



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

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

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

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

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This County-Wide Housing Study was prepared for the Seward County Chamber & Development Partnership and funded by the Nebraska Investment Finance Authority Housing Study Grant Program, with matching funds from the Seward County Housing Corporation and City of Seward LB840 Economic Development Fund. The Housing Study was completed by Hanna:Keelan Associates, P.C., with the guidance and direction of the Seward County Housing Steering Committee.

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***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**.

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**.

***HOUSING UNIT TARGET DEMAND.***

**Table A, Page 3**, 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 A**  
**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>
<b>Seward County:</b>	<b>358</b>	<b>130</b>	<b>488</b>	<b>\$141.2</b>
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 GOALS, ACTION STEPS & PLANNING INITIATIVES.***

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.**

### ***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.



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

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.

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.

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

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.*



## 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.

