1	2	6	3	12	7
Family	0	1	6	12	25	44	40
Special Populations¹	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	2	10	18	28	58	47
Rental							
Units							
Elderly (55+)	0	4	8	2	0	14	8
Family		4	4	6	0	16	14
Special Populations¹	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	4	10	12	8	0	34	22
TOTALS	4	12	22	26	28	92	69

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

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

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

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

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

Owner Units	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>TOTALS</u>	<u>Workforce Sector</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	0	2	6	2	10	5
Family	0	0	2	8	4	14	14
Special							
<u>Populations¹</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	0	6	14	6	26	19
Rental							
<u>Units</u>							
Elderly (55+)	0	4	8	2	0	14	6
Family	2	4	2	6	0	14	14
Special							
<u>Populations¹</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	4	8	10	8	0	30	20
TOTALS	4	8	16	22	6	56	39

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

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

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

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

TABLE 28A
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
SCOTTS BLUFF COUNTY-WIDE, 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>\$144,800*</u>	<u>\$186,300*</u>	<u>\$239,900*+</u>	<u>Totals</u>	<u>\$165,000*</u>
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	0	6	14	22	32	74	22
3+ Bedroom	0	16	39	98	204	357	305
Totals	0	22	53	120	236	431	327

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>\$635**</u>
1 Bedroom	4	2	0	0	0	6	0
2 Bedroom	12	28	18	16	16	90	36
3+ Bedroom	4	24	18	24	28	98	92
Totals	20	54	36	40	44	194	128

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

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

TABLE 28B

HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)

GERING, 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>\$144,800*</u>	<u>\$186,300*</u>	<u>\$239,900*+</u>	<u>Totals</u>	<u>\$165,000*</u>
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	0	2	4	8	10	24	8
3+ Bedroom	0	6	10	22	30	68	48
Totals	0	8	14	30	40	92	56

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>\$635**</u>
1 Bedroom ¹	2	0	0	0	0	2	0
2 Bedroom ¹	4	8	6	4	6	28	8
3+ Bedroom	0	6	4	10	10	30	24
Totals	6	14	10	14	16	60	32

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 28C

HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)

SCOTTSBLUFF, 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>\$144,800*</u>	<u>\$186,300*</u>	<u>\$239,900*+</u>	<u>Totals</u>	<u>\$165,000*</u>
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	0	2	8	12	18	40	10
3+ Bedroom	0	8	12	48	60	128	98
Totals	0	10	20	60	78	168	108

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>\$635**</u>
1 Bedroom ¹	2	2	0	0	0	4	0
2 Bedroom ¹	4	8	8	10	10	40	6
3+ Bedroom	4	10	10	12	18	54	52
Totals	10	20	18	22	28	98	58

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 29
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
MORRILL COUNTY-WIDE, 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>\$144,800*</u>	<u>\$186,300*</u>	<u>\$239,900*+</u>	<u>Totals</u>	<u>\$165,000*</u>
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	0	0	3	4	4	11	4
<u>3+ Bedroom</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>8</u>	<u>10</u>	<u>21</u>	<u>18</u>
Totals	0	0	6	12	14	32	22

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>\$635**</u>
1 Bedroom	1	0	0	0	0	1	0
2 Bedroom	1	6	4	3	0	14	4
<u>3+ Bedroom</u>	<u>0</u>	<u>4</u>	<u>4</u>	<u>5</u>	<u>0</u>	<u>13</u>	<u>12</u>
Totals	2	10	8	8	0	28	16

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 30A
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
KIMBALL COUNTY-WIDE, NEBRASKA
2021

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	<u>\$103,000*</u>	<u>\$115,000*</u>	<u>\$144,800*</u>	<u>\$186,300*</u>	<u>\$239,900*+</u>	<u>Totals</u>	<u>\$165,000*</u>
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	0	0	2	4	2	8	3
3+ Bedroom	0	2	8	14	26	50	44
Totals	0	2	10	18	28	58	47
<u>PRICE – PURCHASE COST (Area Median Income)</u>							
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>\$635**</u>
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	2	6	6	2	0	16	4
3+ Bedroom	2	4	6	6	0	18	18
Totals	4	10	12	8	0	34	22

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 30B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
KIMBALL, 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>\$144,800*</u>	<u>\$186,300*</u>	<u>\$239,900*+</u>	<u>Totals</u>	<u>\$165,000*</u>
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	0	0	2	4	2	8	3
3+ Bedroom	<u>0</u>	<u>0</u>	<u>4</u>	<u>10</u>	<u>4</u>	<u>18</u>	<u>16</u>
Totals	0	0	6	14	6	26	19

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>\$635**</u>
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	2	4	6	2	0	14	4
3+ Bedroom	<u>2</u>	<u>4</u>	<u>4</u>	<u>6</u>	<u>0</u>	<u>16</u>	<u>16</u>
Totals	4	8	10	8	0	30	20

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 31
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2021

	# Rehabilitated / <u>Est. Cost*</u>	<u>Demolition</u>
Scotts Bluff County	1,364 / \$42.68	162
Gering	328 / \$10.1	31
Henry	34 / \$1.0	5
Lyman	63 / \$2.0	9
McGrew	15 / \$0.51	7
Melbeta	18 / \$0.57	4
Minatare	107 / \$3.4	16
Mitchell	181 / \$5.8	20
Morrill	122 / \$3.9	8
Scottsbluff	380 / \$11.7	55
Terrytown	116 / \$3.7	7
Morrill County	302 / \$9.63	61
Bridgeport	159 / \$5.1	21
Bayard	117 / \$3.7	25
Broadwater	26 / \$0.83	15
Kimball County	261 / \$8.1	45
Kimball	181 / \$5.6	33
Bushnell	33 / \$1.0	6
Dix	47 / \$1.5	6

*Based upon field inspections and age of housing.

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

TABLE 32A
TARGET REHABILITATION & DEMOLITION DEMAND & BUDGET
GERING, NEBRASKA
2021

- Moderate Rehabilitation	216 / \$5.6 Million
- Substantial Rehabilitation	112 / \$4.5 Million*
- Demolition	31 / \$0.65 Million**/ \$2.1 Million***

*Pending Appraisal Qualification.
 **Estimated Cost without Acquisition.
 ***Estimated Cost with Acquisition.

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

TABLE 32B
TARGET REHABILITATION & DEMOLITION DEMAND & BUDGET
SCOTTSBLUFF, NEBRASKA
2021

- Moderate Rehabilitation	250 / \$6.5 Million
- Substantial Rehabilitation	130 / \$5.2 Million*
- Demolition	55 / \$1.2 Million**/ \$3.6 Million***

*Pending Appraisal Qualification.
 **Estimated Cost without Acquisition.
 ***Estimated Cost with Acquisition.

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

TABLE 32C
TARGET REHABILITATION & DEMOLITION DEMAND & BUDGET
KIMBALL, NEBRASKA
2021

- Moderate Rehabilitation	119 / \$3.1 Million
- Substantial Rehabilitation	62 / \$2.5 Million*
- Demolition	33 / \$0.7 Million**/ \$2.15 Million***

*Pending Appraisal Qualification.
 **Estimated Cost without Acquisition.
 ***Estimated Cost with Acquisition.

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

Citizen Housing Survey
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES, NEBRASKA

Western Nebraska Economic Development (WNED) is currently conducting the following survey to determine both present and future housing needs during the next five years. **This survey is a component of a Multi-County Regional Housing Study for Scotts Bluff, Morrill and Kimball Counties, funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from WNED.** An important activity of the Housing Study is to ask you, a local resident, about the housing needs of your Community. Please complete this survey by **THURSDAY, MARCH 31ST.**

1. In which community do you reside?

- | | | |
|--|---|--|
| <input type="checkbox"/> Bayard (86) | <input type="checkbox"/> Kimball (2) | <input type="checkbox"/> Scottsbluff (140) |
| <input type="checkbox"/> Bridgeport (13) | <input type="checkbox"/> Lyman (1) | <input type="checkbox"/> Terrytown (4) |
| <input type="checkbox"/> Broadwater (0) | <input type="checkbox"/> McGrew (1) | <input type="checkbox"/> Rural Scotts Bluff County (35) |
| <input type="checkbox"/> Bushnell (1) | <input type="checkbox"/> Melbeta (1) | <input type="checkbox"/> Rural Morrill County (9) |
| <input type="checkbox"/> Dix (0) | <input type="checkbox"/> Minatare (8) | <input type="checkbox"/> Rural Kimball County (0) |
| <input type="checkbox"/> Gering (91) | <input type="checkbox"/> Mitchell (131) | <input type="checkbox"/> Other (please identify)___(4 – See Comments)___ |
| <input type="checkbox"/> Henry (0) | <input type="checkbox"/> Morrill (13) | TOTAL SURVEYS: 570 |

2. Which of the following sectors are you employed?

- | | |
|--|---|
| <input type="checkbox"/> Government (51) | <input type="checkbox"/> Finance (8) |
| <input type="checkbox"/> Non-Profit Organization (30) | <input type="checkbox"/> Manufacturing (22) |
| <input type="checkbox"/> Retail & Wholesale Trade (35) | <input type="checkbox"/> Agricultural/Forestry/Natural Resources (12) |
| <input type="checkbox"/> Real Estate (9) | <input type="checkbox"/> Administrative (79) |
| <input type="checkbox"/> Information (3) | <input type="checkbox"/> Health Care/Social (18) |
| <input type="checkbox"/> Education (52) | <input type="checkbox"/> Utilities/Construction (53) |
| <input type="checkbox"/> Leisure & Hospitality (5) | <input type="checkbox"/> Professional/Technical (1) |
| <input type="checkbox"/> Transportation (11) | <input type="checkbox"/> Mining (0) |
| <input type="checkbox"/> Accommodation & Food (11) | <input type="checkbox"/> Arts/Entertainment (51) |
| <input type="checkbox"/> Retired (30) | <input type="checkbox"/> Other (please identify)___(53 – See Comments)___ |

3. Gender?

- ☐ Male (195) ☐ **Female (335)**

4. What is your current age?

Under 25__2__ 25-34__70__ **35-44__129__** 45-54__118__ 55-64__121__ 65-74__81__ 75-84__12__ 85+__2__

5. Number of persons in your household? 1 = 58 **2 = 223 3 = 84 4 = 117 5+ = 54**

6. Please indicate your household income range, for 2015, before taxes. \$ Less Than \$25K = 53

\$25K-\$40K = 93 \$40K-\$60K = 92 \$60K-\$80K = 100 \$80K-\$100K = 89 **More Than \$100K = 105**

7. Do you own or rent where you live now? **427 Own __111__Rent**

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

For Renters		For Owners	
10	Lack of handicap accessible housing	9	Lack of handicap accessible housing
5	Lack of adequate public transportation	7	Lack of adequate public transportation
5	Lack of knowledge of fair housing rights	6	Lack of knowledge of fair housing rights
68	Cost of rent	81	Housing prices
2	Restrictive zoning/building codes	10	Restrictive zoning/building codes
10	Job status	15	Job status
17	Attitudes of landlords & neighbors	14	Attitudes of immediate neighbors
70	Lack of availability of decent rental units in your price range	17	Mortgage lending application requirements
6	Use of background checks	33	Excessive down payment/closing costs
15	Excessive application fees and/or rental deposits	52	Cost of utilities
25	Cost of utilities	6	Lack of educational resources about homeowner responsibilities
4	Lack of educational resources about tenant responsibilities	30	Cost of homeowners insurance
24	Other: (See Comments)	73	Lack of sufficient homes for sale
		54	Other: (See Comments)

9. Are you satisfied with your current housing situation? ☒ 334 Yes ☐ 80 No

If no, please explain: (See Comments)

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

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Not Needed</u>
▪ Housing For:	-----	-----	-----
1. Lower-Income Families	170	139	53
2. Middle-Income Families	236	135	14
3. Upper-Income Families	41	108	171
4. Single Parent Families	180	142	22
5. Existing / New Employees	127	168	31
▪ Student Housing (On-Campus)	35	73	132
▪ Student Housing (Of-Campus)	52	106	95
▪ Single Family Housing	178	152	25
▪ Rental Housing (General)	182	134	28
▪ Manufactured Homes	40	113	100
▪ Mobile Homes	11	67	220
▪ Condominiums/Townhomes	63	186	80
▪ Duplex Housing	71	209	51
▪ Apartment Complexes (3 to 12 Units per Complex)	120	159	58
▪ Rehabilitation of Owner-occupied Housing	150	129	37
▪ Rehabilitation of Renter-occupied Housing	152	131	34
▪ Housing Choices for First-Time Homebuyers	200	142	16
▪ Single Family Rent-To-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	148	132	39
2. Long-Term 6 to 15 Years	149	135	42
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	73	165	69
2. Long-Term 6 to 15 Years	73	150	77
▪ One Bedroom (Apartment or House)	85	187	51
▪ Two Bedroom (Apartment or House)	151	172	26
▪ Three+ Bedroom (Apartment or House)	188	141	19
▪ Independent Living Housing for Persons with a Mental/Physical Disability	110	129	49
▪ Group Home Housing for Persons with a Mental/Physical Disability	84	120	68
▪ Housing in Downtown	58	130	123
▪ Retirement Housing – Rental	109	144	49
▪ Retirement Housing – Purchase (Owner occupant)	90	151	50
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	176	119	32
2. Middle-income Elderly Persons	150	140	35
3. Upper-income Elderly Persons	58	123	106
▪ Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	101	134	62
▪ Single-Room-Occupancy Housing (Boarding Homes)	51	95	113
▪ Short-Term Emergency Shelters – 30 Days or Less	128	106	70
▪ Long-Term Shelters – 90 Days or Less	93	99	102
▪ Transitional Housing (3-12 month temporary housing)	92	125	78
▪ Housing for Persons with Chronic Illness, including Alcohol/ Substance Abuse.	92	117	70
▪ Other (specify):			

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

... an owner housing rehabilitation program? **288 Yes** 103 No
 ... a renter housing rehabilitation program? **252 Yes** 140 No

12. Do you support Community/County in establishing a local program that would purchase and remove dilapidated houses, making lots available for a family or individual to build owner or rental housing? **361 Yes** 37 No

13. Do you support Community/County in securing State and/or Federal grant dollars to purchase, rehabilitate and resale vacant housing? **308 Yes** 86 No

14. Do you support Community/County in securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers? **289 Yes** 107 No

If you are 55+ years of age, please continue here with Questions 15 - 19. If not, please skip to Question #20.

15. Do you or anyone in your household have a disability or any special assistance needs (Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)? Yes 24 **No 133**

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

(See Comments) _____

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

One Year	<u>14</u> Yes	106 No
Two Years	<u>13</u> Yes	107 No
Three to Five Years	<u>33</u> Yes	95 No
Six to 10 Years	<u>48</u> Yes	83 No

If yes to Question #16, which of the following types of housing do you anticipate needing?

Mark your top three (3).

52 Single Family Home	<u>5</u> Apartment - Purchase
<u>7</u> Duplex - Rent	12 Assisted Living Housing
<u>6</u> Duplex - Purchase	<u>5</u> One Bedroom Apartment - Rent
<u>6</u> Town Home - Rent	<u>10</u> Two Bedroom Apartment - Rent
21 Town Home - Purchase	<u>15</u> Other _____
<u>6</u> Nursing Home/Long-Term Care	

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

76 Single Family Home	<u>17</u> Apartment - Purchase
<u>60</u> Duplex - Rent	69 Assisted Living Housing
<u>40</u> Duplex - Purchase	<u>42</u> One Bedroom Apartment - Rent
<u>48</u> Town Home - Rent	73 Two Bedroom Apartment - Rent
<u>50</u> Town Home - Purchase	<u>6</u> Other _____
<u>31</u> Nursing Home/Long-Term Care	

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

___ 2.1 ___ Case Management/Legal Aid
___ 2.2 ___ Cultural/Language Assistance
___ 2.4 ___ Continuing Education Opportunities
___ 2.0 ___ Employment Opportunities/Training
___ 2.0 ___ Adult Care Services
___ 2.0 ___ Alcohol/Drug Abuse Services
___ 2.7 ___ Food/Meals-On-Wheels
___ 2.5 ___ Home Health Care
___ 2.2 ___ Counseling Services
___ 2.1 ___ Aids for Disabilities
___ 1.9 ___ Home Repair/Rehabilitation Services

___ 2.2 ___ Transportation/Auto Repair
___ 2.0 ___ Finance Assistance/Management
___ 2.2 ___ Health Services (Mental, Physical, etc.)
___ 2.8 ___ Law Enforcement
___ 2.2 ___ Senior Social & Recreation Activities
___ 2.0 ___ Housing (Permanent, Transitional, etc.)
___ 2.3 ___ Emergency Transportation
___ 2.6 ___ Volunteer Opportunities
___ 2.0 ___ Veteran & Homeless Services
___ Other: _____

19. Please identify the top three Support Service needs in your Community/County.
(See Comments) _____

20. Please provide any additional comments regarding the future of housing in
Your Community/County:

(See Comments) _____

Workforce Housing Needs Survey

Western Nebraska Economic Development (WNED), in cooperation with major employers, is conducting the following survey to determine the specific renter and owner housing needs of the area's workforce. **This Survey is part of a Multi-County Regional Housing Study for Scotts Bluff, Morrill and Kimball Counties, funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from WNED.** We would appreciate you completing and returning the following Survey to your employer by **THURSDAY, APRIL 14TH**.

1. Place of Employment? _____(See Comments)_____ **TOTAL SURVEYS: 228**

2. In which Community do you currently reside?

- | | | |
|---|--|---|
| <input type="checkbox"/> Bayard (45) | <input type="checkbox"/> Kimball (0) | <input type="checkbox"/> Scottsbluff (63) |
| <input type="checkbox"/> Bridgeport (4) | <input type="checkbox"/> Lyman (0) | <input type="checkbox"/> Terrytown (1) |
| <input type="checkbox"/> Broadwater (0) | <input type="checkbox"/> McGrew (0) | <input type="checkbox"/> Rural Scotts Bluff County (20) |
| <input type="checkbox"/> Bushnell (0) | <input type="checkbox"/> Melbeta (0) | <input type="checkbox"/> Rural Morrill County (3) |
| <input type="checkbox"/> Dix (0) | <input type="checkbox"/> Minatare(4) | <input type="checkbox"/> Rural Kimball County (6) |
| <input type="checkbox"/> Gering (28) | <input type="checkbox"/> Mitchell (38) | <input type="checkbox"/> Other (please identify)____(11 – See Comments)____ |
| <input type="checkbox"/> Henry (0) | <input type="checkbox"/> Morrill (5) | |

3. Number of Persons in your household? 1 = 22 **2 = 74** 3 = 53 4 = 39 5+ = 30

4. Do you rent or are you a homeowner? __41__Rent **__173__Own**

5. Are you satisfied with your current housing situation? **__194__Yes** __24__No
If no, why? _____(See Comments)_____

6. What is your current annual total household income?
_34_Less than \$35K _38_\$35K-\$50K _48_\$51K-\$70K _31_\$71K-\$85K **62_\$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	
0	Lack of handicap accessible housing	0	Lack of handicap accessible housing
0	Lack of adequate public transportation	0	Lack of adequate public transportation
0	Lack of knowledge of fair housing rights	0	Lack of knowledge of fair housing rights
17	Cost of rent	27	Housing prices
0	Restrictive zoning/building codes	1	Restrictive zoning/building codes
1	Job status	0	Job status
0	Attitudes of landlords & neighbors	5	Attitudes of immediate neighbors
18	Lack of availability of decent rental units in your price range	6	Mortgage lending application requirements
0	Use of background checks	5	Excessive down payment/closing costs
1	Excessive application fees and/or rental deposits	13	Cost of utilities
10	Cost of utilities	1	Lack of educational resources about homeowner responsibilities
0	Lack of educational resources about tenant responsibilities	7	Cost of homeowner's insurance
		22	Lack of Sufficient Homes for Sale
		52	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.

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

- | | | |
|--------------------------------------|---|---|
| <input type="checkbox"/> Bayard (14) | <input type="checkbox"/> Kimball | <input type="checkbox"/> Scottsbluff (36) |
| <input type="checkbox"/> Bridgeport | <input type="checkbox"/> Lyman | <input type="checkbox"/> Terrytown (1) |
| <input type="checkbox"/> Broadwater | <input type="checkbox"/> McGrew | <input type="checkbox"/> Rural Scotts Bluff County (17) |
| <input type="checkbox"/> Bushnell | <input type="checkbox"/> Melbeta | <input type="checkbox"/> Rural Morrill County (5) |
| <input type="checkbox"/> Dix | <input type="checkbox"/> Minatare | <input type="checkbox"/> Rural Kimball County |
| <input type="checkbox"/> Gering (9) | <input type="checkbox"/> Mitchell (21) | <input type="checkbox"/> Other (please identify)____(13 – See Comments)____ |
| <input type="checkbox"/> Henry (1) | <input type="checkbox"/> Morrill (1) | |

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

89 **Single Family** 6 **Attached Townhouse or Duplex-Type Unit**
 _____ **Mobile Home** 3 **Patio Home** 47 **I plan to remain where I am.**

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

1 **One** 23 **Two** **71** **Three** 40 **Four +**

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

18 **Less than \$50K** **33** **\$50K-\$100K** 24 **\$100K-\$120K** 12 **\$120K-\$135K**
 17 **\$135K-\$175K** 16 **\$175K-\$225K** 10 **\$225K+**

8.e. What is the most your family could afford for monthly rent? 11 **Less than \$400** 25 **\$400 to \$500** 16 **\$500 to \$550** 22 **\$550 to \$650** **45** **\$650+**

Continuum of Care for Elderly Persons Household Survey

Western Nebraska Economic Development (WNED) is currently conducting a Multi-County Regional Housing Study, to determine both the short- and long-term housing needs of persons and families in Scotts Bluff, Morrill and Kimball Counties. **The Study is funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from WNED.** The Study will include the identification of housing and service needs of elderly persons in each County and Community. Please complete and return this Survey, with your name and contact information to the drop box by **THURSDAY, APRIL 14TH**.

1) **Sex:** Male__17__ Female__30__ (No Response =3) **TOTAL SURVEYS: 50**

2) **Location/**

Age Status: Where do you currently live?

- | | | |
|---|---------------------------------------|--|
| <input type="checkbox"/> Bayard (15) | <input type="checkbox"/> Kimball (0) | <input type="checkbox"/> Scottsbluff (2) |
| <input type="checkbox"/> Bridgeport (0) | <input type="checkbox"/> Lyman (0) | <input type="checkbox"/> Terrytown (0) |
| <input type="checkbox"/> Broadwater (0) | <input type="checkbox"/> McGrew (0) | <input type="checkbox"/> Rural Scotts Bluff County (0) |
| <input type="checkbox"/> Bushnell (0) | <input type="checkbox"/> Melbeta (0) | <input type="checkbox"/> Rural Morrill County (0) |
| <input type="checkbox"/> Dix (0) | <input type="checkbox"/> Minatare (0) | <input type="checkbox"/> Rural Kimball County (0) |
| <input type="checkbox"/> Gering (9) | <input type="checkbox"/> Mitchell (9) | <input type="checkbox"/> Other (please identify)_(11)_____ |
| <input type="checkbox"/> Henry (1) | <input type="checkbox"/> Morrill (1) | |

What is your current age?

Under 45__0__ 45-54__0__ 55-64__0__ 65-74__11__ 75-84__15__ 85+__18__

Are you currently retired? **Yes 47** No__2__

If no, do you plan on retiring in the Area? **Yes 5** No__2__

3) **Family Status:**

How many people live in your household? __1 = 28__ 2 = 17__ 3 = 3__

How many people 55+ years live in your household? __1 = 25__ 2 = 17__ 3 = 1__

4) **Disability Status:**

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

Yes 26 No__21__

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

5) Please indicate your household income range, for 2015, before taxes. \$
Less Than \$25K = 11 \$25K or More = 5

6) Do you own or rent where you live now?

Own (28)

☐ Rent (20)

7) Please rate the quality of the following Services in your County/Community.

(1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor).

2.67_Social/Rec. Activities	2.21_Continuing Education	2.69_Entertainment Options
1.59_Church	1.91_Discount/Variety Store	1.73_Library
1.80_Grocery Store	2.14_Hospital	2.03_Medical Clinic
2.09_Pharmacy	2.71_Downtown Businesses	1.79_Police Protection
1.56_Fire Protection	1.52_Senior Center	1.52_Bank
1.86_City/Village Offices	1.72_Post Office	1.61_Schools
2.00_Parks/Recreation	2.44_Restaurant/Cafe	Other:_____

- 8) Are you satisfied with your current housing situation? **42 Yes** ___6___No
If no, please explain:

- 9) Do You plan on changing housing in the future?
- | | | |
|---------------------|------------|--------------|
| One Year | ___1___Yes | 34 No |
| Two Years | ___2___Yes | 28 No |
| Three to Five Years | ___5___Yes | 26 No |
| Six to 10 Years | ___6___Yes | 24 No |

If yes to Question #9, which of the following types of housing do you anticipate needing?
Check your top three (3).

- | | |
|------------------------------------|---------------------------------------|
| ___2___Single Family Home | ___0___Apartment - Purchase |
| ___4___Duplex - Rent | 17 Assisted Living Housing |
| ___0___Duplex - Purchase | ___3___One Bedroom Apartment - Rent |
| ___1___Town Home - Rent | 7 Two Bedroom Apartment - Rent |
| ___0___Town Home - Purchase | ___Other_____ |
| ___3___Nursing Home/Long-Term Care | |

- 10) Which of the following additional housing types are needed in the County, for persons 55+ years of age, during the next five years. Check your top three (3).
- | | |
|------------------------------------|--|
| ___9___Single Family Home | ___1___Apartment - Purchase |
| ___6___Duplex - Rent | 12 Assisted Living Housing |
| ___0___Duplex - Purchase | ___8___One Bedroom Apartment - Rent |
| ___5___Town Home - Rent | 12 Two Bedroom Apartment - Rent |
| ___0___Town Home – Purchase | ___Other_____ |
| ___8___Nursing Home/Long-Term Care | |

- 11) How appealing is living at a Retirement Housing Campus to You?

___12___Very appealing
19 Somewhat appealing
___12___Not appealing

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

- | | |
|---|--|
| ___2.68___Case Management/Legal Aid | ___2.41___Transportation/Auto Repair |
| ___2.71___Cultural/Language Assistance | ___2.34___Finance Assistance/Management |
| ___2.65___Continuing Education Opportunities | ___2.51___Health Services (Mental, Physical, etc.) |
| ___2.90___Employment Opportunities/Training | ___2.12___Law Enforcement |
| ___2.52___Adult Care Services | ___2.70___Senior Social & Recreation Activities |
| ___2.67___Alcohol/Drug Abuse Services | ___2.48___Housing (Permanent, Transitional, etc.) |
| 1.68 Food/Meals-On-Wheels | 2.18 Emergency Transportation |
| 2.20 Home Health Care | ___2.28___Volunteer Opportunities |
| ___2.65___Counseling Services | ___2.24___Veteran Services |
| ___2.47___Aids for Disabilities | ___3.04___Homeless Services |
| ___2.90___Home Repair/Rehabilitation Services | ___Other_____ |

- 13) Considering the list of Supportive Services in Question 12, what are the three (3) most critical Services at this time, for persons 55+ years residing in your County/Community?