

Nebraska Investment Finance Authority – Housing Study Grant Program.

THAYER COUNTY & COMMUNITIES, NEBRASKA COMPREHENSIVE HOUSING STUDY & NEEDS ANALYSIS – 2026.



Prepared For:



Prepared By:



FEBRUARY, 2021

**THAYER COUNTY & COMMUNITIES, NEBRASKA
COMPREHENSIVE HOUSING STUDY & NEEDS ANALYSIS.**

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The Thayer County & Communities, Nebraska Comprehensive Housing Study & Needs Analysis was prepared for the Thayer County Economic Development Alliance (TCEDA), the economic development entity for Thayer County, Nebraska. The Housing Study was completed by Hanna:Keelan Associates, P.C., with the guidance and direction of the Thayer County Housing Steering Committee. The Housing Study was funded by a grant from the Nebraska Investment Finance Authority, with matching funds from TCEDA.

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SECTION 1



**PURPOSE OF STUDY,
RESEARCH APPROACH & OBJECTIVES.**

SECTION 1: PURPOSE OF STUDY, RESEARCH APPROACH & OBJECTIVES.

INTRODUCTION.

This **Thayer County & Communities, Nebraska Comprehensive Housing Study & Needs Analysis** provides documentation of on-site field observations, professional housing planning research, local economic development input and narrative highlighting existing County-wide housing trends, projections and the identification of specific **Housing Development Initiatives** for **Thayer County, Nebraska**, including **each Community** and the rural, “**Balance of County**”. The **Housing Study** highlights a **profile of population, income, economic and housing trends and projections, a recommended five-year Housing Unit Target Demand and “Housing Action Plan”** for the purpose of implementing future **Thayer County housing programs**.



The **Thayer County & Communities, Nebraska Comprehensive Housing Study & Needs Analysis** was prepared by **Hanna:Keelan Associates, P.C.**, a Nebraska-based community planning and research consulting firm, on behalf of the **Thayer County Economic Development Alliance (TCEDA)**. A **County-Wide Housing Steering Committee**, local housing stakeholders and major employers all provided valuable information throughout the development of the Study. Funding for the **County-Wide Housing Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from **TCEDA**.

National Housing Crisis.

A prolonged “housing crisis” is plaguing the United States in both rural and urban communities and counties. A growing share of households across the U.S. cannot find housing they can afford. Households that spend 30 percent or more of their income on housing costs such as rent, mortgage payments, utilities, insurance premiums and taxes are considered to be cost-burdened households.

High numbers of cost-burdened households can at least partially be attributed to homelessness and near-homelessness, as well as a housing shortage of all housing types, especially in the State of Nebraska. Over a one year period between 2017 and 2018, only California and the District of Columbia had tighter housing inventories than Nebraska, when just one in every 184 housing units were for sale in any given month. Available homes in Nebraska were about 1.7 times as scarce than in the United States as a whole.¹

The American Planning Association has identified the realities of this crisis with the following statements.

¹<https://www.washingtonpost.com/news/wonk/wp/2018/06/06/we-try-to-solve-the-great-nebraska-mobile-home-mystery/>

The U.S. ‘Housing Crisis’

- *“Many of our nation’s cities have been dubbed ‘high cost.’”*
- *“Metropolitan areas are struggling to maintain their workforce due to stagnant wages.”*
- *“Production has not kept pace with demand,”*
- *“Preservation of existing affordable homes, whether through existing affordability restrictions or market forces is also critical.”*
- *“Planners are well-positioned to address these issues due to their close proximity to development activities, permitting and policy-setting at all levels of government.”*

Source: American Planning Association.

PURPOSE OF STUDY.

“The purpose of this Comprehensive Housing Study is to continue a ‘housing vision’ and provide a ‘vehicle to continue implementing’ housing development programs in Thayer County, utilizing appropriate public and private funding sources and local leadership. The Study provides guidance in the development of various affordable housing types for persons and families of all income sectors.”

The comprehensive picture of County-Wide demographic, income, economic and housing information can be utilized to alleviate both present and future social, economic and regulatory barriers to the provision of affordable housing in **Thayer County** and serve as a model to other counties and communities in the region. The end result is the development and presentation of specific **housing development initiatives and “Housing Action Plan,”** identifying recommended, specific future housing projects.

Thayer County and **each Community** have a prime opportunity to implement affordable housing programs for households of all age and income sectors, including very-low to low income families, the **“missing middle”** income households, upper income families, local workforce, elderly populations and housing for persons with special needs and residential disaster and Pandemic recovery. Land development incentives will also be critical to the future of the **Thayer County** housing stock. The **Thayer County Economic Development Alliance**, along with local government and nonprofit leadership, local service providers, financial institutions, developers, major employers and other primary housing stakeholders must collaborate in **housing development partnerships** to meet local housing needs and demands.

RESEARCH APPROACH.

The **Thayer County & Communities, Nebraska Comprehensive Housing Study & Needs Analysis** included both quantitative and qualitative research activities. **Qualitative research activities** included a comprehensive citizen participation program consisting of four important Surveys: a County-wide citizen “Housing Survey,” a “Workforce Housing Needs Survey” for local employees, an **“Employer’s Housing Assistance”** Survey and a **“Housing Stakeholders”** Survey. Meetings with an organized **“Housing Steering Committee,”** comprised of **Thayer County** housing, business and government leaders, were also conducted with the intent to understand the housing issues and needs of the local citizenry.

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.

**SECTION 1:
PURPOSE OF STUDY, RESEARCH APPROACH & OBJECTIVES.**

This **Comprehensive Housing Study & Needs Analysis** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2015-2019 American Community Survey. Additional data sources include, but are not limited to the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Nebraska Department of Labor and the Bureaus of Economic Analysis & Labor Statistics. The projection of demographic, economic and housing data was completed by the Consultant, with the use of other local, State and Federal sources.

To facilitate effective planning and implementation activities, housing demand projections were developed for a five and 15-year period. The implementation period for this Comprehensive Housing Study & Needs Analysis will be February, 2021, to February, 2026.

HOUSING STUDY OBJECTIVES.

The **Objectives** of this **Housing Study** are **Seven-Fold**:

- 1) **Analyze the recent past and present housing situation in Thayer County, especially the need for families, elderly and special population owner and rental housing options, including the identification of housing needs for Thayer County’s workforce population, documented as a five-year workforce housing unit target demand;**
- 2) **Provide a process for educating and energizing the leadership of Thayer 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 Community and County-Wide Housing Partnerships;**
- 3) **Identify a five-year housing unit target demand for the County and each Community, including residential recovery needs;**
- 4) **Address methods to eliminate any impediments and/or barriers to fair housing opportunities for all citizens of the County and each Community;**
- 5) **Introduce new and innovative housing programs that are a “fit” for Thayer County, to address both immediate and long-term housing needs and include the incorporation of Place-Based Development Components;**
- 6) **Encourage Thayer County and Community leadership to take an active role in improving and creating modern and safe housing options for persons and families of all incomes and backgrounds; and**
- 7) **Encourage the use of local, State and Federal housing development and retention programs that have been created and implemented as a result of the COVID-19 Pandemic.**

**SECTION 1:
PURPOSE OF STUDY, RESEARCH APPROACH & OBJECTIVES.**

This **County-Wide 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**:

- ❖ **Section 1:** Purpose of Study, Research Approach & Objectives.
- ❖ **Section 2:** Thayer County/Community Profile & Citizen Participation.
- ❖ **Section 3:** Housing Unit Needs Analysis & Target Demand.
- ❖ **Section 4:** Thayer County Housing Development Initiatives.
- ❖ **Section 5:** Thayer County Five-Year Housing Action Plan.
- ❖ **Appendix I:** Thayer County Table Profile.
- ❖ **Appendix II:** Thayer County Housing Survey Results.
- ❖ **Appendix III:** Housing Funding Programs & Partners.

This **Thayer County & Communities, Nebraska Comprehensive Housing Study & Needs Analysis** should be utilized by **Thayer County Communities** and economic and housing development corporations, public school districts and other important for-profit and nonprofit groups and organizations in the **County**. Additionally, local developers and contractors who commit funds for housing developments can utilize this **Study** for proposing appropriate housing programs in **Thayer County**.

The creation of housing-specific Development Partnerships will be the key ingredient for successful implementation of prepared housing programs recommended in this Housing Study.

SECTION 2



**THAYER COUNTY/
COMMUNITY PROFILE &
CITIZEN PARTICIPATION PROGRAM.**

SECTION 2: THAYER COUNTY/COMMUNITY PROFILE & CITIZEN PARTICIPATION PROGRAM.

INTRODUCTION.

This Section of the **Thayer County, Nebraska Comprehensive Housing Study & Needs Analysis** provides a population, income, economic and housing profile of the **County**, as well as results from a citizen participation program, which included a series of **County-wide housing surveys** utilized to gather public feedback on current housing situations, needs and wants

Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout **Thayer 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. **Emphasis is placed on five- and 15-year projections of change.**

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in **Thayer County**, included a five-year period, **February, 2021, to February, 2026**. Additionally, 15-year projections of statistical information are also presented in this **Section**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

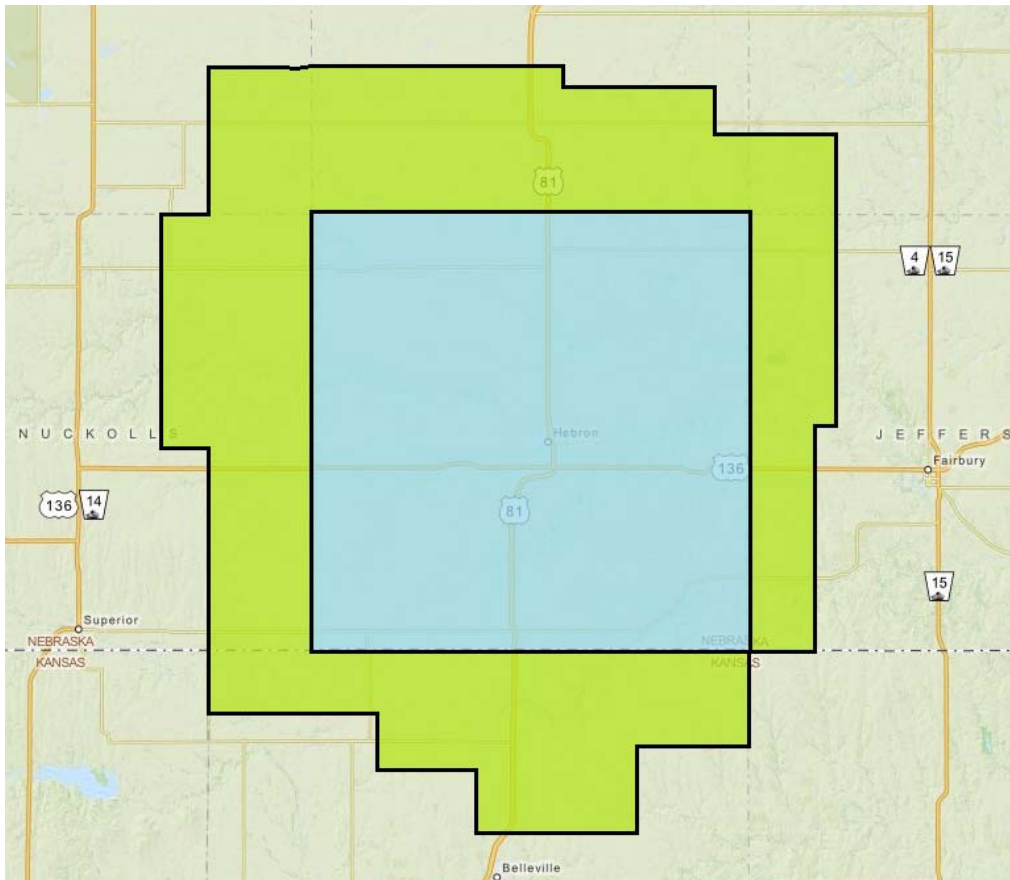
The following narrative provides population, income, economic and housing trends and projections for Thayer County. ***All statistical Tables are included in Appendix I of this Housing Study.***

LOCATION.

Thayer County is located in southeast Nebraska, with U.S. Highways 81 and 136 and Nebraska State Highways 4, 5 and 53 supporting transportation to and from **Thayer County Communities** and beyond. The **City of Hebron** serves as the **County-Seat of Thayer County** and is the largest Community in the County. **Thayer County** benefits economically with the Highway 81 Expressway corridor, which connects the nearby City of York, Nebraska, and the Interstate 80 Corridor to the Cities of Concordia and Salina, Kansas, and the Interstate 70 Corridor.

THAYER COUNTY HOUSING MARKET AREA.

The **Housing Market Area** for **Thayer County**, pictured below, is divided into two segments: a **Primary** and a **Secondary Housing Market Area**. The **Primary Housing Market Area** (Blue) for **Thayer County** includes the entire County and each Community. The **Secondary Housing Market Area** (Green) for **Thayer County** includes portions of Nuckolls, Clay, Fillmore, Saline and Jefferson Counties, Nebraska, and Republic County, Kansas. These Secondary Housing Market Areas could further stabilize the population of Thayer County.



POPULATION PROFILE.

The **Population Profile** presents population trends, projections and age distribution for **Thayer County** in an effort to provide a basic understanding of important changes that have, and will, occur within the County. Such information is critical in analyzing a community and determining proper strategies for future growth.

Population Trends and Projections.

Table 2.1 identifies population trends and projections for **Thayer County**, each **incorporated Community**, Census Designated Places (CDPs) and the Balance of County (rural Thayer County), from 2000 to 2026. The previous two Decennial Censuses (2000 and 2010) recorded a decline in population. The total Thayer County population decreased from 6,055 in 2000, to 5,228 in 2010, a decrease of 827 persons, or 13.6 percent.

Currently (2021), the population for the **County** is an estimated 5,004. The County is projected to decline slightly over the next five and 15 years by an estimated three percent (149 persons) and seven percent (349 persons) respectively. Much of this population decline in the County can be attributed to a population that is “aging in place,” as well as a lack of available housing, both for purchase or rent, in the **County**. All **incorporated Communities in Thayer County**, as well as the **Balance of County**, are projected to continue to maintain a stable population base during the next five years.

**TABLE 2.1
POPULATION TRENDS AND PROJECTIONS
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2036**

	<u>2000</u>	<u>2010</u>	<u>2021</u>	<u>2026</u>	<u>2036</u>	<u>% Change 2021-2036</u>
Thayer County:	6,055	5,228	5,004	4,855	4,855	-3.0%
Hebron:	1,565	1,579	1,525	1,501	1,501	-0.3%
Alexandria:	216	177	166	159	159	-4.2%
Belvidere:	98	48	45	41	41	-8.9%
Bruning:	300	279	266	258	258	-3.0%
Byron:	144	83	78	74	74	-5.1%
Carleton:	136	91	83	79	79	-4.8%
Chester:	294	232	225	219	219	-2.7%
Davenport:	339	294	288	282	282	-2.1%
Deshler:	879	747	740	735	735	-0.7%
Gilead:	40	39	37	36	36	-2.7%
Hubbell:	73	68	64	62	62	-3.1%
Balance of County:	1,971	1,591	1,487	1,409	1,409	-6.5%

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2021.

Population Age Distribution.

The various population age cohorts represented in a community are important indicators of the unique needs present in a community. An analysis of the population’s age distribution can be used to identify the future need for various housing types and community amenities such as public schools, child care facilities, recreational areas and health care facilities.

Table 2.2 highlights the **population age distribution in Thayer County**. Between the 2000 and 2010 Censuses, **Thayer County** experienced an increase in two population cohorts, with the “55-64” age cohort experiencing the larger population increase. Since the 2000 Census, the “35-54” age cohort has been the largest population cohort in Thayer County, which, currently, accounts for 23.5 percent of the County’s total population. By 2026, the overall population of the “55+” age cohorts are projected to increase by an estimated 187 persons. By 2036, the “55+ age cohort is projected to increase by an estimated 339 persons. **The “55-64” age cohort is projected to become the largest population cohort in Thayer County, by 2036.** This projection takes into account an aging-in-place population, combined with segments of rural populations in surrounding counties choosing to live in **Thayer County**, post-retirement.

Currently, **Thayer County** maintains an estimated **median age of 51.5 years**. The median age among County residents is projected to increase, slightly, to **53.8 years by 2026** and **56.2 years by 2036**.

**TABLE 2.2
POPULATION AGE DISTRIBUTION TRENDS & PROJECTIONS
THAYER COUNTY, NEBRASKA
2000-2026**

<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010</u>		<u>2021-2036</u>		
			<u>Change</u>	<u>2021</u>	<u>2026</u>	<u>2036</u>	<u>Change</u>
19 and Under	1,582	1,220	-362	1,084	974	844	-240
20-34	704	578	-126	529	469	381	-148
35-54	1,653	1,294	-359	1,176	1,010	876	-300
55-64	630	789	+159	860	965	1,031	+171
65-74	646	582	-64	600	659	716	+116
75-84	581	474	-107	465	494	525	+60
85+	259	291	+32	290	284	282	-8
Totals	6,055	5,228	-827	5,004	4,855	4,655	-349

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2021.

INCOME PROFILE.

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

Median Household Income.

The **median income** for all households in **Thayer County**, in 2021, is estimated to be **\$51,605**, which represents a 1.7 percent increase from 2019 (\$50,734). Household median income in the County is projected to increase to \$57,223, or 10.9 percent by 2026 and to \$69,341, or 34.3 percent by 2036. This projection is largely driven by the projected increase in the total number of households with incomes at or above \$50,000 which occurred in the County between 2000 and 2019, increasing by more than 67.8 percent.

Since 2000, **Thayer County** has experienced an increase in the total number of households with incomes at or above \$50,000. The total number of households earning less than \$50,000 has decreased since 2000. As housing construction costs and purchase prices continue to increase, It is recommended that both local, regional and **State housing stakeholders** develop an **affordable housing “plan of action”** to encourage the development of new housing opportunities for persons and families within these lower and moderate income brackets. This effort should strive to create balance and opportunity in the **Thayer County** housing market by providing the necessary housing for persons of these incomes.

Senior/Elderly (65+) Median Household Income.

The total number of elderly households in **Thayer County**, consisting of those with at least one person 65+ years of age, has experienced a slight decline, but remained stable since the 2019 American Community Survey estimates were released. **Currently, the total number of senior/elderly households in Thayer County is an estimated 784.**

Median income among **seniors** in **Thayer County** has increased since 2000. The 2015-2019 American Community Survey estimates a median income of \$38,092 in the County, a 70.6 percent increase from the 2000 median income of \$22,324. The current median income (\$38,092) is projected to increase by an estimated 9.8 percent, by 2026, to \$41,831 and by 30.6 percent, by 2036, to \$49,739. Senior households with incomes at or above \$50,000 will comprise the largest share of total elderly households than any other income bracket, accounting for approximately 42.2 percent, or 317 of the projected total senior/elderly households.

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. As per the Nebraska Department of Economic Development, per capita income in **Thayer County** increased from \$40,739 in 2010 to \$58,771 in 2021, an increase of \$18,032, or 44.2 percent. **By 2026, per capita income in Thayer County will increase an estimated 8.6 percent, to \$63,863 and, by 2036, increase an estimated 23.8 percent to \$72,744.**



Cost Burden/Housing Problems.

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

In **2021**, an estimated **206 owner households** in **Thayer County**, or 11.7 percent of all owner households, are **cost burdened** and/or experiencing **housing problems**. **By 2026**, an estimated **171 owner households** in **Thayer County** will be of this status. **By 2036**, an estimated **129 owner households** will be **cost burdened**. Currently, an estimated **90 renter households** in **Thayer County**, or 18.8 percent of all renter households are **cost burdened** and/or experiencing **housing problems**. **By 2026**, this number is expected to decrease to **81 households** and, **by 2036**, decrease to **63 households**.

ECONOMIC PROFILE.

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

Employment Trends.

Between 2010 and December, 2020, the unemployment rate in **Thayer County** ranged from a high of 4 percent to a low of 1.8 percent. During this period, the total number of employed persons decreased by 29, signifying that businesses and industries in **Thayer County** have maintained steady operations and employment.

By 2026, an estimated 2,587 persons will be employed in the County. By 2036, there will be an estimated 2,525 employed persons in the County. Job creation, as well as the growth and expansion of existing industries, has been and will continue to be a critical element in the expansion of **Thayer County's housing market**, especially for persons and families in the workforce.

Employment By Type.

As of December, 2020, non-farm employment (wage and salary) comprised 2,138 jobs in **Thayer County**. The largest employment sectors in the County are Local Government, Manufacturing and Wholesale Trade, which comprised approximately 58 percent of all non-farm employment opportunities in the County.

The Communities of Hebron and Deshler are home to several large employers, including Reinke Manufacturing (Deshler), Blue Valley Lutheran Home (Hebron) and Metal Quest (Hebron). These employers are prime candidates to participate in housing development and provision for their employees. Reinke Manufacturing has recently constructed housing units for their employees.



HOUSING PROFILE.

Households.

Currently, an estimated 2,235 households exist in Thayer County, consisting of 1,756 owner households and 479 renter households. From 2021 to 2036, the number of owner and renter households is projected to decrease by an estimated 82 households. **Several Communities in Thayer County are projected to experience slight increases in renter households over the next five and 15 years.**

Group Quarters.

Group quarters population includes persons residing in specialized housing situations. “Institutionalized” populations include persons residing in adult correctional facilities, juvenile facilities, nursing and skilled nursing establishments, not free to come and go on their own merit. “Non-institutionalized” populations reside in housing that includes military barracks and college/university dormitories and have the ability to travel freely.

The current number of persons in **group quarters** in **Thayer County** is estimated at **162**. This represents a continued trend of a slightly increasing group quarters population since the 2010 Census, which recorded a group quarters population of 156. By 2026, the County is projected to maintain a group quarters population of **163 persons** and, by 2036, experience a group quarters population of **171 persons**. Group quarter facilities are located in the **Communities of Hebron and Deshler**.

Housing Units/Vacancy & Occupancy.

Currently, Thayer County contains an estimated 2,739 housing units, consisting of approximately 2,129 owner and 610 rental units. Of these 2,739 units, approximately 504 are vacant, resulting in an overall, housing vacancy rate of 18.4 percent. The 504 vacant housing units consist of an estimated 373 owner and 131 rental units, equaling an owner housing vacancy rate of 17.5 percent and a rental housing vacancy rate of 21.5 percent.

The determination of an **Adjusted Housing Vacancy Rate (AHVR)** is the most useful statistical tool in identifying **vacant, available housing** in a Community. The **AHVR** includes only vacant units that are available year-round for rent or purchase, meeting current housing code and having modern amenities. A vacancy rate of at least 6 percent is the minimum rate recommended for **Thayer County**, to allow for sufficient housing available for both new and existing residents. **The 2021 overall AHVR for Thayer County is an estimated 5.7 percent, which includes an AHVR for owner housing of 5.5 percent and 6.7 percent for rental housing units. This concludes that the County is experiencing a “Housing Vacancy Deficiency” for both owner housing.**

To make an impact on solving this vacancy deficiency, **Thayer County Communities** will need to aggressively promote housing production during the next five years. This can be accomplished via both new housing construction and rehabilitating (economically practical) existing housing units, advertisement of lots for development and the creation of new residential subdivisions with targeted new housing price products.

A **Survey of rental properties** was conducted by the **Nebraska Investment Finance Authority** for **Thayer County** from 2002 to 2019. A total of five rental housing programs in the County participated in the 2019 Survey, totaling 73 rental housing units. Results identified a **20.5 percent rental housing vacancy rate**. Rental units in the County, for 2019, took an average of 25.5 days to become occupied, a decrease from 2018, when the absorption rate was an estimated 45 days.

Housing Values & Gross Rent.

The cost of housing in any county or community is influenced by many factors, including the cost of construction, availability of land and infrastructure and the organizational capacity of the county or community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. **Thayer County** and **each Community** 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 priority, and is a necessary component to improving housing affordability in the County.

The **median owner housing value**, in **Thayer County**, is estimated to be **\$70,300** in **2021**, is projected to continue to increase by an estimated 19.3 percent by 2026 to **\$83,900** and increase by an estimated 34 percent, by 2036, to an estimated **\$94,200**. The highest median housing value in 2021 exists in the **Balance of County**, which has a median housing value of \$156,700. By 2026, the **Balance of County** will continue to have the highest estimated median owner housing value, \$187,900 by 2026 and \$226,600 by 2036. The high housing values in the **Balance of County** are attributed to the development of upper-income, rural residential subdivisions.



In 2021, the estimated **median gross rent** for **Thayer County** is **\$579**. This is projected to increase by 7.1 percent, by 2026, to **\$620** and increase by 21 percent, to **\$701** by 2036. The **City of Deshler** currently maintains the highest gross rental rate in the County, at \$649.

Housing Conditions.

A **Housing Structural Condition Analysis** was implemented for **Thayer County** to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. Data was collected via on-site field work and information from the Thayer County Assessor's Office. A total of **1,607 housing structures** located throughout the County were reviewed. Of these structures, **72 or 4.5 percent** were rated as being in a **"Low+/Poor+"** to **"Low/Poor"** condition. An **additional 392 structures** were rated as being in **"Fair/Average"** or **"fair"** condition.

Additionally, the **Nebraska Investment Finance Authority's (NIFA) 2019 Thayer County Profile** identifies a total of **338 single family homes** that were identified as being constructed of **"fair" or "low" quality materials and workmanship**. These 338 housing units are not likely to support long-term household occupation and/or are beyond lifetime as a habitable housing unit.

CITIZEN PARTICIPATION PROGRAM.

The **Thayer County, Nebraska Comprehensive Housing Study & Needs Analysis** included both qualitative and quantitative research activities. Discussed below is the **citizen participation program** that was implemented to gather the opinions of the **Thayer County** citizenry regarding local housing issues and needs.

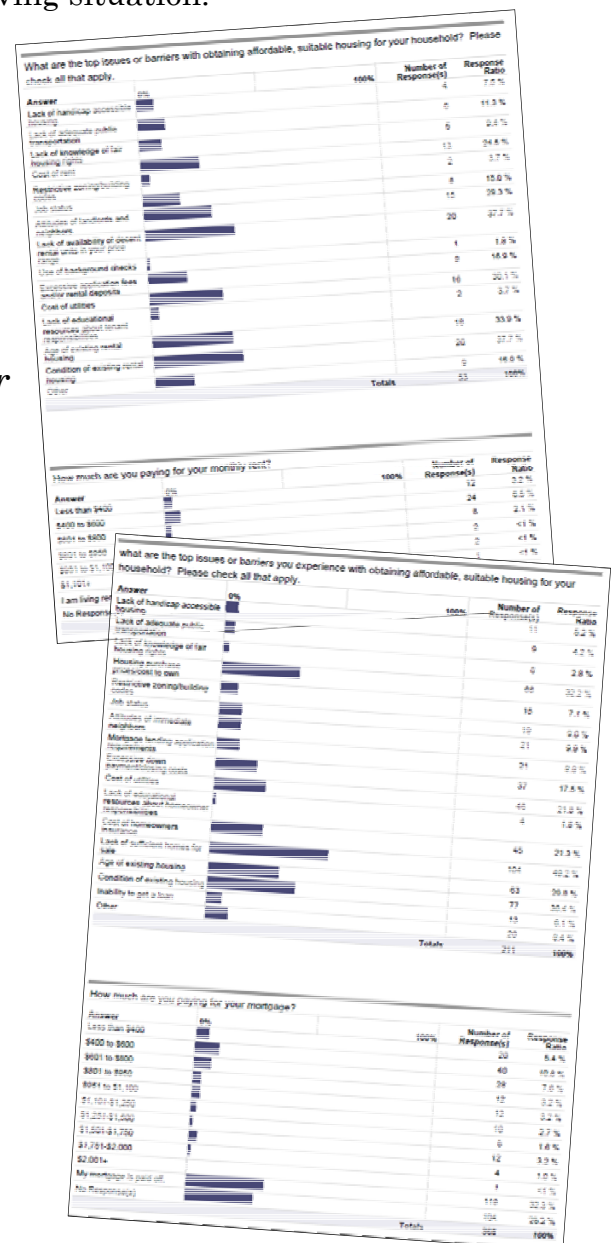
Planning for the County and each Community's future is most effective when it includes opinions from as many citizens as possible. The methods used to gather information from the citizens of **Thayer County** and **each Community** included **Housing Steering Committee meetings** and two important Surveys: a **"County-Wide Housing Citizen Survey"** and a **"Workforce Housing Needs Survey"**.

Thayer County Housing Survey.

A County-Wide **"Housing Survey"** was made available to households in Thayer County Communities at select locations and on pertinent Community and County websites. A total of **368 Surveys** were completed and returned, providing valuable public information. **Survey** participants were asked to provide their opinion about barriers to obtaining affordable owner or rental housing, as well as specific housing types greatly needed throughout the County and in each Community. The following summarizes the total County results of the **Survey**. The complete results of the **Survey** are available in **Appendix II of this Housing Study**.

SECTION 2:
THAYER COUNTY/COMMUNITY PROFILE & CITIZEN PARTICIPATION PROGRAM.

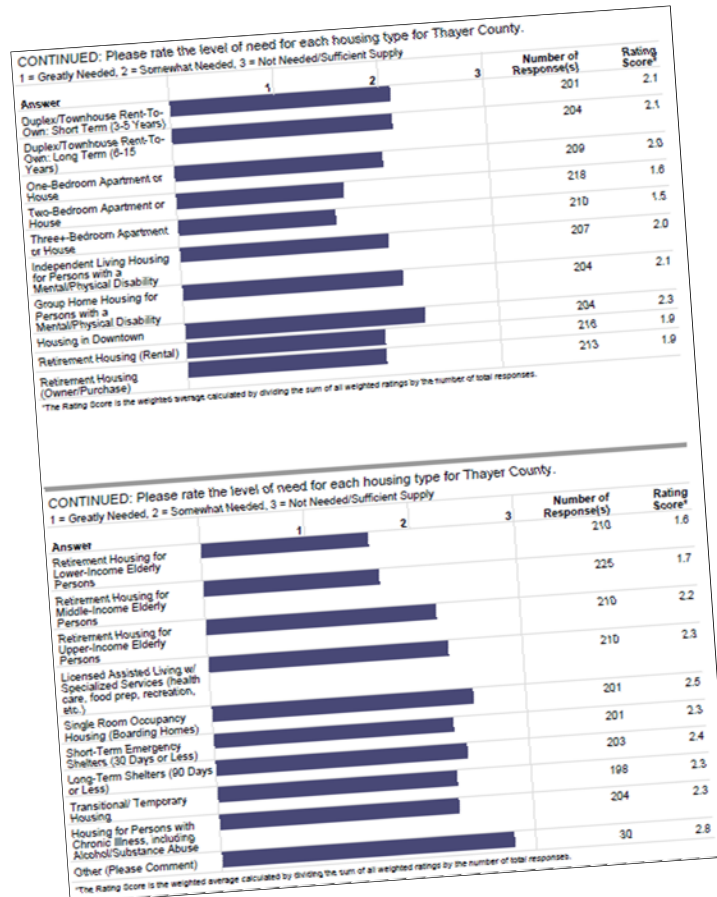
- **Survey participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing.** The barriers identified when obtaining affordable **owner housing** included the lack of sufficient homes for sale, condition of existing housing and housing purchase prices/cost to own. The identified barriers faced when obtaining affordable **rental housing** included the lack of available, decent rental housing and the age and condition of existing rental housing units.
- **A total of 55 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 Thayer County, as identified by Survey participants included, but were not limited to housing for low- and middle-income families, housing for single parents and existing/new employees, multifamily rental housing, single family housing, housing choices for first-time homebuyers and retirement housing for low- to moderate income elderly persons and families.**
- Participants of the **Survey** identified a purchase price range for housing less than \$100,000 as being the most affordable for residents of **Thayer County**.
- Monthly rent less than \$600 was the monthly rent price range identified by **Survey** respondents as being most affordable in **Thayer County**.
- **64.1 percent** of the **Survey** respondents supported the County using State or Federal grant funds to conduct an owner housing rehabilitation program. **53.5 percent** of the **Survey** respondents supported **Thayer County** using State or Federal grant funds to conduct a rental housing rehabilitation program.



**SECTION 2:
THAYER COUNTY/COMMUNITY PROFILE & CITIZEN PARTICIPATION PROGRAM.**

When factoring out the Survey participants that did not answer, the percentages increase to 89 percent in support of owner housing rehabilitation and 77 percent in support of rental housing rehabilitation throughout Thayer County.

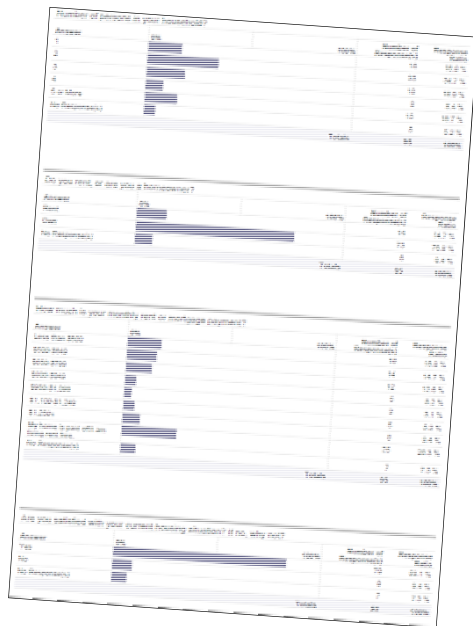
- **70.6 percent** of the Survey respondents supported Thayer County establishing a local program that would purchase and remove dilapidated houses, to provide lots available for a family or individual to build a house.
- **69.8 percent** of the Survey respondents supported the County using grant dollars to purchase, rehabilitate and resell vacant housing.
- **64.4 percent** of the Survey respondents supported Thayer 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, as well as duplexes and townhomes for purchase* as the specific housing types they would be most interested in moving to.



Thayer County Workforce Housing Needs Survey.

Thayer County Economic Development Alliance, 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 **95 Surveys** were returned. **Survey** participants were asked to provide information on such subjects as issues and barriers to obtaining affordable housing, place of employment, annual house hold 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 II**.

- The primary major employers participating in the **Survey** included, but were not limited to; Bruning Bank, Metal Quest, Thayer County Health Services and Reinke Manufacturing.
- **Survey** participants included 73 homeowners and 14 renters. A total of **nine participants were not satisfied with their current housing situation**. Reasons included their home being too small, in need of substantial updating and being too far from their place of employment.



- The majority of respondents could afford a home priced at \$100,000 or less. Renters looking to upgrade to a more suitable rental housing unit could afford a monthly rent between \$400 and \$600.
- **The Community of Deshler was identified by Survey participants as the Community they would most prefer to purchase a home or rent a housing unit. A total of 14 participants expressed interest in obtaining a single family home in Deshler, while an additional 13 identified Hebron as their preferred Community for residency.**

- **Survey** participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing for their families. The most common barriers identified when obtaining affordable owner housing included the lack of sufficient homes for sale, housing purchase prices and the age and condition of existing housing. The most common barriers faced when obtaining affordable rental housing included the cost of rent, lack of rental housing in preferred price ranges and the condition of existing rental housing.

SECTION 3



**HOUSING UNIT NEEDS ANALYSIS
& TARGET DEMAND.**

SECTION 3: HOUSING UNIT NEEDS ANALYSIS & TARGET DEMAND.

INTRODUCTION.

This Section of the Thayer County, Nebraska Comprehensive Housing Study and Needs Analysis provides a Housing Needs Analysis and Target Demand for Thayer County and each Community for new housing development activities. This Section also identifies the projected housing unit rehabilitation and demolition demand for Thayer County Communities, during the next five years.

A complete set of Housing Unit Target Demand Tables are included in the Appendix I of this Housing Study.

DETERMINATION OF HOUSING UNIT DEMAND.

To effectively determine housing unit demand for Thayer County and Communities, SIX separate components were reviewed. These included;

- (1) housing demand based upon new population/ households, during the next five years,
- (2) need for affordable housing units for persons/families considered to be “cost burdened,”
- (3) replacement of occupied housing in substandard condition,
- (4) address the vacancy deficiency (demand) in each Community and the County,
- (5) determination of the local “pent-up” housing demand for existing residents, and
- (6) determination of local housing development capacity of each Community and the County, during the next five years.

New Households.

Currently (2021), the **population for Thayer County** is an estimated **5,004**. The **population** is projected to decrease, slightly, an estimated 3 percent, by 2026, to **4,855**. **Households** are also projected to decrease, slightly, as well, from the current estimate of **2,235 to 2,182**, by 2026. Despite any decrease in population or households, new and innovative housing development programs will need to be implemented to ensure safe, decent and affordable housing is provided for both current and new residents.

“Cost Burdened” Households Experiencing Housing Problems.

Owner or renter households experiencing cost burden are paying more than 30 percent of their income on housing costs, including maintenance and mortgage payments. According to HUD standards, a housing unit is considered to have housing problems if it is overcrowded (more than one person per room) and/or lacks complete plumbing. Currently, an estimated **13.2 percent, or 296 of the total 2,235 households in Thayer County are cost burdened and/or experiencing housing problems**. This equals an estimated 206 owner and 90 renter households. By 2026, the number of cost burdened owner households is projected to decrease, slightly, to 171, with cost-burdened renter households decreasing to 81.

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 Thayer County Assessor’s Office and field observations completed by Hanna:Keelan produced data identifying substandard housing units and housing units having overcrowded conditions.

- A total of **1,607 housing structures** located in **Thayer County Communities** were reviewed. Of these structures, **127, or 8 percent** were rated as being in a **“Low/Poor” to “Low/Poor+” condition**. **An additional 392 structures were rated as being in “Fair” condition**. **An estimated 35 to 40 percent of the “Low/Poor” to “Fair” housing stock is currently occupied**.
- An estimated, minimum, **15 to 20 housing units** in **Thayer County** are currently experiencing ***overcrowded conditions, with an estimated 35 to 40 units lacking complete plumbing***, as estimates from the most recent data source, the 2014-2018 American Community Survey.

Housing Unit Vacancy Deficiency (Demand).

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

An **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant year-round housing units that are available for rent or purchase, meeting current housing code and having modern amenities. The **AHVR** does not consider vacant units typically classified as ‘other vacant’. Common reasons a unit may be classified as ‘other vacant’ include:

- Housing unit is neither for sale or rent.
- Housing unit is being used for storage.
- The owner/previous occupant of the housing unit is currently living in a nursing home/assisted living facility and the unit is being held until the individual can return to their home.
- Housing unit is being held for settlement of an estate.
- Housing unit is in process of being repaired or renovated.

Currently, **Thayer County** maintains an estimated, overall **AHVR of 5.7 percent, which includes an estimated AHVR for owner housing of 5.5 percent and 6.7 percent for rental housing. This concludes that both an owner and rental “vacancy deficiency” exists in Thayer County.**

“Pent-Up” Housing Demand.

The **“Pent-Up” housing demand component** is defined as those **current residents of Thayer County needing and/or wanting to secure a different and/or affordable owner or rental housing type during the next five years.** This would include persons from all household types and income sectors, 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 demand is created by renter households wanting to become a homeowner, or vice versa.

“Pent-Up” housing demand for Thayer County, by 2026, should include building for an estimated 2 to 2.5 percent of the existing household population.

Local Housing Development Capacity.

An estimated **local Housing Development Capacity** is applied to the total compilation of the previously discussed **Housing Demand Components** to determine the projected, estimated **Housing Unit Target Demand** for the **County and Communities**.

Housing Development Capacity is determined by reviewing pertinent housing implementation criteria, including a County's/Community's ability to organize for housing development, land availability, an existing comprehensive plan, zoning regulations and housing codes, accessibility to general contractors and other building trades and building supply/materials, as well, most importantly, recent housing development history.

The **Housing Development Capacity** range for **Thayer County and its Communities**, as well as the **Balance of County**, was estimated at **35 to 65 percent of the total compilation of the Housing Demand Components**.

HOUSING UNIT TARGET DEMAND.

Table 3.1, Page 3.5 identifies the **Estimated Housing Unit Target Demand** for **Thayer County and each Community**, by **2026**. Community leadership and local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout Thayer County.

The total **Estimated Housing Unit Target Demand** in **Thayer County**, by **2026**, is **106 housing units, including 54 owner and 52 rental units**, at an estimated development cost of **\$26.6 Million**. The **Cities of Hebron and Deshler** have the highest **Target Demand** for housing in the **County**, an estimated **32 and 22 units**, respectively.

Of the total **Target Units** projected for **Thayer County**, an estimated **60 units (34 owner, 26 rental)** should be developed as “**workforce housing**” for **local employees**. **Thayer County Communities** should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units, as well as building new housing units.

**SECTION 3:
HOUSING UNIT NEEDS ANALYSIS & TARGET DEMAND.**

**TABLE 3.1
ESTIMATED HOUSING UNIT TARGET DEMAND
THAYER COUNTY & COMMUNITIES, NEBRASKA
2026**

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand</u>	<u>Est. Required Housing Unit Target Budget (Millions)</u>
Thayer County:	54	52	106[^]	\$26.6
Hebron:	16	16	32 ^{*^^}	\$7.7
Alexandria:	1	2	3	\$0.6
Belvidere:	1	2	3	\$0.6
Bruning:	6	6	12	\$2.9
Byron:	1	2	3	\$0.6
Carleton:	1	2	3	\$0.6
Chester:	2	2	4	\$0.9
Davenport:	2	2	4	\$0.9
Deshler:	8	14	22 ^{*^^}	\$4.7
Gilead:	1	2	3	\$0.6
Hubbell:	1	2	3	\$0.6
Balance of County:	14	0	14	\$5.9

***Downtown Housing Potential:**
 Hebron = Two Owner & Four Rental Housing Units.
 Deshler = Two Rental Housing Units.

[^]Includes an estimated 34 Owner and 26 Rental Workforce Housing Units.

^{^^}Land Use Requirement:
 Hebron = 7 to 21 Acres.
 Deshler = 5 to 15 Acres.

Source: Hanna:Keelan Associates, P.C., 2021.

HOUSING DEMAND BY INCOME SECTOR.

Table 3.2, Page 3.7, identifies the current **Area Median Income (AMI)**, per household size for **Thayer County**. AMI is determined by finding the “100 percent” median income of households in a given geographic area, ranging in household size from one- to eight persons.

The “median” amount of income is considered to be “100 percent” for a geographic area for each household size category. For example, in the **Table** below, a four-person family in Thayer County, with an annual household income of \$71,600 is considered to be making “100 percent of the local AMI”. This information allows for the determination of “**affordability**” and associated **housing price points (products)** for various household sizes.

Table 3.3, Page 3.7, identifies the **projected Year-Round Housing Target Demand for Thayer County, by 2026, by Income Sector**. County-Wide, approximately 106 additional units, consisting of 54 owner and 52 rental units, should be targeted by 2026. Approximately 66 percent of the total demand focuses on households of very-low to moderate income (0% to 80% AMI). Households within this income range comprise the majority of the individuals and families being cost burdened and/or unemployed or working at lower paying jobs. This also includes the majority of **Thayer County** persons and families economically disadvantaged due to the recent COVID-19 Pandemic.

The greatest demand for **new owner housing** in **Thayer County** will be for households with incomes at or above 126 percent AMI. For renters, the greatest demand is projected to be in the 31 to 125 percent AMI range.

Most, if not all housing at or below 100 percent AMI will need to be involved in either a purchase-rehab-resale/re-rent or subsidized housing development program.

**SECTION 3:
HOUSING UNIT NEEDS ANALYSIS & TARGET DEMAND.**

**TABLE 3.2
AREA HOUSEHOLD INCOME (AMI)
THAYER COUNTY, NEBRASKA
2020**

	<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	\$15,050	\$17,200	\$19,350	\$21,500	\$23,250	\$24,950	\$26,700	\$28,400
50% AMI	\$25,100	\$28,650	\$32,250	\$35,800	\$38,700	\$41,550	\$44,400	\$47,300
60% AMI	\$30,120	\$34,380	\$38,700	\$42,950	\$46,440	\$49,860	\$53,280	\$56,760
80% AMI	\$40,150	\$45,850	\$51,600	\$57,300	\$61,900	\$66,500	\$71,100	\$75,650
100%AMI	\$50,200	\$57,300	\$64,500	\$71,600	\$77,400	\$83,100	\$88,800	\$94,600
125%AMI	\$62,750	\$71,625	\$80,625	\$89,500	\$96,750	\$103,875	\$111,000	\$118,250

Source: Hanna:Keelan Associates, P.C., 2021.

**TABLE 3.3
ESTIMATED YEAR-ROUND HOUSING UNIT TARGET DEMAND BY INCOME SECTOR
THAYER COUNTY & COMMUNITIES, NEBRASKA
2026**

	<u>Income Range</u>					<u>Totals</u>	<u>Est. Workforce Housing Demand</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>Thayer County:</u>							
Owner	4	10	10	10	20	54	34
Rental	4	26	16	6	0	52	26
<u>Hebron:</u>							
Owner	0	3	5	4	4	16	9
Rental	0	8	4	4	0	16	8
<u>Deshler:</u>							
Owner	0	2	2	2	2	8	7
Rental	0	8	4	2	0	14	8
<u>Remaining Communities & Balance of County:</u>							
Owner	4	5	3	4	14	30	18
Rental	4	10	8	0	0	22	10

Source: Hanna:Keelan Associates, P.C., 2021.

HOUSING TARGET DEMAND FOR POPULATION SECTORS & PRICE POINTS (PRODUCTS).

The **Housing Target Demand**, by income sector, for **Thayer County** and each **Community** is further specified by **targeted Population Sectors**, including elderly, family and special needs, and **Price Point (Product)**, the estimated purchase price or rent cost. The housing types in **Thayer 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 appropriate population sector. A majority of the housing units should be built for family populations, including those in the local workforce.

Table 3.4, Page 3.9, identifies the **Housing Unit Target Demand** in **Thayer County**, for **Population Sectors**, by 2026. In **Thayer County**, **106 housing units** are projected, during the next five years, consisting of **54 owner** and **52 rental units**. This includes an estimated 32 total units for elderly (55+ years) households, 63 units for families and 11 total units for special populations, or those persons or families with a person(s) with a cognitive and/or physical disability(ies).

An estimated 60 housing units, consisting of 34 owner and 26 rental units should be targeted for the workforce population in the County.

Table 3.5, Page 3.10, identifies **proposed Housing Unit Target Demand by Housing Type and Price Point (Product) Range**, by given AMI for **Thayer County**. 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 \$335,500 or above. Two or three-bedroom+ rental units, with an average affordable monthly rent between \$353 and \$910, present the greatest demand in the County.

Three-bedroom owner units at a purchase price of \$140,500+ and two+-bedroom rental units with a monthly rent of \$665+ are the most needed housing types for the workforce population in Thayer County, during the next five years.

**SECTION 3:
HOUSING UNIT NEEDS ANALYSIS & TARGET DEMAND.**

**TABLE 3.4
HOUSING UNIT TARGET DEMAND – POPULATION SECTORS
THAYER COUNTY-WIDE, NEBRASKA
2026**

HOUSEHOLD AREA MEDIAN INCOME (AMI)

OWNER UNITS	0%-30%	31%-60%	61%-80%	81%-125%	126%+	Totals	Workforce Sector
Elderly (55+)	0	2	2	4	8	16	6
Family	3	6	6	6	12	33	28
Special Populations¹	<u>1</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>5</u>	<u>0</u>
Subtotals	4	10	10	10	20	54	34
RENTAL UNITS*							
Elderly (55+)	0	8	6	2	0	16	0
Family	2	16	8	4	0	30	26
Special Populations¹	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>6</u>	<u>0</u>
Subtotals	4	26	16	6	0	52	26
Totals	8	36	26	16	20	106	60

* Includes lease-to-own units

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

Source: Hanna:Keelan Associates, P.C., 2021.

**SECTION 3:
HOUSING UNIT NEEDS ANALYSIS & TARGET DEMAND.**

**TABLE 3.5
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE
THAYER COUNTY-WIDE, NEBRASKA
2026**

	<u>PRICE – PURCHASE COST (Area Median Income)</u>					<u>Totals</u>	<u>Workforce</u>
	<u>(0%-30%)</u>	<u>(31%-60%)</u>	<u>(61%-80%)</u>	<u>(81%-125%)</u>	<u>(126%+)</u>		
OWNER UNITS*	\$0- \$79,800*	\$80,100- \$159,500*	\$160,000- \$212,700*	\$213,700- \$335,000*	\$335,500*+		\$217,000+*
2 Bedroom ¹	1	3	3	3	6	16	0
3+ Bedroom	3	7	7	7	14	38	34
Totals	4	10	10	10	20	54	34

	<u>PRICE – PURCHASE COST (Area Median Income)</u>					<u>Totals</u>	<u>Workforce</u>
	<u>(0%-30%)</u>	<u>(31%-60%)</u>	<u>(61%-80%)</u>	<u>(81%-125%)</u>	<u>(126%+)</u>		
RENTAL UNITS**	\$0- \$338**	\$353- \$675**	\$695- \$890**	\$910- \$1,195**	\$1,270**+		\$635+**
2 Bedroom ¹	2	10	8	2	0	22	0
3+ Bedroom	2	16	8	4	0	30	26
Totals	4	26	16	6	0	52	26

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

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price **Range**, 3.0 PHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2021.

HOUSING REHABILITATION/ DEMOLITION DEMAND

Table 3.6 identifies the **rehabilitation and demolition demand** for each **Thayer County Communities**, by **2026**. The data presented is based upon both field inspections and information obtained from the Thayer County Assessor’s Office. Approximately **281 housing units** should be targeted for **moderate or substantial rehabilitation** in Thayer County, at an estimated cost of **\$8.9 Million**. Up to **128 additional housing units** may be considered not cost effective for rehabilitation and could potentially be demolished and replaced. The estimated cost of demolition will range, depending on acquisition of the housing unit.

The critical priority for housing rehabilitation and replacement in Thayer County should focus on addressing housing units occupied by persons and families of low- to moderate income.

Land being occupied by “**bad and unsafe**” housing located in Communities could be secured in a “**Land Bank Program**”, to be reserved for future housing development. Southeast Nebraska Development District is currently developing a Regional Land Bank Program, which could potentially include Thayer County.

The **Thayer County Economic Development Alliance**, in partnership with the **Southeast Nebraska Development District** and local public, private and non-profit housing groups, should take a proactive role in housing rehabilitation/demolition activities throughout Thayer County.

Communities seeking to revitalize their housing stock will want to consider tools of redevelopments, primarily the Community Development Block Grant and Tax Increment Financing programs, to assist with such activities.

**TABLE 3.6
ESTIMATED HOUSING UNIT
REHABILITATION / DEMOLITION
TARGET DEMAND
THAYER COUNTY COMMUNITIES, NEBRASKA
2026**

	<u># Rehabilitated / Est. Cost (Millions)*</u>	<u>Demolition</u>
Hebron:	71 / \$2.3	32
Alexandria:	24 / \$0.8	20
Belvidere:	13 / \$0.4	10
Bruning:	23 / \$0.7	5
Byron:	26 / \$0.8	9
Carleton:	10 / \$0.3	5
Chester:	35 / \$1.1	9
Davenport:	26 / \$0.8	12
Deshler:	31 / \$1.0	14
Gilead:	12 / \$0.4	4
<u>Hubbell:</u>	<u>10 / \$0.3</u>	<u>8</u>
Totals:	281 / \$8.9	128

*Based upon field inspections and age of housing.
Source: Hanna:Keelan Associates, P.C., 2021.

SECTION 4



**THAYER COUNTY
HOUSING DEVELOPMENT INITIATIVES.**

SECTION 4: THAYER COUNTY HOUSING DEVELOPMENT INITIATIVES.

INTRODUCTION.

County-Wide Housing Initiatives address the housing issues, opportunities and needs of Thayer County and define the necessary housing activities for the implementation of selected housing programs or projects. These **Initiatives** are needed for the implementation of specific new housing development and existing housing preservation programs.

The following **Housing Development Initiatives** are the product of both **qualitative and quantitative research activities** performed on the local Thayer County level, in preparation of the **Thayer County, Nebraska Comprehensive Housing Study and Needs Analysis**. A qualitative research process included meetings with a local Housing Steering Committee, comprised of local leadership and pertinent, local housing stakeholders, both public and private, and the implementation of both a **County-Wide Housing Needs Survey** and **Workforce Housing Needs Survey**.

Quantitative research activities included the discovery, analysis and projection of pertinent population, economic and housing data, all in an effort to understand the recent past, present and future **Housing Unit Target Demand** for the individuals and families of **Thayer County**.



SECTION 4:
THAYER COUNTY HOUSING DEVELOPMENT INITIATIVES.

In essence, Housing Development Initiatives address the important components of housing program implementation. The following identifies Three Primary Categories of Housing Development Initiatives to address the estimated Housing Unit Target Demand in Thayer County and each Community.

1. **Housing Development Partnerships & Housing Education.**
 - **Housing Partnerships.**
 - **Housing Education.**
2. **Housing Development, Rehabilitation & Preservation.**
 - **Housing Unit Target Demand.**
 - **Housing Development Budget.**
 - **Demand for Housing Types, Households & Income Sectors.**
 - **Residential Land Requirements.**
 - **Housing Rehabilitation & Preservation.**
 - **Workforce Housing Demand.**
 - **Downtown Housing.**
 - **Special Needs Housing, including Homeless & Near-Homeless Needs.**
 - **Housing & Alternative Energy.**
 - **Impediments to Fair Housing Choice.**
3. **Housing Study Implementation & Review.**
 - **Financing Activities for Housing Development in Thayer County.**
 - **Housing Study Maintenance.**

Since the completion of the current County-Wide Housing Study, in 2013, Thayer County leadership, housing stakeholders and local Governmental entities have built an estimated 16 housing units in the Communities. Much of this new housing was driven by new and expanded economic development activities in the **Communities** and the overall lack of appropriate, affordable housing. The current “adjusted” housing vacancy rate in the County is 5.7 percent. The **City of Deshler**, currently, has the lowest, estimated “adjusted” housing vacancy rate at less than 4 percent.

HOUSING DEVELOPMENT INITIATIVES.

1. HOUSING DEVELOPMENT PARTNERSHIPS & HOUSING EDUCATION.

Housing Development Partnerships.

The creation of **Housing Development Partnerships (HDPS)** is key to the successful production and improvement of the local housing stock. Since the completion of the **current Housing Study (2013)**, the citizens and organizations of **Thayer County** have initiated a process of creating **HDPS** through the efforts of the **Thayer County Economic Development Alliance (TCEDA)**, with the support of local governments and the community and economic development leadership of **Southeast Nebraska Development District (SENDD)**. This process should be continued and refined to maximize the potential for both building new housing and preserving the existing housing stock in **Thayer County Communities**.

Under the leadership and guidance of the **TCEDA** and **SENDD**, the organization of **HDPS** should be conducted for selected housing programs, both profit and not-for-profit housing development endeavors. This being the case, **HDPS** should include the participation of both local public and private sector entities, having an interest and/or stake in meeting the housing needs and demands of all income and family sector types needed in **Thayer County**.

Creating “housing project or program specific” HDPS will maximize the opportunity to produce safe, decent and affordable, both owner and rental housing, of all price points, for persons and households of all income level. HDPS should take a lead role in both the identifying and securing financing for housing development and preservation programs in Thayer County Communities.

Associated with the creation of HDPS would be a process or program to monitor and evaluate “housing outcomes” in Thayer County Communities. This could be accomplished with the creation of a Housing Inventory Index, comprised of both housing and housing-related indices, such as education, health and parks & recreation.

The following are important Steps in producing an effective HDPS program and process in Thayer County are recommended.

- **Step 1: Define potential HDPS with a “mission statement” that meets the selected housing cause or purpose, as it relates to the identified housing of needs and demands of the selected Thayer County Community(ies).**

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- **Step 2:** Recruit local persons and organizations that meet or match the defined “**mission statement**” of each **HDPS**.

HDPS should, first and foremost, be comprised of existing Thayer County area organizations, including, but not limited to (the guidance and direction of) TCEDA and selected private and public sector entities. These entities should include, but are not limited to the local governmental entities, including local Community Development (Redevelopment) Agencies (Authorities), Housing Authorities and Chambers of Commerce, SENDD, Southeast Nebraska Affordable Housing Council (SENAHC), Blue Valley Community Action Partnership (BVCAP) and Blue Rivers Area Agency on Aging (BRAAA), as well as, City and Village Governments and local realtors, major employers, homebuilders and home remodelers, realtors, local banks, insurance companies hospital/health facilities, the local Public School District and both local and State-wide Foundations.

- **Step 3:** Based upon selected **HDPS** and associated “**mission statements**”, each **HDPS** will select and prioritize housing programs for both new construction and housing preservation (rehabilitation), with an accompanying timeline for implementation, and identify “most appropriate” funding tools for the completion of each selected housing.
- **Step 4:** Train local “**housing advocates**” to assist selected **HDPS** with meeting the local housing needs and, specially, serve as caseworkers for individuals and families unable to have the either the income and/or knowledge to help themselves in securing safe, affordable housing.

Housing Education.

Elevating the “housing intelligence” of Thayer County HDPS will be beneficial to the success of any housing program. Housing intelligence will be supplemented by providing the appropriate learning systems for educating HDPS and their members on the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs in the Communities. The following Steps for providing “housing intelligence” are recommended.

- **Step 1:** Create a local “**Housing Development Education Program**” for **HDPS**, complete with certification of pertinent housing development topics, including, but limited to housing need recognition, housing advocacy, housing financial planning and housing development.
- **Step 2:** Train **HDPS** to monitor and understand Local, State and Federal housing legislative proposals and policies that could impact both existing and future housing programs in **Thayer County**.

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- **Step 3: HDPS** will need to fully understand the working connection between the **Thayer County Comprehensive Housing Study and Needs Analysis** 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 **Thayer County**. These other planning initiatives typically include the Comprehensive Plan and Zoning, Capital Improvement Plans, Public Facility/Utility Plans, Downtown Revitalization Studies, Hazard Mitigation Plans, etc. of the County and local Communities.

2. HOUSING DEVELOPMENT, REHABILITATION & PRESERVATION.

Future housing development in Thayer County and each Community will need to be directed at meeting the housing needs and wants of all household and income sectors, including families, the elderly or retiree, the local workforce, veterans, minority groups and populations with special needs, from the very-low to the upper income family. Such an effort will require housing programs to be planned and implemented for new construction, housing rehabilitation and the preservation and/or replacement of housing for families residing in substandard/dilapidated housing or the COVID-19 Pandemic.



Future housing development efforts should serve to address health, safety and social issues, as well as provide economic development opportunities. It should be the right of all persons and families in Thayer County to live in safe, decent and affordable housing. The results of new housing developments and the moderate- to substantial rehabilitation of existing housing will elevate the quality of life in Thayer County.

Housing Unit Target Demand.

- The findings for the Housing Study identifies an estimated Housing Unit Target Demand for 106 units, County-wide, by 2026, consisting of an estimated 54 owner units and 52 rental housing units.

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- The City of Hebron would have an estimated **Housing Unit Target Demand for 32 housing units by 2026, consisting of 16 units of both owner and rental housing units.**
- The City of Deshler would have an estimated housing demand of eight owner and 14 rental housing units during the next five years.



- The next highest demand for housing would be the **Balance of County**, with an estimated **14 owner units** and the **Village of Bruning** with an estimated **12 units** consisting of an estimated **six units of both owner and rental housing units.**

An estimated 65 percent of the **Housing Demand** for the County, as well as Hebron and Deshler would be new construction, with the remaining housing need accomplished via a planned purchase-rehab-resale/re-rent of existing housing. Smaller Communities in the County would benefit, most, with a purchase-rehab-resale/re-rent program.

Housing Development Budget.

- The total estimated budget to develop the projected **106 Housing Units in Thayer County** would be **\$26.6 million.** The cost for additional housing in **Hebron and Deshler**, to address **Housing Unit Target Demand**, would be an estimated **\$7.7 and \$4.7 million, respectively.**

Demand for Housing Types, Households & Income Sectors.

- An estimated **66 percent of all additional housing units** proposed for **Thayer County**, by 2026, will need to be available for persons or families of the lowest- to moderate **Area Median Incomes (AMI).** The remaining **34 percent** should be developed for households at the higher **AMI categories.**

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- Future housing programs in **Thayer County** will be needed for persons and families of **all household type and income sector**. An estimated **60 percent** of additional housing should be constructed or rehabilitated to meet the housing needs of families. The remaining **40 percent** will be required to meet the current and future housing needs of the **elderly (55+ years) and persons with special needs**.
- The **estimated average cost** for the majority of additional **owner units** needed in **Thayer County**, during the next five years, should range between **\$160,000 and \$335,000**.
- Future rental housing in **Thayer County** should be **targeted at the elderly, families and special needs populations**. The monthly cost for the majority of **future rental housing** in **Thayer County** should range between **\$353 and \$910**.



A **County-Wide Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age will need to be implemented in Thayer County to address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Partnerships should be created with the local senior/retirement communities including nursing homes, assisted living and senior independent living facilities, Community Development (Redevelopment) Agencies (Authorities), Housing Authorities and Chambers of Commerce, SENDD, Southeast Nebraska Affordable Housing Council (SENAHC), Blue Valley Community Action Partnership (BVCAP) and Blue Rivers Area Agency on Aging (BRAAA), as well as City and Village Governments, homebuilders and home remodelers, realtors and local banks.

Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.

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- Each **Thayer County Community** should explore the possibility of constructing both **immediate and/or transitional housing for special needs populations, homeless and near-homeless families**, infill housing and accessory housing including in-law suites, granny flats, conversion housing, single room occupancy housing and tiny homes.

- **The City of Hebron should consider the reuse and redevelopment of the recently-closed Blue Valley Lutheran Care Home. Located in southern Hebron, this approximately 30,000 square foot facility could potentially be retrofitted into a unique housing opportunity for the Community.**

Workforce Housing Demand.

- **Thayer County** will have a **workforce housing demand** for up to **60 units** by 2026, to provide housing opportunities for both existing and new employees during the next five years. This would include an estimated **34 owner units** and **26 rental housing units**.

- The successful implementation of workforce housing will depend on the creation of specific **Housing Development Partnerships (HDPS)** to address specific work sectors. The involvement of major employees as a participant in HDPS will be crucial in the successful implementation of various workforce housing programs.

Residential Land Requirements.

- County-wide, excluding the unincorporated or Balance of County, **Thayer County Communities** will have a need to both identify and designate (Comprehensive Plans) an estimated **42 acres** of land for the construction of targeted new housing units, by 2026, including both owner and rental units. This land use demand will require each Community to revisit, review and, if necessary, modify their **Comprehensive Plan** and **Zoning Regulations** to identify future residential land use needs. Include exploring the need to modify Regulations to address the “missing middle” housing issue in Communities, the development practice of providing density bonuses.



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Housing Rehabilitation & Preservation.

- An estimated **281 existing housing units** in Thayer County **Communities** would qualify for **moderate- to substantial rehabilitation**, by **2026**. An additional, estimated **128 housing units** are of a physical condition that would not economically warrant any level of rehabilitation and should be considered for **demolition**.
- The **City of Hebron** should target up to **71 housing units for rehabilitation**, followed by the **Village of Chester**, with an estimated **35 housing units**, and the **City of Deshler**, with an estimated **31 units**. The **Villages of Alexandria and Davenport** and **City of Deshler** have the highest estimated number of **housing units in need of demolition**.
- The demolition of existing “**bad**” **Community housing stock** should focus, first, on those **units currently occupied**, with the intent of relocating resident households to an alternative safer and more affordable unit.
- Housing units purchased and, then, demolished would provide land availability to build a new housing unit(s). Such land could be placed in an established **Land Bank Program to be repurposed for housing**. The **Southeast Nebraska Development District** is currently establishing a “**Regional Land Bank Program**” that could potentially include **Thayer County and each Community**.



- Each **Thayer County Community** should strive to preserve their existing housing stock, with emphasis on **1) housing that is currently occupied and 2) housing units of historic significance**.
- Each **Thayer County Community** should employ the benefits of the **Nebraska Community Development Law**, specifically **Tax Increment Financing**, mixed with other pertinent State housing funding sources, to evaluate, plan and **implement housing redevelopment projects**.
- **The City of Hebron has an opportunity to repurpose the recently-closed Blue Valley Care Home into a workforce housing program**

Downtown Housing.

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- Both the **City of Hebron** and **Deshler** has the potential to **create additional Downtown housing, primarily units above the first floor of existing commercial buildings.** The majority of these units would be rental, developed as a result of a building conversion, re-use/repurpose program. A **Downtown Housing Initiative**, with a detailed schedule of design and implementation is needed to ensure housing opportunities in the Downtown.

The “City of Hebron Downtown Revitalization Plan,” completed in 2020, highlights programs of redevelopment implementation, including strategies for building structural rehabilitation and beautification, with additional recommendations for Downtown housing development, infrastructure improvements and business recruitment and retention initiatives.



Special Needs Housing, including Homeless & Near-Homeless Needs.

- Housing for **persons and families with special needs** should be addressed by all **Thayer County Communities**, to provide safe and affordable housing. By 2026, County-wide, the need exists for up to **11 units of housing for special populations**, including persons with mobility, cognitive, hearing or visual challenges. These **11 units** should be comprised of both owner and rental units.
- The majority of housing needed for the **special needs populations** in **Thayer County** should be developed for **persons and households of very-low to low-income.** To accomplish this, grants and low- or forgivable loans will be needed to buy down the cost of housing. In addition, to advocate, plan and develop such housing, selected service providers, coupled with private sector developers will need to be organized as a **Housing Development Partnership.**

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- Housing assistance for persons and families impacted by both the **Homeless and Near-Homeless** is needed in **Thayer County Communities**. In addition to households having a chronic housing cost burdened issue, the recent occurrence of the **COVID-19 Pandemic** has impacted the number of households having economic housing issues (ie. paying rent or house payments, utilities, etc.).

*Local household, housing and income data would suggest that, to date, an estimated **250 to 300 persons/families** in **Thayer County** are currently experiencing a state of **Near-Homelessness**. These persons/families would include a high percentage of current “cost burdened”, both renter and owner households at or below 60 percent AMI and, some, but to a lesser percentage, “cost burdened” households at 61+ percent AMI. In addition, the status and estimated total of Near-Homeless households would include a high percentage of persons/families with no or negative deposable income at month’s end, currently in jeopardy of losing their home via eviction, foreclosure, unemployment, underemployment and, recently, economically impacted by the effects of the COVID-19 Pandemic.*

*The economic impact of the **COVID-19 pandemic** in **Thayer County** is, at this point, a most pressing uncertainty and one that will need to be **monitored by County and Community leadership**. What is certain, however, is the population to experience the most severe economic impact of the pandemic will be low- to moderate income households, due to loss of employment and necessary income, which will directly affect their housing situation, in addition to other essentials of life, including food, clothing and health care.*

Housing & Alternative Energy.

- Encourage housing developers in **Thayer County Communities** to take advantage of “**tools of alternative energy implementation,**” such as personal wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.
- Promote the use of **modern energy conservation methods** to reduce the consumption of energy in residential sectors.

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- **Utilize local Zoning Regulations and building codes** to control the placement and operation of alternative energy systems. Local Zoning Regulations 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.

Require compliance with a “Conditional Use Permit” process so that documented conditions are met by the applicant.

- Promote the development of vocational **education opportunities** at the **Bruning-Davenport Unified School System** to educate the future workforce in alternative energy design, fabrication of equipment and maintenance.
- Promote the **expanded use of solar and geothermal exchange energy systems** for applications throughout each Community’s respective Planning Jurisdiction.
- Consider implementing a **“pilot” alternative energy program** at a developing residential subdivision in a one or more **Thayer County Community**. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- Promote the **rehabilitation of residential buildings** in **Thayer County Communities** utilizing weatherization methods and energy efficient or **“green building” materials** in conformance to the **“LEED” Certified Building techniques**.
- **Expand awareness of available incentives** that could assist in replacing old lighting fixtures, or heating and cooling systems in housing units with new energy efficient systems that reduce consumption and energy costs.

Impediments to Fair Housing Choice.

- Each **Community in Thayer County** should establish a plan to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of the County should play a role in this process, including local government, schools, churches and the private sector.
- Create and support the efforts of a **County-wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. Local Housing Authorities could take the lead role in this important housing activity. **Activities of the Advisory Group could include the following:**

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- Create an “**Action Plan**” to identify strategies to further affordable housing opportunities.
 - Host a “**Housing Fair**” for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
 - Promote “**Equal Housing Opportunities**” on flyers, brochures and local newspapers.
- Address the **primary impediments to fair housing choice** in **Thayer County Communities**. Respondents of both the **Thayer County Citizen Survey** and **Workforce Housing Needs Survey identified** impediments to fair housing for **homeowners** as housing prices, excessive down payment/closing costs and a lack of sufficient homes for sale. For **renter households**, impediments included the high cost of monthly rent, attitudes of immediate neighbors and a lack of decent rental units at an affordable price range.
- Each **Thayer County Community** should continue to utilize, or adopt (by ordinance) and implement **Fair Housing Policy** and **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.
- **Thayer County Communities** should address the **housing needs of persons with a disability(ies)**, by planning and implementing fully accessible housing, both for rent and for sale. Include supportive services where necessary. It is recommended that, at a minimum, 10 percent of new housing added to the housing stock should be fully accessible for persons with physical disabilities, while 7 to 10 percent should be accessible for persons with sensory disabilities.
- **Thayer County Communities** should **support bilingual** and **impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- As a form of **Fair Housing Enforcement**, **Thayer County Communities** should establish an administrative process/program of routinely inspecting rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.

3: HOUSING STUDY IMPLEMENTATION & REVIEW.

This **County-Wide Housing Study** contains a variety of qualitative and quantitative information from local, State and Federal data sources, survey implementation and a series of meetings with a local Housing Steering Committee. Documented statistics and citizen input provide a clear and concise understanding of local housing needs that will assist local governments and organizations (public, private and non-profit) in creating and maintain resilient, sustainable communities.

Financing Activities for Housing Development in Thayer County.

- **Housing developers** doing business in **Thayer County** should consider **both public and private funding sources** when constructing new or improving the local housing stock and be encouraged to pursue securing any and all available tools of financing assistance to do so. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, USDA Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs.
- First and foremost, all **Thayer County Communities** are encouraged to **establish or expand existing local Foundations** for the purpose of providing gap financing for housing development activities.
- **Thayer County Communities** should be encouraged to utilize **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase, preparation and public facility/utility requirements.
- 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 Fund (RWHF)**. 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 show a “one-to-one” match fund.

Housing Study Maintenance.

- This **County-Wide Housing Study** should be reviewed annually by representatives of local housing providers and partnerships, including Thayer County Economic Development Alliance, local Housing Authorities, **the** Public School District, Community and County-wide Foundations and other important for-profit and non-profit groups and organizations.

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- **Engaging local organizations and housing stakeholders** in the planning and implementation of new housing programs will make the use of housing funds more effective and encourage investors to make better informed decisions that target **Thayer County’s** needs and desires for new and improved housing types. All of this will result in stability and growth for each Community.

- Each **Thayer County Community** needs to maintain a current and modern Comprehensive Plan, as well as Zoning and Subdivision Regulation documents, in an effort to continue efficient, sustainable housing development. These documents are critical to any City or Village striving to maintain a strong quality of life and enhance local community sustainability and resiliency. A proactive City Council, Village Board or Planning Commission will have the ability to effectively govern and direct housing development/redevelopment activities with current documents.

- **Thayer County Communities** should establish an **annual review process of their respective Comprehensive Plans** and associated **Zoning and Subdivision Regulations**. Elected officials and local governmental volunteers and community and economic development groups should be involved in this review. This will ensure a consistent vision for community and economic growth and development throughout Thayer County.

SECTION 5



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

SECTION 5: THAYER COUNTY FIVE-YEAR HOUSING ACTION PLAN.

INTRODUCTION.

The greatest challenge for **Thayer 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 and the repair or replacement of deteriorating housing units. Overall, Thayer County should target **106 additional units; 54 owner units and 52 rental units, by 2026.**



The successful implementation of the “**Thayer 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 **Thayer County** will be the creation of **Project-Specific Housing Development Partnerships (HDPS)**, 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 Thayer County groups, organizations and funds/funding sources available to create new and preserve existing housing in the County.

PLACE-BASED DEVELOPMENT COMPONENTS.

Each **Housing Program** identified in the **Five-Year Housing Action Plan** should incorporate “**Place-Based**” development components, whereby development supports a County’s or 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 ACTION PLAN.

The following **Housing Action Plan** presents the recommended “**priority**” housing programs proposed for the **Thayer 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 Housing Development Partnerships (HDPS).

Purpose:

Thayer County Economic Development Alliance (TCEDA) assembles and organizes all active and potential **project-specific Housing Development Partnerships (HDPS)** and guides and implements affordable housing development programs, pertaining to both funding and construction. This will include the input and involvement of existing local, regional, State and Federal housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services. This could potentially include additional staff to oversee the coordination of partnership organization, grant administration and housing development oversight.

Included in the creation of **HDPS**, would be the establishment of an associated **Housing Inventory Index** to evaluate and monitor housing outcomes in **Thayer County**. Such an Index could include local housing indices and others associated with housing, including, but not limited to health, education and recreation.

Estimated Cost (annual operational): \$60,000.

2. Regional Land Bank Program.

Purpose:

TCEDA with the assistance of **Southeast Nebraska Development District**, should obtain membership in a regional land bank program and secure land for both future housing development and redevelopment activities throughout Thayer County.

Estimated Cost (annual operational): \$205,000.

3. Establish A County-Wide Housing Investment Fund.

Purpose:

Via the efforts of **TCEDA** and an appropriate **HDPS**, organize local funding events and contributions to create a “pool” or “bank” of funds to invest in needed gap financing for local housing developments. This could potentially include **major employers** in Thayer County becoming directly involved with assisting their employees in obtaining affordable housing through first-time homebuyer and down payment assistance programs. Financial support to local developers constructing workforce housing is an option.

Estimated Cost (annual operational): \$150,000.

4. Expand and Organize a Continuum of (Housing) Residential Care Program for residents 55+ years of age.

Purpose:

Via the creation of an appropriate **HDPS**, address all facets of elderly housing needs and associated support services in Thayer County, including advocating and financially assisting with the development of senior, elderly and frail-elderly housing, with emphasis on new construction and home rehabilitation and modification. A “**one-stop**” resource (i.e. website) for assisting seniors in locating facilities with desired amenities, legal aid resources, referrals, educational resources, etc. would support existing elderly populations in obtaining needed housing and local resources.

Estimated Cost (annual operational): \$65,000.

5. Plan and implement an annual “Housing Summit”.

Purpose:

TCEDA, with the assistance of an appropriate **HDPS**, local funders and governments, should conduct an annual presentation of housing accomplishments opportunities and proposed housing development/redevelopment and rehabilitation programs in Thayer County. Encourage participation from local, State and National housing developers, grantors and funders to participate and share new, innovative programs and grant opportunities to supplement housing development activities in the County.

Estimated Cost (annual operational): \$4,500.

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6. Continue and maintain Comprehensive and Redevelopment Planning Activities.

Purpose:

TCEDA should advocate for the update and completion of new **Comprehensive Plans** and **Zoning Regulations** for **Thayer County Communities**. Important components of the Plans would be the **Future Land Use Plans** and the design of **Zoning Regulations** that are a “fit” for the Community’s needs for land for housing, including the need for “**missing middle**” housing.

Estimated Cost: \$16,000 to \$36,000 (dependent on Community size/population).

7. Establish a Thayer County Workforce Employer Housing Assistance Program.

Purpose:

TCEDA, with the assistance of an appropriate **HDPS** and local **major employers**, create an **Workforce Employer Housing Assistance Program**, as a component of the “**Workforce Housing Development Initiative**,” encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing, including funding assistance for down-payment and/or first month rent and/or deposit.

Estimated Cost (annual): \$195,000.

HOUSING REHABILITATION/PRESERVATION PROGRAMS.

8. Establish a Thayer County Housing Disaster/Pandemic Recovery Program.

Purpose:

TCEDA, with the assistance of an appropriate **HDPS** and local governments, should create a locally-funded program designed to assist persons and families living in housing affected by natural disaster and/or COVID-19. In combination with State and Federal disaster grant programs, funding for this Program should be considered by local governments, major employers, foundations, financial lending institutions and private donations.

Estimated Cost (annual): \$125,000.

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9. Create and implement a Housing Code Inspection/Rental Licensing Program.

Purpose:

Local Governmental entities provide a pre-occupancy, on-going housing inspection enforcement and licensing program, to support a safe owner and rental housing stock and avoid unsanitary, life-threatening conditions.

Estimated Cost (annual operational): \$85,000.

10. Owner/Rental Housing Rehabilitation/Preservation Program.

Purpose:

TCEDA, with the assistance of an appropriate **HDPS**, local governments and personal investment among housing property owners/developers, should set a 2026 goal of **25 to 30 housing units**, County-wide, both owner and rental, receiving moderate- to substantial rehabilitation. Communities need to identify areas with excessive deterioration and dilapidation of housing units. **TCEDA** should design and implement a **purchase/rehab/re-sale or re-rent program, 10 to 15 units**, providing housing for low- to moderate-income family households (31% to 80% AMI).

Estimate Property Purchase: \$55,000-\$65,000 per property.

Estimated Moderate Rehabilitation Cost: \$24,000 to \$30,000 per unit.

Estimated Substantial Rehabilitation Cost: \$28,000 to \$45,000 per unit.

Estimated Cost Subsidy: 60% to 80% per unit.

11. Owner/Rental Housing Demolition/Replacement Program.

Purpose:

TCEDA, with the assistance of an appropriate **HDPS**, local governments and personal investment among housing property owners/developers, should set a 2026 goal of **10 housing units**, County-wide, to be purchased/donated, demolished and replaced with new, innovative housing types, for families/elderly. Communities need to identify neighborhood areas with excessive deterioration and dilapidation of housing units.

Estimated Purchase/Demolition/Construction Cost: \$255,000-\$285,000 per unit.

Estimated Cost Subsidy: 30% to 45% per unit.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

12. Low- to Moderate-Income Elderly (55+ Years) Rental Housing Initiative.

Purpose:

TCEDA, with the assistance of an appropriate HDPS, develop one- or two-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities, to meet the rental housing needs of elderly households (31% to 100% AMI). Program should include up to **16 units**, County-wide (**6 units in Hebron and up to 4 units in Deshler**).

Total Estimated Cost: \$1,320,000.
Estimated Cost Subsidy: 65% or \$858,000.

13. Low-Income Elderly (55+ Years) Owner Housing Initiative.

Purpose:

TCEDA, with the assistance of an appropriate HDPS, develop scattered site, two+-bedroom single family units, standard amenities, to meet the needs of low-income elderly households (31%-100% AMI). Program should include **4 to 8 units**, County-wide (**3 units each in Hebron and Deshler units**).

Total Estimated Cost: \$990,000.
Estimated Cost Subsidy: 60% to 70% per unit.

14. Moderate- to Upper-Income Elderly (55+ Years) Homeownership Initiative.

Purpose:

Two+-bedroom single family and/or townhome units, standard amenities, to meet the needs of moderate- to upper-income elderly households (100%+ AMI). **Program should include, at a minimum, 4 units each in Hebron and Deshler.**

Total Estimated Cost: \$2,360,000.
Estimated Cost Subsidy: 30% or \$70,800.

HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

15. Low- to Moderate Income Rental Housing Initiative.

Purpose:

TCEDA, with the assistance of an appropriate **HDPS**, develop two- or three-bedroom duplex/triplex, townhome or general rental apartment units, standard amenities, to meet the rental housing needs of low- to moderate income households (31%-125% AMI), including special needs populations (complete visitability and handicap accessibility design). Program should include up to **20 units**, County-wide (**10 units in Hebron and 8 units in Deshler**). Initiative should be combined with an **Employer Workforce Housing Assistance Program**.

Estimated Cost: \$2,280,000.

Estimated Cost Subsidy: 60% or \$1,368,000.

16. Low-Income Homeownership Initiative.

Purpose:

TCEDA, with the assistance of an appropriate **HDPS**, utilizing a **Rent-to-Own Program** (Nebraska Investment Finance Authority's **Credit-To-Own (CROWN)** Housing Development Program) provide up to **6 single family affordable units (3 each in Hebron and Deshler)**, for low-income persons and families (31%-80% AMI). Initiative should be combined with an **Employer Workforce Housing Assistance Program**.

Estimated Cost: \$1,470,000.

Estimated Cost Subsidy: 80% or \$1,176,000.

17. Moderate- to Upper-Income Homeownership Initiative.

Purpose:

Scattered Site, single family units, 2+ bedroom units with standard amenities to meet the affordable housing needs of moderate- to upper income family households (80%+ AMI). Focus on both new construction. Ownership program should include **25 to 30 units**, County-wide (**6 to 8 each in Hebron and Deshler and up to 14 units in Balance of County.**) Initiative should be combined with a **Workforce Employer Housing Assistance Program**).

Estimated Cost: \$10,100,000.

Estimated Cost Subsidy: 30% or \$3,000,000.

18. Downtown Housing Initiative-Hebron & Deshler.

Purpose:

TCEDA, with the assistance of an appropriate **HDPS**, design and implement a Downtown Housing Initiative in both Hebron and Deshler, using a process of rehabilitating/repurposing vacant upper story building spaces. **Hebron, 4 to 6 units; Deshler, 2 to 3 units.**

Estimated Cost: \$850,000.

Estimated Cost Subsidy: 60% or \$510,000.

APPENDIX I



THAYER COUNTY TABLE PROFILE.

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 1
POPULATION TRENDS AND PROJECTIONS
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2036**

	<u>2000</u>	<u>2010</u>	<u>2021</u>	<u>2026</u>	<u>2036</u>	<u>% Change 2021-2036</u>
Thayer County:	6,055	5,228	5,004	4,855	4,855	-3.0%
Hebron:	1,565	1,579	1,525	1,501	1,501	-0.3%
Alexandria:	216	177	166	159	159	-4.2%
Belvidere:	98	48	45	41	41	-8.9%
Bruning:	300	279	266	258	258	-3.0%
Byron:	144	83	78	74	74	-5.1%
Carleton:	136	91	83	79	79	-4.8%
Chester:	294	232	225	219	219	-2.7%
Davenport:	339	294	288	282	282	-2.1%
Deshler:	879	747	740	735	735	-0.7%
Gilead:	40	39	37	36	36	-2.7%
Hubbell:	73	68	64	62	62	-3.1%
Balance of County:	1,971	1,591	1,487	1,409	1,409	-6.5%

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2021.

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2036**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Thayer County:	2000	6,055	180	5,875	2,541	2.31
	2010	5,228	156	5,072	2,296	2.21
	2021	5,004	162	4,842	2,235	2.17
	2026	4,855	163	4,692	2,182	2.15
	2036	4,655	171	4,484	2,100	2.13
Hebron:	2000	1,565	59	1,506	700	2.15
	2010	1,579	122	1,457	698	2.09
	2021	1,525	132	1,393	693	2.01
	2026	1,501	138	1,363	687	1.98
	2036	1,469	149	1,320	677	1.95
Alexandria:	2000	216	0	216	99	2.18
	2010	177	0	177	82	2.16
	2021	166	0	166	77	2.15
	2026	159	0	159	73	2.17
	2036	148	0	148	67	2.18
Belvidere:	2000	98	0	98	40	2.45
	2010	48	0	48	24	2.00
	2021	45	0	45	22	2.04
	2026	41	0	41	20	2.05
	2036	37	0	37	17	2.07
Bruning:	2000	300	0	300	150	2.00
	2010	279	0	279	135	2.07
	2021	266	0	266	126	2.11
	2026	258	0	258	119	2.17
	2036	246	0	246	112	2.19
Byron:	2000	144	0	144	58	2.48
	2010	83	0	83	48	1.73
	2021	78	0	78	46	1.69
	2026	74	0	74	45	1.64
	2036	70	0	70	43	1.61

CONTINUED:

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2036**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Carleton:	2000	136	0	136	54	2.52
	2010	91	0	91	40	2.28
	2021	83	0	83	36	2.30
	2026	79	0	79	34	2.32
	2036	72	0	72	30	2.35
Chester:	2000	294	0	294	140	2.10
	2010	232	0	232	111	2.09
	2021	225	0	225	107	2.10
	2026	219	0	219	101	2.17
	2036	208	0	208	95	2.18
Davenport:	2000	339	0	339	160	2.12
	2010	294	0	294	141	2.09
	2021	288	0	288	139	2.07
	2026	282	0	282	136	2.07
	2036	270	0	270	131	2.06
Deshler:	2000	879	52	827	373	2.22
	2010	747	34	713	322	2.21
	2021	740	30	710	320	2.22
	2026	735	25	710	319	2.22
	2036	727	22	705	316	2.23
Gilead:	2000	40	0	40	19	2.11
	2010	39	0	39	16	2.44
	2021	37	0	37	14	2.64
	2026	36	0	36	13	2.77
	2036	33	0	33	12	2.75
Hubbell:	2000	73	0	73	29	2.52
	2010	68	0	68	31	2.19
	2021	64	0	64	28	2.28
	2026	62	0	62	26	2.38
	2036	59	0	59	23	2.56
Balance of County:	2000	1,971	69	1,902	719	2.64
	2010	1,591	0	1,591	648	2.45
	2021	1,487	0	1,487	627	2.37
	2026	1,409	0	1,409	609	2.31
	2036	1,316	0	1,316	577	2.28

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2021.

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 3
TENURE BY HOUSEHOLD
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2036**

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Thayer County:	2000	2,541	2,034	80.0%	507	20.0%
	2010	2,296	1,813	78.9%	483	21.1%
	2021	2,235	1,756	78.6%	479	21.4%
	2026	2,182	1,715	78.6%	467	21.4%
	2036	2,100	1,642	78.2%	458	21.8%
Hebron:	2000	700	541	77.3%	159	22.7%
	2010	698	492	70.5%	206	29.5%
	2021	693	483	69.7%	210	30.3%
	2026	687	475	69.1%	212	30.9%
	2036	677	456	67.3%	221	32.7%
Alexandria:	2000	99	86	86.8%	13	13.2%
	2010	82	71	86.6%	11	13.4%
	2021	77	66	85.7%	11	14.3%
	2026	73	61	83.6%	12	16.4%
	2036	67	54	80.4%	13	19.6%
Belvidere:	2000	40	36	90.0%	4	10.0%
	2010	24	22	91.7%	2	8.3%
	2021	22	20	90.9%	2	9.1%
	2026	20	17	85.0%	3	15.0%
	2036	17	14	82.3%	3	17.7%
Bruning:	2000	150	127	84.7%	23	15.3%
	2010	135	110	81.5%	25	18.5%
	2021	126	104	82.5%	22	17.5%
	2026	119	101	84.9%	18	15.1%
	2036	112	96	85.7%	16	14.3%
Byron:	2000	58	52	89.7%	6	10.3%
	2010	48	45	93.8%	3	6.2%
	2021	46	44	95.7%	2	4.3%
	2026	45	43	95.6%	2	4.4%
	2036	43	42	97.6%	1	2.4%
Carleton:	2000	54	50	92.6%	4	7.4%
	2010	40	33	82.5%	7	17.5%
	2021	36	31	86.1%	5	13.9%
	2026	34	27	79.4%	7	20.6%
	2036	30	23	76.6%	7	23.4%

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**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2036**

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Chester:	2000	140	119	85.0%	21	15.0%
	2010	111	101	91.0%	10	9.0%
	2021	107	96	89.7%	11	10.3%
	2026	101	92	91.1%	9	8.9%
	2036	95	89	93.7%	6	6.3%
Davenport:	2000	160	138	86.3%	22	13.7%
	2010	141	122	86.5%	19	13.5%
	2021	139	121	87.1%	18	12.9%
	2026	136	121	89.0%	15	11.0%
	2036	131	117	89.3%	14	10.7%
Deshler:	2000	373	292	78.3%	81	21.7%
	2010	322	242	75.2%	80	24.8%
	2021	320	238	74.4%	82	25.6%
	2026	319	235	73.7%	84	26.3%
	2036	316	230	72.7%	86	27.3%
Gilead:	2000	19	18	94.7%	1	5.3%
	2010	16	16	100.0%	0	0.0%
	2021	14	14	100.0%	0	0.0%
	2026	13	13	100.0%	0	0.0%
	2036	12	12	100.0%	0	0.0%
Hubbell:	2000	29	25	86.2%	4	13.8%
	2010	31	26	83.9%	5	16.1%
	2021	28	23	82.1%	5	17.9%
	2026	26	21	80.8%	5	19.2%
	2036	23	19	82.6%	4	17.4%
Balance of County:	2000	719	550	76.5%	169	23.5%
	2010	648	533	82.3%	115	17.7%
	2021	627	516	82.3%	111	17.7%
	2026	609	509	83.6%	100	16.4%
		577	490	84.9%	87	15.1%

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2021.

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 4
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2036**

Thayer County		2000-2010			2021-2036		
age group	2000	2010	Change	2021	2026	2036	Change
19 and Under	1,582	1,220	-362	1,084	974	844	-240
20-34	704	578	-126	529	469	381	-148
35-54	1,653	1,294	-359	1,176	1,010	876	-300
55-64	630	789	+159	860	965	1,031	+171
65-74	646	582	-64	600	659	716	+116
75-84	581	474	-107	465	494	525	+60
85+	259	291	+32	290	284	282	-8
TOTALS	6,055	5,228	-827	5,004	4,855	4,665	-339
Median Age	44.1	49.2	+5.1	51.5	53.8	56.2	+4.7
Hebron		2000-2010			2021-2036		
age group	2000	2010	Change	2021	2026	2036	Change
19 and Under	387	330	-57	289	271	255	-34
20-34	164	185	+21	171	155	129	-42
35-54	433	355	-78	313	270	230	-83
55-64	172	234	+62	268	292	302	+34
65-74	176	196	+20	208	220	232	+24
75-84	168	147	-21	136	146	163	+27
85+	65	132	+67	140	147	158	+18
TOTALS	1,565	1,579	+14	1,525	1,501	1,469	-56
Median Age	45.9	51.3	+5.4	54.1	56.8	59.4	+5.3
Alexandria		2000-2010			2021-2036		
age group	2000	2010	Change	2021	2026	2036	Change
19 and Under	64	48	-16	41	35	28	-13
20-34	33	21	-12	19	15	11	-8
35-54	48	51	+3	50	46	41	-9
55-64	20	18	-2	18	20	23	+5
65-74	23	19	-4	19	23	26	+7
75-84	18	12	-6	11	13	14	+3
85+	10	8	-2	8	7	5	-3
TOTALS	216	177	-39	166	159	148	-18
Median Age	41.5	43.3	+1.8	44.8	46.9	49.1	+4.3

CONTINUED:

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2036**

Belvidere							2021-2036
age group	2000	2010	2000-2010				Change
			Change	2021	2026	2036	
19 and Under	33	11	-22	9	4	3	-6
20-34	10	11	+1	11	10	8	-3
35-54	34	10	-24	8	6	4	-4
55-64	10	8	-2	7	7	5	-2
65-74	4	8	+4	9	11	14	+5
75-84	2	0	-2	1	3	3	+2
85+	5	0	-5	0	0	0	+0
TOTALS	98	48	-50	45	41	37	-8
Median Age	40.4	47.5	+7.1	48.0	50.3	53.6	+5.6
Bruning							2021-2036
age group	2000	2010	2000-2010				Change
			Change	2021	2026	2036	
19 and Under	62	57	-5	53	47	40	-13
20-34	39	46	+7	44	40	34	-10
35-54	68	65	-3	62	56	53	-9
55-64	21	36	+15	43	52	60	+17
65-74	46	23	-23	19	24	28	+9
75-84	44	28	-16	20	18	15	-5
85+	20	24	+4	25	21	16	-9
TOTALS	300	279	-21	266	258	246	-20
Median Age	50.7	48.3	-2.4	48.0	49.1	51.8	+3.8
Byron							2021-2036
age group	2000	2010	2000-2010				Change
			Change	2021	2026	2036	
19 and Under	39	12	-27	10	2	2	-8
20-34	16	6	-10	6	5	3	-3
35-54	30	25	-5	23	20	16	-7
55-64	7	9	+2	12	14	15	+3
65-74	25	4	-21	6	6	9	+3
75-84	25	18	-7	18	20	23	+5
85+	2	9	+7	3	2	2	-1
TOTALS	144	83	-61	78	74	70	-8
Median Age	45.0	53.5	+8.5	54.2	55.9	57.6	+3.4

CONTINUED:

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2036**

Carleton							2021-2036
age group	2000	2010	2000-2010	2021	2026	2036	Change
			Change				
19 and Under	40	20	-20	18	16	12	-6
20-34	20	11	-9	11	9	6	-5
35-54	33	20	-13	15	13	10	-5
55-64	20	18	-2	17	16	14	-3
65-74	9	15	+6	14	16	19	+5
75-84	13	5	-8	6	7	8	+2
85+	1	2	+1	2	2	3	+1
TOTALS	136	91	-45	83	79	72	-11
Median Age	40.5	49.5	+9.0	53.3	56.4	60.7	+7.4
Chester							2021-2036
age group	2000	2010	2000-2010	2021	2026	2036	Change
			Change				
19 and Under	63	45	-18	40	35	27	-13
20-34	33	19	-14	19	16	10	-9
35-54	79	67	-12	62	56	47	-15
55-64	38	34	-4	35	38	40	+5
65-74	43	34	-9	35	38	43	+8
75-84	29	27	-2	28	29	32	+4
85+	9	6	-3	6	7	9	+3
TOTALS	294	232	-62	225	219	208	-17
Median Age	47.5	52.6	+5.1	54.0	56.1	59.5	+5.5
Davenport							2021-2036
age group	2000	2010	2000-2010	2021	2026	2036	Change
			Change				
19 and Under	78	68	-10	64	56	45	-19
20-34	32	35	+3	36	33	26	-10
35-54	84	60	-24	51	42	33	-18
55-64	36	36	+0	38	48	58	+20
65-74	57	39	-18	40	45	51	+11
75-84	43	39	-4	37	34	30	-7
85+	9	17	+8	22	24	27	+5
TOTALS	339	294	-45	288	282	270	-18
Median Age	48.6	53.0	+4.4	54.2	55.9	57.0	+2.8

CONTINUED:

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2036**

Deshler	2000-2010						2021-2036
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2021</u>	<u>2026</u>	<u>2036</u>	<u>Change</u>
19 and Under	220	191	-29	186	176	159	-27
20-34	117	86	-31	76	68	62	-14
35-54	207	176	-31	161	150	144	-17
55-64	71	101	+30	117	135	147	+30
65-74	86	63	-23	67	71	77	+10
75-84	114	73	-41	78	84	90	+12
85+	64	57	-7	55	51	48	-7
TOTALS	879	747	-132	740	735	727	-13
Median Age	44.4	47.0	+2.6	49.8	53.1	56.9	+7.1
Gilead	2000-2010						2021-2036
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2021</u>	<u>2026</u>	<u>2036</u>	<u>Change</u>
19 and Under	9	12	+3	11	9	5	-6
20-34	5	5	+0	4	3	3	-1
35-54	11	9	-2	8	4	3	-5
55-64	7	7	+0	6	8	9	+3
65-74	1	4	+3	5	8	9	+4
75-84	6	2	-4	3	4	4	+1
85+	1	0	-1	0	0	0	+0
TOTALS	40	39	-1	37	36	33	-4
Median Age	45.0	43.5	-1.5	44.7	46.4	49.3	+4.6
Hubbell	2000-2010						2021-2036
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2021</u>	<u>2026</u>	<u>2036</u>	<u>Change</u>
19 and Under	21	16	-5	13	11	8	-5
20-34	7	1	-6	2	4	5	+3
35-54	24	24	+0	21	19	16	-5
55-64	10	14	+4	15	18	20	+5
65-74	7	8	+1	8	7	5	-3
75-84	3	4	+1	5	2	3	-2
85+	1	1	+0	0	1	2	+2
TOTALS	73	68	-5	64	62	59	-5
Median Age	42.5	51.0	+8.5	53.2	56.1	60.8	+7.6

CONTINUED:

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION TRENDS & PROJECTIONS
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2036**

Balance of County	2000-2010						2021-2036
age group	2000	2010	Change	2021	2026	2036	Change
19 and Under	566	410	-156	350	312	260	-90
20-34	228	152	-76	130	111	84	-46
35-54	602	432	-170	402	328	279	-123
55-64	218	274	+56	284	317	338	+54
65-74	169	169	+0	170	190	203	+33
75-84	116	119	+3	122	131	140	+18
<u>85+</u>	<u>72</u>	<u>35</u>	<u>-37</u>	<u>29</u>	<u>20</u>	<u>12</u>	<u>-17</u>
TOTALS	1,971	1,591	-380	1,487	1,409	1,316	-171
Median Age	41.0	45.2	+4.2	46.6	48.7	51.4	+4.8

Source: 2000, 2010 Census
Hanna:Keelan Associates, P.C., 2021.

**TABLE 5
HOUSEHOLD INCOME BY AGE GROUP - TRENDS AND PROJECTIONS
THAYER COUNTY, NEBRASKA
2000-2036**

Income Group	2000*	2018*	2021	2026	2036	% Change 2021-2026	% Change 2021-2036
All Households:							
Less than \$10,000	281	88	76	48	31	-36.8%	-59.2%
\$10,000-\$19,999	458	228	202	178	126	-11.9%	-37.6%
\$20,000-\$34,999	722	429	406	362	308	-10.8%	-24.1%
\$35,000-\$49,999	461	383	350	314	289	-10.3%	-17.4%
<u>\$50,000 or More</u>	<u>634</u>	<u>1,155</u>	<u>1,201</u>	<u>1,280</u>	<u>1,346</u>	<u>+6.6%</u>	<u>+12.1%</u>
TOTALS	2,556	2,283	2,235	2,182	2,100	-2.4%	-6.0%
Median Income	\$30,740	\$50,734	\$51,605	\$57,223	\$69,341	+10.9%	+34.3%
Households 65+ Yrs.							
Less than \$10,000	167	50	39	22	13	-43.6%	-66.7%
\$10,000-\$19,999	267	151	142	117	81	-17.6%	-42.9%
\$20,000-\$34,999	242	172	159	135	103	-15.1%	-35.2%
\$35,000-\$49,999	132	141	145	160	177	+10.3%	+22.0%
<u>\$50,000 or More</u>	<u>135</u>	<u>278</u>	<u>299</u>	<u>317</u>	<u>362</u>	<u>+6.0%</u>	<u>+21.1%</u>
TOTALS	943	792	784	751	736	-4.2%	-6.1%
Median Income	\$22,324	\$37,446	\$38,092	\$41,831	\$49,739	+9.8%	+30.6%

* Specified 2000 & 2010 Data Used.
Source: 2000 Census, 2014-2018 American Community Survey
Hanna:Keelan Associates, P.C., 2021.

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 6
PER CAPITA INCOME
THAYER COUNTY, NEBRASKA / STATE OF NEBRASKA
2000-2036**

<u>Year</u>	<u>Thayer County</u>		<u>State of Nebraska</u>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2010	\$40,739	--	\$40,920	--
2011	\$53,329	+30.9%	\$45,429	+11.0%
2012	\$55,191	+3.5%	\$46,562	+2.5%
2013	\$56,863	+3.0%	\$46,592	+0.1%
2014	\$52,541	-7.6%	\$48,948	+5.1%
2015	\$53,844	+2.5%	\$50,588	+3.4%
2016	\$51,044	-5.2%	\$49,703	-1.8%
2017	\$49,838	-2.4%	\$50,663	+1.9%
2018	\$57,523	+15.4%	\$53,263	+5.1%
2021	\$58,771	+2.2%	\$54,450	+2.2%
2010-2021	\$40,739-\$58,771	+44.2%	\$40,920-\$54,450	+33.1%
2021-2026	\$58,771-\$63,863	+8.6%	\$54,450-\$60,712	+11.5%
2021-2036	\$58,771-\$72,744	+23.8%	\$54,450-\$71,830	+31.9%

Source: Nebraska Department of Economic Development, 2021
Hanna:Keelan Associates, P.C., 2021

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 7
PERSONS RECEIVING SOCIAL SECURITY INCOME
THAYER COUNTY, NEBRASKA
2018**

<u>Social Security Income-2018</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	1,050
Wives & Husbands	55
Children	5
<u>Survivor Benefits</u>	
Widows & Widowers	85
Children	35
<u>Disability Benefits</u>	
Disabled Persons	100
Wives & Husbands	0
<u>Children</u>	<u>30</u>
TOTAL	1,360
<u>Aged 65 & Older</u>	
Men	540
<u>Women</u>	<u>620</u>
TOTAL	1,160
<u>Supplemental Security Income-2018</u>	
Aged 65 or Older	N/A
<u>Blind and Disabled</u>	<u>N/A</u>
TOTAL	N/A

N/A = Not Available.

Source: Department of Health and Human Services,
Social Security Administration, 2021
Hanna:Keelan Associates, P.C., 2021

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 8
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
THAYER COUNTY, NEBRASKA
2000-2036**

<u>Inc. Rng.</u>	<u>2010*</u> <u># / #CB-HP</u>	<u>2017*</u> <u># / #CB-HP</u>	<u>2021</u> <u># / #CB-HP</u>	<u>2026</u> <u># / #CB-HP</u>	<u>2036</u> <u># / #CB-HP</u>
0-30% AMI	174 / 113	155 / 90	141 / 84	126 / 71	84 / 48
31-50% AMI	221 / 76	195 / 75	179 / 72	150 / 64	115 / 55
51-80% AMI	378 / 72	335 / 35	318 / 27	291 / 19	260 / 14
81%+ AMI	<u>1,040 / 41</u>	<u>1,130 / 30</u>	<u>1,118 / 23</u>	<u>1,148 / 17</u>	<u>1,183 / 12</u>
TOTALS	1,813 / 302	1,815 / 230	1,756 / 206	1,715 / 171	1,642 / 129

*Specified data

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

Source: 2000 CHAS Tables.

Hanna:Keelan Associates, P.C., 2021.

**TABLE 9
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
THAYER COUNTY, NEBRASKA
2000-2036**

<u>Inc. Rng.</u>	<u>2010*</u> <u># / #CB-HP</u>	<u>2017*</u> <u># / #CB-HP</u>	<u>2021</u> <u># / #CB-HP</u>	<u>2026</u> <u># / #CB-HP</u>	<u>2036</u> <u># / #CB-HP</u>
0-30% AMI	76 / 41	80 / 45	82 / 46	83 / 46	94 / 41
31-50% AMI	90 / 47	65 / 15	60 / 12	52 / 9	41 / 7
51-80% AMI	111 / 10	185 / 10	196 / 9	207 / 7	220 / 3
81%+ AMI	<u>206 / 12</u>	<u>190 / 25</u>	<u>141 / 23</u>	<u>125 / 19</u>	<u>103 / 12</u>
TOTALS	483 / 110	520 / 95	479 / 90	467 / 81	458 / 63

*Specified data

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

Source: 2000 CHAS Tables.

Hanna:Keelan Associates, P.C., 2021.

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 10
EMPLOYMENT DATA TRENDS AND PROJECTIONS
THAYER COUNTY, NEBRASKA
2010-2036**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2010	2,634	--	4.0%
2011	2,724	+90	2.6%
2012	2,807	+83	3.1%
2013	3,050	+243	2.4%
2014	2,953	-97	2.5%
2015	2,829	-124	2.2%
2016	2,843	+14	2.6%
2017	2,784	-59	2.2%
2018	2,854	+70	1.8%
2019	2,748	-106	2.4%
2020*	2,605	-143	3.9%
2026	2,587	-18	3.7%
2036	2,525	-62	3.3%
2001-2026	2,634-2,587	-47	4.0%-3.7%
2001-2036	2,634-2,525	-109	4.0%-3.3%

*Data current as of December, 2020.

Source: Nebraska Department of Labor, 2021.

Hanna:Keelan Associates, P.C., 2021.

**TABLE 11
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
THAYER COUNTY, NEBRASKA
1990-2036**

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2020*</u>	<u>2026</u>
Civilian Labor Force	3,135	3,180	2,744	2,711	2,686
Unemployment	31	74	110	106	99
Rate of Unemployment	0.9%	2.3%	4.0%	3.9%	3.7%
Employment	3,104	3,106	2,634	2,605	2,587
	<u>Change in Employment</u>				
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-2000	+2	+0.2	+0.06%	+0.0%	
2000-2010	-472	-47.2	-15.2%	-1.5%	
2021-2026	-18	-3.6	-0.7%	-0.1%	
2021-2036	-80	-5.3	-3.0%	-0.2%	

*Data current as of December, 2020.

Source: Nebraska Department of Labor, Labor Market Information, 2021.

Hanna:Keelan Associates, P.C., 2021.

**TABLE 12
WORKFORCE EMPLOYMENT BY TYPE
THAYER COUNTY, NEBRASKA
2021[^]**

Workforce

Non-Farm Employment (Wage and Salary)	2,138
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	0
Utilities.	*
Construction.	84
Manufacturing.	448
Wholesale Trade.	200
Retail Trade.	163
Transportation & Warehousing.	58
Information.	7
Finance & Insurance.	125
Real Estate & Rental/Leasing.	*
Professional, Scientific & Technical Services.	17
Management of Companies & Enterprises.	0
Administrative/Support/Waste.	*
Educational Services.	75
Health Care & Social Assistance.	*
Arts, Entertainment & Recreation.	*
Accommodation & Food Service.	72
Other Services (except Public Administration).	80
Federal Government.	30
State Government.	25
Local Government.	587

[^]Employment data as of July, 2021.

*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2021.

**APPENDIX I:
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**TABLE 13
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
THAYER COUNTY & COMMUNITIES, NEBRASKA
2018 ESTIMATE**

	<u>Total</u>	Complete Plumbing		Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
		<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
Thayer County:	2,283	2,248	98.4%	35	1.6%	14	0.6%
Hebron:	803	797	99.2%	6	0.8%	6	0.8%
Alexandria:	76	76	100.0%	0	0.0%	0	0.0%
Belvidere:	17	17	100.0%	0	0.0%	0	0.0%
Bruning:	150	150	100.0%	0	0.0%	0	0.0%
Byron:	48	48	100.0%	0	0.0%	0	0.0%
Carleton:	42	42	100.0%	0	0.0%	0	0.0%
Chester:	118	118	100.0%	0	0.0%	5	4.2%
Davenport:	143	141	98.6%	2	1.4%	3	2.1%
Deshler:	288	288	100.0%	0	0.0%	0	0.0%
Gilead:	20	20	100.0%	0	0.0%	0	0.0%
Hubbell:	33	33	100.0%	0	0.0%	0	0.0%
Balance of County:	545	518	95.0%	27	5.0%	0	0.0%

Source: 2014-2018 American Community Survey
Hanna:Keelan Associates, P.C., 2021

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 14
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
THAYER COUNTY & COMMUNITIES, NEBRASKA
2021**

<u>Year</u>	<u>Thayer County</u>	<u>Hebron</u>	<u>Alexandria</u>
2014 to Present*	16	7	0
2010 to 2013	70	2	0
2000 to 2009	115	30	4
1990 to 1999	118	31	0
1980 to 1989	254	82	0
1970 to 1979	352	145	15
1960 to 1969	260	118	8
1950 to 1959	281	119	2
1940 to 1949	201	94	9
<u>1939 or Before</u>	<u>1,108</u>	<u>318</u>	<u>68</u>
SUBTOTAL	2,775	946	106
<u>Units Lost (2014 to Present)</u>	<u>(36)</u>	<u>(11)</u>	<u>(0)</u>
TOTAL EST. UNITS – 2021	2,739	935	106
% 1939 or Before	39.4%	32.8%	64.1%
% 1959 or Before	56.9%	55.8%	74.5%

<u>Year</u>	<u>Belvidere</u>	<u>Bruning</u>	<u>Byron</u>
2014 to Present*	0	2	0
2010 to 2013	0	16	0
2000 to 2009	1	2	7
1990 to 1999	0	23	2
1980 to 1989	4	20	5
1970 to 1979	1	12	3
1960 to 1969	0	30	13
1950 to 1959	3	13	10
1940 to 1949	0	0	8
<u>1939 or Before</u>	<u>25</u>	<u>60</u>	<u>19</u>
SUBTOTAL	34	178	67
<u>Units Lost (2014 to Present)</u>	<u>(0)</u>	<u>(4)</u>	<u>(0)</u>
TOTAL EST. UNITS – 2021	34	174	67
% 1939 or Before	73.5%	32.2%	28.3%
% 1959 or Before	82.3%	39.6%	55.2%

CONTINUED:

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 14 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
THAYER COUNTY & COMMUNITIES, NEBRASKA
2021**

<u>Year</u>	<u>Carleton</u>	<u>Chester</u>	<u>Davenport</u>
2014 to Present*	0	1	N/A
2010 to 2013	0	0	0
2000 to 2009	0	0	2
1990 to 1999	0	8	0
1980 to 1989	0	2	10
1970 to 1979	2	8	37
1960 to 1969	0	10	12
1950 to 1959	0	8	18
1940 to 1949	0	3	11
<u>1939 or Before</u>	<u>47</u>	<u>101</u>	<u>84</u>
SUBTOTAL	49	141	174
<u>Units Lost (2014 to Present)</u>	<u>(0)</u>	<u>(14)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2021	49	127	174
% 1939 or Before	95.9%	68.5%	48.3%
% 1959 or Before	95.9%	77.2%	64.9%

<u>Year</u>	<u>Deshler</u>	<u>Gilead</u>	<u>Hubbell</u>	<u>Balance of County</u>
2014 to Present*	6	0	0	N/A
2010 to 2013	0	0	0	52
2000 to 2009	18	0	0	51
1990 to 1999	2	0	0	52
1980 to 1989	42	9	2	78
1970 to 1979	17	5	1	106
1960 to 1969	42	0	0	27
1950 to 1959	51	1	0	56
1940 to 1949	48	5	0	23
<u>1939 or Before</u>	<u>135</u>	<u>7</u>	<u>45</u>	<u>199</u>
SUBTOTAL	361	27	48	644
<u>Units Lost (2014 to Present)</u>	<u>(7)</u>	<u>(0)</u>	<u>(0)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2021	354	27	48	644
% 1939 or Before	38.0%	25.9%	93.7%	30.9%
% 1959 or Before	65.9%	48.1%	93.7%	43.1%

*Specified Data Used.

N/A = Not Available.

Source: 2000 Census, 2014-2018 American Community Survey

Communities of Thayer County, 2021

Hanna:Keelan Associates, P.C., 2021

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 15
HOUSING STOCK OCCUPANCY/VACANCY STATUS
THAYER COUNTY & COMMUNITIES, NEBRASKA
2021**

	<u>Thayer County</u>	<u>Hebron</u>	<u>Alexandria</u>
a) Housing Stock	2,739 (O=2,129; R=610)	935 (O=641; R=294)	106 (O=86; R=20)
b) Vacant Housing Stock	504	242	29
c) Occupied Housing Stock	2,235	693	77
*Owner Occupied	1,756	483	66
*Renter Occupied	479	210	11
d) Housing Vacancy Rate*	18.4% (504)	25.8% (242)	27.3% (29)
*Owner Vacancy	17.5% (373)	24.6% (158)	23.2% (20)
*Renter Vacancy	21.5% (131)	28.6% (84)	45.0% (9)
e) Adjusted Vacancy Rate**	5.7% (158)	7.2% (68)	7.5% (8)
**Owner Vacancy	5.5% (117)	5.0% (32)	5.8% (5)
**Renter Vacancy	6.7% (41)	8.8% (26)	15.0% (3)
	<u>Belvidere</u>	<u>Bruning</u>	<u>Byron</u>
a) Housing Stock	34 (O=31; R=3)	174 (O=140; R=34)	67 (O=65; R=2)
b) Vacant Housing Stock	12	48	21
c) Occupied Housing Stock	22	126	46
*Owner Occupied	20	104	44
*Renter Occupied	2	22	2
d) Housing Vacancy Rate*	35.2% (12)	27.6% (48)	31.3% (21)
*Owner Vacancy	35.5% (11)	25.7% (36)	32.3% (21)
*Renter Vacancy	33.3% (1)	35.3% (12)	0.0% (0)
e) Adjusted Vacancy Rate**	11.7% (4)	8.0% (14)	8.9% (6)
**Owner Vacancy	12.9% (4)	6.4% (9)	9.2% (6)
**Renter Vacancy	0.0% (0)	14.7% (5)	0.0% (0)

CONTINUED:

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 15
HOUSING STOCK OCCUPANCY/VACANCY STATUS
THAYER COUNTY & COMMUNITIES, NEBRASKA
2021**

	<u>Carleton</u>	<u>Chester</u>	<u>Davenport</u>	
a) Housing Stock	49 (O=41; R=8)	127 (O=114; R=13)	174 (O=151; R=23)	
b) Vacant Housing Stock	13	20	35	
c) Occupied Housing Stock	36	107	139	
*Owner Occupied	31	96	121	
*Renter Occupied	5	11	18	
d) Housing Vacancy Rate*	26.5% (13)	15.7% (20)	20.1% (35)	
*Owner Vacancy	24.3% (10)	15.7% (18)	19.8% (30)	
*Renter Vacancy	37.5% (3)	15.4% (2)	21.7% (5)	
e) Adjusted Vacancy Rate**	8.2% (4)	7.0% (9)	6.8% (12)	
**Owner Vacancy	9.7% (4)	6.1% (7)	6.6% (10)	
**Renter Vacancy	0.0% (0)	15.3% (2)	8.7% (2)	
				Balance of
	<u>Deshler</u>	<u>Gilead</u>	<u>Hubbell</u>	<u>County</u>
a) Housing Stock	354 (O=261; R=93)	27 (O=27; R=0)	48 (O=41; R=7)	644 (O=531; R=113)
b) Vacant Housing Stock	34	13	20	17
c) Occupied Housing Stock	320	14	28	627
*Owner Occupied	238	14	23	516
*Renter Occupied	82	0	5	111
d) Housing Vacancy Rate*	9.8% (34)	48.1% (13)	41.6% (20)	2.6% (17)
*Owner Vacancy	9.2% (23)	48.1% (13)	43.9% (18)	2.8% (15)
*Renter Vacancy	11.8% (11)	0.0%(0)	28.5% (2)	1.7% (2)
e) Adjusted Vacancy Rate**	3.7% (13)	14.8% (4)	12.5% (6)	1.6% (10)
**Owner Vacancy	4.2% (11)	14.8% (4)	12.2% (5)	1.9% (10)
**Renter Vacancy	2.1%(2)	0.0% (0)	14.2% (1)	0.0% (0)

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

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

Source: 2010 Census, 2014-2018 American Community Survey.
Thayer County & Communities, 2021.
Hanna:Keelan Associates, P.C., 2021.

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 16
OWNER OCCUPIED HOUSING VALUE
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2026**

		<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,999</u>	<u>\$200,000 or More</u>	<u>Total</u>
Thayer County:	2000*	1,005	486	92	15	8	1,606
	2000 Med. Val.	\$38,800					
	2018 Est*	601	638	187	133	238	1,797
	2018 Med. Val.	\$66,800					
	2021	\$70,300					
	2026	\$83,900					
	2036	\$94,200					
Hebron:	2000*	238	216	55	6	0	515
	2000 Med. Val.	\$52,900					
	2018 Est*	125	255	64	66	33	543
	2018 Med. Val.	\$76,000					
	2021	\$83,400					
	2026	\$91,800					
	2036	\$107,600					
Alexandria:	2000*	80	2	0	0	0	82
	2000 Med. Val.	\$13,700					
	2018 Est*	57	11	0	0	2	70
	2018 Med. Val.	\$22,200					
	2021	\$24,200					
	2026	\$30,700					
	2036	\$40,100					
Belvidere:	2000*	25	0	0	0	0	25
	2000 Med. Val.	\$10,000					
	2018 Est*	8	4	0	0	1	13
	2018 Med. Val.	N/A					
	2021	N/A					
	2026	N/A					
	2036	N/A					
Bruning:	2000*	73	47	6	0	0	126
	2000 Med. Val.	\$42,900					
	2018 Est*	30	54	23	20	1	128
	2018 Med. Val.	\$68,400					
	2021	\$77,600					
	2026	\$92,000					
	2036	\$108,300					

CONTINUED:

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 16 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2026**

		<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,999</u>	<u>\$200,000 or More</u>	<u>Total</u>
Byron:	2000*	47	0	0	0	2	49
	2000 Med. Val.	\$23,800					
	2018 Est*	31	11	3	0	0	45
	2018 Med. Val.	\$38,800					
	2021	\$41,600					
	2026	\$53,700					
Carleton:	2036	\$66,000					
	2000*	25	12	2	0	0	39
	2000 Med. Val.	\$34,300					
	2018 Est*	15	19	2	3	1	40
	2018 Med. Val.	\$53,800					
	2021	\$59,100					
Chester:	2026	\$72,200					
	2036	\$87,800					
	2000*	85	28	0	0	0	113
	2000 Med. Val.	\$22,200					
	2018 Est*	67	32	2	5	3	109
	2018 Med. Val.	\$45,200					
Davenport:	2021	\$50,300					
	2026	\$65,400					
	2036	\$84,600					
	2000*	108	20	0	0	0	128
	2000 Med. Val.	\$31,400					
	2018 Est*	77	38	13	0	0	128
Deshler:	2018 Med. Val.	\$40,700					
	2021	\$42,200					
	2026	\$56,300					
	2036	\$67,900					
	2000*	200	67	8	0	0	275
	2000 Med. Val.	\$30,700					
Deshler:	2018 Est*	87	103	19	12	6	227
	2018 Med. Val.	\$61,300					
	2021	\$65,500					
	2026	\$79,800					
	2036	\$90,400					

CONTINUED:

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 16 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2026**

		<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,999</u>	<u>\$200,000 or More</u>	<u>Total</u>
Gilead	2000*	12	4	2	0	0	18
	2000 Med. Val.	\$35,000					
	2018 Est*	16	4	0	0	0	20
	2018 Med. Val.	\$38,800					
	2021	\$39,400					
	2026	\$45,000					
	2036	\$54,100					
Hubbell:	2000*	20	6	0	0	0	26
	2000 Med. Val.	\$32,000					
	2018 Est*	26	0	0	0	0	26
	2018 Med. Val.	\$12,500					
	2021	\$13,600					
	2026	\$20,200					
	2036	\$32,800					
Balance of County:	2000*	92	84	19	9	6	210
	2000 Med. Val.	\$57,800					
	2018 Est*	62	107	61	27	191	448
	2018 Med. Val.	\$145,100					
	2021	\$156,700					
	2026	\$187,900					
	2036	\$226,600					

*Specified Data Used.

Source: 2000 Census, 2014-2018 American Community Survey.
Hanna:Keelan Associates, P.C., 2021.

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 17
GROSS RENT
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2026**

		<u>Less than \$200</u>	<u>\$200 to \$299</u>	<u>\$300 to \$499</u>	<u>\$500 or More</u>	<u>Total</u>
Thayer County:	2000*	108	108	178	33	427
	2000 Median Rent	\$321				
	2018 Est*	66	34	98	288	486
	2018 Median Rent	\$566				
	2021	\$579				
	2026	\$620				
	2036	\$701				
Hebron:	2000*	33	33	90	17	173
	2000 Median Rent	\$339				
	2018 Est*	10	17	71	162	260
	2018 Median Rent	\$566				
	2021	\$580				
	2026	\$656				
	2036	\$748				
Alexandria:	2000*	1	5	2	0	8
	2000 Median Rent	\$235				
	2018 Est*	3	0	0	3	6
	2018 Median Rent	\$513				
	2021	\$530				
	2026	\$578				
	2036	\$624				
Belvidere:	2000*	0	2	0	0	2
	2000 Median Rent	\$225				
	2018 Est*	1	0	3	0	4
	2018 Median Rent	N/A				
	2021	N/A				
	2026	N/A				
	2036	N/A				
Bruning:	2000*	6	17	0	2	25
	2000 Median Rent	\$247				
	2018 Est*	10	4	1	7	22
	2018 Median Rent	\$513				
	2021	N/A				
	2026	N/A				
	2036	N/A				

CONTINUED:

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 17
GROSS RENT
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2026**

		<u>Less than \$200</u>	<u>\$200 to \$299</u>	<u>\$300 to \$499</u>	<u>\$500 or More</u>	<u>Total</u>
Byron	2000*	4	4	0	0	8
	2000 Median Rent	\$225				
	2018 Est*	0	0	0	3	3
	2018 Median Rent	N/A				
	2021	N/A				
	2026	N/A				
	2036	N/A				
Carleton:	2000*	2	2	2	0	6
	2000 Median Rent	\$325				
	2018 Est*	2	0	0	0	2
	2018 Median Rent	N/A				
	2021	N/A				
	2026	N/A				
	2036	N/A				
Chester:	2000*	6	6	3	0	15
	2000 Median Rent	\$288				
	2018 Est*	8	0	0	1	9
	2018 Median Rent	N/A				
	2021	N/A				
	2026	N/A				
	2036	N/A				
Davenport:	2000*	0	5	16	2	23
	2000 Median Rent	\$333				
	2018 Est*	10	2	2	1	15
	2018 Median Rent	\$363				
	2021	\$375				
	2026	\$410				
	2036	\$468				
Deshler:	2000*	23	19	28	7	77
	2000 Median Rent	\$302				
	2018 Est*	4	0	10	47	61
	2018 Median Rent	\$637				
	2021	\$649				
	2026	\$709				
	2036	\$792				

CONTINUED:

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 17
GROSS RENT
THAYER COUNTY & COMMUNITIES, NEBRASKA
2000-2026**

		<u>Less than \$200</u>	<u>\$200 to \$299</u>	<u>\$300 to \$499</u>	<u>\$500 or More</u>	<u>Total</u>
Gilead:	2000*	2	0	0	0	2
	2000 Median Rent	\$0				
	2018 Est*	0	0	0	0	0
	2018 Median Rent	N/A				
	2021	N/A				
	2026	N/A				
	2036	N/A				
Hubbell:	2000*	0	0	2	0	2
	2000 Median Rent	\$375				
	2018 Est*	0	0	5	2	7
	2018 Median Rent	\$381				
	2021	\$390				
	2026	\$411				
	2036	\$448				
Balance of County:	2000*	31	15	35	5	86
	2000 Median Rent	\$279				
	2018 Est*	18	11	6	62	97
	2018 Median Rent	\$609				
	2021	\$630				
	2026	\$691				
	2036	\$776				

*Specified Data Used.

Source: 2000 Census, 2014-2018 American Community Survey.

Hanna:Keelan Associates, P.C., 2021

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 18
SURVEY OF RENTAL PROPERTIES
THAYER 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	2	38	10.5	5.0
2003	5	116	7.8	41.5
2004	6	119	14.3	48.7
2005	3	85	8.2	136.9
2006	4	102	12.7	108.5
2007	9	164	10.4	25.5
2008	4	100	18	146.7
2009	13	123	17.9	53.2
2010	8	135	10.4	41.5
2011	7	76	10.5	38.9
2012	7	64	3.1	18.8
2013	8	79	5.1	0.0
2014	8	123	14.6	30.0
2015	10	143	10.5	40.0
2016	6	74	5.4	100.0
2017	7	78	3.8	26.3
2018	6	81	3.7	45.0
2018	5	73	20.5	25.5

Source: Nebraska Investment Finance Authority, 2021.

**TABLE 19
VACANCY RATES BY UNIT TYPE
THAYER COUNTY, NEBRASKA
2018**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	17	2	11.8
Apartments	56	13	23.2
Mobile Homes	0	0	0.0
“Other” Units	0	0	0.0
<u>Don’t Know</u>	<u>0</u>	<u>0</u>	<u>0.0</u>
Total Units	73	15	20.5

Source: Nebraska Investment Finance Authority, 2021.

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

TABLE 20 HOUSING CONDITIONS SURVEY THAYER COUNTY COMMUNITIES, NEBRASKA 2021	
THAYER COUNTY COMM. (TOTAL)	
Excellent	0
Very Good+	0
Very Good	0
Good+	0
Good	14
Average+	170
Average	959
Fair/Average	189
Fair	203
Low+/Poor+	43
Low/Poor	29
Total	1,607
HEBRON	
Excellent	0
Very Good+	0
Very Good	0
Good+	0
Good	2
Average+	85
Average	400
Fair/Average	55
Fair	63
Low+/Poor+	5
Low/Poor	5
Total	615
ALEXANDRIA	
Excellent	0
Very Good+	0
Very Good	0
Good+	0
Good	0
Average+	1
Average	29
Fair/Average	18
Fair	20
Low+/Poor+	5
Low/Poor	8
Total	81
CONTINUED:	

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

TABLE 20 (CONTINUED) HOUSING CONDITIONS SURVEY THAYER COUNTY COMMUNITIES, NEBRASKA 2021	
BELVIDERE	
Excellent	0
Very Good+	0
Very Good	0
Good+	0
Good	0
Average+	1
Average	11
Fair/Average	4
Fair	9
Low+/Poor+	3
<u>Low/Poor</u>	<u>2</u>
Total	30
BRUNING	
Excellent	0
Very Good+	0
Very Good	0
Good+	0
Good	2
Average+	9
Average	98
Fair/Average	13
Fair	13
Low+/Poor+	2
<u>Low/Poor</u>	<u>0</u>
Total	137
BYRON	
Excellent	0
Very Good+	0
Very Good	0
Good+	0
Good	0
Average+	3
Average	3
Fair/Average	35
Fair	5
Low+/Poor+	4
<u>Low/Poor</u>	<u>3</u>
Total	53
CONTINUED:	

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

TABLE 20 (CONTINUED) HOUSING CONDITIONS SURVEY THAYER COUNTY COMMUNITIES, NEBRASKA 2021	
CARLETON	
Excellent	0
Very Good+	0
Very Good	0
Good+	0
Good	2
Average+	6
Average	20
Fair/Average	2
Fair	6
Low+/Poor+	1
Low/Poor	<u>1</u>
Total	38
CHESTER	
Excellent	0
Very Good+	0
Very Good	0
Good+	0
Good	0
Average+	13
Average	71
Fair/Average	14
Fair	16
Low+/Poor+	3
Low/Poor	<u>2</u>
Total	119
DAVENPORT	
Excellent	0
Very Good+	0
Very Good	0
Good+	0
Good	0
Average+	6
Average	112
Fair/Average	14
Fair	21
Low+/Poor+	10
Low/Poor	<u>1</u>
Total	164
CONTINUED:	

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

TABLE 20 (CONTINUED) HOUSING CONDITIONS SURVEY THAYER COUNTY COMMUNITIES, NEBRASKA 2021	
DESHLER	
Excellent	0
Very Good+	0
Very Good	0
Good+	0
Good	8
Average+	43
Average	199
Fair/Average	23
Fair	32
Low+/Poor+	8
Low/Poor	<u>1</u>
Total	314
GILEAD	
Excellent	0
Very Good+	0
Very Good	0
Good+	0
Good	0
Average+	0
Average	1
Fair/Average	9
Fair	6
Low+/Poor+	1
Low/Poor	<u>1</u>
Total	18
HUBBELL	
Excellent	0
Very Good+	0
Very Good	0
Good+	0
Good	0
Average+	3
Average	15
Fair/Average	2
Fair	12
Low+/Poor+	1
Low/Poor	<u>5</u>
Total	38
Source: Thayer County Assessor, Hanna:Keelan Associates, P.C., 2020.	

**TABLE 21
ESTIMATED HOUSING UNIT TARGET DEMAND
THAYER COUNTY & COMMUNITIES, NEBRASKA
2026**

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand</u>	<u>Est. Required Housing Unit Target Budget (Millions)</u>
Thayer County:	54	52	106[^]	\$26.6
Hebron:	16	16	32 ^{*^^}	\$7.7
Alexandria:	1	2	3	\$0.6
Belvidere:	1	2	3	\$0.6
Bruning:	6	6	12	\$2.9
Byron:	1	2	3	\$0.6
Carleton:	1	2	3	\$0.6
Chester:	2	2	4	\$0.9
Davenport:	2	2	4	\$0.9
Deshler:	8	14	22 ^{*^^}	\$4.7
Gilead:	1	2	3	\$0.6
Hubbell:	1	2	3	\$0.6
Balance of County:	14	0	14	\$5.9

***Downtown Housing Potential:**

Hebron = Two Owner & Four Rental Housing Units.
Deshler = Two Rental Housing Units.

[^]Includes an estimated 34 Owner and 26 Rental Workforce Housing Units.

^{^^}Land Use Requirement:

Hebron = 7 to 21 Acres.
Deshler = 5 to 15 Acres.

Source: Hanna:Keelan Associates, P.C., 2021.

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 22
AREA HOUSEHOLD INCOME (AMI)
THAYER COUNTY, NEBRASKA
2021**

	<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	\$15,050	\$17,200	\$19,350	\$21,500	\$23,250	\$24,950	\$26,700	\$28,400
50% AMI	\$25,100	\$28,650	\$32,250	\$35,800	\$38,700	\$41,550	\$44,400	\$47,300
60% AMI	\$30,120	\$34,380	\$38,700	\$42,950	\$46,440	\$49,860	\$53,280	\$56,760
80% AMI	\$40,150	\$45,850	\$51,600	\$57,300	\$61,900	\$66,500	\$71,100	\$75,650
100%AMI	\$50,200	\$57,300	\$64,500	\$71,600	\$77,400	\$83,100	\$88,800	\$94,600
125%AMI	\$62,750	\$71,625	\$80,625	\$89,500	\$96,750	\$103,875	\$111,000	\$118,250

Source: Hanna:Keelan Associates, P.C., 2021.

**TABLE 23
ESTIMATED YEAR-ROUND HOUSING UNIT TARGET DEMAND BY INCOME SECTOR
THAYER COUNTY & COMMUNITIES, NEBRASKA
2026**

	<u>Income Range</u>					<u>Totals</u>	<u>Est. Workforce Housing Demand</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>Thayer County:</u>							
Owner	4	10	10	10	20	54	34
Rental	4	26	16	6	0	52	26
<u>Hebron:</u>							
Owner	0	3	5	4	4	16	9
Rental	0	8	4	4	0	16	8
<u>Deshler:</u>							
Owner	0	2	2	2	2	8	7
Rental	0	8	4	2	0	14	8
<u>Remaining Communities & Balance of County:</u>							
Owner	4	5	3	4	14	30	18
Rental	4	10	8	0	0	22	10

Source: Hanna:Keelan Associates, P.C., 2021.

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 24A
HOUSING UNIT TARGET DEMAND – POPULATION SECTORS
THAYER COUNTY-WIDE, NEBRASKA
2026**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	2	2	4	8	16	6
Family	3	6	6	6	12	33	28
Special Populations¹	<u>1</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>5</u>	<u>0</u>
Subtotals	4	10	10	10	20	54	34
RENTAL UNITS*							
Elderly (55+)	0	8	6	2	0	16	0
Family	2	16	8	4	0	30	26
Special Populations¹	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>6</u>	<u>0</u>
Subtotals	4	26	16	6	0	52	26
Totals	8	36	26	16	20	106	60

* Includes lease-to-own units

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

Source: Hanna:Keelan Associates, P.C., 2021

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 24B
HOUSING UNIT TARGET DEMAND – POPULATION SECTORS
HEBRON, NEBRASKA
2026**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	1	2	2	5	2
Family	0	1	2	2	2	7	7
Special Populations¹	<u>0</u>	<u>2</u>	<u>5</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	0	3	5	4	4	16	9
RENTAL UNITS*							
Elderly (55+)	0	2	0	2	0	4	0
Family	0	4	2	2	0	8	8
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	4	4	0	16	8
Totals	0	11	9	8	4	32	17

* Includes lease-to-own units

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

Source: Hanna:Keelan Associates, P.C., 2021

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 24C
HOUSING UNIT TARGET DEMAND – POPULATION SECTORS
DESHLER, NEBRASKA
2026**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	0	0	0	1	1	0
Family	0	2	2	2	1	7	7
Special							
<u>Populations¹</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Subtotals	0	2	2	2	2	8	7
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	0	2	2	0	0	4	0
Family	0	6	2	2	0	10	8
Special							
<u>Populations¹</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Subtotals	0	8	4	2	0	14	8
Totals	0	10	6	4	2	22	15

* Includes lease-to-own units

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

Source: Hanna:Keelan Associates, P.C., 2021

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 24D
HOUSING UNIT TARGET DEMAND – POPULATION SECTORS
REMAINING COMMUNITIES & BALANCE OF THAYER COUNTY, NEBRASKA
2026**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					Totals	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	2	1	2	5	10	4
Family Special Populations¹	3	3	2	2	9	19	14
Subtotals	<u>4</u>	<u>5</u>	<u>3</u>	<u>4</u>	<u>14</u>	<u>30</u>	<u>18</u>
RENTAL UNITS*							
Elderly (55+)	0	4	4	0	0	8	0
Family Special Populations¹	2	6	4	0	0	12	10
Subtotals	<u>4</u>	<u>10</u>	<u>8</u>	<u>0</u>	<u>0</u>	<u>22</u>	<u>10</u>
Totals	8	15	11	4	14	52	28

* Includes lease-to-own units

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

Source: Hanna:Keelan Associates, P.C., 2021

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 25A
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE
THAYER COUNTY-WIDE, NEBRASKA
2026**

	<u>PRICE – PURCHASE COST (Area Median Income)</u>					<u>Totals</u>	<u>Workforce</u> <u>\$217,000+*</u>
	(0%-30%) <u>\$0- \$79,800*</u>	(31%-60%) <u>\$80,100- \$159,500*</u>	(61%-80%) <u>\$160,000- \$212,700*</u>	(81%-125%) <u>\$213,700- \$335,000*</u>	(126%+) <u>\$335,500*+</u>		
OWNER UNITS*							
2 Bedroom ¹	1	3	3	3	6	16	0
3+ Bedroom	3	7	7	7	14	38	34
Totals	4	10	10	10	20	54	34

	<u>PRICE – PURCHASE COST (Area Median Income)</u>					<u>Totals</u>	<u>Workforce</u> <u>\$635+**</u>
	(0%-30%) <u>\$0- \$338**</u>	(31%-60%) <u>\$353- \$675**</u>	(61%-80%) <u>\$695- \$890**</u>	(81%-125%) <u>\$910- \$1,195**</u>	(126%+) <u>\$1,270**+</u>		
RENTAL UNITS**							
2 Bedroom ¹	2	10	8	2	0	22	0
3+ Bedroom	2	16	8	4	0	30	26
Totals	4	26	16	6	0	52	26

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

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price **Range**, 3.0 PHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2021.

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 25B
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE
HEBRON, NEBRASKA
2026**

PRICE – PURCHASE COST (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
OWNER	\$0-	\$78,500-	\$156,800-	\$209,500-			Workforce
UNITS*	\$78,200*	\$156,300*	\$208,500*	\$328,300*	\$328,800**+	Totals	\$183,500**
2 Bedroom ¹	0	1	2	2	2	7	0
3+ Bedroom	0	2	3	2	2	9	9
Totals	0	3	5	4	4	16	9

PRICE – PURCHASE COST (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
RENTAL	\$0-	\$365-	\$720-	\$950-			Workforce
UNITS**	\$348**	\$695**	\$925**	\$1,305**	\$1,320**+	Totals	\$685+**
2 Bedroom ¹	0	4	2	2	0	8	0
3+ Bedroom	0	4	2	2	0	8	8
Totals	0	8	4	4	0	16	8

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

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price **Range**, 3.0 PHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2021.

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 25C
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE
DESHLER, NEBRASKA
2026**

PRICE – PURCHASE COST (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
OWNER	\$0-	\$78,500-	\$156,800-	\$209,500-			Workforce
UNITS*	\$78,200*	\$156,300*	\$208,500*	\$328,300*	\$328,800*+	Totals	\$183,500+*
2 Bedroom ¹	0	0	0	0	0	0	0
3+ Bedroom	0	2	2	2	2	8	7
Totals	0	2	2	2	2	8	7

PRICE – PURCHASE COST (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
RENTAL	\$0-	\$365-	\$720-	\$950-			Workforce
UNITS**	\$348**	\$695**	\$925**	\$1,305**	\$1,320**+	Totals	\$685+**
2 Bedroom ¹	0	2	2	0	0	4	0
3+ Bedroom	0	6	2	2	0	10	8
Totals	0	8	4	2	0	14	8

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

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price **Range**, 3.0 PHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PHH (25% Income).

Source: Hanna:Keelan Associates, P.C., 2021.

**APPENDIX I:
THAYER COUNTY TABLE PROFILE.**

**TABLE 25D
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE
REMAINING COMMUNITIES & BALANCE OF THAYER COUNTY, NEBRASKA
2026**

PRICE – PURCHASE COST (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
OWNER	\$0-	\$81,700-	\$163,200-	\$218,000-			
UNITS*	\$81,400*	\$162,700*	\$217,000*	\$341,700*	\$342,200**+	Totals	\$233,000+*
2 Bedroom ¹	<u>1</u>	<u>2</u>	<u>1</u>	<u>1</u>	<u>4</u>	<u>9</u>	<u>0</u>
<u>3+ Bedroom</u>	<u>3</u>	<u>3</u>	<u>2</u>	<u>3</u>	<u>10</u>	<u>21</u>	<u>18</u>
Totals	4	5	3	4	14	30	18

PRICE – PURCHASE COST (Area Median Income)

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Workforce
RENTAL	\$0-	\$353-	\$695-	\$910-			
UNITS**	\$338**	\$675**	\$890**	\$1,195**	\$1,270**+	Totals	\$580+**
2 Bedroom	<u>2</u>	<u>4</u>	<u>4</u>	<u>0</u>	<u>0</u>	<u>10</u>	<u>0</u>
<u>3+ Bedroom</u>	<u>2</u>	<u>6</u>	<u>4</u>	<u>0</u>	<u>0</u>	<u>12</u>	<u>10</u>
Totals	4	10	8	0	0	22	10

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

*Average Affordable Purchase Price **Range**, 3.0 PHH (30% Income/80% Debt Coverage).

Average Affordable Monthly Rent **Range, 2.5 PHH (25% Income).

N/A = Not Applicable.

Source: Hanna:Keelan Associates, P.C., 2021.

**TABLE 26
ESTIMATED “PRELIMINARY” HOUSING UNIT
REHABILITATION / DEMOLITION TARGET DEMAND
THAYER COUNTY COMMUNITIES, NEBRASKA
2026**

	# Rehabilitated / Est. Cost (Millions)*	Demolition
Hebron:	71 / \$2.3	32
Alexandria:	24 / \$0.8	20
Belvidere:	13 / \$0.4	10
Bruning:	23 / \$0.7	5
Byron:	26 / \$0.8	9
Carleton:	10 / \$0.3	5
Chester:	35 / \$1.1	9
Davenport:	26 / \$0.8	12
Deshler:	31 / \$1.0	14
Gilead:	12 / \$0.4	4
Hubbell:	10 / \$0.3	8
Totals:	281 / \$8.9	128

*Based upon field inspections and age of housing.

Source: Hanna:Keelan Associates, P.C., 2021.

APPENDIX II



**THAYER COUNTY
SURVEY RESULTS.**

Constant Contact Survey Results

Survey Name: Thayer County Housing Survey

Response Status: Partial & Completed

Filter: None

1/4/2021 8:52 AM CST













TextBlock:

The Thayer County Economic Development Alliance (TCEDA) is preparing a County-Wide Housing Study to determine both present and future housing needs in Thayer County, during the next five years. This Housing Study is funded by a Housing Study Grant from the Nebraska Investment Finance Authority, with matching funds provided by TCEDA. An important activity of the Housing Study is to ask you, a local resident, about the housing needs of your Community and the County. Please complete the following Survey, by FRIDAY, DECEMBER 4TH.

TextBlock:

GENERAL QUESTIONS:

Where do you reside?

Answer	0%	100%	Number of Response(s)	Response Ratio
Alexandria			4	1.0 %
Belvidere			4	1.0 %
Bruning			21	5.7 %
Byron			7	1.9 %
Carleton			4	1.0 %
Chester			16	4.3 %
Davenport			41	11.1 %
Deshler			55	14.9 %
Gilead			0	0.0 %
Hebron			171	46.4 %
Hubbell			1	<1 %
Rural/Unincorporated Thayer County			27	7.3 %
Other			4	1.0 %
No Response(s)			13	3.5 %
Totals			368	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			14	3.8 %
No			33	8.9 %
No Response(s)			321	87.2 %
Totals			368	100%

Did you and/or your family move to Thayer County from another County or State? If Yes, please indicate year of relocation and reason for relocation.

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			181	49.1 %
No			132	35.8 %
No Response(s)			55	14.9 %
Totals			368	100%

In which of the following sectors are you employed?

Answer	0%	100%	Number of Response(s)	Response Ratio
Government			26	7.0 %
Non-Profit Organization			11	2.9 %
Retail & Wholesale Trade			18	4.8 %
Real Estate			3	<1 %
Information			1	<1 %
Education			28	7.6 %
Leisure & Hospitality			0	0.0 %
Transportation			4	1.0 %
Accommodation & Food			0	0.0 %
Finance			15	4.0 %
Manufacturing			27	7.3 %
Agricultural/Forestry Natural Resources			37	10.0 %
Administrative			8	2.1 %
Health Care/ Social Work			66	17.9 %
Utilities/ Construction			7	1.9 %
Professional/ Technical			11	2.9 %
Mining			0	0.0 %
Arts/Entertainment			1	<1 %
Retired			64	17.3 %
Other			23	6.2 %
No Response(s)			18	4.8 %
Totals			368	100%

Gender

Answer	0%	100%	Number of Response(s)	Response Ratio
Male			123	33.4 %
Female			221	60.0 %
No Response(s)			24	6.5 %
Totals			368	100%

Age

Answer	0%	100%	Number of Response(s)	Response Ratio
18-24			10	2.7 %
25-34			44	11.9 %
35-44			72	19.5 %
45-54			65	17.6 %
55-64			69	18.7 %
65-74			61	16.5 %
75-84			18	4.8 %
85+			18	4.8 %
No Response(s)			11	2.9 %
Totals			368	100%

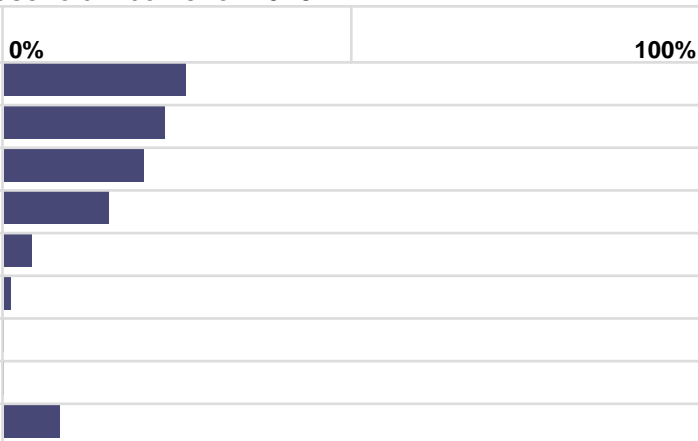
Which type of housing do you currently live in?

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family House (own)			292	79.3 %
Single Family House (rent)			21	5.7 %
Duplex/Triplex (own)			1	<1 %
Duplex/Triplex (rent)			2	<1 %
Townhome (own)			2	<1 %
Townhome (rent)			1	<1 %
Manufactured/Mobile Home (own)			2	<1 %
Manufactured/Mobile Home (rent)			0	0.0 %
Rental Apartment			4	1.0 %
Condominium			0	0.0 %
Acreage			27	7.3 %
Other			5	1.3 %
No Response(s)			11	2.9 %
Totals			368	100%

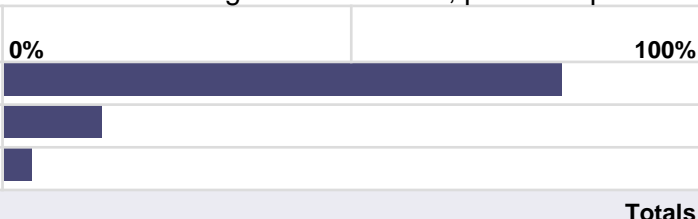
Number of persons in your household?

Answer	0%	100%	Number of Response(s)	Response Ratio
1			49	13.3 %
2			157	42.6 %
3			47	12.7 %
4			53	14.4 %
5+			48	13.0 %
No Response(s)			14	3.8 %
Totals			368	100%

Please indicate your household income for 2019.

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$50,000			96	26.0 %
\$50,000-\$74,999			86	23.3 %
\$75,000-\$99,999			74	20.1 %
\$100,000-\$149,999			57	15.4 %
\$150,000-\$199,999			15	4.0 %
\$200,000-\$249,999			6	1.6 %
\$250,000-\$299,999			1	<1 %
\$300,000+			2	<1 %
No Response(s)			31	8.4 %
Totals			368	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			295	80.1 %
No			55	14.9 %
No Response(s)			18	4.8 %
Totals			368	100%

TextBlock:

FOR RENTERS:

What are the top issues or barriers with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			4	7.5 %
Lack of adequate public transportation			6	11.3 %
Lack of knowledge of fair housing rights			5	9.4 %
Cost of rent			13	24.5 %
Restrictive zoning/building codes			2	3.7 %
Job status			8	15.0 %
Attitudes of landlords and neighbors			15	28.3 %
Lack of availability of decent rental units in your price range			20	37.7 %
Use of background checks			1	1.8 %
Excessive application fees and/or rental deposits			9	16.9 %
Cost of utilities			16	30.1 %
Lack of educational resources about tenant responsibilities			2	3.7 %
Age of existing rental housing			18	33.9 %
Condition of existing rental housing			20	37.7 %
Other			9	16.9 %
Totals			53	100%

How much are you paying for your monthly rent?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			12	3.2 %
\$400 to \$600			24	6.5 %
\$601 to \$800			8	2.1 %
\$801 to \$950			2	<1 %
\$951 to \$1,100			2	<1 %
\$1,101+			1	<1 %
I am living rent free.			38	10.3 %
No Response(s)			281	76.3 %
Totals			368	100%

What is the most your family could afford for monthly rent?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			23	6.2 %
\$400 to \$600			23	6.2 %
\$601 to \$800			11	2.9 %
\$801 to \$950			7	1.9 %
\$951 to \$1,100			3	<1 %
\$1,101+			3	<1 %
No Response(s)			298	80.9 %
Totals			368	100%

TextBlock:

FOR OWNERS:

what are the top issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			11	5.2 %
Lack of adequate public transportation			9	4.2 %
Lack of knowledge of fair housing rights			6	2.8 %
Housing purchase prices/cost to own			68	32.2 %
Restrictive zoning/building codes			15	7.1 %
Job status			19	9.0 %
Attitudes of immediate neighbors			21	9.9 %
Mortgage lending application requirements			21	9.9 %
Excessive down payment/closing costs			37	17.5 %
Cost of utilities			46	21.8 %
Lack of educational resources about homeowner responsibilities			4	1.8 %
Cost of homeowners insurance			45	21.3 %
Lack of sufficient homes for sale			104	49.2 %
Age of existing housing			63	29.8 %
Condition of existing housing			77	36.4 %
Inability to get a loan			13	6.1 %
Other			20	9.4 %
Totals			211	100%

How much are you paying for your mortgage?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			20	5.4 %
\$400 to \$600			40	10.8 %
\$601 to \$800			28	7.6 %
\$801 to \$950			12	3.2 %
\$951 to \$1,100			12	3.2 %
\$1,101-\$1,250			10	2.7 %
\$1,251-\$1,500			6	1.6 %
\$1,501-\$1,750			12	3.2 %
\$1,751-\$2,000			4	1.0 %
\$2,001+			1	<1 %
My mortgage is paid off.			119	32.3 %
No Response(s)			104	28.2 %
Totals			368	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$100K			100	27.1 %
\$100K-\$175K			71	19.2 %
\$176K-\$250K			39	10.5 %
\$251K-\$300K			16	4.3 %
\$301K+			23	6.2 %
No Response(s)			119	32.3 %
Totals			368	100%

TextBlock:

IMPACT OF COVID-19 ON HOUSING, EMPLOYMENT, ETC.

Are you, or has anyone in your household, experienced a loss of employment income due to the COVID-19 Pandemic?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			66	17.9 %
No			259	70.3 %
No Response(s)			43	11.6 %
Totals			368	100%

If "YES" to Question #17, are you receiving pay for the time you are not working?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes, I use paid leave.			9	2.4 %
Yes, I receive full pay but do not have to take leave.			6	1.6 %
Yes, I receive partial pay.			21	5.7 %
No, I receive no pay.			38	10.3 %
No Response(s)			294	79.8 %
Totals			368	100%

Over the past three months, have you paid your monthly rent or mortgage on time?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			216	58.6 %
No			8	2.1 %
Payment was deferred			1	<1 %
No Response(s)			143	38.8 %
Totals			368	100%

How confident are you that your household will be able to pay your next rent or mortgage payment on time?

Answer	0%	100%	Number of Response(s)	Response Ratio
No confidence.			0	0.0 %
Slight confidence.			10	2.7 %
Moderate confidence.			31	8.4 %
High confidence.			186	50.5 %
Payment is/will be deferred.			2	<1 %
No Response(s)			139	37.7 %
Totals			368	100%

Which of the following housing issues have you experienced as a result of the COVID-19 pandemic?

Check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Deferred rent/mortgage payment.			1	<1 %
Delayed housing construction.			20	5.4 %
Delayed relocation.			8	2.1 %
Difficulty obtaining a mortgage, loan or other financial assistance.			7	1.9 %
Other			25	6.7 %
No Response(s)			307	83.4 %
Totals			368	100%

TextBlock:

HOUSING DEVELOPMENT NEEDS:

Please rate the level of need for each housing type in Thayer County.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed/Sufficient Supply

Answer	1	2	3	Number of Response(s)	Rating Score*
Housing for Low-Income Families				235	1.7
Housing for Middle-Income Families				250	1.3
Housing for Upper-Income Families				221	2.3
Housing for Single Parent Families				234	1.5
Housing for Existing/New Employees				230	1.6
Residential Acreages				226	1.9
Single Family Housing				237	1.5
General Rental Housing				239	1.6
Manufactured Homes				214	2.2

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

CONTINUED: Please rate the level of need for each housing type for Thayer County.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed/Sufficient Supply

Answer	1	2	3	Number of Response(s)	Rating Score*
Mobile Homes				213	2.7
Condominiums/ Townhomes				221	2.2
Duplex Housing				223	2.0
Apartment Complexes (4 to 12 Units per Complex)				220	2.0
Rehabilitation of Owner-Occupied Housing				219	1.6
Rehabilitation of Renter-Occupied Housing				222	1.6
Housing choices for first-time homebuyers				235	1.4
Single Family Rent-To-Own: Short Term (3-5 Years)				212	1.8
Single Family Rent-To-Own: Long Term (6-15 Years)				217	1.7

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

CONTINUED: Please rate the level of need for each housing type for Thayer County.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed/Sufficient Supply

Answer	1	2	3	Number of Response(s)	Rating Score*
Duplex/Townhouse Rent-To-Own: Short Term (3-5 Years)				201	2.1
Duplex/Townhouse Rent-To-Own: Long Term (6-15 Years)				204	2.1
One-Bedroom Apartment or House				209	2.0
Two-Bedroom Apartment or House				218	1.6
Three+-Bedroom Apartment or House				210	1.5
Independent Living Housing for Persons with a Mental/Physical Disability				207	2.0
Group Home Housing for Persons with a Mental/Physical Disability				204	2.1
Housing in Downtown				204	2.3
Retirement Housing (Rental)				216	1.9
Retirement Housing (Owner/Purchase)				213	1.9

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

CONTINUED: Please rate the level of need for each housing type for Thayer County.

1 = Greatly Needed, 2 = Somewhat Needed, 3 = Not Needed/Sufficient Supply




Answer	1	2	3	Number of Response(s)	Rating Score*
Retirement Housing for Lower-Income Elderly Persons				210	1.6
Retirement Housing for Middle-Income Elderly Persons				225	1.7
Retirement Housing for Upper-Income Elderly Persons				210	2.2
Licensed Assisted Living w/ Specialized Services (health care, food prep, recreation, etc.)				210	2.3
Single Room Occupancy Housing (Boarding Homes)				201	2.5
Short-Term Emergency Shelters (30 Days or Less)				201	2.3
Long-Term Shelters (90 Days or Less)				203	2.4
Transitional/ Temporary Housing				198	2.3
Housing for Persons with Chronic Illness, including Alcohol/Substance Abuse				204	2.3
Other (Please Comment)				30	2.8

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.












TextBlock:

If you currently desire to change your housing situation in the next five years, please complete Questions #26 - #30.

Area you planning to change your current housing situation in the next five years?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			77	20.9 %
No			153	41.5 %
No Response(s)			138	37.5 %
Totals			368	100%

Why are you planning to change your current housing situation?

Answer	0%	100%	Number of Response(s)	Response Ratio
Need local affordable housing.			9	10.0 %
Need larger housing.			29	32.2 %
Present home in poor state of repair.			16	17.7 %
Need senior/elderly housing.			10	11.1 %
Need specially adapted home.			1	1.1 %
Need to be closer to relatives who are in the area.			7	7.7 %
Need independent housing.			2	2.2 %
Need to "downsize".			16	17.7 %
Need to be closer to employment.			7	7.7 %
Death, divorce or other change in family structure requiring a move.			5	5.5 %
Other			23	25.5 %
Totals			90	100%





Where would you like to purchase or rent a home?

Answer	0%	100%	Number of Response(s)	Response Ratio
Alexandria			1	<1 %
Belvidere			1	<1 %
Bruning			8	2.1 %
Byron			0	0.0 %
Carleton			0	0.0 %
Chester			3	<1 %
Davenport			6	1.6 %
Deshler			10	2.7 %
Gilead			0	0.0 %
Hebron			39	10.5 %
Hubbell			0	0.0 %
Rural/Unincorporated Thayer County			16	4.3 %
Other			21	5.7 %
No Response(s)			263	71.4 %
Totals			368	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			53	14.4 %
Attached Townhouse or Duplex/Triplex Unit			6	1.6 %
Residential Acreage			22	5.9 %
Mobile Home			0	0.0 %
Patio Home (Slab Home)			3	<1 %
Tiny Home			5	1.3 %
Upper Level/Downtown			0	0.0 %
Apartment			1	<1 %
Senior Living Community			6	1.6 %
I plan to remain where I am			32	8.6 %
No Response(s)			240	65.2 %
Totals			368	100%




How many bedrooms will your family need?

Answer	0%	100%	Number of Response(s)	Response Ratio
One			2	<1 %
Two			25	6.7 %
Three			49	13.3 %
Four or More			45	12.2 %
No Response(s)			247	67.1 %
Totals			368	100%




TextBlock:

HOUSING PROGRAM FUNDING SUPPORT:




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

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			236	64.1 %
No			30	8.1 %
No Response(s)			102	27.7 %
Totals			368	100%




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

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			197	53.5 %
No			59	16.0 %
No Response(s)			112	30.4 %
Totals			368	100%



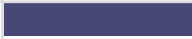
Are you in favor of your Community establishing a local program that would purchase and remove dilapidated houses, making lots available for a family or individual to build owner or rental housing?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			260	70.6 %
No			12	3.2 %
No Response(s)			96	26.0 %
Totals			368	100%

Are you in favor of your Community securing State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			257	69.8 %
No			14	3.8 %
No Response(s)			97	26.3 %
Totals			368	100%

Are you in favor of your Community securing State and/or Federal grant dollars to provide down payment assistance to first-time home buyers?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			237	64.4 %
No			29	7.8 %
No Response(s)			102	27.7 %
Totals			368	100%

TextBlock:

If you are 55+ years of age, please continue here with Questions #36 - #38. If not, please skip to Question #39.

Please rate the quality of the following Support

Services for Seniors in Thayer County.

1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Case Management/Legal Aid					114	2.2
Cultural/Language Assistance					115	1.8
Continuing Education Opportunities					134	2.7
Employment Opportunities/ Training					129	2.2
Adult Care Services					130	2.5
Alcohol/Drug Abuse Services					117	2.0
Food/Meals-On-Wheels					136	2.9
Home Health & Memory Care					121	2.3
Counseling Services					122	2.0
Disability Aid					118	2.1

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

CONTINUED: Please rate the quality of the following Support

Services for Seniors in Thayer County.

1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent

Answer	1	2	3	4	Number of Response(s)	Rating Score*
Home Repair/Rehabilitation Services					131	2.1
Transportation/Auto Repair					136	2.6
Finance Assistance/Management					118	2.3
Health Services (Mental, Physical, etc.)					129	2.8
Law Enforcement					140	2.7
Senior Social & Recreational Activities					131	2.2
Housing (Permanent, Transitional, etc)					128	2.3
Emergency Transportation					131	2.7
Volunteer Opportunities					133	2.7
Specialized Housing Services (Veterans, Homeless, etc.)					117	1.8

*The Rating Score is the weighted average calculated by dividing the sum of all weighted ratings by the number of total responses.

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			57	58.1 %
Duplex - Rent			9	9.1 %
Duplex - Purchase			20	20.4 %
Townhome - Rent			7	7.1 %
Townhome - Purchase			26	26.5 %
Nursing Home/Long-Term Care			5	5.1 %
Assisted Living Housing			14	14.2 %
One-Bedroom Apartment - Rent			4	4.0 %
Two-Bedroom Apartment - Rent			15	15.3 %
Tiny Home			16	16.3 %
Upper Level/Downtown Housing			7	7.1 %
Other			10	10.2 %
Totals			98	100%

Please

provide any additional comments regarding the future of housing in Thayer County.

53 Response(s)

Constant Contact Survey Results

Survey Name: Thayer County Workforce Housing Needs Survey

Response Status: Partial & Completed

Filter: None

1/4/2021 8:55 AM CST

TextBlock:

The Thayer County Economic Development Alliance (TCEDA) is preparing a County-Wide Housing Study to determine both present and future workforce housing needs in Thayer County, during the next five years. The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from TCEDA. We would appreciate you completing and returning the following Survey to your employer by FRIDAY, DECEMBER 4TH. Your responses will remain anonymous and are only utilized for feedback purposes.

Place of Employment.

89 Response(s)

Where do you currently reside? If "Other," where and why?

Answer	0%	100%	Number of Response(s)	Response Ratio
Alexandria			1	1.0 %
Belvidere			0	0.0 %
Bruning			10	10.5 %
Byron			1	1.0 %
Carleton			1	1.0 %
Chester			0	0.0 %
Davenport			4	4.2 %
Deshler			19	20.0 %
Gilead			0	0.0 %
Hebron			19	20.0 %
Hubbell			0	0.0 %
Rural/Unincorporated Thayer County			6	6.3 %
Other			28	29.4 %
No Response(s)			6	6.3 %
Totals			95	100%

If you do not reside in Thayer County, are you interested in moving to the County?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			7	7.3 %
No			25	26.3 %
No Response(s)			63	66.3 %
Totals			95	100%

Do you commute into Thayer County for work?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			32	33.6 %
No			39	41.0 %
No Response(s)			24	25.2 %
Totals			95	100%

If Yes to Question #4, how far is your commute?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than 10 Minutes			6	6.3 %
10-20 Minutes			9	9.4 %
21-30 Minuets			11	11.5 %
31-40 Minutes			6	6.3 %
41-50 Minutes			2	2.1 %
51-60 Minutes			4	4.2 %
61+ Minutes			0	0.0 %
No Response(s)			57	60.0 %
Totals			95	100%

Number of persons in your household?

Answer	0%	100%	Number of Response(s)	Response Ratio
1			16	16.8 %
2			33	34.7 %
3			18	18.9 %
4			8	8.4 %
5 or More			15	15.7 %
No Response(s)			5	5.2 %
Totals			95	100%

Do you rent, or are you a homeowner?

Answer	0%	100%	Number of Response(s)	Response Ratio
Rent			14	14.7 %
Own			73	76.8 %
No Response(s)			8	8.4 %
Totals			95	100%

How much is your monthly rent or mortgage payment?

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$500			16	16.8 %
\$500-\$649			14	14.7 %
\$650-\$799			12	12.6 %
\$800-\$949			5	5.2 %
\$950-\$1,099			3	3.1 %
\$1,100-\$1,249			5	5.2 %
\$1,250+			8	8.4 %
My home is paid off/I am living rent free.			25	26.3 %
No Response(s)			7	7.3 %
Totals			95	100%

Are you satisfied with your current housing situation? If no, why not?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			79	83.1 %
No			9	9.4 %
No Response(s)			7	7.3 %
Totals			95	100%

Please indicate your total household income range.

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$35,000			4	4.2 %
\$35,000-\$49,999			13	13.6 %
\$50,000-\$74,999			16	16.8 %
\$75,000-\$99,999			19	20.0 %
\$100,000-\$124,999			16	16.8 %
\$125,000-\$149,999			10	10.5 %
\$150,000-\$174,999			4	4.2 %
\$175,000-\$199,999			3	3.1 %
\$200,000+			2	2.1 %
No Response(s)			8	8.4 %
Totals			95	100%

TextBlock:

IMPACT OF COVID-19 ON HOUSING, EMPLOYMENT, ETC.





Are you, or has anyone in your household, experienced a loss of employment income due to the COVID-19 Pandemic?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			14	14.7 %
No			73	76.8 %
No Response(s)			8	8.4 %
Totals			95	100%





If "Yes" to Question #11, are you receiving pay for the time you are not working?

Answer	0%	100%	Number of Response(s)	Response Ratio
Yes, I use paid leave.			2	2.1 %
Yes, I receive full pay but do not have to take leave.			5	5.2 %
Yes, I receive partial pay.			4	4.2 %
No, I receive no pay.			8	8.4 %
No Response(s)			76	80.0 %
Totals			95	100%

Over the past three months, have you paid your monthly rent or mortgage on time?






Answer	0%	100%	Number of Response(s)	Response Ratio
Yes			74	77.8 %
No			1	1.0 %
Payment was deferred			1	1.0 %
No Response(s)			19	20.0 %
Totals			95	100%

How confident are you that your household will be able to pay your next rent or mortgage payment on time?

Answer	0%	100%	Number of Response(s)	Response Ratio
No confidence			0	0.0 %
Slight confidence			1	1.0 %
Moderate confidence			4	4.2 %
High confidence			70	73.6 %
Payment is/will be deferred			0	0.0 %
No Response(s)			20	21.0 %
Totals			95	100%

Which of the following housing issues have you experienced as a result of the COVID-19 Pandemic?

















Check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Deferred rent/mortgage payment.			2	7.1 %
Delayed housing construction.			7	25.0 %
Delayed relocation.			3	10.7 %
Difficulty obtaining a mortgage loan or other financial assistance.			4	14.2 %
Other			14	50.0 %
Totals			28	100%

If you are a renter, what are the issues or barriers you experience with obtaining affordable, suitable housing for your household? If you are a homeowner, please skip to Question #17.

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			0	0.0 %
Lack of adequate public transportation			0	0.0 %
Lack of knowledge of fair housing rights			0	0.0 %
Cost of rent			9	60.0 %
Restrictive zoning/building codes			0	0.0 %
Job status			1	6.6 %
Attitudes of landlords & neighbors			3	20.0 %
Lack of availability of decent rental units in your price range			6	40.0 %
Use of background checks			0	0.0 %
Excessive application fees and/or rental deposits			1	6.6 %
Cost of utilities			4	26.6 %
Lack of educational resources about tenant responsibilities			0	0.0 %
Age of existing rental housing			3	20.0 %
Condition of existing rental housing			4	26.6 %
Other			2	13.3 %
Totals			15	100%

If you are a homeowner, what are the issues or barriers you experience with obtaining affordable, suitable housing for your household?

Answer	0%	100%	Number of Response(s)	Response Ratio
Lack of handicap accessible housing			1	2.0 %
Lack of adequate public transportation			0	0.0 %
Lack of knowledge of fair housing rights			0	0.0 %
Housing purchase prices/cost to own			14	28.0 %
Restrictive zoning/building codes			2	4.0 %
Job status			6	12.0 %
Attitudes of immediate neighbors			4	8.0 %
Mortgage lending application requirements			1	2.0 %
Excessive down payment/closing costs			7	14.0 %
Cost of utilities			10	20.0 %
Lack of educational resources about homeowner responsibilities			2	4.0 %
Cost of homeowners insurance			10	20.0 %
Lack of sufficient homes for sale			19	38.0 %
Cost of Real Estate Taxes			10	20.0 %
Age of existing housing			21	42.0 %
Condition of existing housing			16	32.0 %
Inability to get a loan			2	4.0 %
Other			8	16.0 %
Totals			50	100%

TextBlock:

If you currently desire to change your housing situation in the next five years, please complete the following questions. If not, please scroll to the end to finish.

Where would you like to purchase or rent a home? Check all that apply.

Answer	0%	100%	Number of Response(s)	Response Ratio
Alexandria			0	0.0 %
Belvidere			0	0.0 %
Bruning			7	19.4 %
Byron			1	2.7 %
Carleton			2	5.5 %
Chester			1	2.7 %
Davenport			1	2.7 %
Deshler			14	38.8 %
Gilead			0	0.0 %
Hebron			13	36.1 %
Hubbell			0	0.0 %
Rural/Unincorporated Thayer County			5	13.8 %
Other			7	19.4 %
Totals			36	100%

Which one of the following housing types would you most like to purchase or rent?

Answer	0%	100%	Number of Response(s)	Response Ratio
Single Family Home			20	21.0 %
Attached Townhouse or Duplex/Triplex Unit			1	1.0 %
Residential Acreage			8	8.4 %
Mobile Home			0	0.0 %
Patio Home (slab home)			0	0.0 %
Tiny Home			0	0.0 %
Upper Level/Downtown			0	0.0 %
Apartment			1	1.0 %
I plan to remain where I am			20	21.0 %
No Response(s)			45	47.3 %
Totals			95	100%

How many bedrooms will your family need?

Answer	0%	100%	Number of Response(s)	Response Ratio
One			1	1.0 %
Two			13	13.6 %
Three			19	20.0 %
Four or More			11	11.5 %
No Response(s)			51	53.6 %
Totals			95	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$100K			20	21.0 %
\$100K to \$175K			10	10.5 %
\$176K to \$250K			7	7.3 %
\$251K-\$300K			3	3.1 %
\$300K+			4	4.2 %
No Response(s)			51	53.6 %
Totals			95	100%

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

Answer	0%	100%	Number of Response(s)	Response Ratio
Less than \$400			5	5.2 %
\$400 to \$600			17	17.8 %
\$601 to \$800			10	10.5 %
\$801 to \$950			1	1.0 %
\$951 to \$1,100			2	2.1 %
\$1,101+			3	3.1 %
No Response(s)			57	60.0 %
Totals			95	100%

APPENDIX III



**HOUSING FUNDING
PROGRAMS & PARTNERS.**

HOUSING FUNDING PROGRAMS & PARTNERS.

To produce new and upgrade existing renter and owner occupied housing in a Nebraska County, a public/private partnership must often 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 a County and the Communities. The (strategic) combination of two or more sources can assist in reducing development and/or operational costs of proposed affordable housing projects.

LOCAL FUNDING OPTIONS.

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

Local Tax Base.

Tax Increment Financing (TIF) can use added property tax revenues, created by growth and development in a specific area, to Finance improvements within the boundaries of a designated Redevelopment Area. Utilizing the Nebraska Community Development Law, each community in Nebraska has the authority to create a Community Redevelopment Authority (CRA) or Community Development Agency (CDA). **The Communities of Hebron and Carleton have one or more designated “Redevelopment Areas” for the utilization of TIF. Both Communities maintain a 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 recent passing of “Nebraska Legislative Bill 496” will allow for the development of workforce housing utilizing local TIF funds.**

Other Local Options.

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

The City of Deshler is the only Thayer County Community with an active Public Housing Authority. The Housing Authority manages a total of 30 multifamily rental housing units in two Programs, Parkview Heights and Sunset Manor.

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

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

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

STATE PROGRAMS.

State programs available to assist in funding a community housing initiative include resources available from the **Department of Economic Development (NDED)**, **Nebraska Investment Finance Authority (NIFA)**, **Nebraska 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 **2020 Annual Action Plan**, prepared and administered by NDED, has the following, approximate allocations of State and Federal funds available for housing activities. Each of the following programs are described below.

- \$24.5 Million – Community Development Block Grant
- \$7.4 Million – HOME Investment Partnership Fund
- \$608,401 – Housing Opportunities for Persons with AIDS
- \$1.0 Million – Emergency Solutions Grant Program
- \$8.1 Million – Federal Housing Trust Fund
- \$10.3 Million – Nebraska Affordable Housing Trust Fund
- \$1.1 Million – Nebraska Homeless Shelter Assistance Trust Funds

NDED 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, Bellevue 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.

NDED also administrates **HOME** Program 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.

**APPENDIX III:
HOUSING FUNDING PROGRAMS & PARTNERS.**

NDED is allocating **CDBG Disaster Recovery (CDBG-DR)** funds to support Nebraska's disaster relief, long-term recovery and restoration efforts as a result of the 2019 flooding disaster. HUD has allocated \$108.9 million to the fund, which Nebraska local government will be able to apply for. NDED's CDBG-DR webpage will be continually updated to serve as an informational resource in the coming months for potential grantees.

NDED also administers 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.

The primary goals of the **Housing Opportunities for Persons with AIDS (HOPWA) Program** is to help provide activities that serve persons with HIV/AIDS throughout the State of Nebraska. Activities of **HOPWA** include short-term rent/mortgage assistance, permanent housing replacement and supportive services.

The **Emergency Solutions Grant Program (ESG)** resources are allocated to non-profit agencies throughout Nebraska to provide ESG-eligible homeless and at-risk of homelessness services for the Nebraska Balance of State Continuum of Care (CoC) system.

Federal Housing Trust Fund (HTF) resources are primarily used for rental development and acquisition, rental rehabilitation and operating assistance and operating reserves for extremely low income persons at or below 30% AMI. As identified within the *AP-30: Methods of Distribution and the HTF Allocation Plan*, funds are distributed to projects through the following set-asides: LIHTC 9%, Targeted Needs and Permanent Housing.

The **Nebraska Affordable Housing Trust Fund (NAHTF)** is available to assist in funding affordable housing programs. The Trust Fund is administered by **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. **A total of \$3 Million is currently being made available from NAHTF for "Disaster Recovery Housing" projects.**

Primary uses of the **Nebraska Homeless Shelter Assistance Trust Fund (HSATF)** include overnight shelter, permanent housing in facilities, permanent housing placement, rapid re-housing, rental assistance services, short term or transitional housing facilities, supportive services and transitional housing services. **HSATF** resources may be utilized to supplement **ESG** activities and provide matching funds.

Thayer County is a member of the Southeast Nebraska Development District (SENDD), which provides local planning coordination and development activities. SENDD provides assistance to members on a variety of issues of regional significance, including transportation planning, strategic planning and needs assessments, grant assistance for economic development and planning efforts for environmental issues.

Opportunity Zones.

The Tax Cuts and Jobs Act of 2017 allowed for all state Governors to designate Census Tracts as “Opportunity Zones” to promote investment and economic development activities in areas deemed “low income and/or economically disadvantaged.” Opportunity Zones, based on qualifying population, income and overall economic data, are declared such by the Governor, to drive economic growth in low-income and/or economically disadvantaged communities. The Act encourages private sector to investment in certain types of community and economic development projects, such as business and housing, in exchange for various, preferential tax treatments, including, but not limited to those associated with capital gains and /or tax deferral.

As per the Nebraska Department of Economic Development website, a Census Tract qualifies as an opportunity zone if it meets the following criteria:

- a) The tract poverty rate was at least 20%, or;
- b) If located in a metropolitan area, the tract’s median family income did not exceed 80% of the greater of (i) the median family income in the metropolitan area or (ii) the statewide median family income, or;
- c) If located in a non-metropolitan area, the median family income for such tract did not exceed 80% of the statewide median family income.

Rural Workforce Housing Fund (RWHF).

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 (RWHF)**. This Fund is also administered by NDED. The Fund 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 new historic tax credit will serve as a valuable incentive to allow Nebraska real property owners to offset Nebraska income, deposit or premium tax amounts equal to twenty percent of "eligible expenditures" on "improvements" made to "historically significant real property." Nebraska is now the 36th State to provide a historic tax credit at the State level, which is a tax credit that is separate and distinct from the federal historic tax credit.

The NHTC 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-Affordable Housing Tax Credit (AHTC) is another source of funding for affordable housing administered by NIFA in a process similar to that of the LIHTC program.

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 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.

On its website, NIFA provides a list of LIHTC properties providing emergency housing to displaced individuals due to severe winter storms, straight-line winds and flooding disasters.

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. A Community Action Partnership (CAP) also provides community social services, emergency services, family development and nutrition programs. Nebraska Communities and Counties should work with their CAP to provide safe, accessible, affordable housing to its residents.

Two CHDOs serve Thayer County: Blue Valley Community Action Partnership and Southeast Nebraska Affordable Housing Council. The Nebraska Housing Developers Association is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, Economic and Housing Development Grant administration is provided by SENDD.

Blueprint Nebraska.

Blueprint Nebraska, a collaboration of State-wide business, industry and civic leaders, released a **2019 ‘Blueprint’ report** to propel sustained economic prosperity for all Nebraskans. The Blueprint includes the creation of a **Nebraska Housing Partnership**, with five “Concurrent Tracks to Build Nebraska.” These five tracks include:

- 1. Developing Model Codes/Practices** for building and zoning administration, taxation, infrastructure development, etc.;
- 2. Reviewing and Revising State-Administered Programs;**
- 3. Establishing a Housing Health Index**, to measure the housing stock in each community, for example;
- 4. Reviewing/Revising Regional and Local Programs;** and
- 5. Formalizing curriculum** for community leaders to elevate the **Housing Intelligence** of a community.

Nebraska Department of Environment & Energy.

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 & Human Services.

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.

Nebraska Realtors Association’s Homebuyer’s Assistance Foundation.

The **Home Buyer’s Assistance Foundation** is a nonprofit organization dedicated to supporting first-time homebuyers in Nebraska, with an emphasis on low and moderate income individuals and communities. The Foundation also works to offer housing relief in times of natural disaster. Following the 2019 flooding disaster, the Foundation, in partnership with the National Association of Realtors, assisted families and individuals with mortgage payments and rental costs due to home displacement in Nebraska up to \$1,000.

Nebraska Disaster Behavioral Health Project.

The goal of the **Disaster Behavioral Health Project** is to develop human infrastructure in Nebraska to effectively mitigate or respond to the psycho-social consequences of terrorism and disaster. The project aims to enhance state-level capacity for a coordinated response to mental health and substance abuse service needs in the event of an emergency or disaster. Behavioral health training and educational opportunities are available to local emergency managers, volunteers and community leaders via conferences, webinars and online training materials.

Nebraska Department of Veterans' Affairs – Nebraska Veterans Aid (NVA).

Nebraska Veterans Aid (NVA) was established in 1921 to assist veterans and their dependents who experience a financial hardship, including those related to natural disasters. Following the 2019 flooding disaster, qualifying individuals were eligible to receive assistance with food, clothing, emergency housing and other eligible flood-related expenses.

Housing.ne.gov – Housing Listing and Locator Service Partnership.

Housing.NE.gov is a service created via collaboration and partnership between Assistive Technology Partnership (ATP), NDED, NIFA, NDHHS, Nebraska Rentwise, Region V Systems, HUD, USDA-RD, the Nebraska Chapter of the National Association of Housing and Redevelopment Officials (NAHRO), Omaha and Lincoln Housing Authorities and the Hotline for Disability Services, which allows Nebraskans to locate available housing that best fits their needs either through the website or via a toll-free number. Individuals can easily search for housing utilizing different criteria and access helpful websites. Tools for renters include an affordability calculator, a rental checklist and renter rights and responsibilities information.

Property owners and managers, including Housing Authorities, can use this service to manage their property listing free of charge. The organizing agencies involved in this partnership are encouraging all owners and onsite managers of rental housing to register and begin listing their properties on www.Housing.NE.Gov.

REGIONAL PROGRAMS.

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.

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 nine-member board of Directors and receives no federal or state dollars. MHEG's income is derived from its ability to obtain equity capital and investing into affordable housing properties.

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

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.

FEDERAL PROGRAMS.

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

U.S. Department of Housing & Urban Development

- **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.

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- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.
- **HUD 203(b)** provides mortgage insurance for a person to purchase or refinance a principal residence. The mortgage loan is funded by a lending institution, such as a mortgage company, bank or savings and loan association and the mortgage is insured by HUD.
- **Section 203(k) Rehab Mortgage Insurance** enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.
- **Section 811 Supportive Housing for Persons with Disabilities Program** – Through the Section 811 program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.
- **Section 202 Multifamily Health Care Program** – Helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.
- **Single Family Homeownership/Housing Counseling Agencies** – HUD provides free assistance through local housing counseling agencies where consumers can access information and counseling in regards to buying a home, refinancing a mortgage, saving a home from foreclosure and more.

USDA Rural Development (USDA-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.

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- 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.

Federal Emergency Management Agency (FEMA).

The State of Nebraska is part of FEMA’s “Region VII” coverage area, which also includes the States of Iowa, Kansas and Missouri. FEMA Region VII works with local, State and Tribal emergency management officials and private sector entities to respond to natural disasters and protect human life and property from any and all natural disasters and hazards. After a federal disaster declaration is made, information is delivered via website to those in the affected area. Region VII consists of five divisions:

- a) **Response** – Established at a regional “watch center,” awareness and analysis and the coordination and implementation of federal responses to major disaster areas is key. Preparation of an Incident Management Assistance Team to plan necessary operations and logistics to a disaster area ensures prompt response to help those in need.
- b) **Recovery** – Provides federal assistance to individuals, households and public facilities located within a declared disaster area.
- c) **Mitigation** – Reduces property loss due to flooding via outreach provision, including affordable flood insurance and other programs that encourage safe community development and reduction of loss of life and property due to natural disaster.
- d) **National Preparedness** – Coordinates and develops tools necessary to prepare for hazards and natural disasters among all levels of government, as well as private non-governmental agencies and Communities.

- e) **Mission Support** – Ensures functional efficiency among critical business operations, including functions with key partners and customer service to persons and families affected by natural disaster.
- f) **Grants** – Oversees that disaster and non-disaster grants are in compliance with public law.

Federal Covid-19 Supplemental Appropriations-CARES Act.

The State of Nebraska received approximately \$10.8 Billion of assistance for combatting economic distressed caused by the Coronavirus Pandemic. In June, 2020, a plan for the expenditure of these funds was announced, including the following:

- Community CARES program administered through the Department of Health and Human Services to provide food security, housing, and behavioral health care: \$85 million.
- Reimbursements to state and local government for coronavirus-related expenses: \$180 million.
- Agriculture & businesses: \$392 million.
- Small business stabilization: \$230 million
- Livestock producers stabilization: \$100 million
- Rural broadband remote access grant program: \$40 million
- Workforce retraining initiative: \$16 million
- Admin support to all business programs: \$5 million
- Gallup business stabilization and growth training: \$1 million
- Unemployment Trust Fund and potential General Fund Budget Flexibility: \$427 million

Other Federal Funding.

Other funding products that may serve to be useful in the development of affordable housing include the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the (Historic) Rehabilitation Tax Credit, available via the Historic Preservation Act.