



Seward County and Communities, Nebraska County-Wide Housing Study with Strategies for Affordable Housing – 2024.

*Nebraska Investment Finance
Authority – Housing Study
Grant Program.*

**Prepared For:
Seward County Chamber &
Development Partnership**

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

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*SEWARD COUNTY & COMMUNITIES, NEBRASKA
COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR
AFFORDABLE HOUSING – 2024.*

SEWARD COUNTY CHAMBER & DEVELOPMENT PARTNERSHIP

Jonathan Jank, President & CEO

SEWARD COUNTY HOUSING STEERING COMMITTEE

Ellen Beck
Corey Mann
Becky Paulsen
Josh Fields
Kendall Hoggins
Mike Meyer
Suzanne Gligorevic

Shelly Nitz
Al Underwood
Don Rondorf
Sheri Fritz
Jim Swanson
Rachel Jamison

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

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

Lincoln, Nebraska 402.464.5383 *

* Becky Hanna, Tim Keelan, Keith Carl, Jake Palm *

TABLE OF CONTENTS:

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

SECTION 1 – OVERVIEW OF RESEARCH APPROACH & PURPOSE OF STUDY.

Introduction..... 1.1
 Research Approach..... 1.2
 Purpose of Study..... 1.3
 Summary..... 1.5
 Seward County Housing Steering Committee..... 1.6

SECTION 2 – COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

Introduction..... 2.1
 Seward County Citizen Housing Survey..... 2.1
 Workforce Housing Needs Survey..... 2.3
 Housing Stakeholder Survey..... 2.4
 Housing Contractor And Developer Survey..... 2.5
 County-Wide Housing Listening Sessions..... 2.6

SECTION 3 – SEWARD COUNTY/COMMUNITY PROFILE.

Introduction..... 3.1
 Housing Market Area..... 3.2
 Population Profile..... 3.3
 Income Profile..... 3.8
 Economic Profile..... 3.9
 Housing Profile..... 3.10

TABLE OF CONTENTS (Continued):

SECTION 4 – COUNTY-WIDE HOUSING NEEDS ANALYSIS / TARGET DEMAND

Introduction..... 4.1
 Housing Demand Potential..... 4.1
 Housing Unit Target Demand..... 4.4
 Housing Demand by Income Sector..... 4.6
 Housing Demand Potential for Household & Unit Types (By AMI & Price Points)..... 4.8
 Housing Rehabilitation/Demolition Demand..... 4.15
 Site Analysis Process & Housing Land Use Needs..... 4.16
 Emergency Housing Replacement/Repair Due to Natural Disaster..... 4.22

SECTION 5 – SEWARD COUNTY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.

Introduction..... 5.1
 Housing Goals, Action Steps & Planning Initiatives..... 5.2

SECTION 6 – AFFORDABLE HOUSING CONCEPTS, IMPLEMENTATION & FUNDING SOURCES/PARTNERSHIPS.

Introduction..... 6.1
 Housing Development Implementation..... 6.1
 Affordable Housing Concepts..... 6.2
 Funding Sources & Partnerships..... 6.10

SECTION 7 – SEWARD COUNTY FIVE-YEAR HOUSING ACTION PLAN.

Introduction..... 7.1
 Place-Based Development Components..... 7.2
 Housing Development Programs..... 7.3

APPENDIX I – SEWARD COUNTY SURVEY RESULTS.

APPENDIX II – SEWARD COUNTY TABLE PROFILE.

LIST OF TABLES:

<u>Table</u>		<u>Page</u>
3.1A	Population Trends & Projections Seward County & Communities, Nebraska 2000-2024.....	3.4
3.1B	Population Trends & Projections City of Milford, Nebraska 2000-2024.....	3.5
3.1C	Population Trends & Projections City of Seward, Nebraska 2000-2024.....	3.6
3.2A	Survey of Rental Properties Seward County, Nebraska 2002-2018.....	3.11
3.2B	Survey of Rental Properties City of Seward, Nebraska 2012-2018.....	3.11
3.3A	Vacancy Rates By Unit Type Seward County, Nebraska 2018.....	3.12
3.3B	Vacancy Rates By Unit Type City of Seward, Nebraska 2018.....	3.12
3.4	Average Sales Price of Single Family Homes Seward County, Nebraska 1999-2018.....	3.13

LIST OF TABLES (Continued):

<u>Table</u>	<u>Page</u>
4.1 Estimated Housing Unit Target Demand Seward County & Communities, Nebraska 2024.....	4.5
4.2 Household Area Household Income (AMI) Seward County, Nebraska 2019.....	4.6
4.3 Estimated Year-Round Housing Unit Target Demand By Income Sector Seward County/City of Milford/City of Seward 2024.....	4.7
4.4 Housing Unit Target Demand – Household Type By AMI Seward County, Nebraska 2024.....	4.9
4.5 Housing Unit Target Demand – Unit Type/Price Point (Product) By AMI Seward County, Nebraska 2024.....	4.10
4.6 Housing Unit Target Demand – Household Type By AMI City of Milford, Nebraska 2024.....	4.11
4.7 Housing Unit Target Demand – Unit Type/Price Point (Product) By AMI City of Milford, Nebraska 2024.....	4.12

LIST OF TABLES (Continued):

<u>Table</u>	<u>Page</u>
4.8 Housing Unit Target Demand – Household Type By AMI City of Seward, Nebraska 2024.....	4.13
4.9 Housing Unit Target Demand – Unit Type/Price Point (Product) By AMI City of Seward, Nebraska 2024.....	4.14
4.10 Estimated Housing Unit Rehabilitation/Demolition Demand Seward County Communities, Nebraska 2024.....	4.15
4.11 Housing Unit Target Demand – Housing Land Use Projections/ Per Housing Type/Age Sector City of Milford, Nebraska 2024.....	4.20
4.12 Housing Unit Target Demand – Housing Land Use Projections/ Per Housing Type/Age Sector City of Seward, Nebraska 2024.....	4.21



Section 1

Overview of Research Approach & Purpose of Study.

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SECTION 1 | ***OVERVIEW OF RESEARCH APPROACH & PURPOSE OF STUDY.***

INTRODUCTION.

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

The **Housing Study** serves as an update to the previous Housing Study, completed for Seward County in 2013. **The 2013 Study set a housing target demand of 534 housing units over a five year period. Since 2013, the County and each Community have been active in housing development, building an estimated 282 housing units from 2014 to May, 2019.**

The **County-Wide Housing Study** was prepared for governmental entities and both public and private/non-profit businesses and development entities within Seward County and the surrounding areas, on behalf of the **Seward County Chamber and Development Partnership (SCCDP)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska-based community planning and research consulting firm. A **County-Wide Housing Steering Committee** consisting of local housing stakeholders, as well as the general citizenry of Seward County, provided invaluable information throughout the development of this **Housing Study**. Funding for the **Housing Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from the **Seward County Housing Corporation** and the **City of Seward LB840 Economic Development Fund**.



RESEARCH APPROACH.

The **Seward County-Wide Housing Study** is comprised of information obtained from both public and private sources. All demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2013-2017 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and other secondary data sources.

To facilitate effective planning and implementation activities, housing demand projections were developed for a five year period. The implementation period for this Housing Study will be October, 2019 to October, 2024.

This **Housing Study** included both quantitative and qualitative research activities. The **qualitative activities** included a **comprehensive citizen participation program** consisting of Surveys, County-Wide Housing “Listening Sessions” with both the general citizenry and key Community and County-Wide organizations/employers and meetings with an organized “Housing Steering Committee,” comprised of citizens from Seward County Communities, local businesses and government leadership, with the intent to allow important input regarding the housing issues and needs of Seward County.

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



PURPOSE OF STUDY.

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

The **Primary Objectives** of this **Housing Study** include:

- 1) **Analyze the recent past and present housing situation** in Seward County, with emphasis on determining the need for workforce, elderly, special needs and both rental and owner housing options and emergency housing repair/replacement needs (due to unexpected natural disaster);
- 2) **Provide a process for educating and energizing the leadership** of Seward County and each Community to take an active role in improving and creating modern and safe, both market rate and affordable housing options, including the creation of **project specific Community Housing Partnerships**;
- 3) **Identify the future housing target demand** in Seward County for both new and rehabilitated housing units, with an associated **Five-Year Housing Action Plan**;
- 4) Design program-specific housing projects to address **the needs of the local workforce, college students, the elderly and retirees, families of all sizes and income levels and persons with special needs**;
- 5) **Introduce new and innovative housing programs** that are both an economic and social “fit” for Seward County, to address both **immediate and long-term housing needs**, with **Place-Based Development Components**, all in an effort to meet the **quality of growth** standards set by the County;
- 6) **Address and eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of Seward County; and
- 7) Provide a **process for repairing and replacing housing units** lost/damaged due to **natural disaster**.

This **Housing Study** is prepared in a manner that thoroughly addresses all of the preceding **Objectives**. Public opinion, population and economic trends and projections and future housing needs are detailed in the following sections of this **Housing Study**:

- ❖ **Comprehensive Citizen Participation Program.**
- ❖ **Seward County/Community Profile.**
- ❖ **County-Wide Housing Target Demand & Land Use Needs Analysis.**
- ❖ **County-Wide Housing Goals, Action Steps & Planning Initiatives.**
- ❖ **Affordable Housing Concepts, Implementation & Funding Sources/Partnerships.**
- ❖ **Seward County Five-Year Housing Action Plan.**

This **County-Wide Housing Study** should be utilized by Communities and economic and housing development corporations, public school districts and other important for-profit and non-profit groups and organizations in Seward County. Additionally, local developers and contractors who commit funds for housing developments can utilize this **Study** for proposing appropriate housing programs in Seward County. **The creation of housing specific Community Housing Partnerships will be the key ingredient for successful implementation of prepared housing programs.**

This **Housing Study** will also make the use of housing funds more accessible and effective, and encourage investors to make better informed decisions that target the County's and each Community's needs and desires for new housing types. All of this will result in a continued growth pattern for Seward County.

SUMMARY.

Future population and household growth in Seward County will be driven by new and expanded housing and economic development and public service activities. **The most critical housing issues in Seward County are to promote the development of housing for the local workforce and young professionals, affordable to all salary income levels, as well as the senior population needing housing units with handicap accessibility and accommodating amenities and services.** Other housing priorities in the County include providing housing opportunities for first-time homebuyers, college students and middle-income persons and families. This can be accomplished through constructing new housing units of various types and styles, having three+-bedrooms, as well as through the rehabilitation of the existing housing stock.

Seward County will reach an estimated population of 17,546 by 2024. This represents an increase of 355 persons, or 2.1 percent from the current (2019) estimated population of 17,191. To meet the needs of current and future residents, the County should target up to **488 new housing units, by 2024.** A total of 358 owner and 130 rental housing units should be targeted to accommodate the housing needs of low- to moderate-income families, students, elderly and special population households and, especially, the housing needs of the local workforce. New housing types should include single family homes, duplex/triplex units, town homes, and general rental apartments.

A majority of newly-constructed housing units should be targeted for the Cities of Seward and Milford, along with the Balance of County in selected rural areas of Seward County as deemed appropriate by the County Comprehensive Plan. An estimated 242 housing units, consisting of 162 owner and 80 rental units, are projected for the City of Seward. An estimated 60 housing units, 34 owner and 26 rental, are projected for Milford. A total of 124 owner units are projected for the Balance of County. The Villages in Seward County should, primarily, focus on housing purchase-rehab-resale or re-rent activities to meet their respective housing target demand.

In Seward, an estimated 61 acres of land will be required to meet the projected housing demand for the Community, while an estimated 15.5 acres will be needed in Milford.

A demand for new and/or rehabilitated housing units exists in the Downtowns of Seward and Milford. A total of 16 units, consisting of six owner and 10 rental housing units, should be targeted to Downtown Seward, by 2024. In Milford, approximately six rental units should be developed in the Downtown during the next five years.

SEWARD COUNTY HOUSING STEERING COMMITTEE.

The **Seward County-Wide Housing Study** process included the formation of a **Housing Steering Committee**, comprised of citizens from Seward County Communities, local businesses and local governmental leadership. The creation of this **Committee** for the **Housing Study** provided the Consultant with a foundation of knowledge to create **housing goals, action steps and planning initiatives** and a **Five-Year Housing Action Plan** that address the housing interests of the County. The following issues, identified by Steering Committee members and highlighted in this **Housing Study**, will need to be addressed during the next five years:

- Funding is available to residents through Seward County’s down payment assistance and rehabilitation program, but not enough people are aware and/or qualify for assistance.
- A lack of *affordable* housing exists in Communities throughout Seward County, particularly for young families and first-time homebuyers.
- The cost of a vacant lot for new housing construction continues to increase and currently ranges from \$45,000 to \$60,000.
- The cost of land and building materials has inflated the cost of new housing construction. Seward County Communities may need to provide developer incentives to reduce the overall cost of developing affordable housing throughout the County.
- The City of Milford has a lack of land available to develop new lots due to geographical issues, including floodplains. An expensive drainage issue on one land area adjacent the City’s current Corporate Limits has restricted the potential development of 20+ lots.
- The Village of Garland currently has no elderly housing options available to its aging population. The Communities of Milford and Utica are both in need of assisted living facilities to allow for residents to “age in place” rather than move to other Communities where these services are available.



Section 2

Comprehensive Citizen Participation Program.

HANNA:KEELAN ASSOCIATES, P.C.
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SECTION 2 | COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

INTRODUCTION.

As a quantitative research component to the **Seward County, Nebraska County-Wide Housing Study**, a **comprehensive citizen participation program** was implemented to gather the opinions of the Seward County citizenry regarding housing issues and needs. *Planning for the County and each Community's future is most effective when it includes opinions from as many citizens as possible.* The methods used to gather information from the citizens of Seward County and each Community included **Housing Steering Committee meetings**, **housing “listening sessions”** with local Community organizations and four important Surveys: a “**Seward County Citizen Housing Survey**,” “**Workforce Housing Needs Survey**,” “**Housing Stakeholder Survey**” and a “**Home Contractor and Developer Survey**” and **County-Wide Housing “Listening Sessions”** in the Communities of Milford, Seward and Utica, Nebraska.

SEWARD COUNTY CITIZEN HOUSING SURVEY.

The “**Seward County Citizen Housing Survey**” was made available to households in Seward County Communities at select locations and on pertinent Community and County websites. A total of **367 Surveys** were completed and returned, providing valuable public input. **Survey** participants were asked to give their opinion on issues regarding their current housing situation, issues or barriers preventing residents from obtaining affordable housing and the specific housing types most needed or desired throughout Seward County. The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix I** of this **County-Wide Housing Study**.



- **Survey** participants were asked to address some of the **issues** or **barriers** they experience in **obtaining affordable owner or renter housing**. The barriers identified when obtaining affordable **owner housing** included *housing prices, cost of real estate taxes and a lack of sufficient homes for sale*. The identified barriers faced when obtaining affordable **rental housing** included a *lack of available, decent rental housing and the cost of rent*.
- **A total of 66 Survey participants were not satisfied with their current housing situation**. Reasons included high property taxes, homes too small or in need of substantial updating and/or rehabilitation and a lack of new, affordable housing that could improve their current living situation.
- Top housing needs in Seward County, as identified by **Survey** participants included *housing for low- and middle-income families, single parent housing, general rental housing, housing choices and/or down payment assistance for first-time homebuyers and single family homes or apartments with three+ bedrooms*.
- **Survey** participants identified a purchase price range for housing of less than \$125,000 as being the most affordable for residents of Seward County.
- Monthly rent in the \$500 to \$700 range was identified by **Survey** respondents as being the most affordable in Seward County.
- Approximately 68 percent of **Survey** respondents supported the County using State or Federal grant funds to conduct an owner housing rehabilitation program. 57 percent of the **Survey** respondents supported Seward County using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **84 percent of the Survey respondents supported Seward County establishing a local program that would purchase and remove dilapidated houses and make the lots available for a family or individual to build a house.**
- **78 percent of the Survey respondents supported the County using grant dollars to purchase, rehabilitate and resell vacant housing.**

- 73 percent of the **Survey** respondents supported Seward County using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- Elderly (55+ years) participants of the **Survey** identified *single family homes, townhomes and duplex-type homes* as the specific housing types they would be most interested in moving to in the next five years.

WORKFORCE HOUSING NEEDS SURVEY.

A collaborative group of public and non-profit entities, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the County's workforce. A total of **111 Surveys** were returned. **Survey** participants were asked to provide information on such topics as issues and barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or a renter. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in **Appendix I** of this **Housing Study**.

- **Survey** participants consisted of 89 homeowners and 13 renters. **A total of seven participants were not satisfied with their current housing situation.** Reasons included their home or lot being too small, in need of substantial updating and wanting to become a homeowner.
- The majority of respondents identified the ability to purchase a **home priced in the \$125,000 to \$200,000 range** and an affordable **monthly rent ranging from \$700 to \$900.**
- **The Cities of Seward and Milford were favored by Survey participants as the Community they would most like to purchase or rent a home.**
- A total of **54 participants** identified a desire to **purchase or rent a single family home** in the next **five years.**
- The most common barriers identified to obtaining affordable **owner housing** included housing prices, cost of real estate taxes, and a lack of sufficient homes for sale.
- Barriers faced when obtaining **affordable rental housing** included the high cost of utilities and a lack of available, decent rental units at an affordable price.

HOUSING STAKEHOLDER SURVEY.

The Seward County Housing Steering Committee conducted a County-Wide **Housing Stakeholder Survey** to determine the current involvement and opinion of Seward County's Housing Stakeholders in the provision of adequate, safe and affordable housing in the County. A total of **eight Surveys** were returned. Respondents included bankers, builders, realtors and other professionals involved in housing development in Seward County. The complete **Survey** results are available in **Appendix I** of this **Housing Study**.

- **Survey** respondents identified the population sectors/groups in most need of housing in Seward County as the **local workforce population, young families and single parent households**, among others.
- A **combination of owner and rental single family homes** was identified as the housing type most needed. Respondents also identified **townhomes** and **duplexes** as needed housing types in Seward County.
- **Affordable housing options**, especially for **first-time homebuyers**, was identified as a critical need in Seward County. Many of the homes that are available are in the **\$250,000 to \$300,000+ range**.
- **Due to a lack of affordable housing, many employees are taking their income out of Seward County Communities. A greater supply of affordable housing will attract employees to work and stay in Seward County.**

HOME CONTRACTOR AND DEVELOPER SURVEY.

The Seward County Housing Steering Committee also conducted a **Home Contractor and Developer Survey** to determine the involvement and opinion of both local and regional Housing Developers/Builders in the provision of adequate, safe and affordable housing in Seward County. A total of **five Surveys** were returned. The complete **Survey** results are available in **Appendix I** of this **Housing Study**.

- **Survey** respondents indicated their companies build a variety of housing types, but most commonly single family homes with **average price points of \$300,000 and above**.
- Currently, the **average cost per square foot** for various housing types was identified by **Survey** respondents as ranging from **\$200-\$250 per square foot**.
- Respondents identified the **population sectors/groups in most need of housing** in Seward County as **seniors and the local workforce**. However, many respondents indicated there is a need for a variety of housing types for all population sectors in the County.
- **Survey** respondents identified the **average cost per buildable lot** when developing or purchasing a lot as being at least **\$40,000**, and most commonly in the **\$45,000 to \$65,000 range**.
- The **biggest obstacles** in constructing housing in Seward County, as identified by **Survey** participants, includes **land availability, lot costs, building permit fees/requirements and financing a project without a pre-buyer**.
- **Survey** respondents commented that there is a **need for financial assistance** from Seward County and/or Communities, to develop affordable housing. Incentives could include not having to pay for a lot until a given project is completed or a home is sold.

COUNTY-WIDE HOUSING LISTENING SESSIONS.

County-Wide Housing “Listening Sessions” were conducted in the Communities of Milford, Seward and Utica to secure the opinion of housing needs from the local citizenry. An additional **Workforce Listening Session** was held in Seward with **major employers** in Seward County to discuss the housing needs and issues of their existing and potential employees. The following statements were expressed by those in attendance at the **Sessions** regarding priority housing issues and/or needs in Seward County.

- The Communities of Milford and Utica expressed that new areas within or surrounding their Corporate Limits need to be identified for new housing development, but there seems to be a lack of suitable, buildable lots. In Milford, growth areas exist northwest of the current Corporate Limits, but geographical issues have led to high infrastructure costs which are acting as a barrier to housing development.
- Participants of the Seward **Listening Sessions** discussed the need for affordable housing at the lower end of the income spectrum, including young adults looking to buy their first home.
- A large component that drives up the cost of constructing a new house is the amenities and quality of inputs such as countertops and cabinets. First-time homebuyers may need to adjust their expectations of what amenities are necessary in their first home in order to keep homes more affordable.
- In the City of Seward, the price point for rental homes or beginner homes is in the \$125,000 to \$200,000 price range.
- Zero-entry, wheel chair access elderly housing is greatly needed in the City of Seward.
- More education is needed on what it takes to own a home, including education for existing renters of single family homes. Landlords at the Seward **Listening Sessions** stressed that avoidable, costly repairs to rental homes due to tenant negligence can cause an increase to the rental rates of their remaining rental properties.

- The City of Milford recently received a \$252,000 housing grant from the Nebraska Department of Economic Development. The City has established a committee and is in the process of determining how to utilize the funds. At the time of the **Session** (August), the City had received eight proposals, primarily housing rehabilitation, for requests to utilize the funds.
- A large portion of the major employers in attendance at the **Workforce Session** expressed that approximately half of their employees do not currently reside in Seward County. Employers expressed that some of those employees will always choose to commute from outside the County, but others would choose to live in Seward County if adequate, affordable housing was more readily available.
- Milford Public Schools (MPS) is missing out on potential students because young families wishing to send their children to MPS are not able to find housing in the City of Milford.





Section 3

Seward County/ Community Profile.

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



SECTION 3 | ***SEWARD COUNTY/ COMMUNITY PROFILE.***

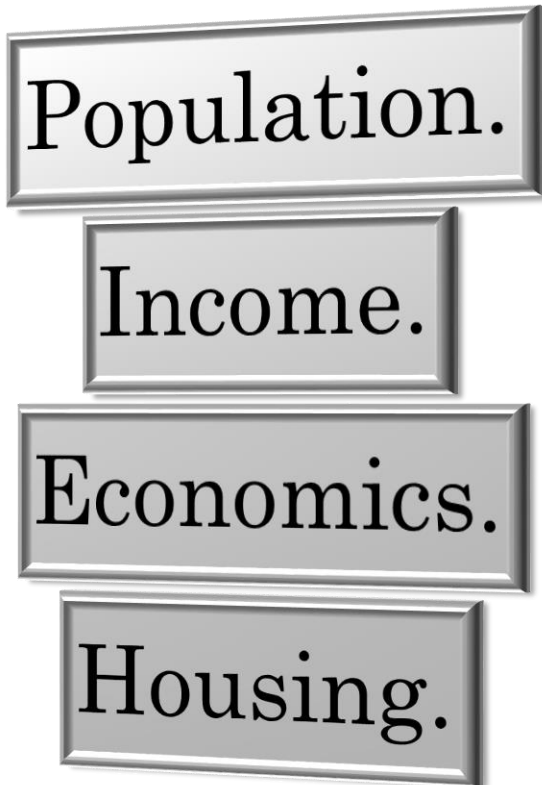
INTRODUCTION.

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

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

The analysis and projection of demographic variables are the foundation of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Seward County, included a five-year period, **October, 2019 to October, 2024**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

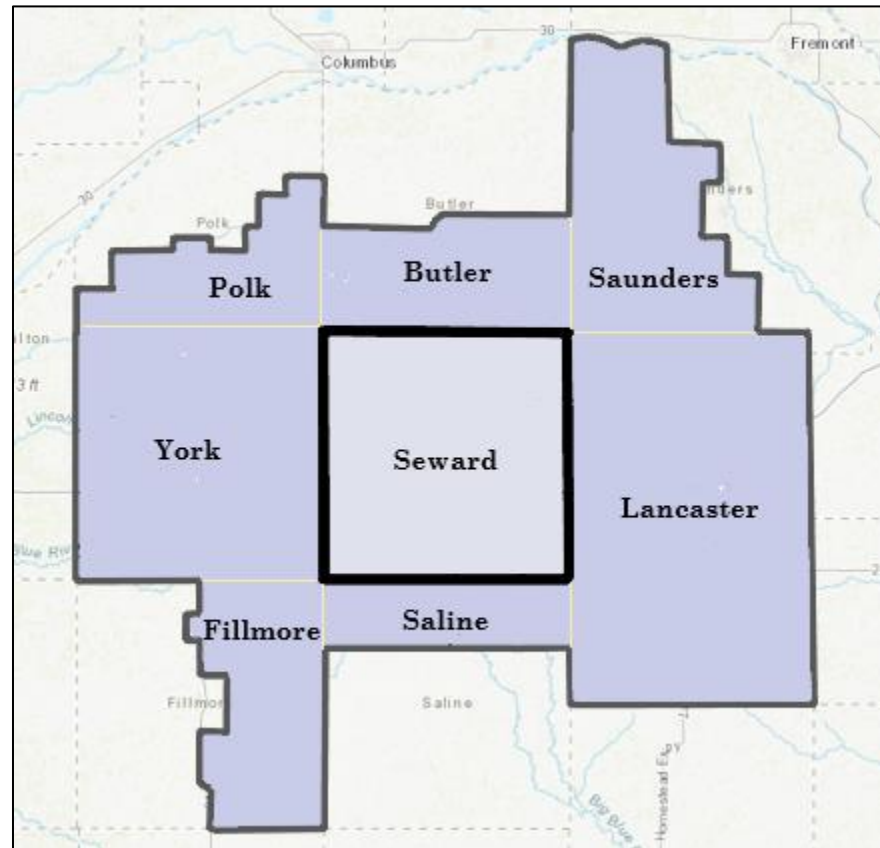
The following narrative provides population, income, economic and housing trends and projections for Seward County. **All statistical Tables are included in Appendix II.**



HOUSING MARKET AREA.

The **Housing Market Area (HMA)** for Seward County is divided into two geographic areas: a **Primary** and a **Secondary HMA**. The **Primary HMA** (outlined in black) includes the entirety of Seward County and each Community. The **Secondary HMA** was determined by current Census Tract boundaries and proximity to other large centers of population. This **Secondary HMA** includes all of Lancaster and York Counties, and portions of Butler, Fillmore, Polk, Saline and Saunders Counties.

The **Secondary Market** provides additional support to the Seward County Housing Market Area, as well as increased economic development opportunities and support. Seward County housing stakeholders, funders, economic and community development entities and other interested parties should strive to attract residents from the Secondary Area through the provision of a variety of housing types, both owner and renter, at various price ranges, for all income levels and age groups.



POPULATION PROFILE.***Population Trends and Projections.***

Table 3.1A, Page 3.4, identifies population trends and projections for Seward County and each Community, from 2000 to 2024. The population of the previous two Decennial Censuses (2000 and 2010) recorded an increase in population for Seward County. The County's population increased from 16,496, in 2000, to 16,750, in 2010, an increase of 254 persons, or 1.5 percent. **Currently (2019), the population for the County is an estimated 17,191 and is expected to increase by an estimated 355 persons, or 2.1 percent by 2024.**

The Communities of Milford, Seward and Utica, as well as the Balance of County are projected to experience population increases by 2024, with Seward having the largest increase (187 persons). This can be attributed to expanding employment opportunities in close proximity to these Communities, combined with specifically targeting workforce housing as a primary economic driver in these Communities. The remaining Seward County Communities are projected to decrease, slightly, but remain stable through 2024. **A stable population base contributes to the need for new and improved housing for various forms, types and sectors of the County.**

Population trends and projections for the Cities of Milford and Seward are highlighted in **Tables 3.1B and 3.1C, Pages 3.5 and 3.6.**



**TABLE 3.1A
POPULATION TRENDS & PROJECTIONS
SEWARD COUNTY & COMMUNITIES, NEBRASKA
2000-2024**

	<u>2000</u>	<u>2010</u>	<u>2019</u>	<u>2024</u>	<u>% Change 2019-2024</u>
Seward County:	16,496	16,750	17,191	17,546	+2.1%
Beaver Crossing:	457	403	353	340	-3.7%
Bee:	223	191	179	171	-4.5%
Cordova:	127	137	113	111	-1.8%
Garland:	247	216	205	196	-4.4%
Goehner:	186	154	139	134	-3.6%
Milford (See Table 1B):	2,070	2,090	2,233	2,367	+6.0%
Pleasant Dale:	245	205	199	195	-2.0%
Seward (See Table 1C):	6,319	6,964	7,261	7,448	+2.6%
Staplehurst:	270	242	234	225	-3.8%
Utica:	844	861	882	902	+2.3%
Balance of County*:	5,508	5,287	5,393	5,457	+1.2%

Note 1: 2018 U.S. Census Population Estimates –

Seward Co. – 17,318; Beaver Crossing – 415; Bee – 188; Cordova – 133; Garland – 215;
Goehner – 158; Milford – 2,095; Pleasant Dale – 212; Seward – 7,220; Staplehurst – 234; Utica – 839.

Note 2: Seward County 2013-2017 American Community Survey 5-Year Population Estimate: 17,045.

*Includes Tamora CDP.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2019.

Population trends and projections for the City of Milford are highlighted in **Table 3.1B** below. The City of Milford increased in population by 20 people, from 2000 to 2010, which represented an increase of 1 percent. The population is estimated to have increased since the 2010 Census where, currently (2019) an estimated 2,233 people live in Milford. New student housing on Southeast Community College’s Milford Campus is responsible for a majority of the recent population increase. A new 149-bed residence hall opened in 2019, while an additional residence hall is in the planning stages.

By 2024, the population is projected to increase by 134 persons, or 6 percent to 2,367. **The Economic Development (ED) “Boost” for Milford, utilizing the addition of 70 Full-Time Employment (FTE) opportunities, highlights a population increase of 179 persons, for an estimated population of 2,412 by 2024.** This aggressive population projection will require a collaborative effort among both public and private entities to develop land suitable for a new housing development, specifically northwest of the current Corporate Limits.

**TABLE 3.1B
POPULATION TRENDS & PROJECTIONS
CITY OF MILFORD, NEBRASKA
2000-2024**

	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
		<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
2000	2,070	--	--	--	--
2010	2,090	+20	+1.0%	+2.0	+0.1%
2019	2,233	+143	+6.8%	+15.9	+0.8%
2024	2,367	+134	+6.0%	+26.8	+1.2%
ED Boost*	2024	2,412	+179	+8.0%	+35.8

Note 1: City of Milford Annual Census Population Estimates: 2011 = 2,087; 2012 = 2,146; 2013 = 2,176; 2014 = 2,129; 2015 = 2,093; 2016 = 2,089; 2017 = 2,086; 2018 = 2,095.

Note 2: City of Milford 2013-2017 American Community Survey 5-Year Population Estimate: 2,358.

*** ED Boost would require 70 additional Full-Time Employment (FTE) Positions, by 2024.**

Source: 2000, 2010 Census.
2011-2018 Annual Census Population Estimates.
2013-2017 American Community Survey.
Hanna:Keelan Associates, P.C., 2019.

Population trends and projections for the City of Seward are highlighted in **Table 3.1C**, below. From 2000 to 2010, the City of Seward increased in population by 645 people, or 10.2 percent. The population is estimated to have increased by 297 people since the 2010 Census, to a current (2019) estimated population of 7,261. By 2024, the population is projected to increase by 187 persons, or 2.6 percent to 7,448. **The Economic Development (ED) “Boost” scenario for Seward, utilizing the addition of 230 Full-Time Employment (FTE) opportunities, highlights a population increase of 435 persons, for an estimated population of 7,696 by 2024.**

**TABLE 3.1C
POPULATION TRENDS & PROJECTIONS
CITY OF SEWARD, NEBRASKA
2000-2024**

	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
		<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
2000	6,319	--	--	--	--
2010	6,964	+645	+10.2%	+64.5	+1.0%
2019	7,261	+297	+4.3%	+33.0	+0.5%
2024	7,448	+187	+2.6%	+37.4	+0.5%
ED Boost* 2024	7,696	+435	+5.8%	+87.0	+1.2%

Note 1: City of Seward Annual Census Population Estimates: 2011 = 6,975; 2012 = 7,039; 2013 = 7,071; 2014 = 7,090; 2015 = 7,116; 2016 = 7,143; 2017 = 7,200; 2018 = 7,220.

Note 2: City of Seward 2013-2017 American Community Survey 5-Year Population Estimate: 7,124.

***ED Boost would require 230 additional Full-Time Employment (FTE) Positions, by 2024.**

Source: 2000, 2010 Census.
2013-2017 American Community Survey.
2011-2017 Census Population Estimates.
Hanna:Keelan Associates, P.C., 2019.

Age.

In **2019**, Seward County is experiencing an **estimated median age of 38.9 years**. All age groups within the Seward County population are expected to increase over the next five years, with the largest increase expected to occur within the “55 to 64” age group, gaining an estimated 131 people, or 5.9 percent.

Three Communities in Seward County are projected to experience a population increase among the “19 and Under” age cohort: Milford, Seward and Utica. This can be attributed to many factors, including families with children moving to these respective Communities for better access to schools, youth activities, amenities and services. A majority of Seward County Communities are projected to increase in population among persons 55+ years of age. To retain this segment of the population, it is important that a range of elderly services, amenities and appropriate housing be made available in Seward County to encourage senior/elderly populations from leaving their respective Communities and, ultimately, the County.

Persons Per Household.

Persons per household declined in Seward County, from 2000 to 2010, from 2.53 to 2.47 persons per household. Currently, an estimated of 2.43 persons exist in a single household in Seward County. This number is projected to decrease slightly by 2024, to an estimated 2.42, as people live longer and the trend towards smaller families continues.

INCOME PROFILE.

Information presented in the **Income Profile** of this **Housing Study** assists in determining the number of households within Seward County having the financial capacity to afford housing. In addition, the analysis of household incomes assists in determining the size, type and style of housing needed throughout the County, in the future. Low cost and government subsidized housing are subject to federal regulations, such as size and type, whereas upper income housing has few limitations.

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. Currently (2019), per capita income in Seward County is an estimated \$47,870, an increase of approximately 9.3 percent from the 2012 per capita income of \$43,816. **By 2024, per capita income in Seward County is projected to increase by an estimated 8.0 percent, to \$51,715.**

The **median income for all households** in Seward County, in 2019, is estimated to be \$64,100. The County's household median income is projected to increase to \$67,450, or 5.2 percent by 2024. For households with persons **65+ years of age**, the median income in 2019 is estimated to be \$43,850. By 2024, this median income is expected to increase to \$46,950, or 7.1 percent.

Cost Burdened/Housing Problems.

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

In 2019, an estimated 615 owner households in Seward County, or 12.6 percent are cost burdened with housing problems. **By 2024, an estimated 586 owner households in Seward County will be cost burdened with housing problems.**

Currently, an estimated 569 renter households in Seward County, or 35.5 percent are cost burdened with housing problems. **By 2024, an estimated 591 renter households will be cost burdened with housing problems.**

ECONOMIC PROFILE.

Seward County is home to several large employers, including Tenneco Automotive (Seward), Concordia University (Seward), Southeast Community College (Milford), Houchen Bindery (Utica) and Memorial Health Care Systems (Milford, Seward, Utica). These and other employers could form a partnership to create various owner and rental housing types, including single room occupancy/transitional housing for their employees. New housing development and rehabilitation will greatly assist these and other Seward County employers in encouraging commuting employees to relocate to Seward County Communities.

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

Employment Trends.

Between 2009 and 2019, the unemployment rate in Seward County ranged from a high of 4.1 percent to a low of 2.6 percent. During this period, the total number of employed persons increased by 74.

Currently, an estimated 8,803 persons are in the civilian labor force of Seward County. This number is expected to increase by 247 persons, or 2.8 percent by 2024. Total employment for Seward County is also projected to increase between 2019 and 2024, from 8,552 to an estimated 8,782, representing a 2.7 percent increase.

Employment By Type.

Data obtained from the Nebraska Department of Labor highlights Seward County's largest employers. As of March, 2019, non-farm employment (wage and salary) comprises 6,387 jobs in Seward County. The three largest employment sectors in the County are Manufacturing, Local Government and Health Care & Social Assistance.

HOUSING PROFILE.

Households.

Currently, an estimated 6,493 households exist in Seward County, consisting of 4,888 owner and 1,605 renter households. By 2024, owner households will account for an estimated 75.4 percent of the households in the County. **The Communities of Seward, Milford and Utica are projected to experience an increase in both owner and renter households, by 2024, while remaining Communities are projected to remain stable. The Balance of County, or rural areas of Seward County, is expected to continue to experience an increase in owner households and decrease in renter households through 2024.**

Group quarters include such housing structures as dormitories, nursing care centers, correctional facilities, etc. The number of persons in group quarters in the County is expected to increase during the next five years, with all persons in group quarters being located in Seward and Milford.

Housing Units/Vacancy & Occupancy.

In 2019, Seward County contains an estimated 7,214 housing units, consisting of approximately 5,377 owner and 1,837 rental units. Of these 7,214 units, approximately 721 are vacant, resulting in an overall, housing vacancy rate of 10.0 percent. The 721 vacant housing units consist of an estimated 489 owner and 232 rental units, equaling an owner housing vacancy rate of 9.1 percent and a rental housing vacancy rate of 12.6 percent. The Village of Bee has the highest housing vacancy rate, at 35.6 percent, while the Village of Goehner has the lowest vacancy rate at 3.3 percent.

An estimated 37.1 percent of the existing housing stock in Seward County was built prior to 1960. A total of 77 housing structures have been demolished or lost in the County since 2014.

The **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. A minimum AHVR of 6 to 7 percent is recommended for Seward County and Communities, to have sufficient housing available for new and existing residents. **The overall adjusted housing vacancy rate for Seward County is an estimated 3 percent,** which includes an adjusted owner housing vacancy rate of 2.5 percent and adjusted rental housing vacancy rate of 4.8 percent. **This concludes that Seward County has both an owner and rental housing vacancy deficiency.**

Tables 3.2A and 3.2B identify a Survey of rental properties, conducted by the Nebraska Investment Finance Authority, for Seward County, from 2002 to 2018, and for the City of Seward from 2012 to 2018. A total of 28 rental housing programs in the County (18 in Seward) participated in the 2018 Survey, totaling 387 rental housing units. Results identified a 7.2 percent rental housing vacancy rate in 2018 in the County, and 6.1 percent vacancy rate for the City of Seward.

Rental units in the County, for 2017, took an average of 34.2 days to become occupied. This number decreased in 2018 to 23.2 days. Rental units in Seward County are taking a short time to become occupied and, thus, creating a high demand for additional rental units.

TABLE 3.2B
SURVEY OF RENTAL PROPERTIES
CITY OF SEWARD, NEBRASKA
2012-2018

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2012	15	304	3.6	31.4
2013	27	499	4.6	26.7
2014	20	423	2.8	20
2015	16	297	3.7	23.5
2016	21	395	2.8	28
2017	27	729	4.8	33.9
2018	18	374	6.1	35.3

Source: Nebraska Investment Finance Authority, 2019.

TABLE 3.2A
SURVEY OF RENTAL PROPERTIES
SEWARD COUNTY, NEBRASKA
2002-2018

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	3	80	0.0	2.0
2003	5	184	8.7	24.7
2004	8	236	7.6	38.2
2005	6	176	9.1	88.2
2006	8	220	8.6	18.3
2007	14	280	5.7	25.9
2008	23	415	7.0	33.4
2009	25	368	9.0	38.9
2010	27	342	7.3	28.4
2011	23	297	4.7	25.5
2012	28	575	5.2	26.7
2013	40	613	4.4	27.5
2014	29	519	2.5	20.0
2015	27	417	2.9	21.6
2016	32	510	3.5	41.8
2017	37	841	4.2	34.2
2018	28	387	7.2	23.2

Source: Nebraska Investment Finance Authority, 2019.

Tables 3.3A and 3.3B identify the vacancy rate by unit type for Seward County in 2018. For Seward County, of the total 387 managed units that were surveyed, only 28 were available in 2018. This contributes to a vacancy rate, of surveyed units, of 7.2 percent.

TABLE 3.3A
VACANCY RATES BY UNIT TYPE
SEWARD COUNTY, NEBRASKA
2018

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>	<u>5-Year Average (%)</u>
Single Family Units	52	1	1.9	2.7
Apartments	297	27	9.1	3.7
Mobile Homes	9	0	0.0	1.5
“Other” Units	11	0	0.0	0.0
<u>Not Sure of Type</u>	<u>18</u>	<u>0</u>	<u>0.0</u>	<u>N/A</u>
Total Units	387	28	7.2	4.3

Source: Nebraska Investment Finance Authority, 2019.

TABLE 3.3B
VACANCY RATES BY UNIT TYPE
CITY OF SEWARD, NEBRASKA
2018

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>	<u>5-Year Average (%)</u>
Single Family Units	73	1	1.4	1.5
Apartments	288	22	7.6	3.9
Mobile Homes	0	0	0.0	3.3
“Other” Units	9	0	0.0	0.0
<u>Not Sure of Type</u>	<u>4</u>	<u>0</u>	<u>0.0</u>	<u>N/A</u>
Total Units	374	23	6.1	4.5

Source: Nebraska Investment Finance Authority, 2019.

Table 3.4 highlights the **average sales price of single family homes** in Seward County, from 1999 to 2018. In 2018, an average sales price of \$177,486 was recorded, representing an increase of \$93,280, or 110.8 percent from the 1999 price of \$84,206. 2018 also represents the peak average sale price of homes in the County since 1999.

Housing Conditions.

A **Housing Structural Condition Survey** was implemented for the Seward County Communities to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. An estimated 9.3 percent of the total County housing stock was rated as “Excellent” or “Very Good.” An estimated 250 structures (4%) were rated as being in a “Below Normal” condition, while an estimated 115 structures (1.8%) received a “Poor” or “Very Poor” rating. **These poor and very poor rated structures are likely not cost effective to be rehabilitated and should be demolished.**

**TABLE 3.4
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
SEWARD COUNTY, NEBRASKA
1999-2018**

<u>Fiscal Year</u>	<u>Average Sales Price</u>
1999	\$84,206
2000	\$86,559
2001	\$95,888
2002	\$104,281
2003	\$107,366
2004	\$111,651
2005	\$124,450
2006	\$131,716
2007	\$126,884
2008	\$127,431
2009	\$129,641
2010	\$136,386
2011	\$128,234
2012	\$167,282
2013	\$149,963
2014	\$151,045
2015	\$147,310
2016	\$162,397
2017	\$174,126
2018	\$177,486
Change (1999-2018)	+\$93,280 (+110.8%)

Source: Nebraska Investment Finance Authority, 2019.

Housing Values.

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

The Seward County median housing value of owner-occupied households, estimated to be \$161,600 in 2019, is projected to increase by an estimated 2.4 percent by 2024 to \$165,400. In Seward County, the highest median housing value in 2019 exists in the Balance of County, which has an estimated median housing value of \$214,400. By 2024, the Balance of County will continue to have the highest estimated median owner housing value, \$222,100. The high housing values in the Balance of County are attributed to the significant number of rural residential subdivisions, or homes built adjacent, outside existing corporate limits of Communities.

In 2019, the estimated median gross rent for Seward County is \$715. The estimated median gross rent in Seward County is expected to increase by 9.8 percent, by 2024, to \$785.

Affordable Housing Stock.

With the population and number of households projected to increase by 2024, it is important that an appropriate, affordable housing stock of various types is available in all Communities of Seward County, including housing for new and existing retirees and the elderly. Residents and local housing stakeholders have expressed a need for additional affordable housing units to meet the County's demand, particularly among young families and first-time homebuyers.

A total of **nine affordable rental housing programs were reviewed in Seward County**, comprising a total of **256 units**. These programs are financially supported by any one or more funding sources, including the Nebraska Investment Finance Authority's LIHTC Program, USDA-Rural Development and the Department of Housing and Urban Development. Seven programs identified, at least, 90 percent occupancy, with three programs maintaining a waiting list.

Additionally, seven facilities providing skilling nursing/long term care, assisted living and senior independent living were reviewed. Five facilities maintained occupancy rates of at least 80 percent. **Two skilled nursing facilities in the County (Milford and Utica), which offer a total of 95 licensed beds, are scheduled to be closed in November, 2019.** This will likely result in a shortage of available, necessary housing and services for the elderly population in Seward County.



Section 4

County-Wide Housing Needs Analysis/Target Demand.

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



SECTION 4 | ***COUNTY-WIDE HOUSING NEEDS ANALYSIS / TARGET DEMAND.***

INTRODUCTION.

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

HOUSING DEMAND POTENTIAL.

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

(1) NEW HOUSEHOLDS, “COST BURDENED” HOUSEHOLDS & SUBSTANDARD HOUSING CONDITIONS.

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

Currently (2019), the population of Seward County is an estimated 17,191. The County is projected to increase in population by an estimated 355 residents, or 2.1 percent during the next five years, to reach a 2024 population of 17,546, which, in turn, will result in an increase in households.

“Cost Burdened” Households.

Owner or renter households experiencing cost burden are paying more than 30 percent of their income on housing costs, including maintenance and mortgage payments. **Currently, an estimated 18.2 percent of all households in Seward County are considered cost burdened.** This equals an estimated 615 owner and 569 renter households. By 2024, the total number of cost burdened households is projected to decline, slightly, but will require the development of additional housing.

Substandard Units/Overcrowded Conditions.

A substandard unit, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room, including bedrooms, within a housing unit. The 2000 and 2010 Censuses, the analysis of building and property conditions maintained by the Seward County Assessor’s Office and the field work completed by Hanna:Keelan produced data identifying substandard housing units and housing units having overcrowded conditions.

- A total of **6,273 housing structures** located throughout Seward County were recorded by the Seward County Assessor. Of these structures, 250, or four percent were identified as being in a “Below Normal” condition, while an additional 115, or 1.8 percent were identified as “Poor/Very Poor.” An estimated 25 to 30 percent of these housing units are currently occupied. During the next five years, these structures should be targeted for either moderate or substantial rehabilitation or, in extreme cases, demolition and replacement. Units in a worn out condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- As per the 2013-2017 American Community Survey, an estimated **37 housing units** in Seward County currently **have overcrowded conditions** and **42 units lack complete plumbing**. The number of overcrowded housing units could increase by 2024 if action is not taken to provide appropriate housing to accommodate larger families.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

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

An **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are available for year-round rent or purchase, meeting current housing code and having modern amenities. **Currently, Seward County maintains an estimated, overall AHVR of 3 percent**, which includes an estimated AHVR for owner housing of 2.5 percent and 4.8 percent for rental housing. **This concludes that Seward County has both an owner and rental housing vacancy deficiency.**

(3) “PENT-UP” HOUSING DEMAND.

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

(4) LOCAL HOUSING DEVELOPMENT CAPACITY.

A **local housing development capacity** is calculated for each Seward County Community and the Balance of County. The calculation is based on the entities’ ability to organize for housing development, land availability, accessibility to general contractors and other building trades and building supply/materials.

HOUSING UNIT TARGET DEMAND.

Table 4.1, Page 4.5, identifies the **estimated housing target demand** for **Seward County** and **each Community**, by **2024**. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout Seward County.

The total estimated **housing target demand** in **Seward County**, by **2024**, is **488 housing units, including 358 owner and 130 rental units**, at an estimated development cost of **\$141.2 Million**. Smaller Communities in the County should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units.

The City of Seward has the greatest demand for new construction and housing rehabilitation activities in Seward County. An estimated **242 units, including 162 owner and 80 rental units** should be targeted in Seward, at an estimated budget of **\$58.7 million**. Of the 242 housing units, an estimated **16 units** should be targeted for **Downtown Seward**, consisting of **six owner and 10 rental** housing units.

The City of Milford has a total estimated housing unit target demand of **60 units, including 34 owner and 26 rental units**, at an estimated budget of **\$14.4 million**. Of the 60 new housing units, an estimated six rental units should be targeted for **Downtown Milford**.



TABLE 4.1
ESTIMATED HOUSING UNIT TARGET DEMAND*
SEWARD COUNTY & COMMUNITIES, NEBRASKA
2024

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
Seward County:	358	130	488	\$141.2
Beaver Crossing:	6	4	10	\$2.0
Bee:	2	0	2	\$0.3
Cordova:	2	0	2	\$0.3
Garland:	2	2	4	\$0.4
Goehner:	6	4	10	\$2.0
Milford**:	34	26	60	\$14.4
Pleasant Dale:	6	6	12	\$2.3
Seward**:	162	80	242	\$58.7
Staplehurst:	4	2	6	\$1.4
Utica:	10	6	16	\$4.6
Balance of County***:	124	0	124	\$54.8

*Based upon new households, housing for cost burdened households, replacement of occupied substandard/dilapidated housing stock, including housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency of structurally sound housing units, build for “pent-up” demand and **calculation for local housing development capacity.**

**Includes Downtown Housing Potential:

Milford: Six Rental Units.

Seward: 16 Units; Six Owner & 10 Rental.

***Includes Tamora CDP.

NOTE: Housing development activities in each Community should include both new construction (74.5%) and purchase-rehab/resale or re-rent (25.5%) activities.

Source: Hanna:Keelan Associates, P.C., 2019.

HOUSING DEMAND BY INCOME SECTOR.

Table 4.2 identifies the current **Area Median Income (AMI)**, per household size, for Seward County.

TABLE 4.2**HOUSEHOLD AREA MEDIAN INCOME (AMI)****SEWARD COUNTY, NEBRASKA****2019**

	<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	\$17,400	\$19,850	\$22,350	\$24,800	\$26,800	\$28,800	\$30,800	\$32,750
50% AMI	\$28,950	\$33,050	\$37,200	\$41,300	\$44,650	\$47,950	\$51,250	\$54,550
60% AMI	\$34,740	\$39,660	\$44,640	\$49,560	\$53,580	\$57,540	\$61,500	\$65,460
80% AMI	\$46,300	\$52,900	\$59,500	\$66,100	\$71,400	\$76,700	\$82,000	\$87,300
100%AMI	\$57,900	\$66,100	\$74,400	\$82,600	\$89,300	\$95,900	\$102,500	\$109,100
125%AMI	\$72,375	\$82,625	\$93,000	\$103,250	\$111,625	\$119,875	\$128,125	\$136,375

Source: U.S. Department of Housing and Urban Development – 2019 Home Income Limits – Seward County, NE HUD Metro FMR Area.

Table 4.3, Page 4.7 identifies the **estimated housing target demand for Seward County, and the Cities of Milford and Seward, by 2024, by income sector.** County-Wide, approximately 488 housing units, consisting of 358 owner and 130 rental units, should be targeted by 2024. For both owner and rental housing, the County will need to focus on addressing the housing needs and demand of individuals and families of all income sectors. However, the primary focus (greatest demand) will be on the housing needs and demands of individuals and families who have an AMI of 61 percent or higher. **Of the five income sectors identified in Table 4.3, the greatest demand for owner housing in Seward County over the next five years will be at or above 126 percent AMI. For rental housing, the greatest demand will be in the 31 to 80 percent AMI range.**

TABLE 4.3
ESTIMATED YEAR-ROUND HOUSING UNIT TARGET DEMAND
BY INCOME SECTOR
SEWARD COUNTY/CITY OF MILFORD/CITY OF SEWARD, NEBRASKA
2024

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
<u>Seward County:</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner*:	0	16	40	62	240	358
Rental**:	8	36	44	34	8	130
 <u>Milford:</u>						
Owner:	0	4	6	8	16	34
Rental:	0	8	10	8	0	26
 <u>Seward:</u>						
Owner:	0	8	25	42	87	162
Rental:	6	24	22	20	8	80

*Estimated 320 units New Construction; Estimated 38 units Purchase/Rehab/Resale.

**Estimated 92 units New Construction; Estimated 38 units Purchase/Rehab/Rerent.

Source: Hanna:Keelan Associates, P.C., 2019.

HOUSING DEMAND POTENTIAL FOR HOUSEHOLD & UNIT TYPES (BY AMI & PRICE POINTS).

Target populations, or household types, include elderly, family and special needs populations, per **Area Median Income (AMI)**. The housing unit types in Seward County include both owner and rental units of varied bedroom types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the right population sector. The majority of new housing options in Seward County should be directed towards family populations, especially the local workforce.

Table 4.4, Page 4.9, identifies housing unit target demand in Seward County, for specific population groups by 2024. In Seward County, 488 units will be needed by 2024, consisting of 358 owner and 130 rental units. This includes an estimated 140 total units for elderly (55+) households, 314 total units for families and 34 total units for special populations, or those with a mental or physical disability(ies). An estimated 280 housing units, consisting of 224 owner and 56 rental units should be built for the workforce population in the County.

Table 4.5, Page 4.10, identifies proposed housing unit types by target price points with the given AMI for Seward County, by 2024. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price of \$405,400. Two- and three-bedroom rental units, with an average affordable monthly rent at or above \$985, present the greatest demand in Seward County.

Three+-bedroom units at an average purchase price of \$281,000 and an estimated average monthly rent cost of \$995 are the most needed housing types for the workforce population in Seward County.

TABLE 4.4
HOUSING UNIT TARGET DEMAND – HOUSEHOLD TYPE BY AMI
SEWARD COUNTY, NEBRASKA
2024

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	10	26	52	88	14
Family	0	8	22	34	188	252	210
Special Populations¹	<u>0</u>	<u>8</u>	<u>8</u>	<u>2</u>	<u>0</u>	18	0
Subtotals	0	16	40	62	240	358	224
RENTAL							
UNITS*							
Elderly (55+)	0	12	22	16	2	52	0
Family	4	18	16	18	6	62	56
Special Populations¹	<u>4</u>	<u>6</u>	<u>6</u>	<u>0</u>	<u>0</u>	16	0
Subtotals	8	36	44	34	8	130	56
TOTALS	8	52	84	96	248	488	280

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

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

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

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 4.5
HOUSING UNIT TARGET DEMAND – UNIT TYPE / PRICE POINT (PRODUCT) BY AMI
SEWARD COUNTY, NEBRASKA
2024

PRICE – PURCHASE COST (Area Median Income)							Work
OWNER	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	Force
UNITS	\$96,600*	\$144,970*	\$225,630*	\$337,900*	\$405,400*+		\$281,000*
1 Bedroom ¹	0	0	4	6	6	16	0
2 Bedroom ¹	0	6	10	16	22	54	20
3+ Bedroom	0	10	26	40	212	288	204
TOTALS	0	16	40	62	240	358	224

PRICE – PURCHASE COST (Area Median Income)							Work
RENTAL	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	Force
UNITS	\$470**	\$730**	\$985**	\$1,280**	\$1,535**+		\$995**
1 Bedroom ¹	0	6	7	2	0	15	0
2 Bedroom ¹	8	18	20	17	4	67	20
3+ Bedroom	0	12	17	15	4	48	36
TOTALS	8	36	44	34	8	130	56

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price; varies with unit type and household size.

**Average Affordable Monthly Rent; varies with unit type and household size.

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

Source: Hanna:Keelan Associates, P.C., 2019.

Table 4.6 identifies housing unit target demand in the City of Milford, for specific population groups by 2024. A total of 60 units, including both new construction and purchase/rehab/resale or re-rent housing units, consisting of 34 owner and 26 rental units should be targeted for Milford by 2024. This includes an estimated 20 total units for elderly (55+) households, 34 total units for families and six total units for special populations, or those with a mental or physical disability(ies). An estimated 32 housing units, consisting of 20 owner and 12 rental units should be targeted for the workforce population in Milford.

TABLE 4.6

**HOUSING UNIT TARGET DEMAND – HOUSEHOLD TYPE BY AMI
CITY OF MILFORD, NEBRASKA
2024**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	2	4	4	10	2
Family	0	2	4	4	12	22	18
Special Populations¹	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	2	0
Subtotals	0	4	6	8	16	34	20
RENTAL UNITS*							
Elderly (55+)	0	2	4	4	0	10	0
Family	0	4	4	4	0	12	12
Special Populations¹	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	4	0
Subtotals	0	8	10	8	0	26	12
TOTALS	0	12	16	16	16	60	32

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

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

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

Source: Hanna:Keelan Associates, P.C., 2019.

Table 4.7 identifies proposed housing unit types by target price points associated with each AMI category for the City of Milford, by 2024. In Milford, the owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households at or above 126 percent AMI, with an average affordable purchase price of \$363,260. Two- and three-bedroom rental units, with an average affordable monthly rent of \$900 present the greatest demand in Milford. **Three+-bedroom units at an average purchase price of \$226,900 and an estimated average monthly rent cost of \$910 are the most needed housing types for the Milford workforce population.**

TABLE 4.7

**HOUSING UNIT TARGET DEMAND – UNIT TYPE / PRICE POINT (PRODUCT) BY AMI
CITY OF MILFORD, NEBRASKA
2024**

<u>PRICE – PURCHASE COST (Area Median Income)</u>							Work Force
OWNER UNITS	(0%-30%) \$85,650*	(31%-60%) \$129,875*	(61%-80%) \$202,135*	(81%-125%) \$302,715*	(126%+) \$363,260*+	TOTALS	\$226,900*
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	0	2	2	4	4	12	2
3+ Bedroom	0	2	4	4	12	22	18
TOTALS	0	4	6	8	16	34	20

<u>PRICE – PURCHASE COST (Area Median Income)</u>							Work Force
RENTAL UNITS	(0%-30%) \$415**	(31%-60%) \$625**	(61%-80%) \$900**	(81%-125%) \$1,100**	(126%+) \$1,385**+	TOTALS	\$910**
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	0	4	5	4	0	13	2
3+ Bedroom	0	4	5	4	0	13	10
TOTALS	0	8	10	8	0	26	12

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price; varies with unit type and household size.

**Average Affordable Monthly Rent; varies with unit type and household size.

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

Source: Hanna:Keelan Associates, P.C., 2019.

Table 4.8 identifies housing unit target demand in the City of Seward, for specific population groups by 2024. A total of 242 housing units should be targeted for Seward by 2024, consisting of 162 owner and 80 rental units. This includes an estimated 80 total units for elderly (55+) households, 144 total units for families and 18 total units for special populations, or those with a mental or physical disability(ies). An estimated 116 housing units, consisting of 80 owner and 36 rental units should be targeted for the workforce population in Seward.

**TABLE 4.8
HOUSING UNIT TARGET DEMAND – HOUSEHOLD TYPE BY AMI
CITY OF SEWARD, NEBRASKA
2024**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	6	16	26	48	8
Family	0	4	15	24	61	104	72
Special Populations¹	<u>0</u>	<u>4</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>10</u>	<u>0</u>
Subtotals	0	8	25	42	87	162	80
RENTAL UNITS*							
Elderly (55+)	0	10	12	8	2	32	0
Family	2	12	8	12	6	40	36
Special Populations¹	<u>4</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>0</u>
Subtotals	6	24	22	20	8	80	36
TOTALS	6	32	47	62	95	242	116

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

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

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

Source: Hanna:Keelan Associates, P.C., 2019.

Table 4.9 identifies **proposed housing unit types by target price points** associated with each AMI category for the City of Seward, by 2024. In Seward, the owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households at or above 126 percent AMI, with an average affordable purchase price of \$390,600. Two- and three-bedroom rental units, with an average affordable monthly rent ranging from \$675 to \$970, present the greatest demand in Seward. **Three+-bedroom units at an average purchase price of \$244,000 and an estimated average monthly rent cost of \$980 are the most needed housing types for the Seward workforce population.**

TABLE 4.9

**HOUSING UNIT TARGET DEMAND – UNIT TYPE / PRICE POINT (PRODUCT) BY AMI
CITY OF SEWARD, NEBRASKA
2024**

<u>PRICE – PURCHASE COST (Area Median Income)</u>							Work Force
OWNER	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	\$244,000*
UNITS	\$93,100*	\$139,650*	\$217,350*	\$325,500*	\$390,600*+		
1 Bedroom ¹	0	0	4	6	6	16	0
2 Bedroom ¹	0	2	4	10	12	28	8
<u>3+ Bedroom</u>	<u>0</u>	<u>6</u>	<u>17</u>	<u>26</u>	<u>69</u>	<u>118</u>	<u>72</u>
TOTALS	0	8	25	42	87	162	80
<u>PRICE – PURCHASE COST (Area Median Income)</u>							Work Force
RENTAL	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	\$980**
UNITS	\$445**	\$675**	\$970**	\$1,190**	\$1,490**+		
1 Bedroom ¹	0	6	4	2	0	12	0
2 Bedroom ¹	6	12	12	10	4	44	16
<u>3+ Bedroom</u>	<u>0</u>	<u>6</u>	<u>6</u>	<u>8</u>	<u>4</u>	<u>24</u>	<u>20</u>
TOTALS	6	24	22	20	8	80	36

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price; varies with unit type and household size.

**Average Affordable Monthly Rent; varies with unit type and household size.

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

Source: Hanna:Keelan Associates, P.C., 2019.

HOUSING REHABILITATION/DEMOLITION DEMAND.

Table 4.10 identifies the **rehabilitation and demolition demand** for each Community of **Seward County, by 2024**. A total of **884 housing units should be targeted for moderate or substantial rehabilitation in Seward County, at an estimated cost of \$27.4 Million. Up to 130 housing units are considered not cost effective for rehabilitation and should be demolished.** The estimated cost of demolition will range, depending on acquisition of the housing unit.

Land being occupied by “bad and unsafe” housing located in Communities should be secured in a County-Wide “Land Bank,” to be reserved for future housing development. The Seward County Chamber & Development Partnership, in collaboration with local public, private and non-profit housing groups, will need to take a proactive role in housing development and rehabilitation activities in the Communities of Seward County. Communities seeking to revitalize their respective housing stock will want to consider tools of redevelopment, such as Community Development Block Grants and Tax Increment Financing to assist with such activities.

**TABLE 4.10
ESTIMATED HOUSING UNIT
REHABILITATION / DEMOLITION DEMAND
SEWARD COUNTY COMMUNITIES, NEBRASKA
2024**

	# Rehabilitated / Est. Cost (Millions)*^	Demolition
Seward County:	884 / \$27.404	130
Beaver Crossing:	23 / \$0.713	7
Bee:	16 / \$0.496	8
Cordova:	12 / \$0.372	5
Garland:	12 / \$0.372	4
Goehner:	10 / \$0.310	4
Milford:	145 / \$4.495	8
Pleasant Dale:	17 / \$0.527	4
Seward:	388 / \$12.028	24
Staplehurst:	27 / \$0.837	4
Utica:	56 / \$1.736	12
Balance of County:	178 / \$5.518	50

*Based upon Seward County Assessor Information, Field Inspections and Age of Housing.

^Includes both Moderate and Substantial Rehabilitation Activities.

Source: Hanna:Keelan Associates, P.C., 2019.

SITE ANALYSIS PROCESS & HOUSING LAND USE NEEDS.

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

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

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

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

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

Family Housing

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

Notes: Wkg = Within Walking Distance
 M = Miles

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

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

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

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

Tables 4.11 and 4.12, Pages 4.20 and 4.21, identify the estimated **land use projections and housing types per age sector** for the Cities of Milford and Seward, Nebraska, by 2024. A wide variety of housing types in Milford and Seward will include single family units, patio home (single-level) units, town homes, duplexes/triplexes and apartment units, including Downtown housing.

The housing target demand for Milford identifies a need for an estimated **60 housing units**, including 34 owner and 26 rental housing units. For persons and families age 18 to 54 years, a total of 24 owner and 16 rental housing units are needed to accommodate young professionals and workforce families, minorities, existing/new employees and persons of low, moderate and upper income. An estimated **10.9 acres** will be required to accommodate the housing target demand of the 18 to 54 age sector.

An estimated 10 owner and 10 rental housing units should be designated for retirees, seniors and elderly populations in the City of Milford, by 2024. An estimated **4.6 acres** will be required to complete the needed housing target demand for new senior/elderly housing development projects.

In the City of Seward, the estimated housing unit target demand is **242 total units**, including 162 owner and 80 rental housing units. For persons and families age 18 to 54 years, a total of 114 owner and 48 rental housing units are projected to be needed to accommodate young professionals and workforce families, minorities, students and persons of low, moderate and upper income, over the next five years. An estimated **41.1 acres** will be required to accommodate this housing demand.

Of the 242 total housing unit target demand in Seward, an estimated 80 units, including 48 owner and 32 rental housing units, should be designated for the 55+ age sector. An estimated **61 acres** will be required to complete the needed housing target demand for new senior/elderly housing development projects in Seward.

**TABLE 4.11
HOUSING UNIT TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
CITY OF MILFORD, NEBRASKA
2024**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	16 / 4*	6.8
	Patio Home Unit	4 / 0	1.1
	Town Home Unit	4 / 4	1.6
	Duplex/Triplex Unit	0 / 8	1.4
	Apartment - 4+ Units***	0 / 0	0.0
Totals		24 / 16	10.9
55+ Years	Single Family Unit	6 / 0	2.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	4 / 4	1.6
	Duplex/Triplex Unit	0 / 6	1.0
	Apartment - 4+ Units***	0 / 0	0.0
Totals		10 / 10	4.6
TOTAL UNITS / ACRES		34 / 26	15.5
TOTAL UNITS / ACRES OF NEW CONSTRUCTION (ONLY)		28 / 20	37.2^^
<p>*Includes Credit-To-Own Units. **Includes housing for persons with a disability ***Includes housing in Downtown. ^Includes Public Right-of-Way. ^^Residential Land Use Plan (Designation) for new construction, 3.0x total acres.</p>			
Source: Hanna:Keelan Associates, P.C., 2019.			

**TABLE 4.12
HOUSING UNIT TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
CITY OF SEWARD, NEBRASKA
2024**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	74 / 8*	28.0
	Patio Home Unit	12 / 0	3.3
	Town Home Unit	20 / 8	5.7
	Duplex/Triplex Unit	0 / 16	2.8
	Apartment - 4+ Units***	8 / 16	1.3
Totals		114 / 48	41.1
55+ Years	Single Family Unit	24 / 0	8.2
	Patio Home Unit	10 / 4	3.8
	Town Home Unit	14 / 8	4.5
	Duplex/Triplex Unit	0 / 20	3.4
	Apartment - 4+ Units***	0 / 0	0.0
Totals		48 / 32	19.9
TOTAL UNITS / ACRES		162 / 80	61.0
TOTAL UNITS / ACRES OF NEW CONSTRUCTION (ONLY)		128 / 62	144.0^^

*Includes Credit-To-Own Units.

**Includes housing for persons with a disability

***Includes housing in Downtown.

^Includes Public Right-of-Way.

^^Residential Land Use Plan (Designation) for new construction, 3.0x total acres.

Source: Hanna:Keelan Associates, P.C., 2019.

***EMERGENCY HOUSING REPLACEMENT/REPAIR
DUE TO NATURAL DISASTER.***

During the planning process of this **Seward County-Wide Housing Study**, historic flooding severely affected the State of Nebraska, including Seward County and the surrounding region. This prompted the Seward County-Wide Housing Steering Committee to address the current housing needs from the March, 2019 flooding, as well as prepare a strategy for future emergency housing needs due to a natural disaster.

Preliminary monetary flood damage estimates, as reported by the Omaha World-Herald in March, 2019, revealed nearly \$650 million in flood-related damage across the State of Nebraska, including approximately **\$2.7 million in Seward County**. Conversations with Nebraska Emergency Management Agency (NEMA) staff revealed that State-Wide, it has been difficult to assess damages and estimate total monetary damages and number of housing units affected by the flooding. The Federal Emergency Management Agency (FEMA) is currently in the process of collecting this data, and as of June, 2019, was approximately 30 percent complete. A final flood-related damage assessment is not expected to be released by FEMA until July, 2020.

Seward County was one of 81 Nebraska Counties to declare an emergency and request federal public assistance. The most recent data provided by FEMA reports approximately \$2.4 million in public assistance approved State-Wide, including \$1.68 million in emergency work and \$211,000 permanent work. In Seward County, initial cost estimates as reported by the County Highway Superintendent to repair the County's roads following the flooding was \$2.5 million. The following describes the type of assistance available through FEMA's Public Assistance grant program.

Public Assistance Grant Program

The purpose of the Public Assistance grant program is to support communities' recovery from major disasters by providing them with grant assistance for debris removal, life-saving emergency protective measures and restoring public infrastructure. Local government, states, tribes, territories and certain private nonprofit organizations are eligible to apply.

FEMA processes Public Assistance grant funding according to the type of work the applicant undertakes. Eligible work must be required as a result of the declared incident, be located in the designated area, be the legal responsibility of the applicant and be undertaken at a reasonable cost. Eligible work is classified into the following categories:

Emergency Work

Category A: Debris removal.

Category B: Emergency protective measures

Permanent Work

Category C: Roads and bridges

Category D: Water control facilities

Category E: Public buildings and contents

Category F: Public utilities

Category G: Parks, recreational and other facilities

FEMA's website provides information on the Federal funding guidelines for each of the categories listed above in the *Public Assistance Program and Policy Guide*.

The federal share of assistance will not be less than 75 percent of the eligible cost for emergency measures and permanent restoration. The recipient determines how the non-federal share of 25 percent will be dispersed to its applicants.



Section 5

Seward County Housing Goals, Action Steps & Housing Initiatives.

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



SECTION 5 | **SEWARD COUNTY HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.**

INTRODUCTION.

The following **Housing Goals, Action Steps and Planning Initiatives** represent the benchmark of this **Seward County Housing Study**. **Housing Goals** are broad statements for defining and addressing the general housing issues, opportunities and needs of Seward County. **Action Steps** strive to assemble the necessary Partnerships and funding opportunities for housing development and rehabilitation activities, while **Planning Initiatives** highlight housing development/preservation programs, which are further defined in the **Seward County Five-Year Housing Action Plan**.

The following **Housing Goals, Action Steps and Planning Initiatives** are the product of both **quantitative and qualitative research activities** performed in Seward County. **Quantitative** research activities included the compilation, analysis and projection of pertinent population, economic, income and housing data, all in an effort to understand the recent past, present and future housing needs and target demand for the individuals and families of Seward County.

Qualitative research activities included the collection of invaluable housing information from the local housing stakeholders, developers/builders, major employers and the general citizenry of Seward County, via a series of meetings with a Housing Steering Committee, public Housing Listening Sessions and the implementation of four Surveys: Citizen Housing Survey, Workforce Housing Needs Survey, Housing Stakeholder Survey and a Home Contractor and Developer Survey.

The **Seward County-Wide Housing Goals, Action Steps and Planning Initiatives** are divided into four primary categories:

- 1. Housing Partnerships & Housing Education.**
- 2. Housing Development, Rehabilitation & Preservation.**
- 3. Impediments/Barriers to Fair Housing.**
- 4. Housing Study Implementation & Review.**

HOUSING GOALS, ACTION STEPS & PLANNING INITIATIVES.***Goal 1: Housing Partnerships & Housing Education.***

Goal 1.1 – The Seward County Chamber & Development Partnership (SCCDP) and Seward County Housing Corporation (SCHC) should continue to take on the leadership roles necessary for the successful development of housing in Seward County, while maintaining strong relationships with local housing stakeholders. Both groups should actively assist in meeting the housing needs and demands of all income and family sector types in Seward County, with local, regional, State and Federal entities, both public and private. Both groups should maximize the opportunity to safely house all individuals and families in appropriate, affordable owner and rental housing types throughout the County, while taking the lead in encouraging and securing financing for housing development and preservation programs in Seward County.

- **Action Step 1:** Continue to **recruit local persons** and **organizations** that play a role in housing development in Seward County, including, but not limited to City and Village staff, profit and non-profit organizations, bankers, builders, realtors and other housing professionals.
- **Action Step 2:** Select and **prioritize housing programs** of both new construction and housing preservation in Seward County, as defined in the **Five-Year Housing Action Plan**.
- ❖ **Planning Initiative 1:** The **SCCDP** and the **SCHC** should first and foremost build or maintain relationships with existing area organizations, including, but not limited to local Community Housing Authorities, Blue Valley Community Action, Southeast Nebraska Development District, Southeast Nebraska Affordable Housing Council, local major employers, bankers and housing developers/contractors and Seward County Community Redevelopment Authorities/Community Development Agencies to create **housing project specific Community Housing Partnerships (CHPs)**.

- ❖ **Planning Initiative 2:** The **SCCDP** and the **SCHC** should continue implementing housing programs of greatest need in Seward County, as identified in the **Five-Year Housing Action Plan**. This would include meeting the housing needs and demands of the following priority *household sectors/types*:
- *Housing for the local workforce, for both new and existing employees.*
 - *Both owner and rental housing for households of all income ranges and ages.*
 - *Owner and rental housing rehabilitation activities for existing, substandard/dilapidated housing.*
 - *Both temporary and permanent emergency housing for “special needs” populations, including, but not limited to persons and families with mobility and/or cognitive disabilities, homeless and near-homeless, victims of domestic abuse and natural disasters, single parent households, multi-generational households, new American households and Veterans.*
 - *General housing redevelopment, rehabilitation and preservation.*
 - *Explore the implementation of alternative housing development options, including tiny and/or small houses.*
- ❖ **Planning Initiative 3:** The Partnership of **SCCDP** and the **SCHC** will need to create local housing funding initiatives, such as a **Seward County Housing Trust Fund (HTF)**, to assist in providing “gap” financing for proposed affordable housing development and rehabilitation programs in Seward County. For-profit, non-profit and philanthropic organizations, as well as commitments from major employers and local Foundations should be primary contributors. The Seward County HTF could potentially be utilized to assist in funding the following activities:
- Investment funding for individual owner and rental housing rehabilitation programs.
 - A community purchase-rehab-resale and re-rent program. Vacated housing on the real estate market in need of rehabilitation could be purchased by the **SCCDP and/or the SCHC**, or a local **CHP**, for the purpose of being rehabilitated into a viable, livable housing unit for persons and families generally of moderate income. The house is then put back on the market for sale by a local realtor or other housing-related agency.

- Gap financing and/or developer incentives for the construction of new, affordable housing units.
 - Down payment and closing cost assistance via low- or no-interest loans for persons and families purchasing a home in Seward County.
 - First or second mortgage assistance for prospective or current homeowners, including reduced rate or deferred payment loans.
- ❖ **Planning Initiative 4:** Create a local **Land Trust/Land Bank Program**, via a 501(c)3 organization with a Board of Directors, as a sub-group of the **SCCDP** or the **SCHC**. The Land Trust/Land Bank will need to acquire developed or developable properties, via foreclosure or donation, to be repurposed and/or reutilized for new development projects, including housing.

Goal 1.2 – Elevate the “housing intelligence” of the Seward County leadership, by providing the appropriate learning systems for educating members of the SCCDP, the SCHC and/or local CHPs on the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs throughout the County.

- **Action Step 1:** Plan and implement a “housing” educational component, to successfully, both advocate for and assist in implementing needed housing programs in Seward County, as identified in the **Five-Year Housing Action Plan**. Design and provide a “**Housing Education Program**,” to address pertinent housing development topics including, but not limited to housing need recognition, housing advocacy, homeowner and tenant responsibilities, housing financial planning and housing development.
 - **Action Step 2:** Understand the working connection between the **Seward County Housing Study** and other, current, local planning initiatives that will, in some capacity, have an impact on the future development, rehabilitation and preservation of both the current and future housing stock in Seward County Communities.
- ❖ **Planning Initiative 1.** Train local community and housing stakeholder leadership to monitor and understand local, State and Federal housing legislative proposals and policies that could impact housing programs in Seward County Communities, as identified in the **Five-Year Housing Action Plan**.

Goal 2: Housing Development, Rehabilitation & Preservation.

Goal 2.1 – Address the overall housing development needs of both owner- and renter households, of all age and income sectors, of varied price points/products. The overall housing unit target demand for Seward County’s general population/households, by 2024, is an estimated 488 housing units, consisting of 358 owner units and 130 rental units. In the City of Milford, the projected housing unit target demand of 60 total units will require an estimated 15.5 acres of land area, by 2024. In the City of Seward, the projected housing unit target demand of 242 total units will require an estimated 61 acres.

- **Action Step 1:** With the assistance of a Seward County Land Trust/Land Bank, **purchase and secure developable lots necessary for housing development opportunities.**
- **Action Step 2:** Create an **Incentive Program** for local developers and contractors to utilize in the development of both owner and rental housing of all price points in Seward County. This could include modifying any existing height restrictions and/or floor-area-ratios, reduced lot and/or infrastructure costs, materials purchase assistance, etc.
- **Action Step 3:** New housing development projects in Seward County Communities should utilize **place-based development components**, whereby development supports each community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.
- ❖ **Planning Initiative 1:** A Community or County-Wide Land Trust/Land Bank should concentrate on acquiring developable lots in **close proximity to major employment centers** to develop housing for both local and community employees.
- ❖ **Planning Initiative 2:** Target up to **344 housing units**, including 302 owner and 42 rental units, **for persons of middle to upper income at or above 81 percent of the Area Median Income (AMI)**. Housing in this AMI range will have an average purchase price at or above \$337,900 and an average affordable monthly rent at or above \$1,280. These housing units are generally affordable to people who have the financial means to purchase a lot or tract of land and build a house without additional financial assistance.

- ❖ **Planning Initiative 3:** A total of **84 housing units**, including 40 owner and 44 rental units, **for persons of moderate income, or between 61 and 80 percent AMI**, should be targeted for construction in Seward County over the next five years. These housing units should have an average purchase price of approximately \$225,630 and an average monthly rent of \$985. This income bracket represents much of the **“missing middle” housing development product**, considered to be in the highest demand among young professionals and workforce populations, but also have the smallest supply of available housing due to a lack of supportive funding availability, land and development costs, etc. The **SCCDP**, the **SCHC** and local **CHPs** is encouraged to work with Seward County Communities in developing new and/or enhancing existing land use plans and codes and ordinances to advance the development of housing in this price range, as well as creating a grassroots-level housing development/rehabilitation program, including purchase-rehab-resale or re-rent activities for existing housing.
- ❖ **Planning Initiative 4:** Target the development of up to **60 housing units**, including 16 owner and 44 rental units, **for persons of extremely low, very low and low income, or between 0 and 60 percent AMI**. Average purchase prices should range from approximately \$96,600 to \$144,970, while average monthly rents should range from \$470 to \$730. Typically, rental housing units for these income groups are developed with the assistance of local, State and Federal subsidies, such as Low-Income Housing Tax Credits (LIHTC), HOME funds, HUD Section 8 and Nebraska Affordable Housing Trust Fund and a locally organized purchase-rehab-resale or re-rent program. An additional activity could include rehabilitating existing low- to moderate-income housing for increased marketability and safety of local tenants.
- ❖ **Planning Initiative 5:** In an effort to satisfy an **immediate housing need** in Seward County, consider allowing **non-traditional, alternative housing developments**. As an example, this could include allowing for the conversion of owner occupied housing to allow for single room occupancy rental units, accessory dwellings, tiny or small houses and developing homes specifically designed for lots typically not sized to local and/or national building and development codes.
- ❖ **Planning Initiative 6:** The **Cities of Milford and Seward**, by allocating a minimum of **15.5 and 61 acres**, respectively, for new housing products by 2024, will need to **monitor available, buildable land areas**, to match the development or build potential for each Community’s respective housing unit target demand.

Goal 2.2 – A Workforce Housing Initiative should be implemented, involving major employers in directly providing assistance to their employees in securing appropriate and affordable housing in Seward County. Overall, Seward County will need to target up to 280 housing units for both existing and future local employees, by 2024.

- **Action Step 1:** Encourage housing developers to pursue securing any and all **available tools of financing assistance** in the development of new housing projects in the Community. This could include the use of Tax Increment Financing (TIF) to assist in financing the development of workforce housing.
- **Action Step 2:** Implement a **housing development plan with local major employers** to ensure the provision of safe, decent and affordable owner and rental housing options for the local workforce.

❖ **Planning Initiative 1:**
Encourage buy-in from major employers in Seward County Communities to financially contribute to workforce housing development projects in the County, potentially on land owned by a Land Trust/Land Bank.



❖ **Planning Initiative 2: Major employers** in the County should consider **becoming active in providing both developmental and financial assistance** for existing and new employees that are actively seeking housing in Seward County Communities. Assistance could include, but not be limited to, down payment assistance for housing purchases in the County, developing and providing **“transitional” housing** for new employees, translation services and locating and negotiating the rent and/or purchase price of a housing unit and providing funding assistance.



- ❖ **Planning Initiative 3:** Financing the creation of a **Limited Liability Partnership (LLP)**, comprised of two or more **major employers** (possible mix of both public and private) to become directly involved with the development of a designated “workforce” housing project/subdivision.

Goal 2.3 – A Senior/Elderly Housing & Continuum of Care Initiative in Seward County directed at persons and families 55+ years of age. By 2024, Seward County Communities will need to target up to 140 additional both owner and rental housing products for the elderly population. This should include an estimated 88 owner and 52 rental housing units.

- **Action Step 1:** Address **all facets of elderly housing in Seward County**, including additional affordable housing, both owner and rental, for elderly persons. The **SCCDP** and the **SCHC**, along with Seward County Housing Authorities, Memorial Health Care Systems, Seward County Aging Services and local contractors and housing developers will be critical in advancing specialized housing for Seward County’s senior population.
- **Action Step 2:** **CHPs** consisting of **local elderly housing/service providers**, as well as skilled nursing, assisted living and senior independent living housing providers should be created with the mission of serving the need for in-home services, memory care, hospice, maintenance and repair of homes occupied by elderly households in the County.
- **Action Step 3:** Motivate local entities to establish new or **maintain existing supportive services programs** including, but not limited to transportation to local businesses, shopping centers, hospitals, medical clinics and entertainment venues from existing and new senior/elderly housing facilities.
- **Action Step 4:** Consider the development of an **“Age-Friendly Initiative.”** The American Association of Retired Persons 2011 report entitled *Aging in Place: A State Survey of Livability Policies and Practices* details policies and practices to support an “aging-in-place” population. Policies should include integrating land use, housing and transportation services in the planning process of new elderly (55+) housing developments.

- ❖ **Planning Initiative 1: Secure developable land**, via a potential Land Trust/Land Bank program, for the development of **senior/elderly housing facilities**.
- ❖ **Planning Initiative 2:** Plan and develop an **“intergenerational”** housing project to allow for shared living of elderly persons with younger generations of family members or friends.
- ❖ **Planning Initiative 3: Educate the public about the benefits of senior living.** Develop a messaging platform and communications plan to highlight benefits and resident experiences. Promote programs and services designed to enhance emotional, physical and cognitive well-being, along with the benefits of recreation and leisure opportunities.
- ❖ **Planning Initiative 4: Educate the senior population** about legal, financial, insurance, advocacy and policy procedures in obtaining senior/elderly housing.
- ❖ **Planning Initiative 5:** For senior populations desiring to remain independent in their current home, work with local senior service providers to encourage an **“Aging in Place”** procedure, including the provision of medical and supportive service needs.

Goal 2.4 – Plan and implement a Downtown Housing Initiative for the Communities of Milford and Seward. An estimated six new rental housing units should be developed/added to the housing supply in the City of Milford Downtown, by 2024. The City of Seward Downtown should develop/add 16 new housing units, consisting of an estimated six owner and 10 rental housing units.

- **Action Step 1: Consult with Downtown advisory/development groups**, such as Downtown Different, Community Redevelopment Authorities and additional, Downtown-associated committees and organizations.
- **Action Step 2:** Engage local developers and contractors to **develop new and rehabilitate existing properties in Downtown.**



- ❖ **Planning Initiative 1:** Continue to **identify existing commercial buildings with upper floors** suitable to target for new residential development in targeted Downtowns.
- ❖ **Planning Initiative 2:** Encourage business owners to **rehabilitate**, if necessary, and **“rent out” upper floors** of existing commercial buildings to increase housing availability in targeted Downtowns.
- ❖ **Planning Initiative 3:** Encourage the **use of grant dollars**, such as Community Development Block Grant dollars, for commercial and residential building rehabilitation. Additionally, **Tax Increment Financing (TIF)** may be used to revitalize buildings in Downtown areas. TIF can be utilized for public infrastructure, residential and commercial purposes.

Goal 2.5 – Implement a Special Needs Supportive Housing Initiative, including but not limited to housing for homeless and near-homeless persons and families, persons with chronic cognitive and/or physical disabilities, chronic illnesses and developmental disabilities and Veterans. An estimated 18 owner and 16 rental housing units should be planned and developed for persons of special needs in Seward County, by 2024. Include emergency shelters, transitional housing and group homes that encourage resident safety and/or handicap accessibility as part of this Goal.

- **Action Step 1:** A **CHP** comprised of local groups such as Blue Valley Behavioral Health, local Housing Authorities, League of Human Dignity, Cornhusker United Way and Blue Valley Community Action needs to plan and develop solutions to providing housing for Seward County’s most vulnerable population groups.
- **Action Step 2:** **Encourage the development of rental housing** utilizing the U.S. Department of Housing and Urban Development’s (HUD) Veteran Affairs Supportive Housing (VASH) voucher program. VASH provides housing assistance for homeless and near-homeless Veterans, in conjunction with HUD’s Housing Choice Voucher program, in addition to case management and clerical services via the U.S. Department of Veteran’s Affairs. A partnership with the Seward County Veterans Service Office, Nebraska Department of Veteran’s Affairs and local Veteran counseling and guidance centers and regional benefits administration offices would be beneficial for providing services, including housing, to local Veterans.

- ❖ **Planning Initiative 1:** Consider applying for grant funding via the **Nebraska Homeless Assistance Program**, via the Nebraska Department of Health and Human Services to assist in providing a “continuum of care” approach to persons and families experiencing homelessness and near-homelessness.
- ❖ **Planning Initiative 2:** Develop a County-Wide or Community-specific plan(s) to **safely house homeless and near-homeless persons and victims of domestic violence/abuse.**
- ❖ **Planning Initiative 3:** Create and implement a **Seward County-Wide supportive housing services plan** to encourage and support the provision of housing for persons with special needs, including mobility and cognitive disabilities. Owner and rental housing developed for special needs populations should meet all ADA requirements and be accessible for all persons experiencing a disability.

Goal 2.6 – Implement and promote Housing Redevelopment, Rehabilitation and Preservation programs for Seward County, including the demolition and replacement of dilapidated housing units. An estimated 884 housing units, both owner and rental, in Seward County, are in need of moderate to substantial rehabilitation. An estimated additional 130 housing units are in a condition that would warrant removal and replacement.

- **Action Step 1: Housing Redevelopment, Rehabilitation & Preservation Initiative** to promote the systemic development of new housing units on existing vacant lots and the rehabilitation (both moderate and substantial) of existing housing stock to preserve and protect existing housing units that are of old age or historical significance and are affordable. Reinvestment in distressed neighborhoods will boost local property value bases and provide additional housing choices for prospective buyers.
- ❖ **Planning Initiative 1:** Identify housing units that are in need of **moderate rehabilitation** in Seward County. This includes homes needing “cosmetic” and minor “structural” improvements such as new siding, windows, paint, roof surface, doors, etc.
- ❖ **Planning Initiative 2:** Identify housing units that are in need of **substantial rehabilitation** in Seward County. This includes homes needing the improvements identified in Planning Initiative 1, but also includes repairs to structural and infrastructure elements of the house, such as foundation, baring walls and roof lines/ structural repairs and plumbing/electrical upgrades.



- ❖ **Planning Initiative 3:** Identify housing units that should be **demolished and replaced** in Seward County. Housing that is not cost effective for rehabilitation should be demolished and, eventually, replaced with sound, safe and affordable housing to take advantage of existing infrastructure.
- ❖ **Planning Initiative 4:** A **systematic code inspection** of all housing structures, 60+ years of age, combined with a **rental housing licensing program** would prove beneficial to the overall condition/status of the housing stock in each Seward County Community.
- ❖ **Planning Initiative 5:** Create a County-Wide plan for the **repair and/or replacement** of housing units damaged/destroyed due to **natural disaster events**.

Goal 2.7 – Encourage housing developers to take advantage of “tools of alternative energy implementation,” such as unit specific wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.

- **Action Step 1: Promote the use of energy conservation methods.** Reduce consumption of energy in residential sectors.
- **Action Step 2: Require compliance with a “Conditional” or “Special Use Permit”** for any and all alternative energy projects.
- **Action Step 3: Promote the development of vocational education opportunities** at local Public and Private Schools in Seward County to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.
- **Action Step 4: Promote the expanded use of solar and geothermal exchange energy systems** for applications throughout Seward County.
- **Action Step 5: Promote the rehabilitation of residential buildings utilizing weatherization methods and energy efficient or “green building” materials,** in conformance with “LEED” certified building techniques.

- ❖ **Planning Initiative 1:** Utilize Seward County and Communities **comprehensive plans, zoning ordinances and development and building codes** to control the placement and operation of alternative energy systems. Local zoning ordinances should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.
- ❖ **Planning Initiative 2:** Implement a “**pilot**” **alternative energy program** at a developing residential subdivision. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- ❖ **Planning Initiative 3:** Expand awareness of available incentives that could assist in **replacing old lighting fixtures, or heating and cooling systems** with new energy efficient systems that reduce consumption and energy costs.

Goal 3: Impediments/Barriers to Fair Housing

Goal 3.1 – Identify and establish a plan to eliminate all barriers and impediments to fair housing choice. Both the public and private sectors of Seward County should play a role in this process. This would include the involvement of City/Village Government, schools, churches and the local private sector.

- **Action Step 1: Address the primary impediments to fair housing choice** in Seward County. As identified by participants of the Workforce Housing Needs Survey, this includes **housing prices, a lack of sufficient homes for sale and excessive down payment/closing costs for owners**. For renters, impediments include the **high cost of rent, a lack of available, decent rental housing and excessive application fees and/or rental deposits**.
- ❖ **Planning Initiative 1:** Seward County Communities should prepare and approve, by Ordinance, a **Fair Housing Policy**, to ensure all current and future residents of Seward County do not experience discrimination in housing choice.

Goal 4: Housing Study Implementation & Review

Goal 4.1 – Maintain and regularly review this County-Wide Housing Study, in an effort to continue efficient, sustainable housing development.

- **Action Step 1:** An established **CHP** among Seward County Communities and local housing stakeholders should collaborate for an **annual review process of the Housing Study**. Local elected officials, governmental volunteers, community and economic development groups and local housing stakeholders and funders should be involved in this review.
- ❖ **Planning Initiative 1:** The **Housing Study** review should coincide with an annual review of other important, County-Wide planning documents such as the Comprehensive Plan and/or Zoning and Subdivision Regulations, or other future community planning and economic development initiatives/master plans that are imperative to future development and qualities of life offered in Seward County.
- ❖ **Planning Initiative 2:** Ensure the **Housing Study** is made available, via several media outlets, to allow for public and private sector review and input.





Section 6

Affordable Housing Concepts, Implementation & Funding Sources/ Partnerships.

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



SECTION 6 | ***AFFORDABLE HOUSING CONCEPTS, IMPLEMENTATION & FUNDING SOURCES/PARTNERSHIPS.***

INTRODUCTION.

Section 6 of this **County-Wide Housing Study** provides a discussion of **affordable housing concepts and housing funding options** for Seward County. As housing programs are implemented in the County, potential sites for future housing developments will need to be identified. Proper site selection will greatly enhance the marketability of housing in the County.

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

HOUSING DEVELOPMENT IMPLEMENTATION.

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

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

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

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

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

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

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

AFFORDABLE HOUSING CONCEPTS.

A total of 488 new housing units have been targeted for Seward County by 2024. This would include up to **358 owner units** and **130 rental units.** Vacant land will need to be secured in or adjacent Seward County Communities for the proper development of various, needed housing types.

Identifying the unique restrictions on where new development can occur in each Seward County Community, such as river beds, flood plains and topographic issues, is important and necessary to determine proper locations for new housing developments. **Each Community should review their respective Comprehensive Plans, Future Land Use Maps and Annexation Policies, all in an effort to identify land for new housing developments.**



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

All Communities in Seward County should implement housing rehabilitation activities, including purchase-rehab-resale or re-rent programs. The County has an estimated 884 housing structures in need of moderate to substantial rehabilitation, and an estimated 130 structures in a “dilapidated” condition that will likely require demolition and replacement. The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land within each Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be set aside in an established **County-Wide Land Bank Program**.

The field analysis completed as a component of this **County-Wide Housing Study** included an overall assessment of the condition of the existing housing stock, with structural condition information via the Seward County Assessor’s Office and on-site observations. All of the Communities in Seward County have “**pockets**” or **areas** where housing is **in need of moderate to substantial rehabilitation**. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development.

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

Although reasonably modest by design, all in an effort to maximize the use of tax dollars, the single family home CROWN units provide all necessary living space for a family of up to six persons. Amenities could include, but not be limited to, three- or four-bedrooms, upper and lower level bathrooms, a great or family room, finished basement, kitchen, dining area and a single or double stall garage. The square footage of these affordable single family homes typically ranges from 1,200 to 1,400 square feet. These homes are usually constructed on lots of 12,000 to 16,000 square feet, allowing for ample yard space.

In a CROWN, or lease-to-own type program, a small percentage of the net monthly rent is set aside for eventual use by the tenant as a down payment to purchase the home. Net monthly rents for affordable single family homes range from \$685 to \$915, based on rental comparable and the level of affordability of the target population in the Community. Typically, CROWN single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI).

Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the NDED. Households of 50 to 80 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost for affordable homes, typically, ranges from \$155,000 to \$240,000. In a First-Time Homebuyers Program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of the purchase price.

Duplex/triplex rental housing is a popular affordable housing program in Nebraska, for older adults 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for affordable duplex/triplex rental housing have traditionally ranged from \$595 to \$905, depending upon the local housing economics of the subject community.

Affordable duplex and triplex rental housing provides an excellent low-density housing option for Nebraska communities, while maintaining a cost containment approach to building living space and maximizing the use of tax dollars. Duplex and triplex rental housing units range from 1,000 to 1,400 square feet, contain either two- or three-bedrooms, include a kitchen and dining area, a family room, at least one bath and a garage. Basements can be included in the development process, to provide additional living space, if necessary. **Affordable housing programs with supportive services for the subject tenant are the most successful programs.**

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

Immediate and housing alternatives are needed in Seward County as a solution to the Community’s growing population of families and workforce employees. Participants of the **County-Wide Housing “Listening Sessions,”** as well as **Survey** respondents, identified a large number of families and employees seeking affordable housing in Seward County, but due to a lack of units being provided, are moving into homes and apartments that do not meet their needs, are priced higher than their desired price or are located outside their Community of choice.

The following immediate housing alternatives would create additional housing choices in Seward County for persons and families of all income sectors. **It is recommended that local elected leadership, along with local public, private and non-profit housing groups, support this type of housing development through the identification of suitable lots, the approval of infill ordinances and design guideline review.**

Infill Housing.

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

INDEPENDENT DUPLEX APARTMENT EXAMPLE

The need for additional independent family and/or elderly duplex apartments was discussed at both meetings with the **County-Wide Housing Steering Committee** and the public **Listening Sessions**. An 18 unit residential development with nine separate duplexes in **Holdrege, Nebraska, Sunrise Lane, LLC**, designated for retirees and the elderly is a typical affordable housing program. Exteriors are constructed entirely of vinyl siding and brick. Sunrise Lane, LLC, is an ideal model of independent living elderly housing for low- to moderate-income households. Duplexes and townhomes of similar construction are also suitable for families of low- to moderate-income. Both townhomes and CROWN homes constructed in Waverly and Falls City, Nebraska are provided as examples of housing types that the Communities of Seward County could develop over the next 10 years on **Pages 6.7 and 6.8**.



Waverly and Falls City, Nebraska Townhomes



Waverly, Nebraska CROWN Homes



“Accessory” Housing.

Also known as “In-Law Suites” or “Granny Flats,” “Tiny Houses” are accessory housing providing additional housing opportunities in selected community neighborhoods. Accessory housing structures are growing in popularity in Communities dealing with issues pertaining to the displacement of low- to moderate-income residents. Some advantages to this housing unit type include property owners living on-site, construction not consuming additional land, an alternative to traditional apartment life and a reduced cost of construction when compared to conventional apartment development.



Conversion Housing.

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

Single Room Occupancy (SRO) Housing.

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

FUNDING SOURCES & PARTNERSHIPS.

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

LOCAL FUNDING OPTIONS.

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

Local Tax Base Options.

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

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

The Communities of Seward, Milford and Utica, currently, utilize the benefits of TIF.

Local Housing Authority.

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

The Communities of Seward and Milford have Housing Authorities that provide elderly housing units for local residents.

Local Major Employers and/or Community Foundation Assistance.

A common occurrence today within many cities and counties nationwide is to have major local employers and community foundations directly involved in housing developments and improvements, in an effort to provide housing opportunities to low- and moderate-income persons and families. These foundations and/or major employers could provide the following:

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

Local and regional lending institutions serving a particular community or county should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing of local housing programs. The previously described local funding options could be used separately or “pooled” together and utilized in equal proportions for the implementation of community-wide housing programs.

STATE PROGRAMS.

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

Nebraska Department of Economic Development (NDED).

The proposed **2019 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$23.9 Million – Community Development Block Grant
 \$4.8 Million – HOME Investment Partnership Fund
 \$871,000 – Emergency Solutions Grant Program
 \$4.0 Million – Homeless Shelter Assistance Trust Funds
 \$10.6 Million – Nebraska Affordable Housing Trust Fund
 \$507,000 – Housing Opportunities for Persons with AIDS
 \$4.5 Million – Federal Housing Trust Fund

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

CDBG Emergency funding is forthcoming for Counties and Communities having experienced water damage caused by the Spring and Summer, 2019 flooding.

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

Seward County is a member of the Southeast Nebraska Development District (SENDD), which provides community and economic development grant preparation and implementation activities, as well as technical assistance for a variety of community development needs such as water and wastewater improvements, community centers and recreation facilities and street and drainage improvements, among other community projects that enhance the quality of life.

Nebraska Affordable Housing Trust Fund (NAHTF).

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

LB 518-Rural Workforce Housing Investment Act/Rural Workforce Housing Investment Fund (RWHIF).

In 2017, the “Rural Workforce Housing Investment Act” (Legislative Bill 518) was adopted to allow non-profit housing developers to allocate funds from the NAHTF into a **Rural Workforce Housing Investment Fund (RWHIF)**. This allows the non-profit developer to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations. Projects must be within municipalities in Counties with populations less than 100,000. An amount of up to \$1 Million can be applied for by rural Communities throughout Nebraska. Grants must document a “one-to-one” match fund.

Nebraska Historic Tax Credit (NHTC).

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

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

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

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

Basic provisions of the NHTC:

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

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA).

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

LB 884-State Low-Income Housing Tax Credit is another source of funding for affordable housing.

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

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

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

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

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

NIFA is also a funding participant in the **Rural Workforce Housing Investment Act**.

NIFA provides funding for the **Housing Study Grant Program** to assist in financing community, county and regional housing studies and related planning projects.

Midwest Housing Equity Group (MHEG).

MHEG was created in 1993 to secure equity capital to invest into affordable rental housing throughout Nebraska, Kansas, Iowa and Oklahoma. **MHEG** is a privately-owned non-profit corporation with a seven-member board of Directors and receives no federal or state dollars. **MHEG's** income is derived from its ability to obtain equity capital and investing into affordable housing properties. **MHEG** provides equity financing for the federal low income housing tax credit program, as defined in Section 42 of the Internal Revenue Code. In addition to tax credit syndication, **MHEG** staff provides technical assistance to developers, owners and management companies on the development/management of tax credit properties.

Midwest Housing Development Fund (MHDF).

Founded in 2000, **MHDF** is a non-profit community development financial institution whose main goal is to provide “nontraditional financing needs” for affordable rental housing development, redevelopment and rehabilitation. As per the **MHDF** website, “The primary financing product of **MHDF** is predevelopment loans that are provided to borrowers prior to them having access to traditional construction and permanent financing.” Types of loans available through **MHDF** include predevelopment, construction, gap financing, land/infrastructure and permanent (post construction) loans.

Community Housing Development Corporation (CHDO)/Community Action Partnership/Economic Development District.

The **Community Action Partnership** serving a particular Community or County can provide housing and weatherization programs in a specified service area. **Blue Valley Community Action (BVCA)** provides community social services, emergency services, family development and nutrition programs in Seward County. Communities in Seward County should work with BVCA to provide safe, accessible, affordable housing to its residents.

BVCA and the **Seward County Housing Corporation** serve as **CHDOs** for **Seward County** regarding the provision of affordable housing. The **Nebraska Housing Developers Association** is a State-wide organization providing important housing capacity building and support for local housing development corporations.

Nebraska Energy Office (NEO).

Low-Income Weatherization Assistance Program – This Federally funded program assists people with low-incomes by making energy improvements to their homes. The program is a State-wide effort carried out primarily by Nebraska Community Action Partnerships. The weatherization program concentrates on energy improvements which have the greatest impact on making recipient’s homes more energy efficient, thereby lowering their energy consumption. Eligible weatherization measures include caulking, weather stripping, ceiling, wall and floor insulation and furnace repair.

Nebraska Department of Health and Human Services (NDHHS).

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

REGIONAL FUNDING.

Federal Home Loan Bank.

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

FEDERAL FUNDING

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

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

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

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

- a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available.**
- b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.
- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for “**special populations.**”

- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**
- e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

Other Federal Funding.

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





Section 7

Seward County Five-Year Housing Action Plan.

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



SECTION 7 | ***SEWARD COUNTY FIVE-YEAR HOUSING ACTION PLAN.***

INTRODUCTION.

The greatest challenge for Seward County, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. Overall, Seward County should target **488 new units; 358 owner units and 130 rental units, by 2024.**

The successful implementation of the “**Seward County Five-Year Housing Action Plan**” will begin with the 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 new and improved housing in Seward County will be the creation of **Housing Partnerships**, comprised of housing stakeholders throughout the County in the form of existing housing groups, local government and specific housing funding sources. *“The bigger the circle of Partners, the better the delivery of housing.” The following pages identify selected Seward County groups, organizations and funds/funding sources available to create new and preserve existing housing throughout the County.*



PLACE-BASED DEVELOPMENT COMPONENTS.

Each **Housing Program** identified in this **Seward County Housing Action Plan** should incorporate “**Place-Based**” development components, whereby development supports each community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements. The four general concepts of place-based development include the following:

ACCESS AND LINKAGES:

- Does the housing program have adequate accessibility and walkability to other neighborhoods and centers in the Community?
- What is the program’s proximity to local services and amenities?
- Can people utilize a variety of transportation modes, such as sidewalks, streets, automobiles, bicycles and public transit, to travel to and from the housing program?
- Is the housing program visible from other neighborhoods or parts of the city?
- Is public parking available for visitors to the housing program?

COMFORT AND IMAGE:

- Is the proposed housing program located in a safe neighborhood?
- Are there historic attributes to consider for the proposed housing program?
- Is the neighborhood of the proposed housing program clean and safe for all residents?
- Are there any environmental impacts that could hinder the development of a housing program?

USES AND ACTIVITIES:

- How will the proposed housing program be used? By young families and local workforce? By elderly or special needs populations?
- Are there amenities proposed, or existing and nearby to the housing program that will keep local residents active, including parks and recreation opportunities?
- Does the housing program include a central gathering space for program residents, as well as community residents?

SOCIABILITY:

- Will the housing program be developed in a way that will allow residents to socialize and interact with one another?
- Will people take pride in living at the proposed housing program?
- Are diverse populations encouraged to reside at the housing program?
- Does the housing program present a welcoming environment for both current and prospective residents?

HOUSING DEVELOPMENT PROGRAMS.

The following **Seward County Housing Action Plan** presents the “**priority**” housing programs proposed for the County and Communities during the next five years. Programs include housing units, both owner and rental units, for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the local housing stock. The **Plan** defines a purpose and estimated cost for each housing program and, where relevant, the estimated needed cost subsidy.

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



ORGANIZATIONAL/OPERATIONAL PROGRAMS

1. Establish locally-based **Community Housing Partnerships (CHPs)** under the direction and guidance of the **Seward County Chamber & Development Partnership (SCCDP)** and the **Seward County Housing Corporation (SCHC)** to promote and assist in implementing housing development activities in the County and each Community.

PURPOSE: Create **CHPs** to plan, guide and implement **project specific affordable housing projects**. To include the input and involvement of existing Seward County housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services.

ESTIMATED COST: TBD.

2. Create a **Seward County Land and Housing Bank Program**.

PURPOSE: Secure both land and housing for future housing development and redevelopment activities throughout Seward County.

ESTIMATED COST: \$125,000 Annually.

3. Organize a **Seward County-Wide Housing Investment Club**.

PURPOSE: Via the efforts of the **SCCDP**, the **SCHC** and local **CHPs**, organize local funding and housing stakeholders to create a pool or bank of funds to invest in needed gap financing for local housing developments.

ESTIMATED COST: \$150,000 Annually.

4. Create an **Employer's Housing Assistance Program**, encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing.

PURPOSE: To encourage **Major Employers** in Seward 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**.

ESTIMATED COST: \$175,000 Annually.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (CONTINUED)

5. Continue/Expand a **Continuum of (Housing) Residential Care Program** in the County, directed at residents 55+ years of age.

PURPOSE: To address all facets of **elderly housing needs and associated support services** in Seward County, including advocating for the development of all housing types and needed support services for elderly households, with emphasis on new construction and home rehabilitation and modification.

ESTIMATED COST: \$95,000 Annually.

6. Plan and implement an annual **Seward County Housing Summit**.

PURPOSE: The **SCCDP**, with the assistance of **SCHC** and local funders, conduct an annual presentation of housing accomplishments and opportunities in Seward County.

ESTIMATED COST: \$5,000 Annually.

HOUSING PRESERVATION PROGRAMS

7. Create a **Seward County-Wide Housing Code Inspection and Rental Licensing Program**, with the assistance of and (partial) funding by participating municipalities.

PURPOSE: To provide a year-round, on-going housing inspection and enforcement and licensing program, to support a safe, affordable both owner and rental housing stock. Can combine with a **County-Wide Nuisance Abatement Program**.

ESTIMATED COST: \$200,000 Annually.

REQUIRED COST SUBSIDY: 75% or \$150,000.



HOUSING PRESERVATION PROGRAMS (CONTINUED)

8. County-Wide Single Family Owner Housing Rehabilitation Program, in Seward County Communities.

PURPOSE: Up to **55 Units**, moderate to substantial rehabilitation at \$28,000 to \$42,000 per unit, to meet the needs of **low- to moderate-income households (0% to 80% AMI)**.

ESTIMATED COST: \$1,925,000.

REQUIRED COST SUBSIDY: 70% or \$1,347,500.



9. County-Wide Purchase and Demolition of up to 35 substandard, dilapidated housing units, in Seward County Communities.

PURPOSE: Credit property to the Land & Housing Bank for the purpose of redevelopment.

ESTIMATED COST: \$2,975,000.

REQUIRED COST SUBSIDY: 70% or \$2,100,000.



10. County-Wide Owner and Rental Housing Purchase-Rehab-Resale/Re-Rent Program, target 90 Units, in Seward County Communities.

PURPOSE: Target **90 Units**, purchased with moderate rehabilitation for re-sale or re-rent by low- to moderate-income households (0% to 80% AMI).

ESTIMATED COST: \$17,100,000.

REQUIRED COST SUBSIDY: 50% or \$8,550,000.



HOUSING FOR ELDERLY/SENIOR POPULATIONS

11. Very Low- to Moderate-Income (0% to 80% AMI) Elderly (55+ Years) Rental Housing Initiative, 34 Total Units.

- Milford: 6 Units.*

- Seward: 22 Units.*

- Other Communities/Balance of County:
6 Units.

*Includes Downtown Housing Initiative in Milford and Seward.

PURPOSE: Mixed income, two- bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households.

ESTIMATED COST: \$5,610,000.

REQUIRED COST SUBSIDY: 70% or \$3,927,000.



12. Moderate- to Upper-Income (81%+ AMI) Elderly (55+ Years) Rental Housing Initiative, 18 Total Units.

- Milford: 4 Units.*

- Seward: 10 Units.*

- Other Communities/Balance of County:
4 Units.

*Includes Downtown Housing Initiative in Milford and Seward.

PURPOSE: Mixed income, two- bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of moderate- to upper- mixed-income elderly households, with possible minimum supportive.

ESTIMATED COST: \$3,150,000.

REQUIRED COST SUBSIDY: 30% or \$945,000.



13. Moderate- to Upper-Income (81%+ AMI) Elderly (55+ Years) Homeownership Initiative, 78 Total Units.

- Milford: 8 Units.*

- Seward: 42 Units.*

- Other Communities/Balance of County:
28 Units.

*Includes Downtown Housing Initiative in Milford and Seward.

PURPOSE: Scattered site, mixed income, two & three-bedroom single family, and town home units, standard amenities, complete accessibility design, to meet the needs of moderate- to upper-income elderly households.

ESTIMATED COST: \$25,000,000.

REQUIRED COST SUBSIDY: 20% or \$5,000,000.



HOUSING FOR ELDERLY/SENIOR POPULATIONS (CONTINUED)

14. Low- to Moderate-Income (31% to 80% AMI) Housing Rehabilitation/Modification Initiative, 16 Total Units.

- Milford: 4 Units.
- Seward: 10 Units
- Other Communities/Balance of County: 2 Units.

PURPOSE: Standard amenities, visitability and accessibility design, to meet the needs of very-low- to moderate-income, *Elderly and Special Population Households*.

ESTIMATED COST: \$720,000.

REQUIRED COST SUBSIDY: 85% or \$612,000.



HOUSING FOR FAMILIES/SPECIAL POPULATIONS

15. Low- to Moderate-Income (31% to 80% AMI) Single Family Rental, CROWN Rent-to-Own Program, 12 Units.

- Milford: 4 Units.
- Seward: 8 Units.

PURPOSE: Single development and/or scattered site, mixed-income, 3+-bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households. **Initiative should be combined with a Workforce Housing Development Program.**

ESTIMATED COST: \$2,800,000.

REQUIRED COST SUBSIDY: 55% or \$1,540,000.



16. Very Low- to Moderate Income (0% to 80% AMI) General Affordable Rental Housing Initiative, 26 Units.

- Milford: 4 Units.*
- Seward: 14 Units.*
- Other Communities/Balance of County: 8 Units.

PURPOSE: Scattered site, mixed income, multifamily apartments, town homes and/or duplexes, consisting of 2 & 3+ bedroom units with standard amenities, to meet the affordable rental housing needs of very low- to moderate-income households. **Initiative should be combined with a Workforce Housing Development Program.**

ESTIMATED COST: \$4,290,000.

REQUIRED COST SUBSIDY: 60% or \$2,574,000.



*Includes Downtown Housing Initiative in Milford and Seward.

HOUSING FOR FAMILIES/SPECIAL POPULATIONS (CONTINUED)

17. Moderate- to Upper-Income (81%+ AMI) General Rental Housing Initiative, 24 Units.

- Milford: 4 Units.*
- Seward: 18 Units.*

- Other Communities/Balance of County:
2 Units.

*Includes Downtown Housing Initiative in Milford and Seward.

PURPOSE: Scattered site, mixed income, multifamily apartments, town homes and/or duplexes, consisting of 2 & 3+ bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income households. **Initiative should be combined with a Workforce Housing Development Program.**

ESTIMATED COST: \$4,200,000.

REQUIRED COST SUBSIDY: 30% or \$1,260,000.



18. Moderate- to Upper-Income (81%+ AMI) Family Home-ownership Initiative, 222 Units:

- Milford: 16 Units.*
- Seward: 85 Units.*

- Other Communities/Balance of County:
121 Units.

*Includes Downtown Housing Initiative in Milford and Seward.

PURPOSE: Scattered site, mixed income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of moderate- to upper-income family households. **Initiative should be combined with a Workforce Housing Development Program.**

ESTIMATED COST: \$73,640,000.

REQUIRED COST SUBSIDY: 20% or \$14,728,000.



19. Very Low- to Moderate-Income (0% to 80% AMI) County-Wide Owner/Rental Housing Initiative for Special Populations, up to 34 Units, in Seward County Communities.

PURPOSE: Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable housing needs of persons with special needs. Needs to include persons with a **physical and/or chronic mental disability**. **May also include a housing program for Veterans utilizing a HUD-VASH Voucher.**

ESTIMATED COST: \$5,550,000.

REQUIRED COST SUBSIDY: 80% or \$4,440,000.



HOUSING FOR FAMILIES/SPECIAL POPULATIONS (CONTINUED)

20. Low- to Moderate-Income (31% to 80% AMI) Single Room Occupancy Housing Program, 12 rooms, two buildings (new construction and/or building retrofit), Milford and Seward.

PURPOSE: To meet the needs of low- to moderate-income, single person workforce households. **Initiative should be combined with a Workforce Housing Development Program.**

ESTIMATED COST: \$1,800,000.

REQUIRED COST SUBSIDY: 60% or \$1,080,000.



21. County-Wide - 12 Units of temporary shelter housing and/or transitional housing.

PURPOSE: For persons experiencing chronic homelessness or near-homelessness. **May also include a housing program for Veterans utilizing a HUD-VASH Voucher.**

ESTIMATED COST: \$1,740,000.

REQUIRED COST SUBSIDY: 90% or \$1,566,000.



22. County-Wide - Immediate and/or Alternative Housing Initiative – Create 12 to 16 units of rental housing.

PURPOSE: Develop rental housing for immediate/alternative housing needs, including accessory housing for families, “narrow lot” developments and small or tiny homes. **Initiative should be combined with a Workforce Housing Development Program** and relocations due to natural disasters.

ESTIMATED COST: \$1,470,000.

REQUIRED COST SUBSIDY: 60% or \$882,000.





Appendix I

Seward County Survey Results.

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



COUNTY-WIDE CITIZEN SURVEY FOR SEWARD COUNTY, NEBRASKA

The Seward County Chamber & Development Partnership is preparing a County-Wide Housing Study to determine both present and future housing needs in Seward County, during the next five years. The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from the Seward County Housing Corporation and City of Seward LB840 Economic Development Fund. An important activity of the Housing Study is to ask about the housing needs of your Community and the County. Please complete the following Survey by **FRIDAY, JULY 12TH**. **TOTAL SURVEYS: 367**

1. Where do you currently reside?

Beaver Crossing (1) Bee (4) Cordova (0) Garland (2) Goehner (2) Milford (24)
 Pleasant Dale (0) **Seward (252)** Staplehurst (9) Utica (17) Rural Seward County (29)
 Other/No Response (27): David City, Exeter, Lincoln, Louisville, Omaha, Shelby, Tamora, Ulysses, Waverly, Rural Lancaster Co., Rural Saunders Co.

2. Why do you choose to live in Seward County (if applicable)? _____

3. If you do not live in Seward County, are you interested in moving to the County?

Yes (13) **No (17)**

Why? _____

4. Which of the following sectors are you employed?

Government (28)	Manufacturing (25)
Non-Profit Organization (16)	Agricultural/Forestry/Natural Resources (13)
Retail & Wholesale Trade (14)	Administrative (6)
Real Estate (5)	Health Care/Social Work (26)
Information (3)	Utilities/Construction (5)
Education (80)	Professional/Technical (23)
Leisure & Hospitality (3)	Mining (0)
Transportation (7)	Arts/Entertainment (3)
Accommodation & Food (3)	Retired (25)
Finance (42)	Other/No Response (40)

5. Gender? Male (115) **Female (241)**

6. What is your current age?

18-24 (9) 25-34 (72) **35-44 (93)** 45-54 (78) 55-64 (77) 65-74 (26) 75-84 (4) 85+ (0)

7. Which type of housing do you currently live in?

- Single Family House (own) (284)**
- Single Family House (rent) (33)
- Duplex/Triplex (own) (4)
- Duplex/Triplex (rent) (13)
- Townhome (own) (1)
- Townhome (rent) (0)
- Manufactured/Mobile Home (own) (1)
- Manufactured/Mobile Home (rent) (0)
- Rental Apartment (21)
- Condominium (0)
- Other (3)

8. Number of persons in your household? 1 (36) **2 (127)** 3 (67) 4 (71) 5+ (57)

9. Please indicate your household income range.

- Less than \$50K (69) \$50K-\$74K (77) \$75K-\$99K (79) **\$100K-\$149K (86)**
- \$150K-\$199K (19) \$200K-\$249K (13) \$250K-\$299K (2) \$300K+ (2)

10. 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	
4	Lack of handicap accessible housing	9	Lack of handicap accessible housing
8	Lack of adequate public transportation	11	Lack of adequate public transportation
8	Lack of knowledge of fair housing rights	5	Lack of knowledge of fair housing rights
48	Cost of rent	149	Housing prices
4	Restrictive zoning/building codes	36	Restrictive zoning/building codes
4	Job status	9	Job status
26	Attitudes of landlords & neighbors	21	Attitudes of immediate neighbors
60	Lack of availability of decent rental units in your price range	8	Mortgage lending application requirements
3	Use of background checks	40	Excessive down payment/closing costs
15	Excessive application fees and/or rental deposits	75	Cost of utilities
16	Cost of utilities	4	Lack of educational resources about homeowner responsibilities
4	Lack of educational resources about tenant responsibilities	31	Cost of homeowners insurance
9	No issues/barriers experienced	113	Lack of sufficient homes for sale
		115	Cost of Real Estate Taxes
		55	No issues/barriers experienced
15	Other:	13	Other:

11. Are you satisfied with your current housing situation? **Yes (198)** No (66)

If no, please explain: _____

12.a. Please rate the **level of need** for the following **General Housing Types** in Seward County on a scale of 1 to 5. (1 = Not Needed; 5 = Greatly Needed)

	1	2	3	4	5
▪ Housing For:					
1. Lower-Income Families (Total Household Income = \$55K or Below)	34	28	48	56	102
2. Middle-Income Families (Total Household Income = \$56K-\$90K)	9	10	44	76	127
3. Upper-Income Families (Total Household Income = \$91K+)	65	67	67	30	31
4. Single Parent Families	14	20	64	73	89
5. Existing / New Employees	13	23	82	61	78
▪ Residential Acreages	40	36	61	55	62
▪ Single Family Housing	13	8	72	73	96
▪ Rental Housing (General)	33	26	62	54	86
▪ Manufactured Homes	88	58	68	24	21
▪ Mobile Homes	152	57	35	5	7
▪ Condominiums/Townhomes	37	39	96	54	35
▪ Duplex Housing	39	44	97	48	31
▪ Apartment Complexes (4 to 12 Units per Complex)	54	41	76	53	33
▪ One Bedroom (Apartment or House)	49	47	80	51	28
▪ Two Bedroom (Apartment or House)	19	28	65	83	67
▪ Three+ Bedroom (Apartment or House)	12	16	54	73	106
▪ Housing in Downtown	64	56	82	30	24

12.b. Please rate the **level of need** for the following **Housing Programs** in Seward County on a scale of 1 to 5. (1 = Not Needed; 5 = Greatly Needed)

	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
▪ Rehabilitation of Owner-occupied Housing	27	31	66	66	56
▪ Rehabilitation of Renter-occupied Housing	31	27	81	50	57
▪ Housing Choices / Down Payment Assistance for First-Time Homebuyers	23	23	56	52	98
▪ Single Family Rent-To-Own					
1. Short-Term 3 to 5 Years	42	31	80	45	53
2. Long-Term 6 to 15 Years	36	33	71	49	60
▪ Duplex/Townhouse Rent-to-Own					
1. Short-Term 3 to 5 Years	53	38	78	38	42
2. Long-Term 6 to 15 Years	51	39	82	36	43

12.c. Please rate the **level of need** for the following **Elderly/Special Needs Housing Types/Programs** in Seward County on a scale of 1 to 5. (1 = Not Needed; 5 = Greatly Needed)

	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	27	46	76	58	37
▪ Group Home Housing for Persons with a Mental/Physical Disability	42	44	83	45	22
▪ Retirement Housing – Rental	23	35	76	68	37
▪ Retirement Housing – Purchase (Owner occupant)	24	38	80	71	30
▪ Retirement Housing For:					
1. Low-income Elderly Persons (Household Income = \$55K or Below)	28	26	63	68	63
2. Middle-income Elderly Persons (Household Income = \$56K-\$90K)	23	22	85	75	39
3. Upper-income Elderly Persons (Household Income = \$91K+)	50	44	80	43	21
▪ Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	32	36	81	50	36
▪ Single-Room-Occupancy Housing (Boarding Homes)	61	52	75	27	16
▪ Short-Term Emergency Shelters – 30 Days or Less	57	50	68	28	29
▪ Long-Term Shelters – 90 Days or Less	61	50	69	25	27
▪ Transitional Housing (3-12 month temporary housing)	55	39	76	26	36
▪ Housing for Persons with Chronic Mental Illness	57	49	70	30	24

If you are currently a homeowner or renter and would like to upgrade or change housing in the next five years, please complete the following questions. If not, your Survey is complete.

13.a. Where would you like to purchase or rent a home? *Please check ✓ all that apply.*

Beaver Crossing (2) Bee (6) Cordova (1) Garland (15) Goehner (10) Milford (35)
Pleasant Dale (7) **Seward (124)** Staplehurst (11) Utica (14) Rural Seward County (56) Other (12)

13.b. Which of the following housing types would you most like to purchase or rent?

Single Family (172) Attached Townhouse or Duplex-Type Unit (5) Apartment (3) Mobile Home (0) Patio Home/Slab Home (4)

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

One (2) Two (39) **Three (84)** Four + (61)

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

Less than \$125K (44) \$125K-\$175K (41) \$176K-\$225K (39) \$226K-\$275K (20) \$276K-\$325K (24) \$326K+ (17)

13.e. What is the most your family could afford for monthly rent, which doesn't include monthly utilities?

Less than \$500 (19) **\$500 to \$700 (54)** \$701 to \$900 (32) \$901 to \$1,100 (25) \$1,101 to \$1,300 (19) \$1,301+ (23)

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

... an owner housing rehabilitation program? **Yes (169)** No (80)
... a renter housing rehabilitation program? **Yes (142)** No (108)

15. Do you support your Community 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? **Yes (208)** No (41)

16. Do you support your Community securing State and/or Federal grant dollars to purchase, rehabilitate and resale vacant housing? **Yes (194)** No (55)

17. Do you support your Community securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers? **Yes (183)** No (68)

18. Do you support your Community using Tax Increment Financing (TIF) to develop affordable and workforce housing? **Yes (135)** No (113)

If you are 55+ years of age, please answer questions #19-#21. If not, please skip to Question #22.

19. Which of the following additional housing types are needed in Seward County, for persons 55+ years of age, during the next five years. *Check your top three (3).*

Single Family Home (74)

Duplex – Rent (34)

Duplex – Purchase (40)

Town Home – Rent (40)

Town Home – Purchase (52)

Nursing Home/Long-Term Care (16)

Apartment – Purchase (15)

Assisted Living Housing (42)

One Bedroom Apartment – Rent (19)

Two Bedroom Apartment – Rent (32)

Other (3)

20. Please rate the quality of the following Support Services for Seniors in Seward County. (4 = Excellent, 3 = Good, 2 = Fair, 1 = Poor).

Case Management/Legal Aid (2.3)

Cultural/Language Assistance (2.3)

Continuing Education Opportunities (2.5)

Employment Opportunities/Training (2.3)

Adult Care Services (2.5)

Health Services (Mental, Physical, etc.) (2.6)

Food/Meals-On-Wheels (2.9)

Home Health & Memory Care (2.5)

Counseling Services (2.3)

Aids for Disabilities (2.3)

Home Repair/Rehabilitation Services (2.1)

Transportation/Auto Repair (2.5)

Finance Assistance/Management (2.3)

Housing (Permanent, Transitional, etc.) (2.3)

Law Enforcement (3.1)

Senior Social & Recreation Activities (2.6)

Emergency Transportation (2.7)

Volunteer Opportunities (2.9)

Veteran Services (2.8)

Homeless Services (1.9)

21. If you plan to change your housing in five years, which of the following housing types would you be most interested in moving to? *Check your top three (3).*

Single Family Home (78)

Duplex – Rent (13)

Duplex – Purchase (30)

Town Home – Rent (15)

Town Home – Purchase (43)

Nursing Home/Long-Term Care (1)

Apartment – Purchase (2)

Assisted Living Housing (4)

One Bedroom Apartment – Rent (2)

Two Bedroom Apartment – Rent (10)

Other (8)

Workforce Housing Needs Survey

The Seward County Chamber & Development Partnership is preparing a County-Wide Housing Study to determine both present and future workforce housing needs in Seward County, during the next five years. **The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from the Seward County Housing Corporation and City of Seward LB840 Economic Development Fund.** We would appreciate you completing and returning the following Survey to your employer by **FRIDAY, JULY 12TH**.

TOTAL SURVEYS: 111

1. Place of Employment? _____

2. Where do you currently reside?

Beaver Crossing (1) Bee (1) Cordova (2) Garland (1) Goehner (0) Milford (4)
 Pleasant Dale (0) **Seward (62)** Staplehurst (2) Utica (3) Rural Seward County (11)
 Other/No Response (24): Bellwood, Brainard, David City, Dorchester, Dwight, Friend, Fullerton, Lincoln, Ulysses, Rural Butler County, Rural Saline County.

If you **do not** live in Seward County, are you interested in moving to the County?

Yes (4) **No (15)**

Why or why not? _____

3. Do you commute *into Seward County* for work? Yes (27) **No (69)**

If yes, how far is your commute?

10 Minutes or Less (9) 10-20 Minutes (7) **21-30 Minutes (10)** 31-40 Minutes (4) 41-50 Minutes (2) 51-60 Minutes (0) 61+ Minutes (1)

4. Number of Persons in your household?

1 (6) **2 (40)** 3 (16) 4 (29) 5 or More (14)

5. Do you rent or are you a homeowner? Rent (13) **Own (89)**

6. How much is your monthly rent or mortgage payment?

\$0-\$499 (24) \$500-\$649 (9) \$650-\$799 (10) \$800-\$949 (18) \$950-\$1,099 (8) \$1,100-\$1,249 (11) \$1,250+ (20)

7. Are you satisfied with your current housing situation? **Yes (98)** No (7)
 If no, why? _____

8. Please indicate your total household income range.

Less than \$50K (12) \$50K-\$74K (19) **\$75K-\$99K (32)** \$100K-\$149K (23) \$150K-199K (7) \$200K-\$249K (5) \$250K-299K (1) \$300K+ (1)

9. 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 \checkmark 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	3	Lack of adequate public transportation
1	Lack of knowledge of fair housing rights	1	Lack of knowledge of fair housing rights
2	Cost of rent	33	Housing prices
0	Restrictive zoning/building codes	5	Restrictive zoning/building codes
1	Job status	4	Job status
1	Attitudes of landlords & neighbors	3	Attitudes of immediate neighbors
3	Lack of availability of decent rental units in your price range	3	Mortgage lending application requirements
0	Use of background checks	9	Excessive down payment/closing costs
0	Excessive application fees and/or rental deposits	17	Cost of utilities
5	Cost of utilities	2	Lack of educational resources about homeowner responsibilities
0	Lack of educational resources about tenant responsibilities	5	Cost of homeowner's insurance
5	No issues/barriers experienced	17	Lack of Sufficient Homes for Sale
		23	Cost of Real Estate Taxes
		30	No issues/barriers experienced
2	Other: <u>Not allowing pets.</u>	3	Other: <u>Too many rentals</u>

10. If you are currently a homeowner or renter and would like to upgrade or change housing in the next five years, please complete the following questions. If not, your Survey is complete.

10.a. Where would you like to purchase or rent a home?

Beaver Crossing (0)	Bee (0)	Cordova (0)	Garland (2)	Goehner (3)	Milford (7)
Pleasant Dale (0)	Seward (31)	Staplehurst (0)	Utica (2)	Rural Seward County (16)	
Other (6)					

10.b. Which of the following housing types would you most like to purchase or rent?

Single Family (54) Attached Townhouse/Duplex-Type Unit (3) Apartment (0) Mobile Home (0) Patio Home/Slab Home (0)

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

One (0) Two (11) **Three (26)** Four + (20)

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

Less than \$125K (10) **\$126K-\$200K (29)** \$201K-\$250K (11) \$251K-\$325K (7) \$326K+ (2)

10.e. What is the most your family could afford for monthly rent, which doesn't include monthly utilities?

Less than \$500 (3) \$500 to \$700 (11) **\$701 to \$900 (14)** \$901 to \$1,100 (9)
\$1,101 to \$1,300 (6) \$1,301+ (2)

SEWARD COUNTY & COMMUNITIES, NEBRASKA HOUSING STAKEHOLDER SURVEY

The Seward County Chamber & Development Partnership is preparing a Seward County-Wide Housing Study, under the direction of a local Housing Steering Committee and Hanna:Keelan Associates, P.C., a community planning and research consulting firm. A critical component of this Study is to determine the current involvement and opinion of Seward County’s Housing Stakeholders in the provision of adequate, safe and affordable housing in Seward County, Nebraska.

Please complete the following “short” Survey by Wednesday, August 21st, and thank you for your time and interest in Housing the residents of Seward County. Total Surveys: 8

1. Name of Organization. _____

Mark Meierdierks Nebraska Realty
Sack Lumber Co. Seward
Title Services of Blue Valley
Brenda Henning Insurance Agency, Inc.
Premier Real Estate
Blue River Electric
Union Bank and Trust
HOME Real Estate

2. What housing service(s) does your Organization provide your clients/Seward County citizenry? Examples; housing referral, housing financing, real estate sales, emergency housing placement, affordable housing development, housing planning and administration, housing construction, etc.

Realestate Sales
Housing construction and building supplies
Title Services
home insurance and renters insurance
real estate sales, rental manager, housing construction
Electric installation. Real estate rental.
Housing financing
real estate sales and purchasing

3. In your opinion, which Population Sector group(s) in Seward County has the greatest need for housing? Examples; families, seniors, local workforce, special needs populations, homeless, near-homeless, single parent households, etc.

Families
Single parent house holds with below or average income
Local workforce and families
lower income family and single parent households
local workforce
Young family
Families/younger generations just starting out, local workforce
Both affordable housing and middle to higher end housing for families and senior citizens - most feel like they have to go to Lincoln to get what they want in features and amenities.

4. What Housing Type(s) is most needed for the group(s) you identified in #3? Examples; owner and/or rental housing, single family/duplex housing, apartments, transitional housing, emergency housing, etc.

Townhouses and Single family Homes
Owner and rental single family
owner
More rental housing. More affordable housing for families that can't afford \$300,000+ homes. Ideally they would be able to buy basic homes for \$150,000-\$200,000. If that means duplex or townhomes, then let's make those options available.
owner/rental housing
Small family, rental housing
Single family affordable housing
Since I don't deal with rentals, except for ours personally, I will answer for home purchases. Greatest need is probably for nice duplexes, that could be rented or owned. There are hardly any ever available, and many times this client has discriminating tastes, so doesn't find "the one" that is listed is appealing. Also need more single family.

5. Other comments regarding the future of housing development in Seward County?

<p>There is a need for entry level or first time home owners due to the low supply of older or second hand homes in neighborhoods older than subdivision developments that average home cost is 250k+</p>
<p>We need affordable housing! Our families and workforce may work here, but they are taking our dollar out of our community. They work here but play elsewhere. More affordable housing attracts everyone to stay, work and play in our community.</p>
<p>There are lots of homes for anyone who can qualify for a \$300,000+ home loan. We need options for a first time home buyers who aren't able to start at that level -- and for families who are unable to afford these types of properties but are still hard working citizens who wish to own their own property.</p>
<p>Milford has a crucial need for new development of single family housing for move-up buyer and move-in buyers alike. This would free up affordable houses for young families in town.</p>
<p>There is a void in the market in the 170,000 - 250,000. I think the majority of families are comfortable in this price range, but there is not very much available.</p>

SEWARD COUNTY & COMMUNITIES, NEBRASKA HOME CONTRACTOR & DEVELOPER SURVEY

The Seward County Chamber & Development Partnership is preparing a Seward County-Wide Housing Study, under the direction of a local Housing Steering Committee and Hanna:Keelan Associates, P.C., a community planning and research consulting firm. A critical component of this Study is to determine the current involvement and opinion of local and regional Housing Contractors and Developers in the provision of adequate, safe and affordable housing in Seward County, Nebraska and Communities. **Please complete the following “short” Survey by Wednesday, August 21st, and thank you for your time and interest in Housing the residents of Seward County. Total Surveys: 5**

1. Name of Company (optional): _____

Heritage Homes
Lenz Construction
CCS Custom Construction Services, LLC
Underwood Construction

2. What type(s) of housing does your Company typically build and what is the general, average price point(s) of this housing type(s)?

Residential, Single Family, \$300,000 and up.
We build multiple types of housing from a basic single family to a custom designed home plus town homes and other multi family housing units. Our emphasis is energy efficiency while meeting each customers design specifications and using only the best quality materials for durability and appearance. Our basic turn key price is \$180 per sqft.
Ranch House. 310K-350K.
Any and everything. Depends on lot costs and covenant requirements for subdivision.

3. Based upon your answer to Question #2, what has been the recent average square footage per cost for the various housing types?

\$200/sf and up.
Most of our home building has been in \$225 to \$250 per square foot range.
\$210.

4. In your opinion, what is the primary Population Sector group(s) in Seward County, both rural and in the communities, most needing housing? Examples; families, seniors, local workforce, special needs populations, homeless, near-homeless, single parent households, etc.

Seniors and incoming workforce
I am new to Seward but I would think that at this time family homes would be of the most importance in order to house the workforce.
Families looking to upgrade home size, Seniors
Price affordable homes for all groups. I believe we need homes that will work for all kinds. Ranch style home with the option to finish a basement if needed for more space. Maybe even some Duplex's with basements.
Families & local workforce

5. What Housing Type(s) is most needed for the group(s) you identified in #4? Examples; owner and/or rental housing, single family/duplex housing, apartments, transitional housing, emergency housing, etc.

Affordable single family and rental housing.
I think a mix of single family/duplex both owned and rental are needed. Energy efficiency must be stressed in order to keep the overall cost home ownership low.
Single family is who I have talked to
Price affordable homes for all groups. I believe we need homes that will work for all kinds. Ranch style home with the option to finish a basement if needed for more space. Maybe even some Duplex's with basements.
Single family and Townhome

6. What is the average cost per buildable lot when developing or purchasing a lot?

\$40,000-\$80,000
Lot size determines cost by I see anything from \$45,000 and up.
45K-65K
\$55,000

7. What is the biggest obstacle(s) you face in constructing housing or developing a lot in Seward County? Please explain. (For example: land availability, permitting process, zoning, construction costs, etc.)

Land availability and the zoning in the country.
Lot cost, Lots too small for how much they cost, Covenants on lots, Construction cost going up.
Financing and affording the project without a pre-buyer.
Lot cost, building permit fees and requirements.

8. Other comments regarding the future of housing development in Seward County?

Permit process, inspections, etc are very efficiently ran and no need for changing at this time.
Need bigger lots for single homes. Need area designed for Senior living with zero entry.
Maybe have some incentives to build a new home or spec home. Maybe the lot doesn't have to be paid for until the project is completed or a home is sold to make it more affordable to build.
City-County needs to step up to helping develop affordable lots



Appendix II

Seward County Table Profile.

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



**TABLE 1A
POPULATION TRENDS & PROJECTIONS
SEWARD COUNTY & COMMUNITIES, NEBRASKA
2000-2024**

	<u>2000</u>	<u>2010</u>	<u>2019</u>	<u>2024</u>	<u>% Change 2019-2024</u>
Seward County:	16,496	16,750	17,191	17,546	+2.1%
Beaver Crossing:	457	403	353	340	-3.7%
Bee:	223	191	179	171	-4.5%
Cordova:	127	137	113	111	-1.8%
Garland:	247	216	205	196	-4.4%
Goehner:	186	154	139	134	-3.6%
Milford (See Table 1B):	2,070	2,090	2,233	2,367	+6.0%
Pleasant Dale:	245	205	199	195	-2.0%
Seward (See Table 1C):	6,319	6,964	7,261	7,448	+2.6%
Staplehurst:	270	242	234	225	-3.8%
Utica:	844	861	882	902	+2.3%
Balance of County*:	5,508	5,287	5,393	5,457	+1.2%

Note 1: 2018 U.S. Census Population Estimates –

Seward Co. – 17,318; Beaver Crossing – 415; Bee – 188; Cordova – 133; Garland – 215;
Goehner – 158; Milford – 2,095; Pleasant Dale – 212; Seward – 7,220; Staplehurst – 234; Utica – 839.

Note 2: Seward County 2013-2017 American Community Survey 5-Year Population Estimate: 17,045.

*Includes Tamora CDP.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2019.

**TABLE 1B
POPULATION TRENDS & PROJECTIONS
CITY OF MILFORD, NEBRASKA
2000-2024**

	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
		<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
2000	2,070	--	--	--	--
2010	2,090	+20	+1.0%	+2.0	+0.1%
2019	2,233	+143	+6.8%	+15.9	+0.8%
2024	2,367	+134	+6.0%	+26.8	+1.2%
ED Boost* 2024	2,412	+179	+8.0%	+35.8	+1.6%

Note 1: City of Milford Annual Census Population Estimates: 2011 = 2,087; 2012 = 2,146; 2013 = 2,176; 2014 = 2,129; 2015 = 2,093; 2016 = 2,089; 2017 = 2,086; 2018 = 2,095.

Note 2: City of Milford 2013-2017 American Community Survey 5-Year Population Estimate: 2,358.

*** ED Boost would require 70 additional Full-Time Employment (FTE) Positions, by 2024.**

Source: 2000, 2010 Census.
2011-2018 Annual Census Population Estimates.
2013-2017 American Community Survey.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 1C
POPULATION TRENDS AND PROJECTIONS
CITY OF SEWARD, NEBRASKA
2000-2024**

	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
		<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
2000	6,319	--	--	--	--
2010	6,964	+645	+10.2%	+64.5	+1.0%
2019	7,261	+297	+4.3%	+33.0	+0.5%
2024	7,448	+187	+2.6%	+37.4	+0.5%
ED Boost*	2024	7,696	+435	+5.8%	+87.0

Note 1: City of Seward Annual Census Population Estimates: 2011 = 6,975; 2012 = 7,039; 2013 = 7,071; 2014 = 7,090; 2015 = 7,116; 2016 = 7,143; 2017 = 7,200; 2018 = 7,220.

Note 2: City of Seward 2013-2017 American Community Survey 5-Year Population Estimate: 7,124.

***ED Boost would require 230 additional Full-Time Employment (FTE) Positions, by 2024.**

Source: 2000, 2010 Census.
2013-2017 American Community Survey.
2011-2017 Census Population Estimates.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
SEWARD COUNTY & COMMUNITIES, NEBRASKA
2000-2024**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Seward County:	2000	16,496	1,291	15,205	6,013	2.53
	2010	16,750	1,296	15,454	6,266	2.47
	2019	17,191	1,388	15,803	6,493	2.43
	2024	17,546	1,481	16,065	6,626	2.42
Beaver Crossing:	2000	457	0	457	184	2.48
	2010	403	0	403	171	2.36
	2019	353	0	353	155	2.28
	2024	340	0	340	151	2.25
Bee:	2000	223	0	223	84	2.65
	2010	191	0	191	78	2.45
	2019	179	0	179	76	2.35
	2024	171	0	171	74	2.31
Cordova:	2000	127	0	127	62	2.05
	2010	137	0	137	61	2.24
	2019	113	0	113	50	2.26
	2024	111	0	111	49	2.26
Garland:	2000	247	0	247	99	2.49
	2010	216	0	216	91	2.37
	2019	205	0	205	88	2.33
	2024	196	0	196	85	2.30
Goehner:	2000	186	0	186	75	2.48
	2010	154	0	154	68	2.26
	2019	139	0	139	59	2.36
	2024	134	0	134	57	2.35

CONTINUED:

TABLE 2 (CONTINUED)

Milford:	2000	2,070	309	1,761	722	2.44
	2010	2,090	253	1,837	770	2.38
	2019	2,233	295	1,938	828	2.34
	2024	2,367	355	2,012	860	2.34
Pleasant Dale:	2000	245	0	245	105	2.33
	2010	205	0	205	92	2.23
	2019	199	0	199	90	2.21
	2024	195	0	195	89	2.19
Seward:	2000	6,319	858	5,461	2,281	2.39
	2010	6,964	934	6,030	2,521	2.39
	2019	7,261	990	6,271	2,635	2.38
	2024	7,448	1,024	6,424	2,704	2.38
Staplehurst:	2000	270	0	270	108	2.50
	2010	242	0	242	97	2.49
	2019	234	0	234	95	2.46
	2024	225	0	225	92	2.45
Utica:	2000	844	35	809	326	2.48
	2010	861	37	824	336	2.45
	2019	882	40	842	348	2.42
	2024	902	42	860	357	2.41
Balance of County*:	2000	5,508	89	5,419	1,967	2.75
	2010	5,287	72	5,215	1,981	2.63
	2019	5,393	63	5,330	2,069	2.59
	2024	5,457	60	5,397	2,108	2.56

Note 1: 2013-2017 American Community Survey Seward County estimated group quarters population = 1,426.

Note 2: 2013-2017 ACS Estimated Households – Seward Co. = 6,496; Beaver Crossing = 157; Bee = 101; Cordova = 35; Garland = 103; Goehner = 47; Milford = 879; Pleasant Dale = 98; Seward = 2,633; Staplehurst = 95; Utica = 357.

*Includes Tamora CDP.

Source: 2000, 2010 Census; Hanna:Keelan Associates, P.C., 2019.

**TABLE 3
TENURE BY HOUSEHOLD
SEWARD COUNTY & COMMUNITIES, NEBRASKA
2000-2024**

	Year	Households	Owner		Renter	
			Number	Percent	Number	Percent
Seward County:	2000	6,013	4,331	72.0%	1,682	28.0%
	2010	6,266	4,668	74.5%	1,598	25.5%
	2019	6,493	4,888	75.3%	1,605	24.7%
	2024	6,626	4,998	75.4%	1,628	24.6%
Beaver Crossing:	2000	184	157	85.3%	27	14.7%
	2010	171	142	83.0%	29	17.0%
	2019	155	131	84.5%	24	15.5%
	2024	151	128	84.8%	23	15.2%
Bee:	2000	84	73	86.9%	11	13.1%
	2010	78	67	85.9%	11	14.1%
	2019	76	66	86.8%	10	13.2%
	2024	74	65	87.8%	9	12.2%
Cordova:	2000	62	56	90.3%	6	9.7%
	2010	61	56	91.8%	5	8.2%
	2019	50	46	92.0%	4	8.0%
	2024	49	45	91.8%	4	8.2%
Garland:	2000	99	80	80.8%	19	19.2%
	2010	91	78	85.7%	13	14.3%
	2019	88	76	86.4%	12	13.6%
	2024	85	74	87.1%	11	12.9%
Goehner:	2000	75	63	84.0%	12	16.0%
	2010	68	60	88.2%	8	11.8%
	2019	59	54	91.5%	5	8.5%
	2024	57	53	93.0%	4	7.0%
CONTINUED:						

TABLE 3 (CONTINUED)

Milford:	2000	722	453	62.7%	269	37.3%
	2010	770	507	65.8%	263	34.2%
	2019	828	552	66.7%	276	33.3%
	2024	860	570	66.3%	290	33.7%
Pleasant Dale:	2000	105	71	67.6%	34	32.4%
	2010	92	63	68.5%	29	31.5%
	2019	90	63	70.0%	27	30.0%
	2024	89	63	70.8%	26	29.2%
Seward:	2000	2,281	1,497	65.6%	784	34.4%
	2010	2,521	1,736	68.9%	785	31.1%
	2019	2,635	1,821	69.1%	814	30.9%
	2024	2,704	1,857	68.7%	847	31.3%
Staplehurst:	2000	108	81	75.0%	27	25.0%
	2010	97	78	80.4%	19	19.6%
	2019	95	77	81.1%	18	18.9%
	2024	92	75	81.5%	17	18.5%
Utica:	2000	326	250	76.6%	76	23.4%
	2010	336	246	73.2%	90	26.8%
	2019	348	254	73.0%	94	27.0%
	2024	357	259	72.5%	98	27.5%
Balance of County*:	2000	1,967	1,550	78.8%	417	21.2%
	2010	1,981	1,635	82.5%	346	17.5%
	2019	2,069	1,748	84.5%	321	15.5%
	2024	2,108	1,809	85.8%	299	14.2%

*Includes Tamora CDP.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2019.

**TABLE 4
POPULATION AGE DISTRIBUTION TRENDS & PROJECTIONS
SEWARD COUNTY & COMMUNITIES, NEBRASKA
2000-2024**

<u>Seward County age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2019</u>	<u>2024</u>	<u>2019-2024 Change</u>
19 and Under	5,046	4,804	-242	4,717	4,718	+1
20-34	3,046	3,060	+14	3,109	3,155	+46
35-54	4,501	4,300	-201	4,340	4,369	+29
55-64	1,401	2,041	+640	2,233	2,364	+131
65-74	1,170	1,272	+102	1,446	1,525	+79
75-84	898	855	-43	912	957	+45
85+	<u>434</u>	<u>418</u>	<u>-16</u>	<u>434</u>	<u>458</u>	<u>+24</u>
TOTALS	16,496	16,750	+254	17,191	17,546	+355
Median Age	35.7	38.0	+2.3	38.4	38.9	+0.5
<u>Beaver Crossing age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2019</u>	<u>2024</u>	<u>2019-2024 Change</u>
19 and Under	127	100	-27	82	74	-8
20-34	59	59	+0	44	40	-4
35-54	148	119	-29	107	103	-4
55-64	60	59	-1	47	44	-3
65-74	38	45	+7	46	48	+2
75-84	17	20	+3	25	27	+2
85+	<u>8</u>	<u>1</u>	<u>-7</u>	<u>2</u>	<u>4</u>	<u>+2</u>
TOTALS	457	403	-54	353	340	-13
Median Age	40.8	47.1	+6.3	47.5	48.1	+0.6
<u>Bee age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2019</u>	<u>2024</u>	<u>2019-2024 Change</u>
19 and Under	66	47	-19	34	29	-5
20-34	44	24	-20	18	15	-3
35-54	62	62	+0	55	45	-10
55-64	19	29	+10	36	40	+4
65-74	21	18	-3	22	25	+3
75-84	6	11	+5	12	14	+2
85+	<u>5</u>	<u>0</u>	<u>-5</u>	<u>2</u>	<u>3</u>	<u>+1</u>
TOTALS	223	191	-32	179	171	-8
Median Age	35.2	42.8	+7.6	48.0	50.9	+2.9

CONTINUED:

TABLE 4 (CONTINUED)

<u>Cordova age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2019</u>	<u>2024</u>	<u>2019-2024 Change</u>
19 and Under	24	33	+9	24	21	-3
20-34	19	16	-3	14	13	-1
35-54	32	39	+7	33	31	-2
55-64	17	15	-2	17	19	+2
65-74	23	16	-7	13	13	+0
75-84	9	17	+8	10	12	+2
85+	<u>3</u>	<u>1</u>	<u>-2</u>	<u>2</u>	<u>2</u>	<u>+0</u>
TOTALS	127	137	+10	113	111	-2
Median Age	46.3	44.3	-2.0	45.2	47.9	+2.7
<u>Garland age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2019</u>	<u>2024</u>	<u>2019-2024 Change</u>
19 and Under	75	54	-21	46	39	-7
20-34	36	33	-3	29	26	-3
35-54	80	55	-25	54	50	-4
55-64	21	28	+7	25	27	+2
65-74	23	24	+1	27	28	+1
75-84	10	15	+5	16	17	+1
85+	<u>2</u>	<u>7</u>	<u>+5</u>	<u>8</u>	<u>9</u>	<u>+1</u>
TOTALS	247	216	-31	205	196	-9
Median Age	38.3	43.0	+4.7	45.1	48.2	+3.1
<u>Goehner age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2019</u>	<u>2024</u>	<u>2019-2024 Change</u>
19 and Under	46	35	-11	28	23	-5
20-34	24	31	+7	27	23	-4
35-54	67	34	-33	36	33	-3
55-64	15	25	+10	19	24	+5
65-74	23	10	-13	13	15	+2
75-84	9	17	+8	12	12	+0
85+	<u>2</u>	<u>2</u>	<u>+0</u>	<u>4</u>	<u>4</u>	<u>+0</u>
TOTALS	186	154	-32	139	134	-5
Median Age	42.0	43.0	+1.0	44.4	47.5	+3.1

CONTINUED:

TABLE 4 (CONTINUED)

<u>Milford age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2019</u>	<u>2024</u>	<u>2019-2024 Change</u>
19 and Under	737	675	-62	696	731	+35
20-34	444	432	-12	445	474	+29
35-54	415	450	+35	462	488	+26
55-64	164	212	+48	251	266	+15
65-74	139	150	+11	190	202	+12
75-84	120	119	-1	129	138	+9
85+	<u>51</u>	<u>52</u>	<u>+1</u>	<u>60</u>	<u>68</u>	<u>+8</u>
TOTALS	2,070	2,090	+20	2,233	2,367	+134
Median Age	28.4	31.7	+3.3	33.2	33.5	+0.3
<u>Pleasant Dale age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2019</u>	<u>2024</u>	<u>2019-2024 Change</u>
19 and Under	51	47	-4	41	35	-6
20-34	51	43	-8	40	37	-3
35-54	79	49	-30	47	46	-1
55-64	32	28	-4	30	31	+1
65-74	16	19	+3	20	23	+3
75-84	15	10	-5	14	15	+1
85+	<u>1</u>	<u>9</u>	<u>+8</u>	<u>7</u>	<u>8</u>	<u>+1</u>
TOTALS	245	205	-40	199	195	-4
Median Age	38.5	41.3	+2.8	41.9	44.9	+3.0
<u>Seward age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2019</u>	<u>2024</u>	<u>2019-2024 Change</u>
19 and Under	1,893	2,038	+145	2,109	2,166	+57
20-34	1,418	1,619	+201	1,701	1,754	+53
35-54	1,531	1,574	+43	1,616	1,638	+22
55-64	434	682	+248	719	739	+20
65-74	392	452	+60	499	516	+17
75-84	404	362	-42	377	386	+9
85+	<u>247</u>	<u>237</u>	<u>-10</u>	<u>240</u>	<u>249</u>	<u>+9</u>
TOTALS	6,319	6,694	+645	7,261	7,448	+187
Median Age	32.3	32.4	+0.1	32.4	32.3	-0.1

CONTINUED:

TABLE 4 (CONTINUED)

<u>Staplehurst age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2019</u>	<u>2024</u>	<u>2019-2024 Change</u>
19 and Under	73	70	-3	62	52	-10
20-34	58	33	-25	30	28	-2
35-54	75	64	-11	59	55	-4
55-64	28	40	+12	42	45	+3
65-74	16	21	+5	25	26	+1
75-84	19	7	-12	11	13	+2
85+	<u>1</u>	<u>7</u>	<u>+6</u>	<u>5</u>	<u>6</u>	<u>+1</u>
TOTALS	270	242	-28	234	225	-9
Median Age	37.0	40.0	+3.0	42.5	45.7	+3.2
<u>Utica age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2019</u>	<u>2024</u>	<u>2019-2024 Change</u>
19 and Under	258	244	-14	249	254	+5
20-34	114	135	+21	142	149	+7
35-54	220	229	+9	239	248	+9
55-64	70	99	+29	106	114	+8
65-74	74	75	+1	78	80	+2
75-84	65	49	-16	48	43	-5
85+	<u>43</u>	<u>30</u>	<u>-13</u>	<u>20</u>	<u>14</u>	<u>-6</u>
TOTALS	844	861	+17	882	902	+20
Median Age	39.7	39.7	+0.0	38.2	37.9	-0.3
<u>Balance of County age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2019</u>	<u>2024</u>	<u>2019-2024 Change</u>
19 and Under	1,696	1,461	-235	1,346	1,294	-52
20-34	779	635	-144	619	596	-23
35-54	1,792	1,625	-167	1,632	1,632	+0
55-64	541	824	+283	941	1,015	+74
65-74	405	442	+37	513	549	+36
75-84	224	228	+4	258	280	+22
85+	<u>71</u>	<u>72</u>	<u>+1</u>	<u>84</u>	<u>91</u>	<u>+7</u>
TOTALS	5,508	5,287	-221	5,393	5,457	+64
Median Age	37.9	41.4	+3.5	43.0	44.3	+1.3

*Includes Tamora CDP.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2019.

TABLE 5
HOUSEHOLD INCOME BY AGE GROUP - TRENDS AND PROJECTIONS
SEWARD COUNTY, NEBRASKA
2000-2024

<u>Income Group</u>	<u>2000*</u>	<u>2017*</u>	<u>2019</u>	<u>2024</u>	<u>% Change</u> <u>2019-2024</u>
All Households:					
Less than \$10,000	474	306	228	159	-30.3%
\$10,000-\$19,999	757	453	413	377	-8.7%
\$20,000-\$34,999	1,252	1,003	943	923	-2.1%
\$35,000-\$49,999	1,081	770	765	791	+3.4%
<u>\$50,000 or More</u>	<u>2,441</u>	<u>3,964</u>	<u>4,144</u>	<u>4,376</u>	<u>+5.6%</u>
TOTALS	6,005	6,496	6,493	6,626	+2.0%
Median Income	\$42,700	\$63,095	\$64,100	\$67,450	+5.2%
Households 65+ Yrs.					
Less than \$10,000	236	132	119	92	-22.7%
\$10,000-\$19,999	424	201	188	164	-12.8%
\$20,000-\$34,999	416	423	420	433	+3.1%
\$35,000-\$49,999	208	229	229	244	+6.6%
<u>\$50,000 or More</u>	<u>322</u>	<u>780</u>	<u>798</u>	<u>866</u>	<u>+8.5%</u>
TOTALS	1,606	1,765	1,754	1,799	+2.6%
Median Income	\$25,155	\$41,472	\$43,850	\$46,950	+7.1%

*Specified 2000 & 2017 Data Used. 2017 Estimate subject to margin of error.

Source: 2000 Census, 2013-2017 American Community Survey.
Hanna:Keelan Associates, P.C., 2019.

TABLE 6
PER CAPITA INCOME
TRENDS AND PROJECTIONS
SEWARD COUNTY / STATE OF NEBRASKA
2012-2024

<u>Year</u>	<u>Seward County</u>		<u>State of Nebraska</u>	
	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
2012	\$43,816	--	\$46,066	--
2013	\$44,261	+1.0%	\$45,876	-0.4%
2014	\$44,926	+1.5%	\$48,419	+5.5%
2015	\$45,618	+1.5%	\$49,567	+2.3%
2016	\$45,989	+0.8%	\$50,029	+0.9%
2019	\$47,870	+4.1%	\$52,436	+4.8%
2012-2019	\$43,816-\$47,870	+9.3%	\$46,066-\$52,436	+13.8%
2019-2024	\$47,870-\$51,715	+8.0%	\$52,436-\$56,150	+7.1%

Source: Nebraska Department of Economic Development, 2019.
 Hanna:Keelan Associates, P.C., 2019.

TABLE 7	
PERSONS RECEIVING SOCIAL SECURITY INCOME	
SEWARD COUNTY, NEBRASKA	
2017	
<u>Social Security Income-2017</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	2,540
Wives & Husbands	120
Children	15
<u>Survivor Benefits</u>	
Widows & Widowers	210
Children	85
<u>Disability Benefits</u>	
Disabled Persons	315
Wives & Husbands	0
<u>Children</u>	<u>55</u>
TOTAL	3,340
<u>Aged 65 & Older</u>	
Men	1,235
<u>Women</u>	<u>1,540</u>
TOTAL	2,775
<u>Supplemental Security Income-2017</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	16
<u>Blind and Disabled</u>	<u>N/A</u>
TOTAL SSI RECIPIENTS	137

N/A = Not Available.

Source: Department of Health and Human Services,
Social Security Administration, 2019.

**TABLE 8A
ESTIMATED HOUSEHOLDS BY TENURE BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
SEWARD COUNTY, NEBRASKA
2000-2024**

<u>Inc. Rng.</u>	<u>OWNER HOUSEHOLDS</u>			
	2000*	2015*	2019	2024
	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	280 / 208	175 / 160	146 / 135	123 / 113
31-50% AMI	408 / 150	455 / 180	518 / 209	550 / 226
51-80% AMI	811 / 186	700 / 155	664 / 147	634 / 137
81%+ AMI	2,847 / 231	3,180 / 185	3,560 / 124	3,691 / 110
TOTALS	4,346 / 775	4,510 / 680	4,888 / 615	4,998 / 586
<u>Inc. Rng.</u>	<u>RENTER HOUSEHOLDS</u>			
	2000*	2015*	2019	2024
	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>	<u># / #CB-HP</u>
0-30% AMI	376 / 252	445 / 330	378 / 295	382 / 307
31-50% AMI	276 / 133	335 / 210	303 / 213	314 / 230
51-80% AMI	438 / 64	425 / 55	361 / 45	353 / 42
81%+ AMI	618 / 38	630 / 25	563 / 16	579 / 12
TOTALS	1,708 / 487	1,835 / 620	1,605 / 569	1,628 / 591

*Specified data.

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

Source: 2000 & 2011-2015 CHAS Tables.

Hanna:Keelan Associates, P.C., 2019.

**TABLE 8B
ESTIMATED HOUSEHOLDS BY TENURE BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
CITY OF MILFORD, NEBRASKA
2000-2024**

OWNER HOUSEHOLDS				
Inc. Rng.	2000*	2015*	2019	2024
	# / #CB-HP	# / #CB-HP	# / #CB-HP	# / #CB-HP
0-30% AMI	42 / 38	20 / 15	16 / 11	13 / 8
31-50% AMI	40 / 22	70 / 30	79 / 30	82 / 28
51-80% AMI	81 / 16	90 / 10	92 / 9	96 / 8
81%+ AMI	298 / 8	355 / 15	365 / 15	379 / 14
TOTALS	461 / 84	535 / 70	552 / 65	570 / 58
RENTER HOUSEHOLDS				
Inc. Rng.	2000*	2015*	2019	2024
	# / #CB-HP	# / #CB-HP	# / #CB-HP	# / #CB-HP
0-30% AMI	109 / 75	125 / 65	113 / 61	121 / 72
31-50% AMI	73 / 32	55 / 35	45 / 31	43 / 30
51-80% AMI	76 / 8	70 / 25	62 / 23	60 / 23
81%+ AMI	68 / 8	60 / 0	56 / 4	66 / 5
TOTALS	326 / 123	310 / 125	276 / 119	290 / 130

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

Source: 2000 & 2011-2015 CHAS Tables.
Hanna:Keelan Associates, P.C., 2019.

TABLE 8C
ESTIMATED HOUSEHOLDS BY TENURE BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
CITY OF SEWARD, NEBRASKA
2000-2024

<u>OWNER HOUSEHOLDS</u>				
<u>Inc. Rng.</u>	<u>2000*</u> <u># / #CB-HP</u>	<u>2015*</u> <u># / #CB-HP</u>	<u>2019</u> <u># / #CB-HP</u>	<u>2024</u> <u># / #CB-HP</u>
0-30% AMI	77 / 47	70 / 70	66 / 66	63 / 63
31-50% AMI	94 / 20	195 / 65	219 / 83	230 / 91
51-80% AMI	288 / 59	260 / 75	250 / 83	241 / 82
<u>81%+ AMI</u>	<u>995 / 90</u>	<u>1,145 / 40</u>	<u>1,286 / 38</u>	<u>1,323 / 36</u>
TOTALS	1,454 / 216	1,670 / 250	1,821 / 270	1,857 / 272
<u>RENTER HOUSEHOLDS</u>				
<u>Inc. Rng.</u>	<u>2000*</u> <u># / #CB-HP</u>	<u>2015*</u> <u># / #CB-HP</u>	<u>2019</u> <u># / #CB-HP</u>	<u>2024</u> <u># / #CB-HP</u>
0-30% AMI	168 / 109	245 / 205	227 / 198	246 / 219
31-50% AMI	95 / 69	165 / 85	156 / 80	167 / 86
51-80% AMI	203 / 50	150 / 30	121 / 25	102 / 20
<u>81%+ AMI</u>	<u>285 / 16</u>	<u>340 / 25</u>	<u>310 / 19</u>	<u>332 / 20</u>
TOTALS	751 / 244	900 / 345	814 / 322	847 / 345

*Specified data.

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

Source: 2000 & 2011-2015 CHAS Tables.

Hanna:Keelan Associates, P.C., 2019.

TABLE 9
EMPLOYMENT DATA TRENDS AND PROJECTIONS
SEWARD COUNTY, NEBRASKA
2009-2024

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2009	8,478	--	4.1%
2010	8,414	-64	4.0%
2011	8,430	+16	3.8%
2012	8,642	+212	3.5%
2013	8,690	+48	3.7%
2014	8,562	-128	3.1%
2015	8,441	-121	2.9%
2016	8,495	+54	2.8%
2017	8,373	-122	2.6%
2018	8,505	+132	2.6%
2019*	8,552	+47	2.9%
2024	8,782	+230	3.0%
2009-2024	8,478-8,782	+304	4.1%-3.0%

*March, 2019 Employment Data.

Source: Nebraska Department of Labor, 2019.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 10
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
SEWARD COUNTY, NEBRASKA
1990-2024**

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2019*</u>	<u>2024</u>
Civilian Labor Force	8,424	9,191	8,765	8,803	9,050
Employment	8,243	8,975	8,414	8,552	8,782
Unemployment	181	216	351	251	268
Rate of Unemployment	2.1%	2.4%	4.0%	2.9%	3.0%
<u>Change in Employment</u>					
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-2000	+732	+73.2	+8.9%	+0.9%	
2000-2010	-561	-56.1	-6.3%	-0.6%	
2019-2024	+230	+46.0	+2.7%	+0.5%	

*March, 2019 Employment Data.

Source: Nebraska Department of Labor, Labor Market Information, 2019.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 11
WORKFORCE EMPLOYMENT BY TYPE
SEWARD COUNTY, NEBRASKA
MARCH, 2019**

<u>Workforce</u>	<u>Employment</u>	<u>Workforce</u>	<u>Employment</u>
Non-Farm Employment (Wage and Salary)	6,387		
Agriculture Forestry, Fishing & Hunting.	0	Professional, Scientific & Technical Services.	103
Mining, Quarrying and Oil/Gas Extraction.	0	Management of Companies & Enterprises.	*
Utilities.	*	Administrative/Support/Waste.	135
Construction.	433	Educational Services.	*
		Health Care & Social Assistance.	789
Manufacturing.	1,112	Arts, Entertainment & Recreation.	42
Wholesale Trade.	307	Accommodation & Food Service.	405
Retail Trade.	544	Other Services (except Public Administration).	259
Transportation & Warehousing.	383	Federal Government.	45
Information.	41	State Government.	49
Finance & Insurance.	270	Local Government.	1,025
Real Estate & Rental/Leasing.	26		

*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2019.

**TABLE 12
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
SEWARD COUNTY & COMMUNITIES, NEBRASKA
2017 ESTIMATE***

	Complete Plumbing			Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
Seward County:	6,496	6,454	99.4%	42	0.6%	37	0.6%
Beaver Crossing:	157	157	100.0%	0	0.0%	2	1.3%
Bee:	101	101	100.0%	0	0.0%	0	0.0%
Cordova:	35	35	100.0%	0	0.0%	0	0.0%
Garland:	103	103	100.0%	0	0.0%	0	0.0%
Goehner:	47	47	100.0%	0	0.0%	0	0.0%
Milford:	879	876	99.7%	3	0.3%	8	0.9%
Pleasant Dale:	98	98	100.0%	0	0.0%	2	2.0%
Seward:	2,633	2,599	98.7%	34	1.3%	0	0.0%
Staplehurst:	95	95	100.0%	0	0.0%	6	6.3%
Tamora CDP:	28	28	100.0%	0	0.0%	0	0.0%
Utica:	357	357	100.0%	0	0.0%	4	1.1%
Balance of County:	1,963	1,958	99.7%	5	0.3%	15	0.8%

*2017 Estimate subject to margin of error.

Source: 2013-2017 American Community Survey.

TABLE 13
HOUSING STOCK PROFILE/YEAR BUILT*
SEWARD COUNTY & COMMUNITIES, NEBRASKA
2019

<u>Year</u>	<u>Seward County</u>	<u>Beaver Crossing</u>	<u>Bee</u>	<u>Cordova</u>	<u>Garland</u>	<u>Goehner</u>
2014 to Present	282	12	1	0	1	4
2010 to 2013	224	0	0	0	0	0
2000 to 2009	927	14	5	2	1	0
1990 to 1999	829	9	4	4	8	13
1980 to 1989	440	7	0	4	6	0
1970 to 1979	1,190	21	9	0	24	12
1960 to 1969	722	5	3	12	5	0
1950 to 1959	588	16	0	1	4	4
1940 to 1949	213	9	0	0	5	2
<u>1939 or Before</u>	<u>1,876</u>	<u>99</u>	<u>96</u>	<u>42</u>	<u>59</u>	<u>26</u>
SUBTOTAL	7,291	192	118	65	113	61
<u>Units Lost (2014 to Present)</u>	<u>(77)</u>	<u>(10)</u>	<u>(0)</u>	<u>(3)</u>	<u>(1)</u>	<u>(0)</u>
TOTAL EST. UNITS – 2019	7,214	182	118	62	112	61
% 1939 or Before	26.0%	54.4%	81.3%	67.7%	52.7%	42.6%
% 1959 or Before	37.1%	68.1%	81.3%	69.4%	60.7%	52.5%

CONTINUED:

TABLE 13 (CONTINUED)
HOUSING STOCK PROFILE/YEAR BUILT*
SEWARD COUNTY & COMMUNITIES, NEBRASKA
2019

<u>Year</u>	<u>Milford</u>	<u>Pleasant Dale</u>	<u>Seward</u>	<u>Staplehurst</u>	<u>Utica</u>	<u>Balance of County</u>
2014 to Present	16	4	131	0	2	111
2010 to 2013	10	0	106	0	3	105
2000 to 2009	80	6	497	2	18	302
1990 to 1999	134	10	362	0	32	253
1980 to 1989	103	9	208	6	27	70
1970 to 1979	174	20	426	31	74	399
1960 to 1969	128	22	343	8	44	152
1950 to 1959	114	14	296	4	31	104
1940 to 1949	17	3	98	3	16	60
<u>1939 or Before</u>	<u>196</u>	<u>39</u>	<u>448</u>	<u>58</u>	<u>137</u>	<u>676</u>
SUBTOTAL	972	127	2,915	112	384	2,232
<u>Units Lost (2014 to Present)</u>	<u>(3)</u>	<u>(2)</u>	<u>(28)</u>	<u>(1)</u>	<u>(0)</u>	<u>(29)</u>
TOTAL EST. UNITS – 2019	969	125	2,887	111	384	2,203
% 1939 or Before	20.2%	31.2%	15.5%	52.3%	35.7%	30.7%
% 1959 or Before	33.7%	44.8%	29.2%	58.6%	47.9%	38.1%

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

Source: 2013-2017 American Community Survey.

Communities of Seward County, 2019.

Seward County Assessor, 2019.

Hanna:Keelan Associates, P.C., 2019.

TABLE 14
HOUSING STOCK OCCUPANCY/VACANCY STATUS
SEWARD COUNTY & COMMUNITIES, NEBRASKA
2019

	<u>Seward County</u>	<u>Beaver Crossing</u>	<u>Bee</u>	<u>Cordova</u>	<u>Garland</u>	<u>Goehner</u>
a) Housing Stock	7,214 (O=5,377; R=1,837)	182 (O=149; R=33)	118 (O=92; R=26)	62 (O=55; R=7)	112 (O=93; R=19)	61 (O=56; R=5)
b) Vacant Housing Stock	721	27	42	12	24	2
c) Occupied Housing Stock	6,493	155	76	50	88	59
*Owner Occupied	4,888	131	66	46	76	54
*Renter Occupied	1,605	24	10	4	12	5
d) Housing Vacancy Rate*	10.0% (721)	14.8% (27)	35.6% (42)	11.3% (12)	21.4% (24)	3.3% (2)
*Owner Vacancy	9.1% (489)	12.1% (18)	40.2% (37)	16.4% (9)	18.3% (17)	3.6% (2)
*Renter Vacancy	12.6% (232)	27.3% (9)	19.2% (5)	42.9% (3)	36.8% (7)	0.0% (0)
e) Adjusted Vacancy Rate**	3.0% (220)	5.0% (9)	5.9% (7)	3.6% (2)	2.7% (3)	1.6% (1)
**Owner Vacancy	2.5% (132)	3.4% (5)	6.5% (6)	1.8% (1)	2.2% (2)	1.8% (1)
**Renter Vacancy	4.8% (88)	12.1% (4)	3.8% (1)	14.3% (1)	5.3% (1)	0.0% (0)
	<u>Milford</u>	<u>Pleasant Dale</u>	<u>Seward</u>	<u>Staplehurst</u>	<u>Utica</u>	<u>Balance of County</u>
a) Housing Stock	969 (O=647; R=322)	125 (O=84; R=41)	2,887 (O=1,972; R=915)	111 (O=88; R=23)	384 (O=283; R=101)	2,203 (O=1,858; R=345)
b) Vacant Housing Stock	141	35	252	16	36	134
c) Occupied Housing Stock	828	90	2,635	95	348	2,069
*Owner Occupied	552	63	1,821	77	254	1,748
*Renter Occupied	276	27	814	18	94	321
d) Housing Vacancy Rate*	14.6% (141)	28.0% (35)	8.7% (252)	14.4% (16)	9.4% (36)	6.1% (134)
*Owner Vacancy	14.7% (95)	25.0% (21)	7.7% (151)	12.5% (11)	10.2% (29)	5.9% (110)
*Renter Vacancy	14.3% (46)	34.1% (14)	11.0% (101)	21.7% (5)	6.9% (7)	7.0% (24)
e) Adjusted Vacancy Rate**	3.3% (32)	6.4% (8)	2.6% (75)	5.4% (6)	4.2% (16)	2.8% (61)
**Owner Vacancy	2.5% (16)	4.8% (4)	1.6% (31)	4.5% (4)	4.6% (13)	2.6% (49)
**Renter Vacancy	5.0% (16)	9.8% (4)	4.8% (44)	8.7% (2)	3.0% (3)	3.4% (12)

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

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

Source: 2013-2017 American Community Survey; Communities of Seward County, 2019; Seward County Assessor, 2019; Hanna:Keelan Associates, P.C., 2019.

**TABLE 15
OWNER OCCUPIED HOUSING VALUE
SEWARD COUNTY & COMMUNITIES, NEBRASKA
2000-2024**

		Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Total
Seward County:	2000*	381	1,648	770	300	136	3,235
	2000 Med. Val.	\$88,100					
	2017*	262	727	1,059	1,130	1,427	4,605
	2017 Med. Val.	\$159,700					
	2019	\$161,600					
2024	\$165,400						
Beaver Crossing:	2000*	56	65	13	2	0	136
	2000 Med. Val.	\$60,800					
	2017*	45	45	27	11	8	136
	2017 Med. Val.	\$70,000					
	2019	\$71,500					
2024	\$76,600						
Bee:	2000*	21	31	4	0	0	56
	2000 Med. Val.	\$54,700					
	2017*	5	76	11	3	1	96
	2017 Med. Val.	\$85,400					
	2019	\$87,000					
2024	\$89,200						
Cordova:	2000*	32	23	4	0	0	59
	2000 Med. Val.	\$39,800					
	2017*	9	18	0	7	0	34
	2017 Med. Val.	\$70,900					
	2019	\$72,300					
2024	\$76,900						

CONTINUED:

TABLE 15 (CONTINUED)

		Less than <u>\$50,000</u>	<u>\$50,000</u> to <u>\$99,999</u>	<u>\$100,000</u> to <u>\$149,999</u>	<u>\$150,000</u> to <u>\$199,999</u>	<u>\$200,000</u> or <u>More</u>	<u>Total</u>
Garland:	2000*	22	42	8	0	0	72
	2000 Med. Val.	\$68,900					
	2017*	7	40	31	14	1	93
	2017 Med. Val.	\$99,500					
	2019	\$100,000					
2024	\$101,200						
Goehner:	2000*	18	27	13	0	0	58
	2000 Med. Val.	\$65,000					
	2017*	2	10	16	9	1	38
	2017 Med. Val.	\$113,500					
	2019	\$114,000					
2024	\$115,100						
Milford:	2000*	10	272	80	24	13	399
	2000 Med. Val.	\$88,000					
	2017*	31	72	152	151	100	506
	2017 Med. Val.	\$149,300					
	2019	\$151,000					
2024	\$155,600						
Pleasant Dale:	2000*	4	34	19	0	0	57
	2000 Med. Val.	\$84,600					
	2017*	8	12	19	30	2	71
	2017 Med. Val.	\$141,300					
	2019	\$143,000					
2024	\$146,900						

CONTINUED:

TABLE 15 (CONTINUED)

		Less than <u>\$50,000</u>	<u>\$50,000</u> to <u>\$99,999</u>	<u>\$100,000</u> to <u>\$149,999</u>	<u>\$150,000</u> to <u>\$199,999</u>	<u>\$200,000</u> or <u>More</u>	<u>Total</u>
Seward:	2000*	89	751	393	165	41	1,439
	2000 Med. Val.	\$92,200					
	2017*	66	272	539	462	335	1,674
	2017 Med. Val.	\$146,700					
	2019	\$148,800					
2024	\$154,500						
Staplehurst:	2000*	31	40	3	0	0	74
	2000 Med. Val.	\$57,500					
	2017*	7	32	17	4	3	63
	2017 Med. Val.	\$85,400					
	2019	\$87,300					
2024	\$90,000						
Utica:	2000*	38	156	26	2	0	222
	2000 Med. Val.	\$69,700					
	2017*	10	73	101	86	9	279
	2017 Med. Val.	\$122,400					
	2019	\$124,000					
2024	\$127,200						
Balance of County**:	2000*	60	207	207	107	82	663
	2000 Med. Val.	\$115,600					
	2017*	72	77	146	353	967	1,615
	2017 Med. Val.	\$212,000					
	2019	\$214,400					
2024	\$222,100						

*Specified Data Used. 2017 Estimate subject to margin of error.

**Includes Tamora CDP.

Source: 2000 Census, 2013-2017 American Community Survey.
Hanna:Keelan Associates, P.C., 2019.

TABLE 16 GROSS RENT SEWARD COUNTY & COMMUNITIES, NEBRASKA 2000-2024						
		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
Seward County:	2000*	219	638	371	190	1,418
	2000 Median Rent	\$449				
	2017*	110	250	542	895	1,797
	2017 Median Rent	\$699				
	2019	\$715				
2024	\$785					
Beaver Crossing:	2000*	1	14	4	0	19
	2000 Median Rent	\$438				
	2017*	0	0	2	15	17
	2017 Median Rent	\$828				
	2019	\$830				
2024	\$905					
Bee:	2000*	0	3	5	0	8
	2000 Median Rent	\$517				
	2017*	0	0	1	3	4
	2017 Median Rent	\$850				
	2019	\$865				
2024	\$910					
Cordova:	2000*	0	0	0	2	2
	2000 Median Rent	\$725				
	2017*	0	0	0	0	0
	2017 Median Rent	N/A				
	2019	\$765				
2024	\$800					
CONTINUED:						

TABLE 16 (CONTINUED)		Less than \$300	\$300 to \$499	\$500 to \$699	\$700 or More	Total
Garland:	2000*	2	15	2	0	19
	2000 Median Rent	\$466				
	2017*	0	0	1	7	8
	2017 Median Rent	\$725				
	2019	\$740				
	2024	\$805				
Goehner:	2000*	3	9	0	0	12
	2000 Median Rent	\$430				
	2017*	0	2	6	0	8
	2017 Median Rent	\$570				
	2019	\$590				
	2024	\$635				
Milford:	2000*	63	140	57	13	273
	2000 Median Rent	\$420				
	2017*	42	85	115	120	362
	2017 Median Rent	\$643				
	2019	\$660				
	2024	\$715				
Pleasant Dale:	2000*	2	16	3	9	30
	2000 Median Rent	\$446				
	2017*	0	1	12	14	27
	2017 Median Rent	\$704				
	2019	\$715				
	2024	\$775				
CONTINUED:						

TABLE 16 (CONTINUED)

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
Seward:	2000*	106	266	233	149	754
	2000 Median Rent	\$502				
	2017*	65	124	304	448	941
	2017 Median Rent	\$666				
	2019	\$685				
2024	\$750					
Staplehurst:	2000*	2	10	11	0	23
	2000 Median Rent	\$496				
	2017*	0	0	17	13	30
	2017 Median Rent	\$650				
	2019	\$670				
2024	\$720					
Utica:	2000*	16	31	15	0	62
	2000 Median Rent	\$400				
	2017*	3	7	9	54	73
	2017 Median Rent	\$792				
	2019	\$805				
2024	\$870					
Balance of County**:	2000*	24	134	41	17	216
	2000 Median Rent	\$425				
	2017*	0	31	75	221	327
	2017 Median Rent	\$775				
	2019	\$790				
2024	\$850					

*Specified Data Used. 2017 Estimate subject to margin of error.

**Includes Tamora CDP.

Source: 2000 Census, 2013-2017 American Community Survey.

Hanna:Keelan Associates, P.C., 2019.

TABLE 17A
SURVEY OF RENTAL PROPERTIES
SEWARD COUNTY, NEBRASKA
2002-2018

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	3	80	0.0	2.0
2003	5	184	8.7	24.7
2004	8	236	7.6	38.2
2005	6	176	9.1	88.2
2006	8	220	8.6	18.3
2007	14	280	5.7	25.9
2008	23	415	7.0	33.4
2009	25	368	9.0	38.9
2010	27	342	7.3	28.4
2011	23	297	4.7	25.5
2012	28	575	5.2	26.7
2013	40	613	4.4	27.5
2014	29	519	2.5	20.0
2015	27	417	2.9	21.6
2016	32	510	3.5	41.8
2017	37	841	4.2	34.2
2018	28	387	7.2	23.2

Source: Nebraska Investment Finance Authority, 2019.

TABLE 17B
SURVEY OF RENTAL PROPERTIES
CITY OF SEWARD, NEBRASKA
2012-2018

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2012	15	304	3.6	31.4
2013	27	499	4.6	26.7
2014	20	423	2.8	20
2015	16	297	3.7	23.5
2016	21	395	2.8	28
2017	27	729	4.8	33.9
2018	18	374	6.1	35.3

Source: Nebraska Investment Finance Authority, 2019.

TABLE 18A
VACANCY RATES BY UNIT TYPE
SEWARD COUNTY, NEBRASKA
2018

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>	<u>5-Year Average (%)</u>
Single Family Units	52	1	1.9	2.7
Apartments	297	27	9.1	3.7
Mobile Homes	9	0	0.0	1.5
“Other” Units	11	0	0.0	0.0
<u>Not Sure of Type</u>	<u>18</u>	<u>0</u>	<u>0.0</u>	<u>N/A</u>
Total Units	387	28	7.2	4.3

Source: Nebraska Investment Finance Authority, 2019.

TABLE 18B
VACANCY RATES BY UNIT TYPE
CITY OF SEWARD, NEBRASKA
2018

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>	<u>5-Year Average (%)</u>
Single Family Units	73	1	1.4	1.5
Apartments	288	22	7.6	3.9
Mobile Homes	0	0	0.0	3.3
“Other” Units	9	0	0.0	0.0
<u>Not Sure of Type</u>	<u>4</u>	<u>0</u>	<u>0.0</u>	<u>N/A</u>
Total Units	374	23	6.1	4.5

Source: Nebraska Investment Finance Authority, 2019.

**TABLE 19
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
SEWARD COUNTY, NEBRASKA
1999-2018**

<u>Fiscal Year</u>	<u>Average Sales Price</u>
1999	\$84,206
2000	\$86,559
2001	\$95,888
2002	\$104,281
2003	\$107,366
2004	\$111,651
2005	\$124,450
2006	\$131,716
2007	\$126,884
2008	\$127,431
2009	\$129,641
2010	\$136,386
2011	\$128,234
2012	\$167,282
2013	\$149,963
2014	\$151,045
2015	\$147,310
2016	\$162,397
2017	\$174,126
<u>2018</u>	<u>\$177,486</u>
Change (1999-2018)	+\$93,280 (+110.8%)

Source: Nebraska Investment Finance Authority, 2019.

TABLE 20
CONDITIONS SURVEY – HOUSING STRUCTURES
SEWARD COUNTY COMMUNITIES, NEBRASKA
2019*

	SEWARD COUNTY (TOTAL)	BEAVER CROSSING	BEE
Excellent	69	5	0
Very Good	516	36	10
Above Normal	1,550	59	27
Normal	3,773	65	37
Below Normal	250	10	5
Poor	88	9	5
Very Poor	<u>27</u>	<u>2</u>	<u>0</u>
Total	6,273	186	84
	CORDOVA	GARLAND	GOEHNER
Excellent	2	3	4
Very Good	11	16	12
Above Normal	17	28	23
Normal	33	46	41
Below Normal	2	6	5
Poor	3	2	1
Very Poor	<u>1</u>	<u>0</u>	<u>0</u>
Total	69	101	86

CONTINUED:

TABLE 20 (CONTINUED)
CONDITIONS SURVEY – HOUSING STRUCTURES
SEWARD COUNTY COMMUNITIES, NEBRASKA
2019

	<u>MILFORD</u>	<u>PLEASANT DALE</u>	<u>SEWARD</u>
Excellent	6	0	18
Very Good	71	6	104
Above Normal	242	26	502
Normal	346	66	1,734
Below Normal	18	5	55
Poor	5	3	7
<u>Very Poor</u>	<u>0</u>	<u>0</u>	<u>5</u>
Total	688	106	2,425
	<u>STAPLEHURST</u>	<u>UTICA</u>	<u>BALANCE OF COUNTY</u>
Excellent	2	2	27
Very Good	22	19	209
Above Normal	36	86	504
Normal	25	225	1,155
Below Normal	12	18	114
Poor	7	4	42
<u>Very Poor</u>	<u>0</u>	<u>2</u>	<u>17</u>
Total	104	356	2,068

NOTE: Community ratings include housing units located within each Community's respective Planning Jurisdiction.
 Source: Seward County Assessor, 2019.

TABLE 21
ESTIMATED HOUSING UNIT TARGET DEMAND*
SEWARD COUNTY & COMMUNITIES, NEBRASKA
2024

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
Seward County:	358	130	488	\$141.2
Beaver Crossing:	6	4	10	\$2.0
Bee:	2	0	2	\$0.3
Cordova:	2	0	2	\$0.3
Garland:	2	2	4	\$0.4
Goehner:	6	4	10	\$2.0
Milford**:	34	26	60	\$14.4
Pleasant Dale:	6	6	12	\$2.3
Seward**:	162	80	242	\$58.7
Staplehurst:	4	2	6	\$1.4
Utica:	10	6	16	\$4.6
Balance of County***:	124	0	124	\$54.8

*Based upon new households, housing for cost burdened households, replacement of occupied substandard/dilapidated housing stock, including housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency of structurally sound housing units, build for “pent-up” demand and **calculation for local housing development capacity.**

**Includes Downtown Housing Potential:

Milford: 6 Rental Units.

Seward: 16 Units; Six Owner & 10 Rental.

***Includes Tamora CDP.

NOTE: Housing development activities in each Community should include both new construction (74.5%) and purchase-rehab/resale or re-rent (25.5%) activities.

Source: Hanna:Keelan Associates, P.C., 2019.

**TABLE 22
HOUSEHOLD AREA MEDIAN INCOME (AMI)
SEWARD COUNTY, NEBRASKA
2019**

	<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	\$17,400	\$19,850	\$22,350	\$24,800	\$26,800	\$28,800	\$30,800	\$32,750
50% AMI	\$28,950	\$33,050	\$37,200	\$41,300	\$44,650	\$47,950	\$51,250	\$54,550
60% AMI	\$34,740	\$39,660	\$44,640	\$49,560	\$53,580	\$57,540	\$61,500	\$65,460
80% AMI	\$46,300	\$52,900	\$59,500	\$66,100	\$71,400	\$76,700	\$82,000	\$87,300
100%AMI	\$57,900	\$66,100	\$74,400	\$82,600	\$89,300	\$95,900	\$102,500	\$109,100
125%AMI	\$72,375	\$82,625	\$93,000	\$103,250	\$111,625	\$119,875	\$128,125	\$136,375

Source: U.S. Department of Housing and Urban Development – 2019 Home Income Limits – Seward County, NE HUD Metro FMR Area.

**TABLE 23
ESTIMATED YEAR-ROUND HOUSING UNIT TARGET DEMAND BY INCOME SECTOR
SEWARD COUNTY/CITY OF MILFORD/CITY OF SEWARD, NEBRASKA
2024**

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81-125% AMI</u>	<u>126%+ AMI</u>	
<u>Seward County:</u>						
Owner*:	0	16	40	62	240	358
Rental**:	8	36	44	34	8	130
<u>Milford:</u>						
Owner:	0	4	6	8	16	34
Rental:	0	8	10	8	0	26
<u>Seward:</u>						
Owner:	0	8	25	42	87	162
Rental:	6	24	22	20	8	80

*Estimated 320 units New Construction; Estimated 38 units Purchase/Rehab/Resale.

**Estimated 92 units New Construction; Estimated 38 units Purchase/Rehab/Rerent.

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 24
ESTIMATED HOUSING UNIT
REHABILITATION / DEMOLITION DEMAND
SEWARD COUNTY COMMUNITIES, NEBRASKA
2024

	<u># Rehabilitated / Est. Cost (Millions)*^</u>	<u>Demolition</u>
Seward County:	884 / \$27.404	130
Beaver Crossing:	23 / \$0.713	7
Bee:	16 / \$0.496	8
Cordova:	12 / \$0.372	5
Garland:	12 / \$0.372	4
Goehner:	10 / \$0.310	4
Milford:	145 / \$4.495	8
Pleasant Dale:	17 / \$0.527	4
Seward:	388 / \$12.028	24
Staplehurst:	27 / \$0.837	4
Utica:	56 / \$1.736	12
Balance of County:	178 / \$5.518	50

*Based upon Seward County Assessor Information, Field Inspections and Age of Housing.

^Includes both Moderate and Substantial Rehabilitation Activities.

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 25A
HOUSING UNIT TARGET DEMAND – HOUSEHOLD TYPE BY AMI
SEWARD COUNTY, NEBRASKA
2024

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	10	26	52	88	14
Family	0	8	22	34	188	252	210
Special							
<u>Populations¹</u>	<u>0</u>	<u>8</u>	<u>8</u>	<u>2</u>	<u>0</u>	18	0
Subtotals	0	16	40	62	240	358	224
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	0	12	22	16	2	52	0
Family	4	18	16	18	6	62	56
Special							
<u>Populations¹</u>	<u>4</u>	<u>6</u>	<u>6</u>	<u>0</u>	<u>0</u>	16	0
Subtotals	8	36	44	34	8	130	56
TOTALS	8	52	84	96	248	488	280

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

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

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

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 25B
HOUSING UNIT TARGET DEMAND – HOUSEHOLD TYPE BY AMI
CITY OF MILFORD, NEBRASKA
2024

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	2	4	4	10	2
Family	0	2	4	4	12	22	18
Special							
Populations¹	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	4	6	8	16	34	20
RENTAL							
UNITS*							
Elderly (55+)	0	2	4	4	0	10	0
Family	0	4	4	4	0	12	12
Special							
Populations¹	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	0	8	10	8	0	26	12
TOTALS	0	12	16	16	16	60	32

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

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

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

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 25C

**HOUSING UNIT TARGET DEMAND – HOUSEHOLD TYPE BY AMI
CITY OF SEWARD, NEBRASKA
2024**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	6	16	26	48	8
Family	0	4	15	24	61	104	72
Special Populations¹	<u>0</u>	<u>4</u>	<u>4</u>	<u>2</u>	<u>0</u>	10	0
Subtotals	0	8	25	42	87	162	80
RENTAL UNITS*							
Elderly (55+)	0	10	12	8	2	32	0
Family	2	12	8	12	6	40	36
Special Populations¹	<u>4</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	8	0
Subtotals	6	24	22	20	8	80	36
TOTALS	6	32	47	62	95	242	116

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

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

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

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 26A
HOUSING UNIT TARGET DEMAND – UNIT TYPE / PRICE POINT (PRODUCT) BY AMI
SEWARD COUNTY, NEBRASKA
2024

<u>PRICE – PURCHASE COST (Area Median Income)</u>							Work Force
OWNER	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	\$281,000*
UNITS	\$96,600*	\$144,970*	\$225,630*	\$337,900*	\$405,400*+		
1 Bedroom ¹	0	0	4	6	6	16	0
2 Bedroom ¹	0	6	10	16	22	54	20
3+ Bedroom	0	10	26	40	212	288	204
TOTALS	0	16	40	62	240	358	224

<u>PRICE – PURCHASE COST (Area Median Income)</u>							Work Force
RENTAL	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	\$995**
UNITS	\$470**	\$730**	\$985**	\$1,280**	\$1,535**+		
1 Bedroom ¹	0	6	7	2	0	15	0
2 Bedroom ¹	8	18	20	17	4	67	20
3+ Bedroom	0	12	17	15	4	48	36
TOTALS	8	36	44	34	8	130	56

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price; varies with unit type and household size.

**Average Affordable Monthly Rent; varies with unit type and household size.

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

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 26B
HOUSING UNIT TARGET DEMAND – UNIT TYPE / PRICE POINT (PRODUCT) BY AMI
CITY OF MILFORD, NEBRASKA
2024

<u>PRICE – PURCHASE COST (Area Median Income)</u>							Work Force
OWNER	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	
UNITS	\$85,650*	\$129,875*	\$202,135*	\$302,715*	\$363,260*+		\$226,900*
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	0	2	2	4	4	12	2
3+ Bedroom	<u>0</u>	<u>2</u>	<u>4</u>	<u>4</u>	<u>12</u>	22	18
TOTALS	0	4	6	8	16	34	20

<u>PRICE – PURCHASE COST (Area Median Income)</u>							Work Force
RENTAL	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	
UNITS	\$415**	\$625**	\$900**	\$1,100**	\$1,385**+		\$910**
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	0	4	5	4	0	13	2
3+ Bedroom	<u>0</u>	<u>4</u>	<u>5</u>	<u>4</u>	<u>0</u>	13	10
TOTALS	0	8	10	8	0	26	12

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price; varies with unit type and household size.

**Average Affordable Monthly Rent; varies with unit type and household size.

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

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 26C
HOUSING UNIT TARGET DEMAND – UNIT TYPE / PRICE POINT (PRODUCT) BY AMI
CITY OF SEWARD, NEBRASKA
2024

<u>PRICE – PURCHASE COST (Area Median Income)</u>							Work Force
OWNER	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	\$244,000*
UNITS	\$93,100*	\$139,650*	\$217,350*	\$325,500*	\$390,600*+		
1 Bedroom ¹	0	0	4	6	6	16	0
2 Bedroom ¹	0	2	4	10	12	28	8
3+ Bedroom	0	6	17	26	69	118	72
TOTALS	0	8	25	42	87	162	80

<u>PRICE – PURCHASE COST (Area Median Income)</u>							Work Force
RENTAL	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	\$980**
UNITS	\$445**	\$675**	\$970**	\$1,190**	\$1,490**+		
1 Bedroom ¹	0	6	4	2	0	12	0
2 Bedroom ¹	6	12	12	10	4	44	16
3+ Bedroom	0	6	6	8	4	24	20
TOTALS	6	24	22	20	8	80	36

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price; varies with unit type and household size.

**Average Affordable Monthly Rent; varies with unit type and household size.

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

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 27A HOUSING UNIT TARGET DEMAND - HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR CITY OF MILFORD, NEBRASKA 2024			
<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	16 / 4*	6.8
	Patio Home Unit	4 / 0	1.1
	Town Home Unit	4 / 4	1.6
	Duplex/Triplex Unit	0 / 8	1.4
	Apartment - 4+ Units***	0 / 0	0.0
Totals		24 / 16	10.9
55+ Years	Single Family Unit	6 / 0	2.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	4 / 4	1.6
	Duplex/Triplex Unit	0 / 6	1.0
	Apartment - 4+ Units***	0 / 0	0.0
Totals		10 / 10	4.6
TOTAL UNITS / ACRES		34 / 26	15.5
TOTAL UNITS / ACRES OF NEW CONSTRUCTION (ONLY)		28 / 20	37.2^^
*Includes Credit-To-Own Units. **Includes housing for persons with a disability ***Includes housing in Downtown. ^Includes Public Right-of-Way. ^^Residential Land Use Plan (Designation) for new construction, 3.0x total acres.			
Source: Hanna:Keelan Associates, P.C., 2019.			

**TABLE 27B
HOUSING UNIT TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
CITY OF SEWARD, NEBRASKA
2024**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	74 / 8*	28.0
	Patio Home Unit	12 / 0	3.3
	Town Home Unit	20 / 8	5.7
	Duplex/Triplex Unit	0 / 16	2.8
	Apartment - 4+ Units***	8 / 16	1.3
Totals		114 / 48	41.1
55+ Years	Single Family Unit	24 / 0	8.2
	Patio Home Unit	10 / 4	3.8
	Town Home Unit	14 / 8	4.5
	Duplex/Triplex Unit	0 / 20	3.4
	Apartment - 4+ Units***	0 / 0	0.0
Totals		48 / 32	19.9
TOTAL UNITS / ACRES		162 / 80	61.0
TOTAL UNITS / ACRES OF NEW CONSTRUCTION (ONLY)		128 / 62	144.0^^
<p>*Includes Credit-To-Own Units. **Includes housing for persons with a disability ***Includes housing in Downtown. ^Includes Public Right-of-Way. ^^Residential Land Use Plan (Designation) for new construction, 3.0x total acres.</p>			
<p>Source: Hanna:Keelan Associates, P.C., 2019.</p>			

TABLE 28
SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
SEWARD COUNTY & COMMUNITIES, NEBRASKA
AUGUST/SEPTEMBER, 2019

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>	<u>Waiting List</u>
Linden Village 1015 Linden Avenue Milford, NE 68405 402-761-2452	1979 & 1991	1-Bd: 48 1 Manager Unit	USDA-RD HUD Elderly	30% Income	100%	Y
Autumnwood Apartments 1236 Kolterman Street Seward, NE 68434 402-643-6528	1984	1-Bd: 6 2-Bd: 12	USDA-RD	30% Income MR: \$765-\$913	94%	N
Fox Run Apartments 650 South Columbia Avenue Seward, NE 68434 402-643-2347	1990	1-Bd: 6 2-Bd: 32 3-Bd: 2	USDA-RD NIFA (LIHTC) Section 8	30% Income	93%	N
Graham Park Estates 568-692 Graham Park Drive Seward, NE 68434 402-805-4905 or 402-995-1779	2014	Single Family 3-Bd: 8 4-Bd: 3	NIFA (LIHTC) HUD	30% Income & Market Rate	N/A	N/A
Independence Court Apartments 2055 Meadow Lane Seward, NE 68434 402-643-9600	1999	1-Bd: 6 2-Bd: 18	NIFA (LIHTC)	\$575-\$715	100%	N
Locust Apartments 1130 Main Street Seward, NE 68434 402-643-3373	1980s	1-Bd: 2 2-Bd: 14	USDA-RD	\$0-\$778 30% Income	94%	Y (1)

CONTINUED:

TABLE 28 (CONTINUED)

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>	<u>Waiting List</u>
Manor I and II/Seward Hsg. Auth. 1030 Manor Drive West Seward, NE 68434 402-643-3472	2007	1-Bd: 58	HUD Multifamily Elderly	30% Income	100%	Y (9)
Village at Heartland Park I & II Scattered Site Seward, NE 68434 800-378-9366	2001	2-Bd: 30 3-Bd: 2	NIFA (LIHTC) Elderly	\$520-\$530	100%	N
Southview Plaza Apartments 1285 F Street Utica, NE 68456 402-534-2276	1983	1-Bd: 8	USDA-RD HUD Elderly/Sect. 8	30% Income	N/A	N/A
<u>Nursing/Assisted Living Facilities</u>						
Crestview Care Center* 1100 West 1 st Street Milford, NE 68405 402-761-2261	1960s	54 Beds	Skilled Nursing	N/A	89%	N
Sunrise Country Manor 610 224 th Street Milford, NE 68405 402-761-3230	1988 & 1997	80 Beds	Skilled Nursing	N/A	N/A	N/A
Brookdale Seward Heartland Park 500 Heartland Park Drive Seward, NE 68434 402-643-6500	1990s	66 Beds	Independent/ Assisted Living	\$3,500-\$4,800 Monthly	97%	N
CONTINUED:						

TABLE 28 (CONTINUED)

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>	<u>Waiting List</u>
Greene Place 600 Church Street Seward, NE 68434 402-643-9111	1998	30 Beds	Assisted Living	N/A	87%	N
Memorial Health Care Systems 300 North Columbia Avenue Seward, NE 68434 402-643-2971	N/A	12 Beds	Assisted Living	Lvl 1:\$191/day Lvl 2: \$199/day Lvl 3: \$207/day Lvl 4: \$215/day	100%	Y (0)
Ridgewood Rehabilitation & Care 624 Pinewood Avenue Seward, NE 68434 402-643-2902	1970s	82 Beds	Skilled Nursing	\$197-\$204 Daily	84%	N
Utica Community Care Center* 1350 Centennial Avenue Utica, NE 68456 402-534-2041	1967	41 Beds	Skilled Nursing	\$211-\$220 Daily	68%	N
N/A = Not Available/Information Not Disclosed.						
*Facilities scheduled to permanently close November 21, 2019.						
Source: Property Managers, 2019. Hanna:Keelan Associates, P.C., 2019.						

**TABLE 29
HOUSING NEED & AFFORDABILITY ANALYSIS
SEWARD COUNTY, NEBRASKA
2017 ESTIMATE**

Income Range	% of Median Income	% of Households in Each Range	# Households in Each Range	Affordable Range for Owner Units	# of Owner Units	Affordable Range for Renter Units	# of Rental Units	Total Affordable Units	Total Balance	Owner Balance	Renter Balance
\$0-\$9,999	15.8%	4.7%	306	\$0-\$34,999	180	\$0-\$199	131	311	+5	+114	-109
\$10,000-\$19,999	31.7%	7.0%	453	\$35K-\$69,999	300	\$200-\$399	230	530	+77	+153	-76
\$20,000-\$34,999	55.5%	15.4%	1,003	\$70K-\$124,999	1,074	\$400-\$699	635	1,709	+706	+535	+171
\$35,000-\$49,999	79.2%	11.9%	770	\$125K-\$174,999	1,149	\$700-\$999	566	1,715	+945	+664	+281
\$50,000-\$74,999	118.9%	20.2%	1,309	\$175K-\$249,999	907	\$1,000-\$1,499	262	1,169	-140	-102	-38
\$75,000-\$99,999	158.5%	15.7%	1,017	\$250K-\$399,999	766	\$1,500-\$1,999	21	787	-230	-63	-167
\$100,000-\$149,999	237.7%	16.7%	1,082	\$400K-\$499,999	124	\$2,000-\$2,999	16	140	-942	-864	-78
\$150,000+	Over 237.7%	8.6%	556	\$500,000 Or More	105	\$3,000 Or More	30	135	-421	-437	+16
Totals:	\$63,095		6,496		4,605		1,891	6,496	+0	+0	+0

Source: 2013-2017 American Community Survey.
Hanna:Keelan Associates, P.C., 2019.