

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

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

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



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

BY:

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

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**SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES
& COMMUNITIES, NEBRASKA
MULTI-COUNTY REGIONAL HOUSING STUDY
WITH STRATEGIES FOR AFFORDABLE HOUSING.**

**WESTERN NEBRASKA
ECONOMIC DEVELOPMENT (WNED)/
PARTICIPATING COMMUNITIES.**

City of Bayard
City of Bridgeport
City of Gering
City of Kimball
City of Mitchell
Village of Morrill
City of Scottsbluff

The **Multi-County Regional Housing Study** was funded by the **Nebraska Investment Finance Authority Housing Study Grant Program**, with matching funds from **Western Nebraska Economic Development (WNED)**. The **County-Wide Housing Study** was completed with the guidance and direction of **WNED/Housing Steering Committee**.

Consultant:

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

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

**Lincoln, Nebraska* 402.464.5383 **

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

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SECTION 1

OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

○ INTRODUCTION. ○

This **Multi-County Regional Housing Study** provides statistical and narrative data identifying a **housing profile and demand analysis** for **Scotts Bluff, Morrill and Kimball Counties in Nebraska**, including each Community and the Rural, unincorporated portions of each County, identified as the Balance of County. The **Study** describes the past, present and projected demographics, economic and housing conditions in each County, as well as a “**Five-Year Regional Housing Action Plan,**” identifying future housing projects.

The **Multi-County Regional Housing Study** was conducted for the **Western Nebraska Economic Development Group (WNED)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. **The WNED Board of Directors served as a Housing Steering Committee and provided critical information regarding current housing development trends, issues and future housing wants and needs.** Funding for the **Regional Housing Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from **WNED**.



○ RESEARCH APPROACH. ○

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

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

○ PURPOSE OF STUDY. ○

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

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

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

Quantitative research activities included the gathering of multiple sets of statistical and field data for the Counties 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.

o SUMMARY. o

Each County is projected to remain stable, in population and households, through 2021. This includes projected populations of 36,838 for Scotts Bluff County, 4,668 for Morrill County and 3,601 for Kimball County.

To meet the needs of current and future residents, the Counties should strive to develop up to **777 units, including 521 owner and 256 rental housing units by 2021, throughout Scotts Bluff, Morrill and Kimball Counties.** The breakdown of housing demand for each County includes the following:

- **SCOTTS BLUFF COUNTY: 625 new units; 431 owner, 194 rental.**
- **MORRILL COUNTY: 60 new units; 32 owner, 28 rental.**
- **KIMBALL COUNTY: 92 new units; 58 owner, 34 rental.**

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

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

A majority of newly-constructed owner and rental housing units will be located in the larger Communities of the Region, including Scottsbluff, Gering, Mitchell, Morrill, Bayard, Bridgeport and Kimball. Housing development in the Balance of County, or the rural areas of each County, should focus solely on developing owner housing in planned subdivisions adjacent the Corporate Limits of the Region’s Communities. The remaining smaller Communities should focus on purchase-rehab-resale and/or re-rent housing activities.



A demand for new and/or rehabilitated housing units exists in the Downtowns of Gering, Scottsbluff and Kimball. A Downtown Housing Initiative should include the following number of units in the three identified Communities:

- **GERING: 16 new units; four owner, 12 rental.**
- **SCOTTSBLUFF: 32 new units; eight owner, 24 rental.**
- **KIMBALL: 10 new units; four owner, six rental.**

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

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

The development of new housing units in the Region should consist of a blend of various housing types, including single family homes, duplex/triplex units, town homes, patio homes and apartment units. Emphasis should be placed on three-bedroom owner and rental housing units throughout the Region. Housing developed in the smaller Communities of the Region should be part of a purchase/rehab/resale or re-rent program.



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SECTION 2

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

○ INTRODUCTION. ○

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

○ WNED CITIZEN HOUSING SURVEY. ○

The **"WNED Citizen Housing Survey"** was made available to households in Scotts Bluff, Morrill and Kimball Counties on local Community and County websites. A total of **569 Surveys** were completed. **Survey** participants were asked to give their opinion about barriers to obtaining affordable owner or rental housing and specific housing types greatly needed throughout their respective Community. A portion of the Survey also allowed local elderly residents to participate in identifying general elderly housing, supportive service needs and the appeal of residing at a retirement campus and the quality of local support services. The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix I**.

- The Communities of Bayard, Gering, Mitchell, Scottsbluff and Rural Scotts Bluff County comprised a majority of participants of the Survey. A large number of participants were employed in the Health Care/Social Work and Professional/Technical sectors. Most participants were between 31 and 60 years of age.
- Survey participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing. The most common barriers identified when obtaining affordable **owner housing** included housing prices, the cost of utilities and utilities and a lack of sufficient homes for sale.

- The most common barriers faced when obtaining affordable **rental housing** included a lack of available, decent rental housing and cost of rent and utilities.
- **A total of 80 participants were not satisfied with their current housing situation.** Reasons included their home was too small, in need of substantial updating and being too far from their place of employment.
- Top housing needs included housing for lower- and middle income families and single parent families, single family housing, general rental housing, housing choices for first-time homebuyers, and two- and three-bedroom apartments or homes.
- Top housing needs for elderly persons included single family homes, assisted living housing and two-bedroom apartments for rent.
- Top-rated support services included home repair/rehabilitation services, employment opportunities/training, adult care services, alcohol/drug abuse services, finance assistance/management, and elderly housing.
- 50.6 percent of the Survey respondents supported using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 44.2 percent of the Survey respondents supported using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **63.4 percent of the Survey respondents supported establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.**
- **54.1 percent of the Survey respondents supported using grant dollars to purchase, rehab and resell vacant housing in the Region.**
- 50.7 percent of the Survey respondents supported using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

○ WORKFORCE HOUSING NEEDS SURVEY. ○

WNED, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the workforce in Scotts Bluff, Morrill and Kimball Counties. A total of **214 Surveys** were returned. Survey participants were asked to provide information on subjects such as issues and barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or a renter. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in **Appendix I** of this **Housing Study**.

- The Communities of Bayard, Gering, Mitchell, Scottsbluff and Rural Scotts Bluff County comprised a majority of participants of the Survey.
- Survey participants included 173 homeowners and 41 renters. **A total of 24 participants were not satisfied with their current housing situation.** Reasons included their home being too small, in need of substantial updating and being too far from their place of employment.
- The majority of respondents could afford a home priced between \$50,000 and \$120,000. Respondents also identified the ability to afford a monthly rent at or above \$600.
- **The Community of Scottsbluff was favored by Survey participants as the Community they would like to purchase a home or rent a housing unit.**

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

○ CONTINUUM OF CARE FOR ELDERLY PERSONS HOUSEHOLD SURVEY. ○

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

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

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

○ COUNTY-WIDE HOUSING “LISTENING SESSIONS.” ○

County-Wide Housing “Listening Sessions” were conducted in the Communities of Kimball, Bridgeport and Mitchell, to engage the opinion of housing need among the local citizenry. The following highlights consensus statements regarding priority housing issues or needs, as expressed by those in attendance at the Sessions.

Kimball (Kimball County).

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

Bridgeport (Morrill County).

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

Mitchell (Scotts Bluff County).

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

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SECTION 3

REGIONAL HOUSING GOALS & ACTION STEPS.

REGIONAL HOUSING GOALS & ACTION STEPS.

○ INTRODUCTION. ○

The following “**Regional Housing Goals & Action Steps**” for Scotts Bluff, Morrill and Kimball Counties reflect citizen input through Surveys, County-Wide Housing Listening Sessions, meetings with the Western Nebraska Economic Development (WNED) Board of Directors/Housing Steering Committee. These activities provided several opportunities for input from various individuals, organizations, groups and Community and County leadership, regarding the existing and future housing needs of each County and Community. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in the Region.

○ REGIONAL HOUSING GOALS & ACTION STEPS. ○

Goal 1: Regional Housing Development Initiative. Implement a **housing development initiative** for Scotts Bluff, Morrill and Kimball Counties and each Community, as a primary economic development activity. **A core activity of this Housing Development Initiative will be the development of a “Western Nebraska Housing Resources Network”** to monitor and encourage housing development throughout each County and Community. The Partnership should be created and maintained by WNED and work directly with both local and State housing stakeholders and funders. This will encourage the development of specific housing programs that meet the needs of each County’s current and future residents, with emphasis on housing constructed for the local workforce, young families, the elderly, veterans and populations with special needs.

- **Action Step 1: The Western Nebraska Housing Resources Network** should be comprised of Community and County leadership and organizations from both the private and public sector, including, but not limited to, WNED, Panhandle Area Development District (PADD), Community Action Partnership of Western Nebraska (CAPWN), Housing Partners of Western Nebraska (HPWN); Bridgeport, Bayard and Kimball Housing Authorities; Scotts Bluff County Board of Realtors, Western Nebraska Housing Opportunities (WNHO), major employers and other local and state “housing stakeholders” directly involved with selling and leasing real estate, builders and suppliers and representatives of organizations providing housing and related services to the elderly, families, special populations and homeless and near-homeless persons.



- **Action Step 2: A Regional Housing Initiative** should target the development of up to **777 units, including 521 owner and 256 rental housing units by 2021, throughout Scotts Bluff, Morrill and Kimball Counties.** The breakdown of housing demand for each County includes the following:

- **SCOTTS BLUFF COUNTY: 625 new units; 431 owner, 194 rental.**
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The Region has the potential to experience an **Economic Development “ED Boost”** through additional job creation and full-time employment opportunities (FTEs). The ED Boost scenario, consisting of a Region-wide 1.45 percent population increase, or an increase of 655 persons, and the creation of 220 FTEs through 2021 would increase the housing target demand to an estimated **1,010 total units, including 664 owner and 346 rental housing units.** The breakdown of ED Boost housing demand for each County includes the following:

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

The development of new housing units is important not only to expand the residential property tax base of each County and Community, but could potentially alleviate various barriers to affordable housing, including housing prices, availability, structural condition, overcrowding and cost burden. Several Communities throughout the Region have a housing vacancy deficiency. This vacancy deficiency results in a lack of housing supply, limiting choice by both current and future residents.

It is critical that the Communities be prepared by implementing housing development **“plans of action”** that include the identification of vacant lots within each Community’s respective Corporate Limits, as well as suitable land adjacent but outside the Community for the development of **rural “build through” residential subdivisions** that could eventually be annexed. All Communities, despite stable populations, will also need to plan for new, modern housing and concentrate on a plan to purchase/rehab/resell or re-rent existing vacant housing.



- **Action Step 3:** The **Western Nebraska Housing Resources Network** should assist with and expand the Region’s **Continuum of (Housing) Residential Care Programs**, directed at persons and families 55+ years of age. These Programs would address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.

- Independent living housing types for the 55 to 75 year age group should include smaller, space efficient detached single family houses, patio homes and attached townhomes of 1,600 to 2,200 square feet.
- Additional, modern programs of assisted and long-term care living should be on the housing agenda for selected Communities.
- Assisted living facilities exist in the Communities of Kimball, Scottsbluff, Gering, Mitchell and Bayard. Existing retirement and elderly rental housing facilities, both affordable and market rate (private pay) throughout the Region maintain moderate to high occupancy levels, some with a waiting list. Additional units should be planned for, during the next five years.



- **Action Step 4:** The **Western Nebraska Housing Resources Network** should take the lead role to design and implement local and Region-wide **Workforce Housing Assistance Programs**. The purpose of these Programs would be to encourage and directly involve major employers with assisting their employees in obtaining affordable housing. Assistance could include, but not be limited to, locating and negotiating the purchase of a home, to providing funding assistance for the purchase and/or rehabilitation of a house. Funding assistance could be, for example, a \$5,000 to \$10,000 grant and/or low-interest loan to persons and families for closing costs, down payment, etc.

Two or more major employers should consider forming a limited partnership to develop housing projects in the Region, utilizing all available public and private funding sources. Any limited partnership would collaborate with local housing developers to construct housing for local employees.

By 2021, an estimated 396 owner and 166 rental housing units should be designated for anticipated workforce populations in the Region. This includes the following breakdown for Scotts Bluff, Morrill and Kimball Counties:

- **SCOTTS BLUFF COUNTY: 455 new units; 327 owner, 128 rental.**
- **MORRILL COUNTY: 38 new units; 22 owner, 16 rental.**
- **KIMBALL COUNTY: 69 new units; 47 owner, 22 rental.**

- **Action Step 5:** Create **Downtown Housing & Redevelopment Initiatives** in the Communities of Scottsbluff, Gering and Kimball, directed at increasing the availability of housing opportunities in each Community’s Central Business District. Both the rehabilitation of second story units in commercial buildings, and construction of new multifamily housing projects on under-utilized lots should be planned and implemented.

- **Action Step 6:** Establish a **Region-Wide Housing Land Bank Program**, to ensure the availability of land for future housing developments and to enhance Community residential development efforts.

- **Action Step 7:** Establish **programs of community and housing stakeholder involvement**, to provide networking opportunities between local, State and Federal housing developers, funders and stakeholders. Programs could include region-wide housing fairs/summits, housing investment clubs and sponsoring state and federal housing conferences.

Goal 2: New Housing Developments in the Region should address the needs of both owner and renter households of all age and income sectors, with varied, affordable price products.

- **Action Step 1:** Build new owner and rental housing units that are affordable for low- to middle income workforce families and households that are cost-burdened throughout the Region. Affordable homes, particularly those with three+-bedrooms, are in demand in each County and Community. Consider expanding existing, or creating new **Credit- or Lease-To-Own Housing Programs and a Spec-House Risk Sharing Program.**



- **Action Step 2:** Owner housing units should be constructed in the Region, with emphasis on single family homes. **The average affordable purchase price of a home in Scotts Bluff, Morrill and Kimball Counties should be at or above \$165,000 for workforce families. The price product in highest demand in the Region includes homes at or above \$239,900.** Owner housing should generally consist of three+-bedrooms, with the exception of housing for retirees, which would typically be two-bedroom units.
- **Action Step 3:** Rental units should be constructed in the Region, with emphasis on town home, duplex and apartment units for the elderly and local workforce households. **Rental housing price products in Scotts Bluff, Morrill and Kimball Counties should rent at or above the average affordable monthly rent of \$635 for workforce families. The price product in highest demand in the Region ranges from \$545 to \$605.** General rental housing, preferably units consisting of two+-bedrooms, should be constructed to provide safe, decent and affordable rental housing options.

Future affordable rental housing in each County and Community will require the creative use of available “tools of credit enhancement” to buy down both development and operational costs. “Tools” could come in the form of grants, low-interest loans, mortgage insurance, tax increment financing or land and/or cash donations. New affordable rental units will need an average credit enhancement of 35 percent.

- **Action Step 4:** Plan and develop additional, both **owner and rental** housing for **Special Populations**; a target number of **14 units in Scotts Bluff County (eight owner, six rental), six units in Morrill County (two owner, four rental) and six units in Kimball County (two owner, four rental).** This includes persons with a mental and/or physical disability.

- **Action Step 5:** Housing development projects throughout the Region should coincide with public facility, utility and infrastructure improvements, emphasizing alternative transportation methods, such as multi-use trails and transit services. Access to necessary amenities of public use, as well as proper water, sewer, storm water and electrical utility installation are important for prolonged sustainability in residential neighborhoods. The planning and use of **alternative energy systems** should be a goal of the Region for future residential developments.



- **Action Step 6:** Develop unique solutions to create residential developments. Communities throughout the Region should, first, focus on developing existing vacant lots as infill in an effort to take advantage of existing infrastructure and utilities, as well as to build housing density throughout each Community.

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

Each Community in the Region should take the necessary steps to identify and advertise existing vacated lots for housing development potential. While large lot development could be utilized in each Community, several individual lots also exist that are too small for today's housing development standards. The **Western Nebraska Housing Resources Network** should explore unique housing concepts for infill housing development, including single and two-story housing for families of all income ranges. Architectural designs should closely resemble that of existing housing units in the neighborhood.

- **Action Step 7:** Employ proper, modern planning practices for the development of housing units in rural subdivisions. **This would include the design of modern infrastructure systems. Input received from the County-Wide Housing Listening Sessions, as well as the Housing Citizen Survey results, identified a need for additional rental housing for workforce families and elderly households in each of the three Counties.** Several industries that have recently located or expanded in the Region have put a major strain on the availability of housing for the local workforce.
- **Action Step 8:** Consider allowing **non-traditional housing developments** on existing residential locations. As an example, this could include allowing for the conversion of owner occupied housing to allow for single room occupancy rental units, accessory apartments and the development of “granny flats” and “tiny homes” on lots typically not sized to code.



- **Action Step 9:** Public and private sectors should create a “shared cost” program to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments. **Tax Increment Financing is an excellent source of financing for public infrastructure systems. The Communities of Scottsbluff, Gering, Bayard and Kimball can also utilize LB840 funds for public infrastructure improvements.**

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

- **Action Step 1:** Several Downtown commercial buildings in the Communities of Gering, Scottsbluff and Kimball could be adaptively reused or retrofitted for upper level housing, to diversify the local housing market and emphasize the Downtown as a vibrant commercial and residential center. A **Downtown Housing Initiative** should include the following number of units in the three identified Communities:
 - **GERING: 16 new units; four owner, 12 rental.**
 - **SCOTTSBLUFF: 32 new units; eight owner, 24 rental.**
 - **KIMBALL: 10 new units; four owner, six rental.**

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

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



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

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

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



- **Action Step 1:** As needed, each County and Community should establish a policy of condemning and demolishing housing of a dilapidated state, not cost effective to rehabilitate. **Vacated land could be placed in a Region-Wide Land Bank Program to be used for future owner and rental housing development needs.**
- **Action Step 2: Housing rehabilitation programs,** for both owner and rental housing units, should be expanded in the Region, with emphasis on meeting the housing needs of the elderly, low income families and housing occupied by persons with special needs.
- **Action Step 3:** Each Community should recognize and make a concentrated effort to **preserve housing of historical significance,** as an effort to preserve local history.
- **Action Step 4:** To ensure a **clean and safe residential environment,** the ongoing maintenance of private residential properties is needed, i.e. trash removal, junk cars, etc. should continue. This could be **implemented through annual or bi-annual Community clean-up activities throughout each County and Community, as well as the utilization of the “Nuisance Abatement” Program via PADD.**
- **Action Step 5:** Create a regional residential materials **Recycling Center** to ensure the availability of needed, affordable housing supplies. A materials recycling center could make good conditioned and usable housing components available for use in new housing units.

Goal 5: Financing Activities for Housing Development in Scotts Bluff, Morrill and Kimball Counties. Housing developers should consider both public and private funding sources when constructing new housing stock.

- **Action Step 1:** Housing developers should be encouraged to secure any and all available tools of financing assistance for both the development and preservation of housing in each County. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, USDA Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs. **The Western Nebraska Housing Resources Network will need to develop and/or continue relationships with these and other local, State and Federal developers and funders to enhance housing development activities in each County and Community.**
- **Action Step 2:** Each Community should utilize **Tax Increment Financing** to assist developers in financing new housing developments, specifically for land purchase and preparation, as well as public facility and utility requirements.

Goal 6: Impediments to Fair Housing Choice. The Communities of Scotts Bluff, Morrill and Kimball Counties will need to identify and establish a plan to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of each County should play a role in this process. This would include the involvement of local government, schools, churches and the local private sector.

- **Action Step 1:** Address the primary impediments to fair housing choice in each County and Community, including, **for homeowners**, the costs of utilities and homeowners insurance, as well as the excessive down payment and closing costs and a lack of sufficient homes for sale. For **renter households**, impediments include the high cost of monthly rent and a lack of decent rental units at an affordable price range.
- **Action Step 2:** Create and support the efforts of a **Region-Wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. **Activities of the Advisory Group could include the following:**
 - Creating an “Action Plan” to identify strategies to further affordable housing opportunities.
 - Hosting a “Housing Fair” for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
 - Promote “Equal Housing Opportunities” on flyers, brochures and local newspapers.
 - Assist the Housing Partners of Western Nebraska, as well as the Bayard, Bridgeport and Kimball Housing Authorities in enforcing fair housing policies and submitting complaints of discrimination to the Nebraska Equal Opportunity Commission.

- **Action Step 3:** Each Community should continue to utilize, or adopt (by ordinance) and implement **Fair Housing Policy** and **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.
- **Action Step 4:** For **persons with a disability(ies)**, supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.
- **Action Step 5:** Develop housing for potential **minorities** and “**New Americans**” needing safe and affordable housing.
- **Action Step 6:** **Support bilingual** and **impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- **Action Step 7:** Routinely inspect rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.



Goal 7: Plan Maintenance and Implementation. Maintain current and modern Comprehensive Plans, as well as Zoning and Subdivision Regulation documents, for each County and Community, in an effort to continue efficient, sustainable housing development.

- **Action Step 1:** Scotts Bluff, Morrill and Kimball Counties, as well as each Community, should establish an **annual review process of their respective Comprehensive Plans** and associated Zoning and Subdivision Regulations. Elected officials and local governmental volunteers and community and economic development groups should be involved in this review.

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

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

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



SECTION 4

REGIONAL PROFILE.

REGIONAL PROFILE.

○ INTRODUCTION. ○

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

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

In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in the County, in the future. Low cost and government subsidized housing are subject to federal regulations, such as size and type, whereas upper income housing has no such limitations. The review of relevant labor force data, annual employment trends and the identification of major employers are included as a means of understanding the primary employment sectors in each County.

Each County and 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 top priority. Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families, as well as an active role in housing rehabilitation for homes that are cost effective for such activity.

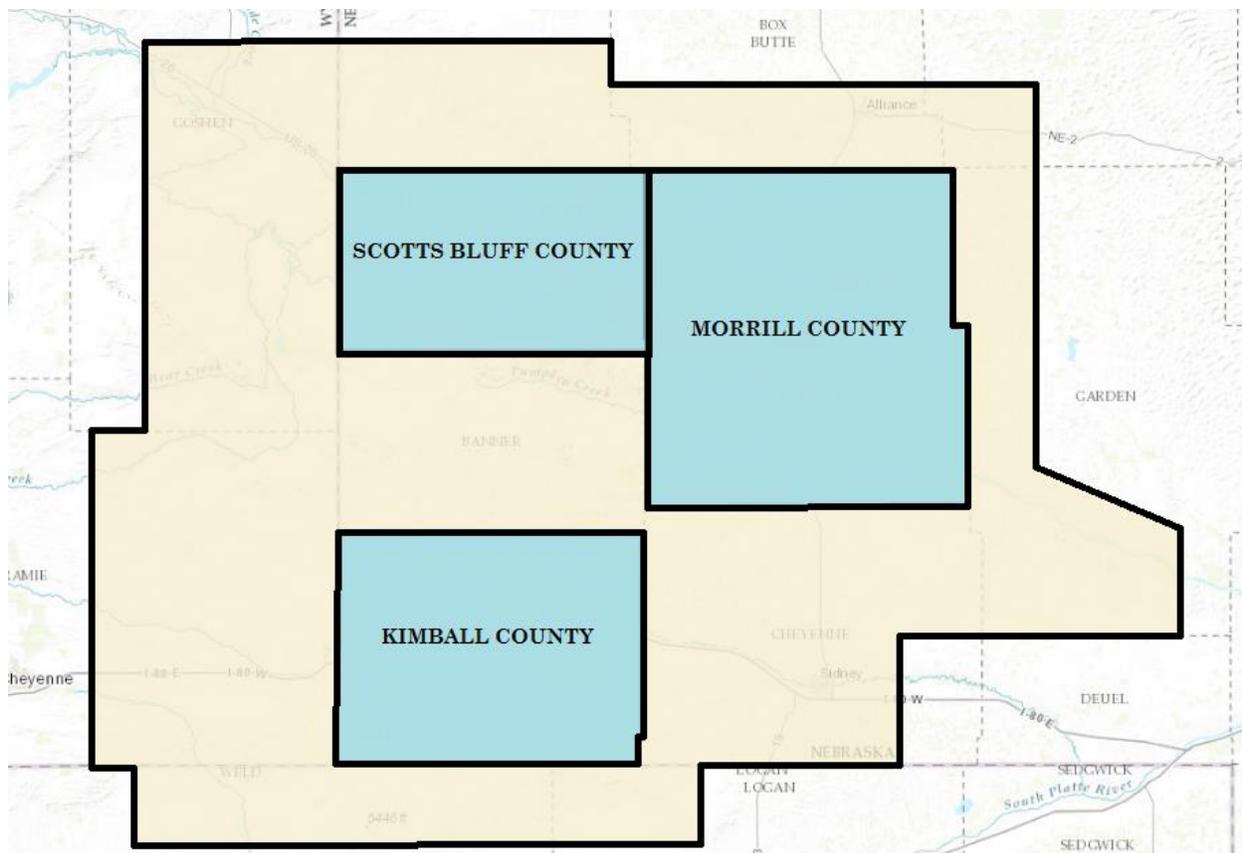
The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, throughout the Region,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

The following narrative provides population, income, economic and housing trends and projections for Scotts Bluff, Morrill and Kimball Counties. All statistical **Tables** are included in **Appendix II** of this **Housing Study**.

○ HOUSING MARKET AREA. ○

The **Housing Market Area** for the development of additional housing in the Region is divided into two segments: a Primary and a Secondary Housing Market Area, as highlighted in the illustration, below. The **Primary Housing Market Area (Blue)** includes the all of Scotts Bluff, Morrill and Kimball Counties and each Community. The **Secondary Housing Market Area (Orange)**, determined by both, 2010 Census Tract boundaries and proximity to other large centers of population, includes portions of southwest Nebraska, southeast Wyoming and northeast Colorado. Major Communities included within the Secondary Market Area include Alliance and Sidney, Nebraska and Torrington, Wyoming. The City of Cheyenne, Wyoming, is located adjacent the southwestern portion of the Secondary Market Area.

The purpose of the Secondary Market Area provides additional support to each County's housing market area, as well as increased economic development opportunities and support. Numerous persons living within the Secondary Market Area routinely commute to and from the Primary Area for employment, recreation and retail opportunities, adding to the economic and demographic stability of the Region.



○ POPULATION PROFILE – SCOTTS BLUFF COUNTY. ○

Population Trends and Projections.

The population of the previous two Decennial Censuses (2000 and 2010) recorded an increase in population for Scotts Bluff County. The County’s population increased from 36,951, in 2000, to 36,970, in 2010. **Currently (2016), the population for the County is an estimated 36,691 and is projected to increase but remain stable, reaching an estimated population of 36,838 by 2021.**

The Communities of Gering, Scottsbluff and Terrytown, as well as the Balance of County, are projected to experience a population increase by 2021. The remaining Communities are projected to remain stable in population.

Population growth and stability can be attributed to expanding employment opportunities in close proximity to these Communities, primary transportation corridors throughout the County, and the County Seat of Scotts Bluff County being located in Gering. Additional economic benefits to Scotts Bluff County are provided by Communities of similar size to Scottsbluff and Gering that are located outside of the County, including Alliance, Nebraska and Torrington, Wyoming. Scotts Bluff County is also recognized as the **“Scottsbluff Micropolitan Statistical Area,”** the seventh largest urban area in the State of Nebraska.

Age.

In 2016, Scotts Bluff County is experiencing an estimated median age of 39.2 years, an increase from the 2010 median age of 39 years. The median age is projected to continue to increase; to 39.6 years by 2021.

The largest increase in population in the County, from 2000 to 2010, has occurred with the “55 to 64” age group, gaining an estimated 1,394 people. **The Scotts Bluff County 65+ year, elderly population is projected to increase by 2021, with the “85+” age group projected to experience the largest population increase, an estimated 64 persons.**

Persons Per Household.

Persons per household declined in Scotts Bluff County, from 2000 to 2010, from 2.44 to 2.42. Currently, an average of 2.40 persons exist in a single household in Scotts Bluff County. This number is projected to continue to decrease slightly by 2021, to an estimated 2.38.

○ INCOME PROFILE – SCOTTS BLUFF COUNTY. ○

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. In 2016, per capita income in Scotts Bluff County is an estimated \$41,274, an increase of approximately 58 percent from 2002, which identified a per capita income of \$26,118. **By 2021, per capita income in Scotts Bluff County will increase an estimated 10.4 percent, to \$45,591.**

The **median income** for all households in Scotts Bluff County, in 2016, is estimated to be \$48,375. **By 2021, per capita income in Scotts Bluff County will increase an estimated 9.2 percent, to \$52,846.**

Cost Burdened/Housing Problems.

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

In 2016, an estimated 2,613 owner households in Scotts Bluff County, or 26.2 percent, are cost burdened or have housing problems. **By 2021, an estimated 2,559 owner households in Scotts Bluff County will be cost burdened or have housing problems.**

Currently, an estimated 2,204 renter households in Scotts Bluff County, or 44 percent are cost burdened or have housing problems. **By 2021, an estimated 2,172 renter households will be cost burdened or have housing problems.**

○ ECONOMIC PROFILE – SCOTTS BLUFF COUNTY. ○

Employment Trends.

Between 2004 and 2015, the unemployment rate in Scotts Bluff County ranged from a high of 5.3 percent to a low of 2.9 percent. During this period, the total number of employed persons decreased by 887.

Currently, an estimated 17,708 persons are in the civilian labor force of Scotts Bluff County. This number is expected to increase by 148 persons, or 2.8 percent by 2021. The unemployment rate is projected to decrease slightly, but remain stable during the next five years.

Employment By Type.

Overall, non-farm employment (wage and salary) increased by 1.5 percent, between 2013 and 2015. The largest increases occurred in the Other Services, Wholesale Trade and Information sectors.

Scotts Bluff County, also recognized as the “Scottsbluff Micropolitan Statistical Area,” provides diverse economies in manufacturing, agriculture and tourism. The County supports several major employers, most of which are located in the Communities of Scottsbluff and Gering. This includes Scotts Bluff County Government, Western Sugar, Kelly Bean Company, Nebraska Transportation Company, Regional West Medical Center and five public school districts, to name a few. The County is also home to several state recreation areas, including Lake Minatare and Wildcat Hills State Recreation Areas and Scotts Bluff National Monument.

Local organizations are instrumental in the provision of economic opportunities in Scotts Bluff County, including the Scottsbluff and Gering Chambers of Commerce, Panhandle Area Development District, Twin Cities Development and the Scotts Bluff County Tourism Committee.



○ HOUSING PROFILE – SCOTTS BLUFF COUNTY. ○

Households.

Currently, an estimated 14,924 households reside in Scotts Bluff County, consisting of 9,960 owner and 4,964 renter households. The Communities of Scottsbluff, Gering and Terrytown, as well as the Balance of County are projected to experience an increase in total households, by 2021.

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

The Cities of Scottsbluff, Gering and Terrytown are projected to experience an increase in the number of persons residing in group quarters during the next five years. By 2021, Gering will support an estimated 313 group quarters, while Scottsbluff and Terrytown will support an estimated 618 and six group quarters, respectively. Additional group quarter facilities are projected to also exist in the Community of Mitchell and the Balance of County, by 2021.

Housing Units/Vacancy & Occupancy.

In 2016, Scotts Bluff County contains an estimated 16,603 housing units, consisting of approximately 11,020 owner and 5,583 rental units. Of these 16,603 units, approximately 1,679 are vacant, resulting in an overall, housing vacancy rate of 10.1 percent. The 1,679 vacant housing units consist of an estimated 1,057 owner and 622 rental units, equaling an owner housing vacancy rate of 9.6 percent and a rental housing vacancy rate of 11.1 percent. The Village of Henry has the highest housing vacancy rate, at 29.2 percent, while the City of Mitchell has an estimated 3.6 percent housing vacancy rate. The Village of McGrew is estimated to have no vacant housing units.

The **Adjusted Housing Vacancy Rate** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. **The overall adjusted housing vacancy rate for Scotts Bluff County is an estimated 5.2 percent, which includes an adjusted owner housing vacancy rate of 5.2 percent and adjusted rental housing vacancy rate of 5.1 percent. This concludes that Scotts Bluff County has a major owner and rental housing vacancy deficiency.** Deficiencies in housing exist in the Communities of Melbeta, Mitchell, Morrill, Scottsbluff and Terrytown.

Communities should take a position to upgrade their housing stock during the next five years. This can be accomplished by building new homes and rehabilitating (economically feasible) existing housing units.

Table 4.1 identifies a **Survey of Rental Properties**, conducted by the **Nebraska Investment Finance Authority**, for Scotts Bluff County, from 2005 to 2015. A total of 55 rental housing programs in the County participated in the 2015 Survey, totaling 1,466 rental units. Results identified a 4.02 percent rental housing vacancy rate in 2015 in the County. The absorption rate, or number of days to re-rent a unit, was an estimated 88.1 days in Scotts Bluff County in 2015.

TABLE 4.1
SURVEY OF RENTAL PROPERTIES
SCOTTS BLUFF COUNTY, NEBRASKA
2005-2015

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2005	11	539	2.97	20.5
2006	10	341	8.50	20.3
2009	21	707	5.09	23.1
2008	37	1,005	3.98	18.4
2009	35	1,045	4.11	19.7
2010	37	988	3.04	21.8
2011	50	1,180	3.81	15.4
2012	56	1,492	3.22	22.2
2013	56	1,533	4.24	44.9
2014	54	1,725	3.07	28.4
2015	55	1,466	4.02	88.1

Source: Nebraska Investment Finance Authority, 2015.

Table 4.2 identifies the **vacancy rate by unit type** for Scotts Bluff County in 2015. Of the total 1,466 managed units that were surveyed, only 59 were available in 2015. This contributes to a 4.02 percent vacancy rate.

TABLE 4.2
VACANCY RATES BY UNIT TYPE
SCOTTS BLUFF COUNTY, NEBRASKA
2015

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	136	9	6.6
Apartments	1,083	44	4.1
Mobile Homes	42	0	0.0
“Other” Units	21	0	0.0
Not Sure of Type	184	6	3.3
Total Units	1,466	59	4.02

Source: Nebraska Investment Finance Authority, 2016.
Hanna:Keelan Associates, P.C., 2016.

Housing Conditions.

A **Housing Structural Condition Survey** was conducted with information provided by the Scotts Bluff County Assessor’s Office, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. Only 8.6 percent of the total County housing stock was rated as “Very Good” or “Good”. A total of 839 structures were rated as being in “Poor” and an additional 120 structures were rated as “Worn Out,” or not cost effective to be rehabilitated and should be demolished.

Housing Values & Gross Rent.

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

The Scotts Bluff County median housing value, estimated to be \$109,300 in 2016, is projected to increase by an estimated 18.7 percent by 2021 to \$129,800. The highest median housing value in 2016 exists in the Balance of County, which has a median housing value of \$151,300. By 2021, the Balance of County will continue to have the highest estimated median owner housing value, \$179,800.

In 2016, the estimated median gross rent for Scotts Bluff County is \$664. **The estimated median gross rent in Scotts Bluff County is expected to increase by 16.4 percent, by 2021, to \$773.**

Affordable Housing Stock.

A total of **453 affordable rental housing units, including apartments (multifamily and senior independent living), assisted living units and long term care facility beds**, located throughout Scotts Bluff County, were selected for a review of affordable rental housing. These units are funded by the Nebraska Investment Finance Authority, USDA Rural Development and the Department of Housing and Urban Development. Assisted living and nursing/skilled nursing facilities are either private or Community-owned

A total of 15 affordable housing programs have occupancy rates at or above 90 percent, with nine programs experiencing 100 percent occupancy. A total of 15 housing programs currently maintain waiting lists for prospective tenants.

○ POPULATION PROFILE – MORRILL COUNTY. ○

Population Trends and Projections.

The population of the 2000 and 2010 Censuses recorded a decline in population for Morrill County. The County's population decreased from 5,440, in 2000, to 5,042, in 2010, a decrease of 398, or 7.3 percent. **Currently (2016), the population for the County is an estimated 4,790 and is projected to decrease, but remain stable, at 4,668 by 2021.**

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

Age.

In 2016, Morrill County is experiencing an estimated median age of 42.5 years, an increase from the 2010 median age of 41.9 years. The median age is projected to continue to increase; to 43.3 years by 2021.

The largest increase in population in the County, from 2000 to 2010, has occurred with the "55 to 64" age group, gaining an estimated 114 people. **The Morrill County 65+ year, elderly population is projected to increase by 2021, with the "75-84" age group projected to experience the largest population increase, an estimated 19 persons.** This assumes that all Communities in Morrill County are projected to either remain stable or increase in population among persons 65+ years of age.

Persons Per Household.

Persons per household declined in Morrill County, from 2000 to 2010, from 2.49 to 2.38. Currently, an average of 2.29 persons exist in a single household in Morrill County. This number is projected to continue to decrease by 2021, to an estimated 2.26, as people live longer and the trend towards smaller families continues.

○ INCOME PROFILE – MORRILL COUNTY. ○

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. In 2016, per capita income in Morrill County is an estimated \$54,847, an increase of approximately 134.6 percent from the 2002 per capita income of \$23,374. **By 2021, per capita income in Morrill County will increase an estimated 8.2 percent, to \$59,363.**

The **median income** for all households in Morrill County, in 2016, is estimated to be \$47,286. **By 2021, per capita income in Morrill County will increase an estimated 5 percent, to \$51,849.**

Cost Burdened/Housing Problems.

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

In 2016, an estimated 274 owner households in Morrill County, or 18.7 percent, are cost burdened or have housing problems. **By 2021, an estimated 234 owner households in Morrill County will be cost burdened or have housing problems.**

Currently, an estimated 139 renter households in Morrill County, or 23.3 percent are cost burdened or have housing problems. **By 2021, an estimated 119 renter households will be cost burdened or have housing problems.**

○ ECONOMIC PROFILE – MORRILL COUNTY. ○

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

Employment Trends.

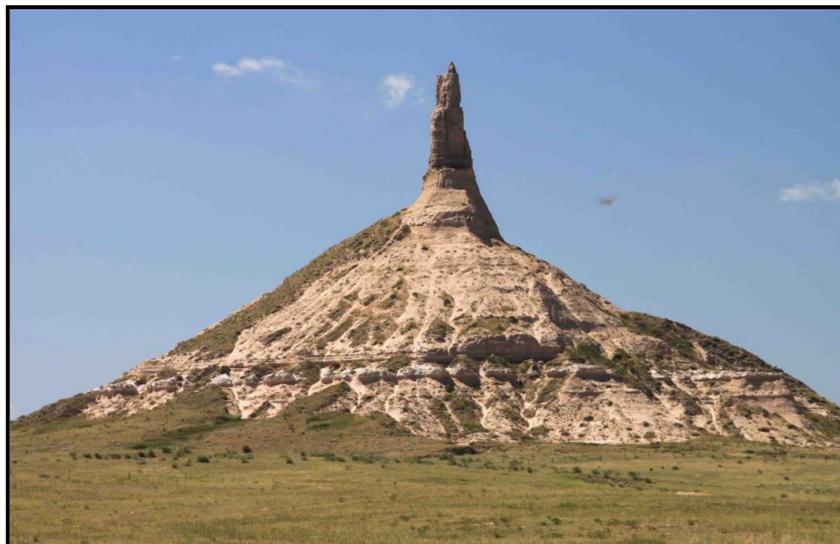
Between 2004 and 2015, the unemployment rate in Morrill County ranged from a high of 4.4 percent to a low of 2.4 percent. During this period, the total number of employed persons decreased by 181.

Currently, an estimated 2,580 persons are employed in Morrill County. This number is expected to increase by 56 persons, or 2.2 percent by 2021. The unemployment rate is projected decrease slightly, but remain stable during the next five years.

Employment By Type.

Overall, non-farm employment (wage and salary) increased by 6.7 percent, between 2013 and 2015. The largest increases occurred in the Other Services, Good-Producing and Financial Activities sectors.

Morrill County's largest industries include Morrill County Memorial Hospital, Morrill County Government, the Bridgeport and Bayard Public School Districts and several agriculturally-based industries. Morrill County is also home to the Courthouse and Jail Rock State Historical Site and Chimney Rock Historical National Monument.



○ HOUSING PROFILE – MORRILL COUNTY. ○

Households.

Currently, an estimated 2,054 households reside in Morrill County, consisting of 1,459 owner and 595 renter households. All Communities in the County, as well as the Balance of County are projected to maintain stability in total households, by 2021.

Group quarters include such housing structures as dormitories, nursing care centers, correctional facilities, etc. The number of persons in group quarters in the County is expected to decrease slightly during the next five years, with a majority of persons in group quarters being located in Bridgeport and Bayard. **The City of Bridgeport is projected to experience an increase in the number of persons residing in group quarters, by 2021, increasing from an estimated 35 to 40.**

Housing Units/Vacancy & Occupancy.

In 2016, Morrill County contains an estimated 2,430 housing units, consisting of approximately 1,713 owner and 716 rental units. Of these 2,430 units, approximately 376 are vacant, resulting in an overall, housing vacancy rate of 15.4 percent. The 376 vacant housing units consist of an estimated 254 owner and 121 rental units, equaling an owner housing vacancy rate of 14.8 percent and a rental housing vacancy rate of 16.9 percent. The Village of Broadwater has the highest housing vacancy rate, at 42.5 percent, while the Village of Bayard has the lowest vacancy rate at 9.6 percent.

The **Adjusted Housing Vacancy Rate** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. **The overall adjusted housing vacancy rate for Morrill County is an estimated 8.3 percent, which includes an adjusted owner housing vacancy rate of 8.6 percent and adjusted rental housing vacancy rate of 7.5 percent.**

Table 4.3 identifies a **Survey of Rental Properties**, conducted by the **Nebraska Investment Finance Authority**, for Morrill County, from 2005 to 2015. A total of 8 rental housing programs in the County participated in the 2015 Survey, totaling 56 rental units. Results identified a 7.14 percent rental housing vacancy rate in 2015 in the County. The absorption rate, or number of days to re-rent a unit, was an estimated 8 days in Morrill County in 2015.

TABLE 4.3
SURVEY OF RENTAL PROPERTIES
MORRILL COUNTY, NEBRASKA
2005-2015

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2005	6	37	10.81	48.3
2006	8	115	6.96	60.6
2009	9	127	1.57	36.8
2008	8	134	4.48	48.8
2009	7	68	13.24	70.8
2010	10	93	2.15	29.4
2011	11	106	3.77	14.2
2012	10	136	8.09	25.8
2013	12	111	10.81	37.5
2014	15	86	6.98	N/A
2015	8	56	7.14	8.0

N/A = Not Available.

Source: Nebraska Investment Finance Authority, 2015.

Table 4.4 identifies the **vacancy rate by unit type** for Morrill County in 2015. Of the total 56 managed units that were surveyed, only four were available in 2015, highlighting a vacancy rate of 7.14 percent.

TABLE 4.4
VACANCY RATES BY UNIT TYPE
MORRILL COUNTY, NEBRASKA
2015

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	20	0	0.0
Apartments	28	4	14.3
Mobile Homes	8	0	0.0
Not Sure of Type	<u>0</u>	<u>0</u>	<u>0.0</u>
Total Units	56	4	7.14

Source: Nebraska Investment Finance Authority, 2015.
Hanna:Keelan Associates, P.C., 2015.

Housing Conditions.

A **Housing Structural Condition Survey** was conducted with information provided by the Morrill County Assessor's Office, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. Only 6.9 percent of the total County housing stock was rated as "Excellent," "Very Good" or "Good". A total of 393 structures were rated as being "Poor" and 108 were rated as "Worn Out" and not cost effective to be rehabilitated and should be demolished.

Housing Values & Gross Rent.

The Morrill County median housing value, estimated to be \$85,900 in 2016, is projected to increase by an estimated 25 percent by 2021 to \$107,400. The highest median housing value in 2016 exists in the Balance of County, which has a median housing value of \$129,700. By 2021, the Balance of County will continue to have the highest estimated median owner housing value, \$149,100.

In 2016, the estimated median gross rent for Morrill County is \$649. **The estimated median gross rent in Morrill County is expected to increase by 9 percent, by 2021, to \$708.**

Affordable Housing Stock.

The Cities of Bayard and Bridgeport both have local Housing Authorities that manage affordable housing programs. A total of 20 public housing units are managed by the Bayard Housing Authority, while the Bridgeport Housing Authority manages 17 units. The Community of Bayard. Both Communities have long-term care available, while Bayard also maintains an assisted living facility.

○ POPULATION PROFILE – KIMBALL COUNTY. ○

Population Trends and Projections.

The population of the 2000 and 2010 Decennial Censuses recorded a decline in population for Kimball County. The County's population decreased from 4,089, in 2000, to 3,821, in 2010, a decrease of 268, or 7 percent. **Currently (2016), the population for the County is an estimated 3,672 and is projected to decrease, but remain stable, at 3,601 by 2021.**

Age.

In 2016, Kimball County is experiencing an estimated median age of 46.9 years, an increase from the 2010 median age of 46.0 years. The median age is projected to continue to increase; to 49.5 years by 2021.

The largest increase in population in the County, from 2000 to 2010, has occurred with the "55 to 64" age group, gaining an estimated 51 people. **The Kimball County 65+ year, elderly population is projected to increase by 2021, with the "85+" age group projected to experience the largest population increase, an estimated 15 persons.**

Persons Per Household.

Persons per household declined in Kimball County, from 2000 to 2010, from 2.33 to 2.26. Currently, an average of 2.20 persons exist in a single household in Kimball County. This number is projected to continue to decrease by 2021, to an estimated 2.17, as people live longer and the trend towards smaller families continues.

○ INCOME PROFILE – KIMBALL COUNTY. ○

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. In 2016, per capita income in Kimball County is an estimated \$48,794, an increase of approximately 104.1 percent from the 2002 per capita income of \$23,902. **By 2021, per capita income in Kimball County will increase an estimated 8.6 percent, to \$52,990.**

The **median income** for all households in Kimball County, in 2016, is estimated to be \$44,480. **By 2021, per capita income in Kimball County will increase an estimated 9.3 percent, to \$48,638.**

Cost Burdened/Housing Problems.

In 2016, an estimated 257 owner households in Kimball County, or 21.7 percent, are cost burdened or have housing problems. **By 2021, an estimated 229 owner households in Kimball County will be cost burdened or have housing problems.**

Currently, an estimated 156 renter households in Kimball County, or 32 percent are cost burdened or have housing problems. **By 2021, an estimated 144 renter households will be cost burdened or have housing problems.**

○ ECONOMIC PROFILE – KIMBALL COUNTY. ○

Employment Trends.

Between 2004 and 2014, the unemployment rate in Kimball County ranged from a high of 5.3 percent to a low of 2.2 percent. During this period, the total number of employed persons increased by 23.

Currently, an estimated 2,169 persons are employed in Kimball County. This number is expected to increase by 35 persons, or 2.7 percent by 2021. The unemployment rate is projected to decrease, but remain stable during the next five years.

Employment By Type.

Overall, non-farm employment (wage and salary) increased by 7.8 percent, between 2013 and 2015. The largest increases occurred in the Other Services, Education & Health and Wholesale Trade sectors.

Kimball County's economy is largely driven by the manufacturing, agriculture and oil industries. According to Kimball Economic Development, an estimated 278 persons maintain manufacturing-related employment in the City. The Kimball Banner County Chamber of Commerce provides numerous business and community related activities to the County.

○ HOUSING PROFILE – KIMBALL COUNTY. ○

Households.

Currently, an estimated 1,647 households reside in Kimball County, consisting of 1,179 owner and 468 renter households. A stable number of households are projected for Kimball County and each Community, through 2021.

Group quarters include such housing structures as dormitories, nursing care centers, correctional facilities, etc. The number of persons in group quarters in the County is expected to decrease during the next five years, with all persons in group quarters being located in Kimball. **The City of Kimball is projected to experience a decrease in the number of persons residing in group quarters, by 2021, increasing from 42 to 40.**

Housing Units/Vacancy & Occupancy.

In 2016, Kimball County contains an estimated 1,925 housing units, consisting of approximately 1,379 owner and 546 rental units. Of these 1,925 units, approximately 278 are vacant, resulting in an overall, housing vacancy rate of 14.4 percent. The 278 vacant housing units consist of an estimated 200 owner and 78 rental units, equaling an owner housing vacancy rate of 14.5 percent and a rental housing vacancy rate of 14.3 percent. The Village of Bushnell has the highest housing vacancy rate, at 47.7 percent, while the City of Kimball has the lowest vacancy rate at 12.5 percent.

The **Adjusted Housing Vacancy Rate** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. **The overall adjusted housing vacancy rate for Kimball County is an estimated 10.6 percent, which includes an adjusted owner housing vacancy rate of 7.7 percent and adjusted rental housing vacancy rate of 7.3 percent.**

Table 4.5 identifies a **Survey of Rental Properties**, conducted by the **Nebraska Investment Finance Authority**, for Kimball County from 2005 to 2015. A total of two rental housing programs in the County participated in the 2015 Survey, totaling nine rental units. Results identified a 22.22 percent rental housing vacancy rate in 2015 in the County. The absorption rate, or number of days to rent a unit, was an estimated 45 days in Kimball County in 2015.

TABLE 4.5
SURVEY OF RENTAL PROPERTIES
KIMBALL COUNTY, NEBRASKA
2005-2015

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2005	5	22	13.64	111.1
2006	5	19	26.32	185.6
2009	4	61	26.23	30.5
2008	6	24	12.50	13.0
2009	5	22	4.55	22.0
2010	5	38	2.63	18.3
2011	6	64	3.13	29.2
2012	4	60	15.00	6.3
2013	6	72	8.33	146.7
2014	6	48	2.08	52.0
2015	2	9	22.22	45.0

Source: Nebraska Investment Finance Authority, 2015.

Table 4.6 identifies the **vacancy rate by unit type** for Kimball County in 2015. Of the total nine managed units that were surveyed, two were available in 2015.

TABLE 4.6
VACANCY RATES BY UNIT TYPE
KIMBALL COUNTY, NEBRASKA
2015

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	1	1	0.0
Apartments	6	1	16.7
Mobile Homes	2	0	0.0
<u>Not Sure of Type</u>	<u>0</u>	<u>0</u>	<u>0.0</u>
Total Units	9	2	22.22

Source: Nebraska Investment Finance Authority, 2015.
Hanna:Keelan Associates, P.C., 2015.

Housing Conditions.

A **Housing Structural Condition Survey** was conducted with information provided by the Kimball County Assessor's Office, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. Only 8.9 percent of the total County housing stock was rated as "Very Good" or "Good". A total of 411 structures were rated as being in "Poor" and five as "Worn Out," or not cost effective to be rehabilitated and should be demolished.

Housing Values & Gross Rent.

The Kimball County median housing value, estimated to be \$78,900 in 2016, is projected to increase by an estimated 13.4 percent by 2021 to \$89,500. The highest median housing value in 2016 exists in the Balance of County, which has a median housing value of \$164,200. By 2021, the Balance of County will continue to have the highest estimated median owner housing value, \$187,600.

In 2016, the estimated median gross rent for Kimball County is \$648. **The estimated median gross rent in Kimball County is expected to increase by 12.9 percent, by 2021, to \$732.**

Affordable Housing Stock.

The Kimball Housing Authority manages Park Terrace Apartments and Vista Villa Apartments. Park Terrace consists of 24, one-bedroom units designated for elderly (62+ years) populations and persons with a disability. Monthly rent is based on 30 percent of the tenant's monthly income. Currently, Park Terrace is 100 percent occupied. Vista Villa is a 30-unit independent living facility providing one- and two-bedroom units. Currently, Vista Villa is 57 percent occupied.

Kimball also supports Kimball County Manor, a privately-owned skilled nursing/assisted living facility consisting of 49 nursing beds and 18 assisted living, apartment-style units.

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

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

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



SECTION 5

REGIONAL HOUSING TARGET DEMAND.

REGIONAL HOUSING TARGET DEMAND.

○ INTRODUCTION ○

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

○ HOUSING DEMAND SITUATION ○

Progressive housing development has occurred throughout the Region since 2010. Many of these new homes have been developed in the Communities of Scottsbluff and Gering for current homeowners or renters from the area desiring to move into new/larger or more appropriate housing.

Some of the housing needs expressed in the **Housing Surveys**, as well as during the **County-Wide Housing Listening Sessions** include **additional rental housing units for middle-income families, rehabilitation of owner and renter-occupied housing and housing choices for middle-income families and first-time homebuyers, consisting of three bedrooms**. Participants of the three Surveys utilized for this **Housing Study** stressed a need for safe, decent and affordable housing options and the need to rehabilitate or demolish distressed housing structures in the Region.

Survey respondents identified a need for both affordable owner and renter housing options, consisting of three+ bedrooms to support large families. There is an increasing need for homes, consisting of three+-bedrooms in each County, especially homes in the \$175,000 to \$250,000 price range for first-time homebuyers.

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

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

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

o HOUSING DEMAND POTENTIAL o

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

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

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

Future Households

Scotts Bluff County is projected to increase by an estimated 110 households by 2021. Households in both Morrill and Kimball Counties are projected to decrease, slightly, but remain stable, at an estimated 2,033 and 1,640 households, respectively, by 2021.

Substandard Units/Overcrowded Conditions.

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

- Housing structural conditions, provided by the Assessor's offices of each County, identified the following number of homes (the total of all Communities in each respective County) as either in "Poor" or "Worn Out" condition:

	<u>Poor</u>	<u>Worn Out</u>
SCOTTS BLUFF COUNTY:	839	120
MORRILL COUNTY:	393	108
KIMBALL COUNTY:	411	5

During the next five years, these structures should be targeted for moderate to substantial rehabilitation or demolition. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.

- Currently, an estimated 368 units in Scotts Bluff County, 40 units in Morrill County and 16 units in Kimball County have **overcrowded conditions**. This number of overcrowded housing units could increase by 2021 if action is not taken to provide appropriate housing to accommodate larger families.

Cost Burdened Households.

Owner or renter households experiencing cost burden are paying more than 30 percent of their income towards housing costs. **Currently, an estimated 32.2 percent of all households in Scotts Bluff County, 20.1 percent of all households in Morrill County and 25.1 percent of all households in Kimball County are considered cost burden.** By 2021, the number of renter and owner (housing) cost burdened households is projected to decrease, slightly. Action should continue to be taken to create more affordable housing units in each County.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

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

An **adjusted housing vacancy rate (AHVR)** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities. The following identifies the AHVR for owner and rental housing units in each County.

	<u>Owner AHVR</u>	<u>Rental AHVR</u>
SCOTTS BLUFF COUNTY:	5.2%	5.1%
MORRILL COUNTY:	8.6%	7.5%
KIMBALL COUNTY:	7.7%	7.3%

Scotts Bluff County is currently experiencing a housing vacancy deficiency, with the percentage of owner and rental housing units that meet local housing code and are sufficient for occupation being lower than the six percent threshold. Communities in the Region currently experiencing an owner and/or a rental housing vacancy deficiency include Gering, Mitchell, Morrill, Scottsbluff, Terrytown, Bayard and Kimball.

(3) “PENT-UP” HOUSING DEMAND.

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

o HOUSING TARGET DEMAND. o

Table 5.1, Page 7.6, identifies the **estimated housing target demand** for each County and Community by 2021. Information provided in this table is utilized as the base for the five-year housing projections presented in this Section. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout each County.

The total estimated housing target demand in each County, by 2021, is **777 units, including 521 owner and 256 rental housing units**. The breakdown of housing demand and estimated cost for each County includes the following:

- **SCOTTS BLUFF COUNTY:**
 - **625 new units; 431 owner, 194 rental.**
 - **Estimated Budget: \$133.0 Million.**
- **MORRILL COUNTY:**
 - **60 new units; 32 owner, 28 rental.**
 - **Estimated Budget: \$12.7 Million.**
- **KIMBALL COUNTY:**
 - **92 new units; 58 owner, 34 rental.**
 - **Estimated Budget: \$19.7 Million.**

The largest demand for housing units is projected to occur in the Communities of Gering and Scottsbluff, in Scotts Bluff County. The target demand in Gering consists of **152 total units, including 92 owner and 60 rental housing units**. The target demand in Scottsbluff consists of **266 total units, including 168 owner and 98 rental housing units**.

A demand for new and/or rehabilitated housing units exists in the Downtowns of Gering, Scottsbluff and Kimball. The following highlights the “Downtown Housing Demand” for the three Communities.

- **GERING: 16 new units; four owner, 12 rental.**
- **SCOTTSBLUFF: 32 new units; eight owner, 24 rental.**
- **KIMBALL: 10 new units; four owner, six rental.**

TABLE 5.1
ESTIMATED HOUSING TARGET DEMAND
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2021

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

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

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

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

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

Table 5.2, Page 5.8, identifies the **estimated housing target demand** for each County and Community by 2021, as it applies to an “**Economic Development (ED) Boost**” scenario. The **ED Boost** scenario consists of an estimated 1.45 percent population growth throughout the Region, or an increase of 655 persons. In addition, the creation of 220 Full-Time Employment (FTE) opportunities are also considered.

When the ED Boost is applied, the total estimated housing target demand in each County, by 2021, is **1,010 units, including 664 owner and 346 rental housing units**. The breakdown of housing demand and estimated cost for each County includes the following:

- **SCOTTS BLUFF COUNTY:**
 - **828 new units; 556 owner, 272 rental.**
 - **Estimated Budget: \$170.3 Million.**
- **MORRILL COUNTY:**
 - **76 new units; 42 owner, 34 rental.**
 - **Estimated Budget: \$16 Million**
- **KIMBALL COUNTY:**
 - **106 new units; 66 owner, 40 rental.**
 - **Estimated Budget \$22.7 Million.**

The **ED Boost** will have an effect on the demand for housing in the **Downtowns of Scottsbluff and Gering**. The Downtown Housing Demand for Kimball is projected to remain the same. The following highlights the “Downtown Housing Demand” for the three Communities.

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

TABLE 5.2
ESTIMATED “PRELIMINARY” HOUSING TARGET DEMAND – BOOST
(+1.45% FIVE-YEAR POPULATION GROWTH (+655 POPULATION/ 220 FTEs))
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2021

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

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

**Includes Downtown Housing Potential:
 Gering, 18 Units; 6 Owner & 12 Rental Units.
 Scottsbluff, 36 Units; 10 Owner & 26 Rental Units.
 Kimball, 10 Units; 4 Owner & 6 Rental Units.

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

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

○ HOUSING DEMAND BY INCOME SECTOR. ○

Table 5.3 identifies **household AMI**, per household size for Scotts Bluff, Morrill and Kimball Counties.

TABLE 5.3**AREA HOUSEHOLD INCOME (AMI)****SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES, NEBRASKA****2016**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$12,810	\$14,640	\$16,470	\$18,300	\$19,770	\$21,240	\$22,710	\$24,180
50% AMI	\$21,350	\$24,400	\$27,450	\$30,500	\$32,950	\$35,400	\$37,850	\$40,300
60% AMI	\$25,620	\$29,280	\$32,940	\$36,600	\$39,540	\$42,480	\$45,420	\$48,360
80% AMI	\$34,150	\$39,050	\$43,900	\$48,800	\$52,700	\$56,600	\$60,500	\$64,400
100%AMI	\$68,300	\$78,100	\$87,800	\$97,600	\$105,400	\$113,200	\$121,000	\$128,800
125%AMI	\$85,375	\$97,625	\$109,750	\$122,000	\$131,750	\$141,500	\$151,250	\$161,000

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

Table 5.4, Page 5.10, identifies the **estimated housing demand by income sector** for Scotts Bluff, Morrill and Kimball Counties, as well as the Cities of Gering, Scottsbluff, Bayard, Bridgeport and Kimball, by 2021. Housing targeted for persons and families with incomes at or below 60 percent AMI are likely to need some form of assistance or subsidy to afford housing. Persons and families with incomes between 61 and 125 percent AMI are considered “low- to moderate income” while persons and families with incomes at or above 126 percent AMI are considered “upper income”.

Approximately 777 new units should be targeted, consisting of 521 owner units and 256 rental units. Most of the new owner housing units in the three Counties and identified Communities should target persons and families with incomes at or above 81 percent AMI, while most of the new rental housing units should target all incomes.

Of the total 777 housing units for the Region, an estimated 562 units (396 owner and 166 rental) are anticipated to be needed for the local workforce. This includes 455 units for Scotts Bluff County (327 owner, 128 rental), 38 units for Morrill County (22 owner, 16 rental) and 69 units for Kimball County (47 owner, 22 rental).

TABLE 5.4
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
SCOTTS BLUFF COUNTY/CITIES OF GERING & SCOTTSBLUFF, NEBRASKA
MORRILL COUNTY/CITIES OF BAYARD & BRIDGEPORT, NEBRASKA
KIMBALL COUNTY/CITY OF KIMBALL, NEBRASKA
2021

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

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

○ HOUSING DEMAND PROFILE. ○

The specific information provided includes an analysis on target populations, including families, elderly and special populations; and County-wide housing price points (products) as it relates to the average purchase price or affordable rent of a housing unit, based upon income sectors. The following tables highlight these projections for Scotts Bluff, Morrill and Kimball Counties. Similar information for the Communities of Gering, Scottsbluff and Kimball are highlighted in the **Appendix** of this **Housing Study**.

Scotts Bluff County.

Table 5.5A identifies **housing target demand** in Scotts Bluff County, for **specific population groups** by 2021. In Scotts Bluff County, **625 units** will be needed by 2021, consisting of **327 owner** and **128 rental units**. This includes an estimated 202 total units for elderly (55+) populations, 409 total units for families and 14 total units for special populations, or those with a mental or physical disability(ies).

Table 5.5B identifies **proposed housing types by price product** with the given Area Median Income (AMI) for Scotts Bluff County, by 2021. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price of \$239,900. Two- and three-bedroom rental units, with an average affordable monthly rent at or above \$735, present the greatest need in Scotts Bluff County.

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

TABLE 5.5A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
SCOTTS BLUFF COUNTY-WIDE, NEBRASKA
2021

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

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

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

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

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

TABLE 5.5B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
SCOTTS BLUFF COUNTY-WIDE, NEBRASKA
2021

PRICE – PURCHASE COST (Area Median Income)

Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	\$103,000*	\$115,000*	\$144,800*	\$186,300*	\$239,900*+	Totals	\$165,000*
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	0	6	14	22	32	74	22
3+ Bedroom	0	16	39	98	204	357	305
Totals	0	22	53	120	236	431	327

PRICE – PURCHASE COST (Area Median Income)

Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%125%)	(126%+)		Work Force
Units	\$505**	\$545**	\$605**	\$735**	\$845**+	Totals	\$635**
1 Bedroom	4	2	0	0	0	6	0
2 Bedroom	12	28	18	16	16	90	36
3+ Bedroom	4	24	18	24	28	98	92
Totals	20	54	36	40	44	194	128

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

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

Morrill County.

Table 5.6A identifies housing target demand for specific population groups in Morrill County by 2021.

During the next five years, the County will be challenged to develop up to **60 new housing units**, consisting of **32 owner** and **28 rental units**. A total of six units for elderly populations should be developed, including four owner and two rental units. An estimated 18 owner and 14 rental units should be developed for families. Six units, consisting of two owner and four rental units, should be developed for special populations.

TABLE 5.6A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
MORRILL COUNTY-WIDE, NEBRASKA
2021

Owner Units	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	2	4	6	12	4
Family	0	0	2	8	8	18	18
Special Populations ¹	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	0	6	12	14	32	22
Rental Units							
Elderly (55+)	0	4	4	2	0	10	2
Family	0	4	4	6	0	14	14
Special Populations ¹	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	2	10	8	8	0	28	16
TOTALS	2	10	14	20	14	60	38

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

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

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

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

Table 5.6B identifies **proposed housing types by price product** with the given Area Median Income (AMI) for Morrill County, by 2021. The owner housing type most needed will be units with three or more bedrooms, for households at or above 81 percent AMI with an average affordable purchase price at or above \$186,300. Rental units, with an average affordable monthly rent between \$545 and \$735 are needed in the County.

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

TABLE 5.6B**HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)****MORRILL COUNTY-WIDE, NEBRASKA****2021****PRICE – PURCHASE COST (Area Median Income)**

Owner Units	(0%-30%) \$103,000*	(31%-60%) \$115,000*	(61%-80%) \$144,800*	(81%-125%) \$186,300*	(126%+) \$239,900*+	Totals	Work Force \$165,000*
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	0	0	3	4	4	11	4
<u>3+ Bedroom</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>8</u>	<u>10</u>	<u>21</u>	<u>18</u>
Totals	0	0	6	12	14	32	22

PRICE – PURCHASE COST (Area Median Income)

Rental Units	(0%-30%) \$505**	(31%-60%) \$545**	(61%-80%) \$605**	(81%-125%) \$735**	(126%+) \$845***+	Totals	Work Force \$635**
1 Bedroom	1	0	0	0	0	1	0
2 Bedroom	1	6	4	3	0	14	4
<u>3+ Bedroom</u>	<u>0</u>	<u>4</u>	<u>4</u>	<u>5</u>	<u>0</u>	<u>13</u>	<u>12</u>
Totals	2	10	8	8	0	28	16

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

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

Kimball County.

Table 5.7A identifies **housing target demand** in Kimball County, **for specific population groups** by 2021. A total of **92 units** will be needed by 2021, consisting of **58 owner** and **34 rental units**. This includes an estimated 26 total units for elderly (55+) populations, 60 total units for families and six total units for special populations.

Table 5.7B identifies **proposed housing types by price product** with the given Area Median Income (AMI) for Kimball County, by 2021. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 81 percent AMI with an average affordable purchase price of \$186,300. Two- and three-bedroom rental units, with an average affordable monthly rent between \$505 and \$735 are needed in Kimball County.

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

TABLE 5.7A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
KIMBALL COUNTY-WIDE, NEBRASKA
2021

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

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

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

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

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

TABLE 5.7B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
KIMBALL COUNTY-WIDE, NEBRASKA
2021

PRICE – PURCHASE COST (Area Median Income)

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

PRICE – PURCHASE COST (Area Median Income)

Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	\$505**	\$545**	\$605**	\$735**	\$845**+	Totals	\$635**
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	2	6	6	2	0	16	4
<u>3+ Bedroom</u>	<u>2</u>	<u>4</u>	<u>6</u>	<u>6</u>	<u>0</u>	<u>18</u>	<u>18</u>
Totals	4	10	12	8	0	34	22

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

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

○ HOUSING REHABILITATION & DEMOLITION DEMAND. ○

Table 5.8 identifies the targeted rehabilitation and demolition demand for the Region, by 2021. Specific housing rehabilitation/demolition demand information for the Communities of Gering, Scottsbluff and Kimball are available in Appendix II of this Multi-County Regional Housing Study.

A total of 1,927 units, Region-wide, could be targeted for rehabilitation at an estimated cost of \$60.41 Million. This includes 1,364 units in Scotts Bluff County (\$42.68 Million), 302 units in Morrill County (\$9.63 Million) and 261 units in Kimball County (\$8.1 Million). Up to 268 housing units, Region-wide, are considered not cost effective for rehabilitation and should be demolished, including 162 units in Scotts Bluff County, 61 units in Morrill County and 45 units in Kimball County. The estimated cost of demolition will range, depending on acquisition of the housing unit.

Land being occupied by “bad and unsafe” housing located in Communities should be secured in a single County-Wide “Land Bank,” reserved for future housing development. It is recommended that WNED take a proactive role in housing development and rehabilitation activities in the Counties and each Community.



**TABLE 5.8
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2021**

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

*Based upon field inspections and age of housing.

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

○ HOUSING DEVELOPMENT & REHABILITATION AREAS. ○

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

“Pockets” of areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, do exist in each Community. Generally, these pockets can be found in the following areas:

- Near or within the downtown “core” areas of each Community.
- Near existing or abandoned industrial areas.
- Along or adjacent railroad corridors.
- Neighborhoods with deteriorating infrastructure, including streets, street lighting, sidewalks and other public utilities/

Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development. **Other community development activities should complement housing redevelopment and rehabilitation activities. This includes street paving, street lighting and sidewalk installation, implementing nuisance abatement and community cleanup activities and other creative methods that enhance vehicular and pedestrian safety.**

The major Communities in the Region should address and identify vacant land suitable for new housing development. These areas should generally be free from of natural and man-made constraints to growth such as floodplains, steep topography and areas in close proximity to current developing areas and Community amenities. Several of the smaller Communities should focus on housing rehabilitation, including purchase/rehab/resale or re-rent activities. Communities should also consider the designation of “**Redevelopment Areas**” where Tax Increment Financing (TIF) could be used as a tool of “**Community Enhancement**” for blighted and substandard properties. TIF can be used for public infrastructure and utility improvements.

○ NEW HOUSING DEVELOPMENT. ○

A newly-created “Western Nebraska Housing Resources Network” should work in conjunction with the Communities of Scotts Bluff, Morrill and Kimball Counties on identifying and developing available vacant lots. This needs to include the identification of large, agricultural tracts of land and existing lots for infill development. These areas should generally be free from of natural and man-made constraints to growth such as floodplains, steep topography and areas in close proximity to current developing areas and Community amenities.

The Communities of Scottsbluff, Gering and Kimball present the greatest demand for new housing development throughout the five-year planning period. An analysis of these three Communities was conducted to identify specific areas for new housing development and for housing rehabilitation. **Specific housing target demand information for these three Communities is highlighted in Appendix II of this Multi-County Regional Housing Study.**

All Communities throughout the Region should also consider the designation of “Redevelopment Areas” where Tax Increment Financing (TIF) could be used as a tool of “*Community Enhancement*” for blighted and substandard properties. Housing developed as part of either an infill development program or a purchase/rehab/resale or re-rent program can utilize TIF for public infrastructure and utility improvements, including the rehabilitation of public infrastructure, streets, sidewalks and landscaping enhancements is recommended.

Large, vacant tracts of land, both within and adjacent the Corporate Limits of each Community could be utilized for large scale housing development. These areas should be sufficient to meet both the housing target demand and land use requirements, identified in this **Study**, and would be suitable for a variety of both new single family and multifamily housing types.



o ENERGY SYSTEMS SOLUTIONS FOR HOUSING o

Housing developers are taking advantage of several “tools of 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 homeowner. It is important for each County and Community to support and promote these tools for use in new housing development programs, both single- and multifamily. 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. The following policies should be considered in the development of energy efficient housing in Scotts Bluff, Morrill and Kimball Counties:

- Utilize local Zoning Regulations to control the placement and operation of alternative energy systems.
- Require compliance with the “Special Use Permit” process so that established conditions are met by the applicant.
- Promote the development of vocational education opportunities in high schools, trade schools and Community and State colleges to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.
- **Promote the use of conservation methods. Reduce consumption of energy in residential sectors.**
- Promote the expanded use of solar and geothermal exchange energy systems for applications throughout each Community’s Planning Jurisdiction.
- Consider developing a residential subdivision as a pilot development project. 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 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 with new energy efficient systems that reduce consumption and energy costs.



o SITE ANALYSIS PROCESS o

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

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

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

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

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

Family Housing

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

Notes: Wkg = Within Walking Distance
M = Miles

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

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

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

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

○ RESIDENTIAL LAND NEEDS. ○

Tables 5.9 through 5.11, Pages 5.28 through 5.30, identify the estimated **land use projections and housing types per age sector** in the Communities of Gering, Scottsbluff and Kimball, Nebraska, by 2021. Land use projections include planning for both, the status quo “No Boost” and the Economic Development “Boost” scenario for each Community. New housing types should include single family, duplex/triplex, town home, patio home and apartment units.

City of Gering, Nebraska.

The “**No Boost**” scenario would require the City to develop an estimated **47.8 acres of land** to complete the needed housing developments throughout the Community. An estimated 66 units should be developed for the 55+ age group, including special populations. This would require an estimated 18.3 acres. An estimated 86 units will need to be developed for non-elderly families (18 to 54 years), requiring an estimated 29.5 acres.

The “**ED Boost**” scenario would require the City to develop an estimated **65.3 acres of land**. An estimated 78 units should be developed for the 55+ age group, including special populations, requiring an estimated 20.8 acres. An estimated 130 units should be developed for non-elderly families (18 to 54 years), requiring an estimated 44.5 acres.



City of Scottsbluff, Nebraska.

An estimated **81.9 total acres of land** are required in Scottsbluff to meet the housing target demand requirement of 266 total units, as per the “**No Boost**” scenario. This includes an estimated 100 units for the 55+ age group and special populations, totaling 27.4 acres, and an estimated 166 units for non-elderly families (18 to 54 years), requiring an estimated 54.5 acres.

The “**ED Boost**” scenario increases the Community’s land use projection to an estimated **110.3 acres**. Of the total 366 targeted housing units, an estimated 130 units should be developed for the 55+ age group and special populations, requiring an estimated 35.2 acres. An estimated 236 units should be developed for non-elderly families (18 to 54 years), requiring an estimated 75.1 acres.

City of Kimball, Nebraska.

The “**No Boost**” scenario would require the City of Kimball to designate and develop an estimated **15.4 acres of land** for housing. An estimated 24 units should be developed for the 55+ age group, including special populations, requiring an estimated six acres. An estimated 32 units will need to be developed for non-elderly families (18 to 54 years), requiring an estimated 9.35 acres.

The “**ED Boost**” scenario would require the City to develop an estimated **18.2 acres of land**, including an estimated 42 units developed for non-elderly families (18 to 54 years), requiring an estimated 12.2 acres. Residential land needs and total housing unit requirements for persons and families 55+ years of age would remain unchanged under this scenario.

TABLE 5.9
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
GERING, NEBRASKA
2021

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental (No Boost)</u>	<u>#Owner / #Rental (Boost)</u>	<u>Land Requirements (Acres) (No Boost / Boost)</u>
18 to 54 Years**	Single Family Units	36 / 8*	52 / 12*	20.5 / 30.0
	Patio Home Units	8 / 0	10 / 0	2.8 / 3.5
	Town Home Units	12 / 0	16 / 8	2.5 / 5.0
	Duplex/Triplex Units	0 / 14	0 / 24	3.2 / 5.5
	Apartment Units***	0 / 8	0 / 8	0.5 / 0.5
Totals		56 / 30	78 / 52	29.5 / 44.5
55+ Years	Single Family Units	20 / 0	22 / 0	9.0 / 9.5
	Patio Home Units	4 / 0	6 / 0	1.4 / 2.0
	Town Home Units	8 / 10	10 / 10	3.8 / 4.2
	Duplex/Triplex Units	0 / 16	0 / 20	3.6 / 4.5
	Apartment Units***	4 / 4	6 / 4	0.5 / 0.6
Totals		36 / 30	44 / 34	18.3 / 20.8
TOTALS		92 / 60	22 / 86	47.8 / 65.3
*Includes Lease- or Credit-To-Own Units.				
**Includes Housing for Special Populations				
***Includes Downtown Housing Units.				
Source: Hanna:Keelan Associates, P.C., 2016.				

TABLE 5.10
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
SCOTTSBLUFF, NEBRASKA
2021

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental (No Boost)</u>	<u>#Owner / #Rental (Boost)</u>	<u>Land Requirements (Acres) (No Boost / Boost)</u>
18 to 54 Years**	Single Family Units	68 / 10*	98 / 14*	36.0 / 51.5
	Patio Home Units	16 / 0	18 / 0	5.5 / 6.2
	Town Home Units	24 / 0	30 / 10	5.0 / 6.2
	Duplex/Triplex Units	0 / 32	0 / 46	7.0 / 10.0
	Apartment Units***	<u>0 / 16</u>	<u>2 / 18</u>	<u>1.0 / 1.2</u>
Totals		108 / 58	148 / 88	54.5 / 75.1
55+ Years	Single Family Units	30 / 0	34 / 0	13.8 / 15.7
	Patio Home Units	8 / 0	12 / 0	2.8 / 4.0
	Town Home Units	14 / 10	20 / 14	5.0 / 7.0
	Duplex/Triplex Units	<u>0 / 22</u>	0 / 34	4.8 / 7.5
	Apartment Units***	<u>8 / 8</u>	8 / 8	1.0 / 1.0
Totals		60 / 40	74 / 56	27.4 / 35.2
TOTALS		168 / 98	222 / 144	81.9 / 110.3
*Includes Lease- or Credit-To-Own Units.				
**Includes Housing for Special Populations				
***Includes Downtown Housing Units.				
Source: Hanna:Keelan Associates, P.C., 2016.				

TABLE 5.11
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
KIMBALL, NEBRASKA
2021

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental (No Boost)</u>	<u>#Owner / #Rental (Boost)</u>	<u>Land Requirements (Acres) (No Boost / Boost)</u>
18 to 54 Years**	Single Family Units	12 / 4*	14 / 6*	6.5 / 8.0
	Patio Home Units	0 / 0	0 / 0	0.0 / 0.0
	Town Home Units	4 / 0	6 / 0	0.8 / 1.2
	Duplex/Triplex Units	0 / 8	0 / 12	1.8 / 2.7
	Apartment Units***	0 / 4	0 / 4	0.25 / 0.25
Totals		16 / 16	20 / 22	9.35 / 12.15
55+ Years	Single Family Units	4 / 0	4 / 0	1.8 / 1.8
	Patio Home Units	0 / 0	0 / 0	0.0 / 0.0
	Town Home Units	6 / 0	6 / 0	1.2 / 1.2
	Duplex/Triplex Units	0 / 12	0 / 12	2.7 / 2.7
	Apartment Units***	0 / 2	0 / 2	0.37 / 0.37
Totals		10 / 14	10 / 14	6.07 / 6.07
TOTALS		26 / 30	30 / 36	15.42 / 18.22
*Includes Lease- or Credit-To-Own Units.				
**Includes Housing for Special Populations				
***Includes Downtown Housing Units.				
Source: Hanna:Keelan Associates, P.C., 2016.				

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

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

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



SECTION 6

FIVE-YEAR REGIONAL HOUSING ACTION PLAN.

FIVE-YEAR REGIONAL HOUSING ACTION PLAN.

○ INTRODUCTION. ○

The greatest challenge for Scotts Bluff, Morrill and Kimball Counties, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. Overall, the three County area should build a total of **777 units, including 521 owner and 256 rental housing units by 2021**. The breakdown of housing demand for each County includes the following:

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

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

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

The successful implementation of the “**Five-Year Regional Housing Action Plan**” will begin with preparation of reasonable, feasible housing projects. Such a Plan will address all aspects of housing, including new construction, housing rehabilitation, the removal of “bad” housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement.

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

HUD = U.S. Department of Housing & Urban Development-Mortgage Insurance Capital Advance.

RD = Department of Agriculture-Rural Development/Grants/Loan Mortgage Guarantee.

AHP = Federal Home Loan Bank-Affordable Housing Program.

NIFA = Nebraska Investment Finance Authority-Low Income Housing Tax Credit, First-Time Homebuyer (Programs) & Workforce Housing Initiative.

HTC = Historic Tax Credits (State & Federal).

CDBG = Nebraska Department of Economic Development-Community Development Block Grant.

HOME = HOME Program.

NAHTF = Nebraska Affordable Housing Trust Fund.

SB-LB840 = Scottsbluff Economic Development Fund.

G-LB840 = Gering Economic Development Fund.

B-LB840 = Bayard Economic Development Fund.

K-LB840 = Kimball Economic Development Fund.

OE = Owner Equity.

CPF = Conventional Private Financing.
TEBF = Tax Exempt Bond Financing.
TIF = Tax Increment Financing.
WNED = Western Nebraska Economic Development Group
WNHRN = Western Nebraska Housing Resource Network.
ME = Major Employers.
PADD = Panhandle Area Development District.
CAPWN = Community Action Partnership of Western Nebraska.
HPWN = Housing Partners of Western Nebraska.
HAs = Housing Authorities (Morrill County: Bayard and Bridgeport).
KHA = Kimball Housing Authority.
AOWN = Aging Office of Western Nebraska.
TCD = Twin Cities Development.
WNHO = Western Nebraska Housing Opportunities.
MHEG = Midwest Housing Equity Group.
MHDF = Midwest Housing Development Fund.
PD = Private Developer.
PF = Local, State & Regional (Private) Foundations.
H/MC = Hospitals/Medical Centers.

○ HOUSING PROJECTS ○

The following **Regional Housing Action Plan** presents “**priority**” housing programs for Scotts Bluff, Morrill and Kimball Counties during the next five years. Programs include activities associated with the **organizational or operational programs (activities #1 - #6)** to ensure housing development exists as an ongoing community and economic process, housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the local housing stock. These organizational and operational programs should be applied to each of the three Counties.

The identification of specific housing development programs are identified for Scotts Bluff County (activities #7 - #21), Morrill County (activities #22 - #33) and Kimball County (activities #34 - #45). This includes a total estimated project cost, a “cost subsidy” identifying a portion of the total cost that could be covered through Local, State and Federal housing developers, funders and grantors, and potential housing development/funding partnerships that could be an active participant in the creation of new and expanded housing opportunities. The **Plan** defines a purpose and estimated cost for each housing program and, where relevant, the estimated cost subsidy.

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

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost/Partners.</u>
1.	Establish a Western Nebraska Housing Resource Network (WNHRN) to promote and guide housing development activities in the Counties and each Community.	A regional housing resource organization, created by WNED, that plans and implements affordable housing programs. To include the input and involvement of existing housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services. Also, to serve as a local funding agency for housing advocacy and development.	\$45,000 (Selected Partners).
2.	Create a Regional Land Bank Program.	Secure land for future housing developments throughout Scotts Bluff, Morrill and Kimball Counties.	\$190,000 Annually. WNHRN.
3.	Regional Housing Investment Club.	With the guidance of the Western Nebraska Housing Resource Network , organize local funding and housing stakeholders to create a bank of funds to invest in needed gap financing for local housing developments.	\$150,000 Annually. WNHRN.
4.	Establish an Employer’s Housing Assistance Program , encouraging major employers in each County to become directly involved with assisting their employees in obtaining affordable housing.	To encourage Major Employers in each County to partner and financially assist in developing housing programs identified in the Housing Action Plan, including first-time homebuyer and down payment assistance programs and collaboration of major employers to complete needed workforce housing projects.	\$75,000 Annually. ME & WNHO.
5.	Continue/Expand a Continuum of (Housing) Residential Care Program with WNHRN, directed at persons and families 55+ years of age.	Housing assistance program provided by the Western Nebraska Housing Resource Network , to address all facets of elderly housing needs and associated support services in each County, including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation and modification.	\$150,000 Annually. WNHRN, H/MCs.
6.	Plan and implement an annual Regional Housing Summit.	The Western Nebraska Housing Resource Network , with the assistance of local funders should conduct an annual presentation of housing accomplishments and opportunities in each County.	\$5,000 Annually. WNHRN.

○ HOUSING ACTION PLAN – SCOTTS BLUFF COUNTY ○

HOUSING PRESERVATION/REHABILITATION.

	<u>Activity/Purpose.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
7.	Establish a housing materials recycling facility , via deconstruction/remodeling activities.	\$100,000 Start-up. Supported by sales	100% for Start-up. Continued from annual support via sales & services.	WNHRN.
8.	County-Wide Housing Code Inspection and Rental Licensing Program , to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a Nuisance Abatement Program .	\$175,000 Annually.	60% or \$105,000.	WNHRN, PADD, HAs & participating local Municipalities.
9.	Owner/Rental Housing Rehabilitation Program, 335 Units, Scottsbluff: 105 Units. Gering: 70 Units. Mitchell: 35 Units. Morrill & Terrytown: 30 Units. Minatare: 20 Units. Lyman: 15 Units. Remaining Communities: 10 Units Each. Moderate to substantial rehabilitation at \$32,000 to \$38,000 per unit in Scotts Bluff County, by 2021, to meet the needs of low- to moderate-income households.	\$12,730,000.	75% or \$9,547,500.	WNHRN, PADD, CAPWN, WNHO, CDBG, HOME, NAHTF, TIF & OE.

HOUSING PRESERVATION/REHABILITATION (Continued).

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

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
<p>12. Elderly Rental Housing Initiative, 42 Units:</p> <ul style="list-style-type: none"> - Scottsbluff: 20 Units. - Gering: 10 Units. - Mitchell: 8 Units. - Morrill: 4 Units. <p>Scattered Site, mixed income, 2 bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of low- to moderate-mixed-income elderly households (31% to 80% AMI).</p>	<div style="border: 1px solid black; padding: 10px; width: 100px; height: 100px; display: flex; align-items: center; justify-content: center;"> <p>\$7,600,000.</p> </div>	<div style="border: 1px solid black; padding: 10px; width: 100px; height: 100px; display: flex; align-items: center; justify-content: center;"> <p>70% or \$5,320,000.</p> </div>	<div style="border: 1px solid black; padding: 10px; width: 100px; height: 100px; display: flex; align-items: center; justify-content: center;"> <p>WNHRN, PD, AOWN, HPWN, WNHO, LIHTC, MHEG, MHDF, HOME, NAHTF, AHP, HUD, RD, TIF, CPF & PF.</p> </div>
<p>13. Elderly Homeownership Initiative, 70 Units:</p> <ul style="list-style-type: none"> - Scottsbluff: 36 Units. - Gering: 20 Units. - Mitchell: 6 Units. - Morrill: 4 Units. - Lyman & Minatare: 2 Units Each. <p>Scattered Site, Mixed Income, 2 & 3 bedroom single family, patio home and duplex units, standard amenities, complete accessibility design, to meet the needs of moderate-income elderly households (81%+ AMI).</p>	<div style="border: 1px solid black; padding: 10px; width: 100px; height: 100px; display: flex; align-items: center; justify-content: center;"> <p>\$13,790,000.</p> </div>	<div style="border: 1px solid black; padding: 10px; width: 100px; height: 100px; display: flex; align-items: center; justify-content: center;"> <p>35% or \$4,826,500.</p> </div>	<div style="border: 1px solid black; padding: 10px; width: 100px; height: 100px; display: flex; align-items: center; justify-content: center;"> <p>WNHRN, PD, AOWN, PADD, WNHO, HOME, NAHTF, TIF, RD & CPF.</p> </div>

HOUSING FOR ELDERLY/SENIOR POPULATIONS (Continued).

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

HOUSING FOR FAMILIES.

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
<p>17. Single Family Rental, CROWN Rent-To-Own Program, 18 Units:</p> <ul style="list-style-type: none"> - Scottsbluff: 10 - Gering: 8 <p>Scattered Site, Mixed Income, 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI).</p>	<div style="border: 1px solid black; padding: 5px; width: 100px; margin: auto;">\$3,500,000.</div>	<div style="border: 1px solid black; padding: 5px; width: 100px; margin: auto;">75% or \$2,625,000.</div>	<div style="border: 1px solid black; padding: 5px; width: 150px; margin: auto;">WNHRN, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF & CPF.</div>
<p>18. General Rental Housing Program, 76 Units:</p> <ul style="list-style-type: none"> - Scottsbluff: 40 Units. - Gering: 20 Units. - Mitchell: 8 Units. - Morrill & Terrytown: 4 Units Each. <p>Scattered Site, Mixed Income, duplexes, consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (31% to 125% AMI).</p>	<div style="border: 1px solid black; padding: 5px; width: 100px; margin: auto;">\$12,540,000.</div>	<div style="border: 1px solid black; padding: 5px; width: 100px; margin: auto;">70% or \$8,800,000.</div>	<div style="border: 1px solid black; padding: 5px; width: 150px; margin: auto;">WNHRN, HPWN, PD, WNHO, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF, CPF, SB-LB840 & G-LB840.</div>

HOUSING FOR FAMILIES (Continued).

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
<p>19. Family Homeownership Initiative, 179 Units:</p> <ul style="list-style-type: none"> - Scottsbluff: 78 Units. - Gering: 45 Units. - Mitchell: 10 Units. - Morrill: 6 Units. - Minatare & Terrytown: 4 Units Each. Remaining Communities: 2 Each. - Rural County: 24 (planned subdivision) <p>Scattered Site, Mixed Income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). Units constructed in “Remaining Communities” should focus on utilizing a Purchase-Rehab-Resale or Re-Rent Program.</p>	\$40,000,000.	65% or \$26,000,000.	WNHRN, PD, PADD, WNHO, FTHB, CDBG, NAHTF, HOME, TIF, CPF, SB-LB840 & G-LB840.
<p>20. Owner/Rental Housing Initiative for Special Populations, 16 Units:</p> <ul style="list-style-type: none"> - Scottsbluff: 10 Units. - Gering: 6 Units. <p>Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 60% AMI).</p>	\$2,800,000.	90% or \$2,520,000.	WNHRN, PD, PADD, CDBG, NAHTF, HOME, LIHTC, MHEG, MHDF, TIF, AHP & CPF.
<p>21. Downtown Housing Initiative, 54 Rental Units:</p> <ul style="list-style-type: none"> - Scottsbluff: 36 Units. - Gering: 18 Units. <p>Mixed Income, Scattered Site or upper floors of existing commercial buildings, 1 & 2-bedroom apartments.</p>	\$12,900,000	70% or \$9,000,000	WNHRN, HPWN, PD, PADD, TCD, WNHO, HTC, CDBG, HOME, LIHTC, NAHTF, AHP, MHEG, MHDF, TIF, CPF, SB-LB840 & G-LB840.

○ HOUSING ACTION PLAN – MORRILL COUNTY ○

HOUSING PRESERVATION/REHABILITATION.

	<u>Activity/Purpose.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
22.	<p>County-Wide Housing Code Inspection and Rental Licensing Program, to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a Nuisance Abatement Program.</p>	\$105,000 Annually.	60% or \$60,000.	WNHRN, PADD, HAs & participating local Municipalities.
23.	<p>Overall Owner/Rental Housing Rehabilitation Program, 105 Units,</p> <ul style="list-style-type: none"> - Bridgeport: 55 Units. - Bayard: 40 Units. - Broadwater: 10 Units. <p>Moderate rehabilitation at \$32,000 to \$38,000 per unit in Morrill County, to meet the needs of low- to moderate-income households.</p>	\$4,410,000.	75% or \$3,307,500.	WNHRN, PADD, CAPWN, WNHO, CDBG, HOME, NAHTF, TIF & OE.
24.	<p>Purchase and Demolition of 30 substandard, dilapidated housing units in Morrill County Communities. Credit property to the Land Bank for purpose of redevelopment.</p> <ul style="list-style-type: none"> - Bridgeport & Bayard: 12 Units Each. - Broadwater: 6 Units. 	\$1,950,000.	80% or \$1,560,000.	WNHRN, PADD, WNHO, CDBG, NAHTF, TIF & OE.
25.	<p>Single Family Purchase-Rehab-Resale/Re-Rent Program, 20 Units.</p> <ul style="list-style-type: none"> - Bridgeport: 10 Units. - Bayard: 8 Units. - Broadwater: 2 Units. <p>Three+ bedroom houses, standard amenities in Morrill County, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI).</p>	\$2,500,000.	70% or \$1,750,000.	WNHRN, PADD, CAPWN, WNHO, PD, USDA-RD, CDBG, HOME, NAHTF, TIF, CPF & OE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
26.	<p>Elderly Rental Housing Initiative, 16 Units:</p> <p>- Bridgeport & Bayard: 8 Units Each.</p> <p>Scattered Site, mixed income, 2 bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of low- to moderate-mixed-income elderly households (31%+ AMI).</p>	\$2,800,000.	80% or \$2,240,000.	WNHRN, PD, AOWN, HAs, LIHTC, MHEG, MHDF, HOME, NAHTF, AHP, HUD, RD, TIF, CPF & PF.
27.	<p>Elderly Homeownership Initiative, 12 Units:</p> <p>- Bridgeport & Bayard: 6 Units Each.</p> <p>Scattered Site, Mixed Income, 2 & 3 bedroom single family, patio home and duplex units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (81%+ AMI).</p>	\$2,870,000.	35% or \$1,000,000.	WNHRN, PD, AOWN, PADD, HOME, NAHTF, TIF, RD & CPF.
28.	<p>Housing Rehabilitation/ Modification Initiative, 44 Units:</p> <p>- Bridgeport: 20 Units. - Bayard: 16 Units. - Broadwater: 8 Units.</p> <p>Standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), Elderly and Special Population Households, with a Person(s) with a Disability.</p>	\$1,680,000.	85% or \$1,428,000.	WNHRN, AOWN, PADD, CAPWN, CDBG, HOME, NAHTF, TIF & OE.
29.	<p>Develop up to 18 units affordable licensed Assisted Living Facility in Bridgeport, with supportive/ specialized services for near-independent and frail-elderly residents of the Community.</p>	\$2,600,000.	60% or \$1,560,000	WNHRN, PD, RD, HUD, AOWN, HAs, TIF, CPF & OE.

HOUSING FOR FAMILIES.

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

HOUSING FOR FAMILIES (Continued).

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
<p>32. Family Homeownership Initiative, 30 Units:</p> <ul style="list-style-type: none"> - Bridgeport & Bayard: 8 Units Each. - Broadwater: 2 Units. - Rural County: 12 (planned subdivisions) <p>Scattered Site, Mixed Income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). Units constructed in Broadwater should focus on utilizing a Purchase-Rehab-Resale or Re-Rent Program.</p>	\$7,100,000.	75% or \$5,325,000.	WNHRN, PD, PADD, FTHB, CDBG, NAHTF, HOME, TIF, CPF & B-LB840.
<p>33. Owner/Rental Housing Initiative for Special Populations in the Cities of Bridgeport and Bayard, Four Units Each:</p> <p>Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI).</p>	\$1,400,000.	90% or \$1,260,000.	WNHRN, PD, PADD, CDBG, NAHTF, HOME, LIHTC, MHEG, MHDF, TIF, AHP & CPF.

○ HOUSING ACTION PLAN – KIMBALL COUNTY ○

HOUSING PRESERVATION/REHABILITATION.

	<u>Activity/Purpose.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
34.	<p>County-Wide Housing Code Inspection and Rental Licensing Program, to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a Nuisance Abatement Program.</p>	\$80,000 Annually.	50% or \$40,000.	WNHRN, PADD, KHA & participating local Municipalities.
35.	<p>Single Family Owner Housing Rehabilitation Program, 52 Units.</p> <ul style="list-style-type: none"> - Kimball: 30 Units. - Dix: 12 Units. - Bushnell: 10 Units. <p>Moderate rehabilitation at \$32,000 to \$38,000 per unit in Kimball County, to meet the needs of low- to moderate-income households.</p>	\$2,100,000.	70% or \$1,470,600.	WNHRN, PADD, CAPWN, CDBG, HOME, NAHTF, TIF & OE.
36.	<p>Purchase and Demolition of 24 substandard, dilapidated housing units in Kimball County Communities. Credit property to the Land Bank for purpose of redevelopment.</p> <ul style="list-style-type: none"> - Kimball: 16 Units. - Bushnell & Dix: 4 Units Each. 	\$1,560,000.	85% or \$1,326,000.	WNHRN, PADD, CDBG, NAHTF, TIF & OE.
37.	<p>Single Family Purchase-Rehab-Resale/Re-Rent Program, 18 Units.</p> <ul style="list-style-type: none"> - Kimball: 10 Units. - Bushnell & Dix: 4 Units Each. <p>Three+ bedroom houses, standard amenities in Kimball County, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI).</p>	\$2,480,000.	70% or \$1,860,000.	WNHRN, PADD, CAPWN, PD, USDA-RD, CDBG, HOME, NAHTF, TIF, CPF & OE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
38.	<p>Elderly Rental Housing Initiative, Eight Units in Kimball, Nebraska:</p> <p>Scattered Site, mixed income, 2 bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of low- to moderate-mixed-income elderly households (31%+ AMI).</p>	\$1,480,000.	70% or \$1,036,000.	WNHRN, PD, AOWN, KHA, LIHTC, MHEG, MHDF, HOME, NAHTF, AHP, HUD, RD, TIF, CPF & PF.
39.	<p>Elderly Homeownership Initiative, Six Units in Kimball, Nebraska.</p> <p>Scattered Site, Mixed Income, 2 & 3 bedroom single family, patio home and duplex units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (81%+ AMI).</p>	\$1,356,000.	45% or \$610,200.	WNHRN, PD, AOWN, PADD, HOME, NAHTF, TIF, RD & CPF.
40.	<p>Housing Rehabilitation/ Modification Initiative, 12 Units:</p> <ul style="list-style-type: none"> - Kimball: 8 Units. - Bushnell & Dix: 2 Units Each. <p>Standard amenities, complete visitability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), <i>Elderly and Special Population Households</i>, with a Person(s) with a Disability.</p>	\$432,000.	80% or \$345,600.	WNHRN, AOWN, PADD, CAPWN, CDBG, HOME, NAHTF, TIF & OE.

HOUSING FOR FAMILIES.

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
<p>41. Single Family Rental, CROWN Rent-To-Own Program, Four Units in Kimball, Nebraska:</p> <p>Scattered Site, Mixed Income, 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI).</p>	<div style="border: 1px solid black; padding: 5px; width: 100px; margin: auto;">\$875,000.</div>	<div style="border: 1px solid black; padding: 5px; width: 100px; margin: auto;">75% or \$656,250.</div>	<div style="border: 1px solid black; padding: 5px; width: 150px; margin: auto;">WNHRN, KHA, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF & CPF.</div>
<p>42. General Rental Housing Program, Eight Units:</p> <ul style="list-style-type: none"> - Kimball: 4 Units. - Bushnell & Dix: 2 Each. <p>Scattered Site, Mixed Income, duplexes, consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (31% to 125% AMI).</p>	<div style="border: 1px solid black; padding: 5px; width: 100px; margin: auto;">\$1,450,000.</div>	<div style="border: 1px solid black; padding: 5px; width: 100px; margin: auto;">70% or \$1,015,000.</div>	<div style="border: 1px solid black; padding: 5px; width: 150px; margin: auto;">WNHRN, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF, CPF & K-LB840.</div>

HOUSING FOR FAMILIES (Continued).

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
<p>43. Family Homeownership Initiative, 24 Units:</p> <ul style="list-style-type: none"> - Kimball: 8 - Bushnell & Dix: 2 Each. - Rural County: 12 (planned subdivisions). <p>Scattered Site, Mixed Income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (51%+ AMI). Units constructed in “Remaining Communities” should focus on utilizing a Purchase-Rehab-Resale or Re-Rent Program.</p>	\$5,424,000.	65% or \$3,525,600.	WNHRN, PD, PADD, FTHB, CDBG, NAHTF, HOME, TIF, CPF & K-LB840.
<p>44. Owner/Rental Housing Initiative for Special Populations in the City of Kimball, Four Units:</p> <p>Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI).</p>	\$700,000.	90% or \$630,000.	WNHRN, PD, PADD, CDBG, NAHTF, HOME, LIHTC, MHEG, MHDF, TIF, AHP & CPF.
<p>45. Downtown Kimball Housing Initiative, 10 Rental Units:</p> <p>Mixed Income, Scattered Site or upper floors of existing commercial buildings, 1 & 2-bedroom apartments.</p>	\$2,400,000	70% or \$1,680,000	WNHRN, PD, PADD, HTC, CDBG, HOME, LIHTC, NAHTF, AHP, MHEG, MHDF, TIF & CPF.

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

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

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



SECTION 7

AFFORDABLE HOUSING CONCEPTS, FUNDING SOURCES & PARTNERSHIPS.

AFFORDABLE HOUSING CONCEPTS, FUNDING SOURCES & PARTNERSHIPS.

o INTRODUCTION. o

Section 7 of this **Multi-County Regional Housing Study** provides a discussion of **affordable housing concepts** and **financing/partnerships** for Scotts Bluff, Morrill and Kimball Counties. Included is a presentation and discussion of various affordable housing development options, successfully being implemented in Nebraska, today. The three Counties and each Community can consider these and other successful affordable housing models in the development of needed housing.

o HOUSING CONCEPTS. o

A total of 777 new housing units have been targeted for the Region by 2021. This would include up to **521 owner units** and **256 rental units**. Vacant land should be made available in or adjacent Communities for the suitable development of various, needed housing types. Identifying locations of new housing development is important for the Region. Each Community has unique restrictions on where new development can take place, such as river beds, flood plains and topographic issues. **Each Community should review their respective Comprehensive Plans, Future Land Use Maps and annexation policies, all in an effort to identify land for new housing developments.**

Each Community will need to also focus on workforce families needing safe, efficient and affordable housing. This can be accomplished through joint relationships with major employers of each Community and local funding sources in an effort to create decent rental housing units for employees.

All Communities in the Region should implement housing rehabilitation activities, including purchase-rehab-resale or re-rent programs. The Region has an estimated 1,927 housing structures needing moderate- to substantial rehabilitation and an estimated 268 housing structures for demolition. The following identifies the housing rehabilitation and demolition demand, by County

- **SCOTTS BLUFF COUNTY: Rehab = 1,364 Units. Demo = 162 Units.**
- **MORRILL COUNTY: Rehab = 302 Units. Demo = 61 Units.**
- **KIMBALL COUNTY: Rehab = 261 Units. Demo = 45 Units.**

The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land for each Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be set aside in a **County-Wide Land Bank Program**.

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

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

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

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

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

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

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

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

○ IMPLEMENTING HOUSING DEVELOPMENTS IN WESTERN NEBRASKA. ○

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

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

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

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

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

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

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

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

INDEPENDENT DUPLEX APARTMENT EXAMPLE

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



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



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



o FUNDING SOURCES & PARTNERSHIPS. o

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

LOCAL FUNDING OPTIONS

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

Local Tax Base

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

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

Other Local Options

Local Housing Authorities – 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 Communities of Mitchell, Bayard, Bridgeport and Kimball have Housing Authorities that provide elderly and low-income housing units for local residents. Scottsbluff and Gering have a combined Housing Authority, known as “Housing Partners of Western Nebraska”.

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

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

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

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

STATE PROGRAMS

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

Nebraska Department of Economic Development (NDED)

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

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

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

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

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

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

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

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

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

Basic provisions of the NHTC:

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

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA)

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

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

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

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

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

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

Midwest Housing Equity Group (MHEG)

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

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

CHDO/Community Action Partnership/Economic Development District

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

One CHDO serves Scotts Bluff, Morrill and Kimball Counties: Community Action Partnership of Western Nebraska (CAPWN).

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 CAPWN, as well as Panhandle Area Development District and Western Nebraska Housing Opportunities.

Nebraska Energy Office (NEO)

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

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

Nebraska Department of Health and Human Services (NDHHS)

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

REGIONAL FUNDING***Federal Home Loan Bank***

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

FEDERAL FUNDING

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

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

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

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

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

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

Other Federal Funding

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

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

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

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



APPENDIX I

SURVEY RESULTS.

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

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

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

If no, please explain: _____ (See Comments) _____

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

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

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

- ... an owner housing rehabilitation program? **288 Yes** ___103___ No
- ... a renter housing rehabilitation program? **252 Yes** ___140___ No

12. Do you support Community/County in establishing a local program that would purchase and remove dilapidated houses, making lots available for a family or individual to build owner or rental housing? **361 Yes ___37___ No**

13. Do you support Community/County in securing State and/or Federal grant dollars to purchase, rehabilitate and resale vacant housing? **308 Yes ___86___ No**

14. Do you support Community/County in securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers? **289 Yes ___107___ No**

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

15. Do you or anyone in your household have a disability or any special assistance needs (Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)? Yes___24___ **No ___133___**

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

(See Comments)

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

- One Year ___14___ Yes **106 No**
- Two Years ___13___ Yes **107 No**
- Three to Five Years ___33___ Yes **95 No**
- Six to 10 Years ___48___ Yes **83 No**

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

Mark your top three (3).

- | | |
|-------------------------------------|---------------------------------------|
| 52 Single Family Home | 5 Apartment - Purchase |
| ___7___ Duplex - Rent | 12 Assisted Living Housing |
| ___6___ Duplex - Purchase | ___5___ One Bedroom Apartment - Rent |
| ___6___ Town Home - Rent | ___10___ Two Bedroom Apartment - Rent |
| 21 Town Home - Purchase | ___15___ Other _____ |
| ___6___ Nursing Home/Long-Term Care | |

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

- | | |
|--------------------------------------|--|
| 76 Single Family Home | 17 Apartment - Purchase |
| ___60___ Duplex - Rent | 69 Assisted Living Housing |
| ___40___ Duplex - Purchase | 42 One Bedroom Apartment - Rent |
| ___48___ Town Home - Rent | 73 Two Bedroom Apartment - Rent |
| ___50___ Town Home – Purchase | ___6___ Other _____ |
| ___31___ Nursing Home/Long-Term Care | |

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

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

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

19. Please identify the top three Support Service needs in your Community/County.

___ **(See Comments)** _____

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

___ **(See Comments)** _____

Workforce Housing Needs Survey

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

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

2. In which Community do you currently reside?

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

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

4. Do you rent or are you a homeowner? __41__Rent **173 Own**

5. Are you satisfied with your current housing situation? **194 Yes** __24__No
If no, why? _____(See Comments)_____

6. What is your current annual total household income?
_34_Less than \$35K _38_ \$35K-\$50K _48_ \$51K-\$70K _31_ \$71K-\$85K **62 \$86K+**

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

For Renters		For Owners	
0	Lack of handicap accessible housing	0	Lack of handicap accessible housing
0	Lack of adequate public transportation	0	Lack of adequate public transportation
0	Lack of knowledge of fair housing rights	0	Lack of knowledge of fair housing rights
17	Cost of rent	27	Housing prices
0	Restrictive zoning/building codes	1	Restrictive zoning/building codes
1	Job status	0	Job status
0	Attitudes of landlords & neighbors	5	Attitudes of immediate neighbors
18	Lack of availability of decent rental units in your price range	6	Mortgage lending application requirements
0	Use of background checks	5	Excessive down payment/closing costs
1	Excessive application fees and/or rental deposits	13	Cost of utilities
10	Cost of utilities	1	Lack of educational resources about homeowner responsibilities
0	Lack of educational resources about tenant responsibilities	7	Cost of homeowner's insurance
		22	Lack of Sufficient Homes for Sale
		52	Cost of Real Estate Taxes
	Other: _____		Other: _____

8. If you are currently a renter and would like to become a homeowner in the next five years, or if you are currently an owner and desire to upgrade or change housing in the next five years, please complete the following questions.

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

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

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

- 89** **Single Family** ___6___ Attached Townhouse or Duplex-Type Unit
 ___ ___ Mobile Home ___3___ Patio Home ___47___ I plan to remain where I am.

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

- ___1___ One ___23___ Two **71** **Three** ___40___ Four +

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

- ___18___ Less than \$50K **33** **\$50K-\$100K** ___24___ \$100K-\$120K ___12___ \$120K-\$135K
 ___17___ \$135K-\$175K ___16___ \$175K-\$225K ___10___ \$225K+

8.e. What is the most your family could afford for monthly rent? ___11___ Less than \$400 ___25___ \$400 to \$500 ___16___ \$500 to \$550 ___22___ \$550 to \$650 **45** **\$650+**

Continuum of Care for Elderly Persons Household Survey

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

1) **Sex:** Male 17 Female 30 (No Response =3) **TOTAL SURVEYS: 50**

2) **Location/**

Age Status: Where do you currently live?

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

What is your current age?

Under 45 0 45-54 0 55-64 0 65-74 11 75-84 15 85+ 18

Are you currently retired? **Yes 47** No 2

If no, do you plan on retiring in the Area? **Yes 5** No 2

3) **Family Status:**

How many people live in your household? 1 = 28 2 = 17 3 = 3

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

4) **Disability Status:**

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

Yes 26 No 21

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

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

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

- Own (28)**
 Rent (20)

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

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

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

9) Do You plan on changing housing in the future?

One Year	___1___Yes	34	___No
Two Years	___2___Yes	28	___No
Three to Five Years	___5___Yes	26	___No
Six to 10 Years	___6___Yes	24	___No

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

___2___ Single Family Home	0	Apartment - Purchase
___4___ Duplex - Rent	17	Assisted Living Housing
___0___ Duplex - Purchase	3	One Bedroom Apartment - Rent
___1___ Town Home - Rent	7	Two Bedroom Apartment - Rent
___0___ Town Home - Purchase		Other_____
___3___ Nursing Home/Long-Term Care		

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

___9___ Single Family Home	1	Apartment - Purchase
___6___ Duplex - Rent	12	Assisted Living Housing
___0___ Duplex - Purchase	8	One Bedroom Apartment - Rent
___5___ Town Home - Rent	12	Two Bedroom Apartment - Rent
___0___ Town Home - Purchase		Other_____
___8___ Nursing Home/Long-Term Care		

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

___12___ Very appealing
19 Somewhat appealing
 ___12___ Not appealing

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

___2.68___ Case Management/Legal Aid	2.41	Transportation/Auto Repair
___2.71___ Cultural/Language Assistance	2.34	Finance Assistance/Management
___2.65___ Continuing Education Opportunities	2.51	Health Services (Mental, Physical, etc.)
___2.90___ Employment Opportunities/Training	2.12	Law Enforcement
___2.52___ Adult Care Services	2.70	Senior Social & Recreation Activities
2.67 Alcohol/Drug Abuse Services	2.48	Housing (Permanent, Transitional, etc.)
1.68 Food/Meals-On-Wheels	2.18	Emergency Transportation
2.20 Home Health Care	2.28	Volunteer Opportunities
___2.65___ Counseling Services	2.24	Veteran Services
___2.47___ Aids for Disabilities	3.04	Homeless Services
___2.90___ Home Repair/Rehabilitation Services		Other:_____

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

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

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

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



APPENDIX II

TABLE PROFILE.

TABLE 1					
CENSUS POPULATION ESTIMATES					
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES,					
NEBRASKA					
2011-2015					
	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
SCOTTS BLUFF COUNTY:	36,924	36,902	36,870	36,465	36,261
Gering:	8,494	8,475	8,476	8,372	8,334
Henry:	106	106	106	105	104
Lyman:	339	337	335	330	326
McGrew:	105	105	105	104	103
Melbeta:	112	112	112	111	110
Minatare:	814	812	815	804	800
Mitchell:	1,699	1,700	1,689	1,678	1,666
Morrill:	919	923	928	917	912
Scottsbluff:	15,029	15,043	15,024	14,875	14,802
Terrytown:	1,195	1,195	1,193	1,181	1,172
Balance of County:	8,112	8,094	8,087	7,988	7,932
MORRILL COUNTY:	4,930	4,875	4,882	4,862	4,854
Bridgeport:	1,509	1,507	1,514	1,513	1,521
Bayard:	1,184	1,165	1,163	1,154	1,148
Broadwater:	126	124	125	124	124
Balance of County:	2,111	2,079	2,080	2,071	2,061
KIMBALL COUNTY:	3,787	3,785	3,687	3,713	3,689
Kimball:	2,473	2,468	2,406	2,422	2,405
Bushnell:	123	124	121	122	121
Dix:	254	255	248	251	250
Balance of County:	937	938	912	918	913
Source: U.S. Census Bureau, 2011-2015 Population Estimates Hanna:Keelan Associates, P.C., 2016.					

TABLE 2
POPULATION TRENDS AND PROJECTIONS
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2010-2021

	<u>2000</u>	<u>2010</u>	<u>2016</u>	<u>2021</u>	<u>% Change</u> <u>2016-2021</u>
SCOTTS BLUFF COUNTY:	36,951	36,970	36,691	36,838	+0.4%
Gering:	7,751	8,500	8,483	8,552	+0.8%
Henry:	162	106	105	102	-2.8%
Lyman:	421	341	328	320	-2.4%
McGrew:	103	105	105	107	+1.9%
Melbeta:	138	112	109	103	-5.5%
Minatare:	810	816	808	813	+0.6%
Mitchell:	1,831	1,702	1,659	1,637	-1.3%
Morrill:	957	921	915	905	-1.1%
Scottsbluff:	14,732	15,039	15,026	15,092	+0.4%
Terrytown:	646	1,198	1,191	1,206	+1.2%
Balance of County:	9,400	8,130	7,962	8,001	+0.5%
MORRILL COUNTY:	5,440	5,042	4,790	4,668	-2.5%
Bridgeport:	1,594	1,545	1,513	1,523	+0.7%
Bayard:	1,247	1,209	1,148	1,127	-1.8%
Broadwater:	140	128	123	118	-4.1%
Balance of County:	2,459	2,160	2,006	1,900	-5.2%
KIMBALL COUNTY:	4,089	3,821	3,672	3,601	-1.9%
Kimball:	2,559	2,496	2,415	2,396	-0.8%
Bushnell:	162	124	119	109	-8.4%
Dix:	267	255	250	244	-2.4%
Balance of County:	1,101	946	888	852	-4.0%

Source: 2010 & 2010 Census: 2011-2015 Population Estimates.

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

TABLE 3
SPECIFIC HOUSEHOLD CHARACTERISTICS
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
SCOTTS BLUFF COUNTY:	2000	36,951	652	36,299	14,887	2.44
	2010	36,970	847	36,123	14,928	2.42
	2016	36,691	909	35,782	14,924	2.40
	2021	36,838	975	35,863	15,034	2.38
Gering:	2000	7,751	166	7,585	3,173	2.39
	2010	8,500	259	8,241	3,361	2.45
	2016	8,483	281	8,202	3,375	2.43
	2021	8,552	313	8,239	3,418	2.41
Henry:	2000	162	0	162	56	2.89
	2010	106	0	106	46	2.30
	2016	105	0	105	46	2.28
	2021	102	0	102	45	2.26
Lyman:	2000	421	0	421	162	2.60
	2010	341	0	341	137	2.49
	2016	328	0	328	133	2.47
	2021	320	0	320	128	2.50
McGrew:	2000	103	0	103	46	2.24
	2010	105	0	105	40	2.63
	2016	105	0	105	40	2.63
	2021	107	0	107	41	2.61
Melbeta:	2000	138	0	138	57	2.42
	2010	112	0	112	46	2.43
	2016	109	0	109	45	2.42
	2021	103	0	103	42	2.45
Minatare:	2000	810	0	810	326	2.48
	2010	816	0	816	309	2.64
	2016	808	0	808	306	2.64
	2021	813	0	813	305	2.66

CONTINUED:

TABLE 3 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Mitchell:	2000	1,831	59	1,772	714	2.48
	2010	1,702	48	1,654	696	2.38
	2016	1,659	42	1,617	689	2.35
	2021	1,637	36	1,601	681	2.35
Morrill:	2000	957	0	957	416	2.30
	2010	921	0	921	417	2.21
	2016	915	0	915	414	2.21
	2021	905	0	905	409	2.21
Scottsbluff:	2000	14,732	336	14,396	6,088	2.36
	2010	15,039	531	14,508	6,168	2.35
	2016	15,026	579	14,447	6,180	2.34
	2021	15,092	618	14,474	6,238	2.32
Terrytown:	2000	646	0	646	246	2.63
	2010	1,198	4	1,194	436	2.74
	2016	1,191	4	1,187	437	2.71
	2021	1,206	6	1,200	443	2.71
Balance of County:	2000	9,400	91	9,309	3,603	2.58
	2010	8,130	5	8,125	3,272	2.48
	2016	7,962	3	7,959	3,259	2.44
	2021	8,001	2	7,999	3,284	2.43

CONTINUED:

TABLE 3 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
MORRILL COUNTY:	2000	5,440	108	5,332	2,138	2.49
	2010	5,042	82	4,960	2,085	2.38
	2016	4,790	80	4,710	2,054	2.29
	2021	4,668	79	4,589	2,033	2.26
Bridgeport:	2000	1,594	35	1,559	654	2.38
	2010	1,545	35	1,510	644	2.34
	2016	1,513	35	1,478	640	2.31
	2021	1,523	40	1,483	635	2.34
Bayard:	2000	1,247	47	1,200	497	2.41
	2010	1,209	45	1,164	484	2.41
	2016	1,148	43	1,105	481	2.30
	2021	1,127	37	1,090	473	2.30
Broadwater:	2000	140	0	140	68	2.06
	2010	128	0	128	60	2.13
	2016	123	0	123	58	2.12
	2021	118	0	118	56	2.11
Balance of County:	2000	2,459	26	2,433	919	2.65
	2010	2,160	2	2,158	897	2.41
	2016	2,006	2	2,004	875	2.29
	2021	1,900	2	1,898	869	2.18

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TABLE 3 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
KIMBALL COUNTY:	2000	4,089	60	4,029	1,727	2.33
	2010	3,821	48	3,773	1,673	2.26
	2016	3,672	42	3,630	1,647	2.20
	2021	3,601	40	3,561	1,640	2.17
Kimball	2000	2,559	60	2,499	1,110	2.25
	2010	2,496	48	2,448	1,110	2.21
	2016	2,415	42	2,373	1,090	2.18
	2021	2,396	40	2,356	1,093	2.16
Bushnell:	2000	162	0	162	70	2.31
	2010	124	0	124	60	2.07
	2016	119	0	119	57	2.09
	2021	109	0	109	54	2.02
Dix:	2000	267	0	267	107	2.50
	2010	255	0	255	103	2.48
	2016	250	0	250	100	2.50
	2021	244	0	244	97	2.52
Balance of County:	2000	1,101	0	1,101	440	2.50
	2010	946	0	946	400	2.37
	2016	888	0	888	400	2.22
	2021	852	0	852	396	2.15

Source: 2000, 2010 Census

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

**TABLE 4
TENURE BY HOUSEHOLD
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021**

	<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
SCOTTS BLUFF COUNTY:	2000	14,887	9,854	66.2%	5,033	33.8%
	2010	14,928	9,982	66.9%	4,946	33.1%
	2016	14,924	9,960	66.7%	4,964	33.3%
	2021	15,034	10,044	66.8%	4,990	33.2%
Gering:	2000	3,173	2,300	72.5%	873	27.5%
	2010	3,361	2,418	71.9%	943	28.1%
	2016	3,375	2,410	71.4%	965	28.6%
	2021	3,418	2,420	70.8%	998	29.2%
Henry:	2000	56	41	73.2%	15	26.8%
	2010	46	30	65.2%	16	34.8%
	2016	46	30	65.2%	16	34.8%
	2021	45	29	63.8%	16	36.2%
Lyman:	2000	162	129	79.6%	33	20.4%
	2010	137	116	84.7%	21	15.3%
	2016	133	113	85.2%	20	14.8%
	2021	128	110	86.0%	18	14.0%
McGrew:	2000	46	40	87.0%	6	13.0%
	2010	40	27	67.5%	13	32.5%
	2016	40	27	67.5%	13	32.5%
	2021	41	27	67.0%	14	33.0%
Melbeta:	2000	57	51	89.5%	6	10.5%
	2010	46	41	89.1%	5	10.9%
	2016	45	40	88.9%	5	11.1%
	2021	42	37	88.4%	5	11.6%
Minatare:	2000	326	233	71.5%	93	28.5%
	2010	309	205	66.3%	104	33.7%
	2016	306	201	65.8%	105	34.2%
	2021	305	199	65.2%	106	34.8%

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TABLE 4 (CONTINUED)
TENURE BY HOUSEHOLD
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021

	<u>Year</u>	<u>Total</u> <u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Mitchell:	2000	714	480	67.2%	234	32.8%
	2010	696	479	68.8%	217	31.2%
	2016	689	475	69.0%	214	31.0%
	2021	681	472	69.3%	209	30.7%
Morrill:	2000	416	306	73.6%	110	26.4%
	2010	417	293	70.3%	124	29.7%
	2016	414	288	69.6%	126	30.4%
	2021	409	281	68.7%	128	31.3%
Scottsbluff	2000	6,088	3,536	58.1%	2,552	41.9%
	2010	6,168	3,561	57.7%	2,607	42.3%
	2016	6,180	3,554	57.5%	2,626	42.5%
	2021	6,238	3,593	57.6%	2,645	42.4%
Terrytown:	2000	246	114	46.3%	132	53.7%
	2010	436	275	63.1%	161	36.9%
	2016	437	280	64.1%	157	35.9%
	2021	443	288	65.0%	155	35.0%
Balance of County:	2000	3,603	2,624	72.8%	979	27.2%
	2010	3,272	2,537	77.5%	735	22.5%
	2016	3,259	2,542	78.0%	717	22.0%
	2021	3,284	2,588	78.8%	696	21.2%

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TABLE 4 (CONTINUED)
TENURE BY HOUSEHOLD
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021

	<u>Year</u>	<u>Total</u> <u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
MORRILL COUNTY:	2000	2,138	1,526	71.4%	612	28.6%
	2010	2,085	1,485	71.2%	600	28.8%
	2016	2,054	1,459	71.0%	595	29.0%
	2021	2,033	1,441	70.8%	592	29.2%
Bridgeport:	2000	654	478	73.1%	176	26.9%
	2010	644	459	71.3%	185	28.7%
	2016	640	453	70.8%	187	29.2%
	2021	635	444	70.0%	191	30.0%
Bayard:	2000	497	375	75.5%	122	24.5%
	2010	484	350	72.3%	134	27.7%
	2016	481	345	71.8%	136	28.2%
	2021	473	336	71.1%	137	28.9%
Broadwater:	2000	68	57	83.8%	11	16.2%
	2010	60	46	76.7%	14	23.3%
	2016	58	44	76.2%	14	23.8%
	2021	56	42	75.5%	14	24.5%
Balance of County:	2000	919	616	67.0%	303	33.0%
	2010	897	630	70.2%	267	29.8%
	2016	875	617	70.6%	258	29.4%
	2021	869	619	71.3%	250	28.7%

CONTINUED:

TABLE 4 (CONTINUED)
TENURE BY HOUSEHOLD
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021

	<u>Year</u>	<u>Total</u> <u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
KIMBALL COUNTY:	2000	1,727	1,317	76.3%	410	23.7%
	2010	1,673	1,215	72.6%	458	27.4%
	2016	1,647	1,179	71.6%	468	28.4%
	2021	1,640	1,166	71.1%	474	28.9%
Kimball:	2000	1,110	806	72.6%	304	27.4%
	2010	1,110	752	67.7%	358	32.3%
	2016	1,090	731	67.1%	359	32.9%
	2021	1,093	730	66.8%	363	33.2%
Bushnell:	2000	70	65	92.9%	5	7.1%
	2010	60	51	85.0%	9	15.0%
	2016	57	48	84.3%	9	15.7%
	2021	54	45	83.2%	9	16.8%
Dix:	2000	107	89	83.2%	18	16.8%
	2010	103	83	80.6%	20	19.4%
	2016	100	80	79.6%	20	20.4%
	2021	97	76	78.5%	21	21.5%
Balance of County:	2000	440	357	81.1%	83	18.9%
	2010	400	329	82.3%	71	17.8%
	2016	400	320	80.7%	80	19.3%
	2021	396	315	79.5%	81	20.5%

Source: 2000, 2010 Census
 Hanna:Keelan Associates, P.C., 2016.

**TABLE 5
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021**

SCOTTS BLUFF COUNTY

<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2016</u>	<u>2021</u>	<u>Change</u>
19 and Under	10,621	10,202	-419	10,077	9,975	-102
20-34	6,189	6,640	+451	6,692	6,738	+46
35-54	10,373	9,114	-1,259	8,904	8,868	-36
55-64	3,405	4,799	+1,394	4,903	5,107	+204
65-74	3,211	2,964	-247	2,838	2,801	-37
75-84	2,266	2,258	-8	2,247	2,255	+8
85+	886	993	+107	1,030	1,094	+64
TOTALS:	36,951	36,970	+19	36,691	36,838	+147
Median Age:	38.4	39.0	+0.6	39.2	39.6	+0.4

MORRILL COUNTY

<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2016</u>	<u>2021</u>	<u>Change</u>
19 and Under	1,621	1,320	-301	1,134	1,036	-98
20-34	772	717	-55	690	665	-25
35-54	1,540	1,330	-210	1,241	1,154	-87
55-64	580	694	+114	715	763	+48
65-74	481	488	+7	495	505	+10
75-84	319	357	+38	370	389	+19
85+	127	136	+9	145	156	+11
TOTALS:	5,440	5,042	-398	4,790	4,668	-122
Median Age:	39.0	41.9	+2.9	42.5	43.3	+0.8

KIMBALL COUNTY

<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2016</u>	<u>2021</u>	<u>Change</u>
19 and Under	1,104	934	-170	849	791	-58
20-34	490	525	+35	535	549	+14
35-54	1,152	984	-168	921	866	-55
55-64	483	534	+51	545	559	+14
65-74	426	425	-1	417	411	-6
75-84	325	286	-39	270	275	+5
85+	109	133	+24	135	150	+15
TOTALS:	4,089	3,821	-268	3,672	3,601	-71
Median Age:	42.8	46.0	+3.2	46.9	49.5	+2.6

Source: 2000, 2010 Census

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

TABLE 7
HOUSEHOLDS BY HOUSEHOLD SIZE
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2010

	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7+</u>
	<u>Person</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>
SCOTTS BLUFF							
COUNTY:	4,391	5,337	2,085	1,708	832	376	199
Gering:	943	1,194	486	425	192	84	37
Henry:	17	17	3	1	6	2	0
Lyman:	41	51	12	18	6	6	3
McGrew:	11	15	2	6	4	0	2
Melbeta:	15	12	8	8	2	0	1
Minatare	81	111	39	32	21	17	8
Mitchell:	227	211	110	87	46	9	6
Morrill:	141	154	60	34	19	6	3
Scottsbluff:	2,134	1,987	798	667	334	153	95
Terrytown:	110	135	70	50	40	20	11
Balance of County:	671	1,450	497	380	162	79	33
MORRILL COUNTY:	599	798	272	242	109	40	25
Bridgeport:	217	217	78	75	31	17	9
Bayard:	152	160	72	53	29	11	7
Broadwater:	19	18	6	4	1	1	1
Balance of County:	211	403	116	110	48	11	8
KIMBALL COUNTY:	536	653	212	147	77	28	20
Kimball:	408	381	137	103	53	16	12
Bushnell:	19	27	7	5	2	0	0
Dix:	25	40	18	10	6	3	1
Balance of County:	84	205	50	29	16	9	7

Source: 2010 Census

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

TABLE 8
MEDIAN HOUSEHOLD INCOME TRENDS & PROJECTIONS
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021

	<u>2000</u>	<u>2014*</u>	<u>2016</u>	<u>2021</u>
SCOTTS BLUFF COUNTY:	\$31,892	\$46,443	\$48,375	\$52,846
Gering:	\$35,246	\$51,056	\$55,704	\$59,197
Henry:	\$36,000	\$14,866	\$38,305	\$42,478
Lyman:	\$24,063	\$47,115	\$48,662	\$52,962
McGrew:	\$23,750	\$17,813	\$20,201	\$23,910
Melbeta:	\$30,833	\$48,750	\$50,918	\$55,452
Minatare	\$24,375	\$35,000	\$38,767	\$44,675
Mitchell:	\$27,679	\$42,125	\$45,400	\$50,214
Morrill:	\$31,759	\$45,278	\$48,355	\$53,357
Scottsbluff:	\$30,136	\$37,813	\$40,033	\$44,941
Terrytown:	\$16,875	\$26,682	\$27,994	\$30,388
MORRILL COUNTY:	\$29,940	\$45,000	\$47,286	\$51,849
Bridgeport	\$29,309	\$46,379	\$50,159	\$56,247
Bayard:	\$29,286	\$40,278	\$42,287	\$47,065
Broadwater:	\$25,375	\$29,375	\$30,904	\$34,001
KIMBALL COUNTY:	\$30,898	\$42,219	\$44,480	\$48,638
Kimball:	\$30,053	\$40,075	\$41,997	\$47,202
Bushnell:	\$26,250	\$33,021	\$35,286	\$39,555
Dix:	\$31,944	\$35,625	\$36,648	\$39,410

*Survey estimated subject to margin of error.

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

Hanna:Keelan Associates, P.C., 2016

TABLE 9
PER CAPITA INCOME
SCOTTS BLUFF, MORRILL & KIMBALL
COUNTIES & COMMUNITIES, NEBRASKA/STATE OF NEBRASKA
2002-2021

<u>Year</u>	<u>Scotts Bluff County</u>		<u>Morrill County</u>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2002	\$26,118	--	\$23,374	--
2003	\$27,473	+5.2%	\$28,183	+20.6%
2004	\$27,707	+0.8%	\$28,829	+2.3%
2005	\$28,696	+3.5%	\$33,219	+15.2%
2006	\$30,529	+6.4%	\$34,602	+4.1%
2007	\$32,495	+6.4%	\$37,739	+9.0%
2008	\$34,749	+6.9%	\$44,089	+16.9%
2009	\$34,298	-1.3%	\$39,299	-10.8%
2010	\$33,858	-1.3%	\$40,380	+2.7%
2011	\$36,372	+7.4%	\$50,169	+24.2%
2016	\$41,274	+13.5%	\$54,847	+9.3%
2002-2016	\$26,118-\$41,274	+58.0%	\$23,374-\$54,847	+134.6%
2016-2021	\$41,274-\$45,591	+10.4%	\$54,847-\$59,363	+8.2%
	<u>Kimball County</u>		<u>State of Nebraska</u>	
2002	\$23,902	--	\$28,598	--
2003	\$28,634	+19.7%	\$29,902	+4.6%
2004	\$29,433	+2.8%	\$30,314	+1.4%
2005	\$30,971	+5.2%	\$32,126	+6.0%
2006	\$31,119	+0.5%	\$33,265	+3.5%
2007	\$33,298	+7.0%	\$34,318	+3.2%
2008	\$39,526	+18.7%	\$35,679	+4.0%
2009	\$35,990	-8.9%	\$38,177	+7.0%
2010	\$36,136	+0.4%	\$40,163	+5.2%
2011	\$43,713	+20.9%	\$39,332	-2.1%
2016	\$48,794	+11.6%	\$41,282	+5.0%
2002-2016	\$23,902-\$48,794	+104.1%	\$28,598-\$41,282	+44.3%
2016-2021	\$48,794-\$52,990	+8.6%	\$41,282-\$48,690	+17.9%

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

TABLE 10A
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
SCOTTS BLUFF COUNTY, NEBRASKA
2000-2021

<u>Inc. Rng.</u>	<u>2000*</u> <u># / #CB-HP</u>	<u>2012*</u> <u># / #CB-HP</u>	<u>2016</u> <u># / #CB-HP</u>	<u>2021</u> <u># / #CB-HP</u>
0-30% AMI	592 / 426	650 / 540	639 / 527	617 / 506
31-50% AMI	1,082 / 510	1,115 / 550	1,126 / 557	1,139 / 563
51-80% AMI	1,654 / 450	1,845 / 880	1,861 / 869	1,899 / 842
<u>81%+ AMI</u>	<u>6,545 / 524</u>	<u>6,355 / 675</u>	<u>6,334 / 660</u>	<u>6,389 / 648</u>
TOTALS	9,873 / 1,910	9,965 / 2,645	9,960 / 2,613	10,044 / 2,559

*Specified data

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

Source: 2000 CHAS Tables, Huduser.org.
Hanna:Keelan Associates, P.C., 2016.

TABLE 10B
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
MORRILL COUNTY, NEBRASKA
2000-2021

<u>Inc. Rng.</u>	<u>2000*</u> <u># / #CB-HP</u>	<u>2012*</u> <u># / #CB-HP</u>	<u>2016</u> <u># / #CB-HP</u>	<u>2021</u> <u># / #CB-HP</u>
0-30% AMI	169 / 118	135 / 80	128 / 70	116 / 55
31-50% AMI	202 / 77	145 / 75	131 / 72	119 / 68
51-80% AMI	304 / 91	290 / 65	276 / 59	264 / 45
<u>81%+ AMI</u>	<u>879 / 70</u>	<u>830 / 80</u>	<u>924 / 73</u>	<u>942 / 66</u>
TOTALS	1,554 / 356	1,400 / 300	1,459 / 274	1,441 / 234

*Specified data

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

Source: 2000 CHAS Tables, Huduser.org.
Hanna:Keelan Associates, P.C., 2016.

TABLE 10C
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
KIMBALL COUNTY, NEBRASKA
2000-2021

Inc. Rng.	2000* # / #CB-HP	2012* # / #CB-HP	2016 # / #CB-HP	2021 # / #CB-HP
0-30% AMI	108 / 78	65 / 50	52 / 44	40 / 31
31-50% AMI	159 / 53	145 / 60	140 / 58	134 / 54
51-80% AMI	259 / 67	165 / 50	156 / 42	140 / 35
<u>81%+ AMI</u>	<u>814 / 79</u>	<u>820 / 120</u>	<u>831 / 113</u>	<u>852 / 106</u>
TOTALS	1,340 / 277	1,195 / 280	1,179 / 257	1,166 / 229

*Specified data

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

Source: 2000 CHAS Tables, Huduser.org.
Hanna:Keelan Associates, P.C., 2016.

TABLE 11A
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
SCOTTS BLUFF COUNTY, NEBRASKA
2000-2021

Inc. Rng.	2000* # / #CB-HP	2012* # / #CB-HP	2016 # / #CB-HP	2021 # / #CB-HP
0-30% AMI	979 / 735	955 / 775	940 / 770	918 / 756
31-50% AMI	890 / 547	1,095 / 815	1,080 / 808	1,063 / 799
51-80% AMI	1,316 / 401	1,240 / 440	1,252 / 443	1,061 / 449
<u>81%+ AMI</u>	<u>1,838 / 132</u>	<u>1,630 / 190</u>	<u>1,692 / 183</u>	<u>1,948 / 168</u>
TOTALS	5,023 / 1,815	4,920 / 2,220	4,964 / 2,204	4,990 / 2,172

*Specified data

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

Source: 2000 CHAS Tables, Huduser.org.
Hanna:Keelan Associates, P.C., 2016.

TABLE 11B
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
MORRILL COUNTY, NEBRASKA
2000-2021

Inc. Rng.	2000* # / #CB-HP	2012* # / #CB-HP	2016 # / #CB-HP	2021 # / #CB-HP
0-30% AMI	110 / 74	95 / 60	88 / 53	77 / 42
31-50% AMI	124 / 67	135 / 65	133 / 64	129 / 61
51-80% AMI	170 / 16	165 / 15	167 / 14	171 / 12
81%+ AMI	233 / 0	285 / 10	207 / 8	215 / 4
TOTALS	637 / 157	680 / 150	595 / 139	592 / 119

*Specified data

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

Source: 2000 CHAS Tables, Huduser.org.
 Hanna:Keelan Associates, P.C., 2016.

TABLE 11C
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
KIMBALL COUNTY, NEBRASKA
2000-2021

Inc. Rng.	2000* # / #CB-HP	2012* # / #CB-HP	2016 # / #CB-HP	2021 # / #CB-HP
0-30% AMI	68 / 38	80 / 70	74 / 65	70 / 60
31-50% AMI	94 / 51	90 / 50	89 / 48	87 / 45
51-80% AMI	115 / 22	95 / 35	89 / 35	86 / 33
81%+ AMI	142 / 14	225 / 10	216 / 8	231 / 6
TOTALS	419 / 125	490 / 165	468 / 156	474 / 144

*Specified data

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

Source: 2000 CHAS Tables, Huduser.org.
 Hanna:Keelan Associates, P.C., 2016.

TABLE 12A
EMPLOYMENT DATA TRENDS & PROJECTIONS
SCOTTS BLUFF COUNTY, NEBRASKA
2004-2021

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2004	18,540	--	4.4%
2005	18,274	-266	4.3%
2006	18,438	-164	3.3%
2007	18,968	+530	2.9%
2008	19,084	+116	3.7%
2009	18,467	-617	5.2%
2010	18,721	+254	5.3%
2011	18,749	+28	3.9%
2012	18,583	-166	4.5%
2013	18,711	+128	3.4%
2014	18,764	+53	2.9%
2015	17,653	-1,111	3.0%
2016	17,708	+55	3.0%
2021	17,856	+148	2.8%
2004-2021	18,540-17,856	-684	4.4%-2.8%

Source: Nebraska Department of Labor, Labor Market Information.
Hanna:Keelan Associates, P.C., 2016.

TABLE 12B
EMPLOYMENT DATA TRENDS & PROJECTIONS
MORRILL COUNTY, NEBRASKA
2004-2021

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2004	2,735	--	3.4%
2005	2,724	-11	3.2%
2006	2,731	+7	2.6%
2007	2,714	-17	2.6%
2008	2,751	+37	3.2%
2009	2,730	-21	4.4%
2010	2,661	-69	4.1%
2011	2,698	+37	2.6%
2012	2,752	+54	3.0%
2013	2,863	+111	2.7%
2014	2,885	+22	2.4%
2015	2,554	-331	2.4%
2016	2,580	+26	2.4%
2021	2,636	+56	2.3%
2004-2021	2,735-2,636	-99	3.4%-2.3%

Source: Nebraska Department of Labor, Labor Market Information.
Hanna:Keelan Associates, P.C., 2016.

TABLE 12C
EMPLOYMENT DATA TRENDS & PROJECTIONS
KIMBALL COUNTY, NEBRASKA
2004-2021

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2004	2,119	--	2.9%
2005	2,074	-45	3.0%
2006	1,970	-104	2.7%
2007	1,925	-45	2.7%
2008	1,896	-29	3.4%
2009	1,811	-85	4.9%
2010	1,806	-5	5.3%
2011	1,879	+73	3.2%
2012	1,893	+14	3.7%
2013	1,979	+86	3.3%
2014	1,901	-78	2.2%
2015	2,142	+241	3.0%
2016	2,169	+27	2.9%
2021	2,205	+36	2.7%
2004-2021	2,119 – 2,205	+86	2.9%-2.7%

Source: Nebraska Department of Labor, Labor Market Information.
Hanna:Keelan Associates, P.C., 2016.

TABLE 13
TRAVEL TIME TO WORK
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2014 ESTIMATE*

	<u>9 Minutes or Less</u>	<u>10-19 Minutes</u>	<u>20-29 Minutes</u>	<u>30-39 Minutes</u>	<u>40 Minutes or More</u>
SCOTTS BLUFF COUNTY:	5,803	7,485	2,008	913	1,070
Gering:	1,162	2,050	352	172	259
Henry:	12	8	31	18	4
Lyman:	43	47	44	57	6
McGrew:	3	4	7	0	8
Melbeta:	13	39	14	5	2
Minatare	51	232	63	33	44
Mitchell:	125	448	155	112	4
Morrill:	139	124	142	35	23
Scottsbluff:	3,063	2,383	342	209	339
Terrytown:	138	290	17	17	45
Balance of County:	1,054	1,860	841	255	336
MORRILL COUNTY:	767	452	340	224	326
Bridgeport	361	89	96	42	149
Bayard:	99	52	83	57	23
Broadwater:	34	23	9	0	14
Balance of County:	273	288	152	125	140
KIMBALL COUNTY:	862	370	95	90	185
Kimball:	640	223	37	31	121
Bushnell:	9	22	6	2	11
Dix:	28	38	21	18	24
Balance of County:	185	87	31	39	29

*Estimate subject to margin of error.

Source: 2010-2014 American Community Survey.

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

TABLE 14A
WORKFORCE EMPLOYMENT BY TYPE
SCOTTS BLUFF COUNTY, NEBRASKA
2013-2015

<u>Workforce</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>% Change</u> <u>2013-2015</u>
Non-Farm Employment (Wage & Salary)	17,256	17,650	17,518	+1.5%
<u>Goods-Producing</u>	1,853	1,836	1,737	-6.2%
Manufacturing	1,094	1,162	1,132	+3.5%
<u>Nat. Res. & Const.**</u>	759	674	605	-20.3%
Service-Providing	15,403	15,814	15,781	+2.4%
Trade, Trans, Ware, Util***	4,435	4,139	4,324	-2.5%
Total Trade	3,260	3,213	3,218	-1.3%
Wholesale Trade	852	870	943	+10.7%
Retail Trade	2,408	2,343	2,275	-5.5%
Trans, Ware, Util	1,175	926	1,106	-5.9%
Information	230	270	291	+26.5%
Financial Activities	1,019	1,178	1,053	+3.3%
Professional & Business	1,227	1,003	1,109	-9.6%
Education & Health	3,214	3,755	3,499	+8.9%
Leisure & Hospitality	1,573	1,669	1,546	-1.7%
Other Services	384	547	654	+70.3%
Total Government	3,321	3,253	3,305	-0.5%
Federal	159	146	155	-2.5%
State	590	578	597	+1.2%
Local	2,572	2,529	2,553	-0.7%

**Natural Resources & Construction.

*** Trade, Transportation, Warehousing & Utilities.

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

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

TABLE 14B
WORKFORCE EMPLOYMENT BY TYPE
MORRILL COUNTY, NEBRASKA
2013-2015

<u>Workforce</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>% Change</u> <u>2013-2015</u>
Non-Farm Employment (Wage & Salary)	1,451	1,536	1,548	+6.7%
<u>Goods-Producing</u>	54	70	86	+59.2%
Manufacturing	*	*	*	*
<u>Nat. Res. & Const.**</u>	*	*	40	N/A
Service-Providing	1,397	1,466	1,462	+4.6%
Trade, Trans, Ware, Util***	*	*	*	*
Total Trade	314	341	285	-9.2%
Wholesale Trade	147	174	122	-17.0%
Retail Trade	167	167	163	-2.4%
Trans, Ware, Util	*	*	*	*
Information	*	*	*	*
Financial Activities	34	52	79	+132.3%
Professional & Business	*	*	10	N/A
Education & Health	*	*	*	*
Leisure & Hospitality	109	141	110	+0.9%
Other Services	18	34	45	+150.0%
Total Government	517	560	561	+8.5%
Federal	20	21	23	+15.0%
State	29	23	27	-6.9%
Local	468	516	511	+9.2%

N/A = Not Available.

*Data not available due to disclosure suppression.

**Natural Resources & Construction.

*** Trade, Transportation, Warehousing & Utilities.

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

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

TABLE 14C
WORKFORCE EMPLOYMENT BY TYPE
KIMBALL COUNTY, NEBRASKA
2013-2015

<u>Workforce</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>% Change</u> <u>2013-2015</u>
Non-Farm Employment (Wage & Salary)	1,512	1,514	1,630	+7.8%
<u>Goods-Producing</u>	397	416	434	+9.3%
Manufacturing	*	*	*	*
<u>Nat. Res. & Const.**</u>	88	114	99	+12.5%
Service-Providing	1,115	1,098	1,196	+7.3%
Trade, Trans, Ware, Util***	285	282	297	+4.2%
Total Trade	219	226	235	+7.3%
Wholesale Trade	17	24	21	+23.5%
Retail Trade	202	202	214	+5.9%
Trans, Ware, Util	66	56	62	-6.0%
Information	*	*	*	*
Financial Activities	50	55	*	N/A
Professional & Business	*	*	*	*
Education & Health	32	64	78	+143.8%
Leisure & Hospitality	111	91	115	+3.6%
Other Services	29	39	44	+51.7%
Total Government	455	424	441	-3.1%
Federal	15	12	18	+20.0%
State	19	21	20	+5.3%
Local	421	391	403	-4.3%

N/A = Not Available.

*Data not available due to disclosure suppression.

**Natural Resources & Construction.

*** Trade, Transportation, Warehousing & Utilities.

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

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

TABLE 14
HOUSING STOCK PROFILE/UNITS IN STRUCTURE
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2014 ESTIMATE*

	<u>1 unit</u>	<u>2-9 units</u>	<u>10+ units</u>	<u>Other*</u>	<u>Total</u>
SCOTTS BLUFF COUNTY:	12,931	1,615	843	969	16,358
Gering:	2,942	451	230	45	3,668
Henry:	37	0	0	28	65
Lyman:	155	8	0	22	185
McGrew:	15	0	0	25	40
Melbeta:	43	0	0	8	51
Minatare	295	5	17	65	382
Mitchell:	638	41	13	23	715
Morrill:	368	71	0	27	466
Scottsbluff:	4,880	954	557	263	6,654
Terrytown:	206	74	9	131	420
Balance of County:	3,352	11	17	332	3,712
MORRILL COUNTY:	2,078	98	20	239	2,435
Bridgeport	660	33	7	95	795
Bayard:	459	36	13	25	533
Broadwater:	75	5	0	21	101
Balance of County:	884	24	0	98	1,006
KIMBALL COUNTY:	1,503	98	88	236	1,925
Kimball:	910	98	88	95	1,191
Bushnell:	81	0	0	28	109
Dix:	130	0	0	18	148
Balance of County:	382	0	0	95	477

*Estimate subject to margin of error.

Source: 2010-2014 American Community Survey.

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

TABLE 15
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2014 ESTIMATE*

	<u>Total</u>	<u>Complete Plumbing</u>		<u>Lack of Complete Plumbing</u>		<u>Units with 1.01+ Persons per Room</u>	
		<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
SCOTTS BLUFF COUNTY:	14,659	14,595	99.5%	64	0.5%	368	2.5%
Gering:	3,355	3,309	98.6%	46	1.4%	83	2.5%
Henry:	61	61	100.0%	0	0.0%	0	0.0%
Lyman:	172	172	100.0%	0	0.0%	2	1.2%
McGrew:	29	29	100.0%	0	0.0%	0	0.0%
Melbeta:	49	49	100.0%	0	0.0%	0	0.0%
Minatare	338	338	100.0%	0	0.0%	6	1.8%
Mitchell:	664	664	100.0%	0	0.0%	14	2.1%
Morrill:	406	406	100.0%	0	0.0%	0	0.0%
Scottsbluff:	6,028	6,028	100.0%	0	0.0%	185	3.1%
Terrytown:	365	360	98.6%	5	1.4%	5	1.4%
Balance of County:	3,192	3,179	99.6%	13	0.4%	73	2.3%
MORRILL COUNTY:	2,028	2,019	99.5%	9	0.5%	40	2.0%
Bridgeport	692	689	99.6%	3	0.4%	17	2.5%
Bayard:	440	434	98.6%	6	1.4%	19	4.3%
Broadwater:	79	79	100.0%	0	0.0%	0	0.0%
Balance of County:	817	817	100.0%	0	0.0%	4	0.5%
KIMBALL COUNTY:	1,628	1,616	99.2%	12	0.8%	16	1.0%
Kimball:	1,071	1,062	99.1%	9	0.9%	11	1.0%
Bushnell:	73	73	100.0%	0	0.0%	0	0.0%
Dix:	115	112	97.4%	3	2.6%	5	4.3%
Balance of County:	369	369	100.0%	0	0.0%	0	0.0%

*Estimate subject to margin of error.

Source: 2010-2014 American Community Survey.

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

TABLE 16
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2016

<u>Year</u>	SCOTTS BLUFF		
	<u>COUNTY</u>	<u>Gering</u>	<u>Henry</u>
2015 to Present	95	8	0
2010 to 2015	180	59	0
2000 to 2009	1,148	409	5
1990 to 2000	1,072	212	3
1980 to 1989	1,314	444	1
1970 to 1979	3,206	846	35
1960 to 1969	2,173	519	4
1950 to 1959	2,088	395	3
1940 to 1949	1,505	257	0
<u>1939 or Before</u>	<u>3,840</u>	<u>586</u>	<u>14</u>
SUBTOTAL	16,621	3,735	65
<u>Units Lost (2015 to Present)</u>	<u>(18)</u>	<u>(12)</u>	<u>(0)</u>
TOTAL EST. UNITS – 2016	16,603	3,723	65
% 1939 or Before	23.0%	15.4%	21.5%
% 1959 or Before	44.7%	32.9%	26.1%
<u>Year</u>	<u>Lyman</u>	<u>McGrew</u>	<u>Melbeta</u>
2015 to Present	N/A	0	0
2010 to 2015	0	0	0
2000 to 2009	11	1	0
1990 to 2000	5	1	0
1980 to 1989	13	0	3
1970 to 1979	28	24	11
1960 to 1969	6	2	9
1950 to 1959	10	0	3
1940 to 1949	35	0	10
<u>1939 or Before</u>	<u>74</u>	<u>12</u>	<u>15</u>
SUBTOTAL	182	40	51
<u>Units Lost (2015 to Present)</u>	<u>(N/A)</u>	<u>(0)</u>	<u>(0)</u>
TOTAL EST. UNITS – 2016	182	40	51
% 1939 or Before	40.6%	30.0%	29.4%
% 1959 or Before	65.4%	30.0%	54.9%

CONTINUED:

TABLE 16 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2016

<u>Year</u>	<u>Minatare</u>	<u>Mitchell</u>	<u>Morrill</u>
2015 to Present*	0	0	0
2010 to 2014*	0	4	0
2001 to 2009*	29	38	14
1990 to 2000	7	27	3
1980 to 1989	29	26	32
1970 to 1979	98	151	94
1960 to 1969	31	128	27
1950 to 1959	11	95	90
1940 to 1949	34	25	46
<u>1939 or Before</u>	<u>143</u>	<u>221</u>	<u>160</u>
SUBTOTAL	382	715	466
<u>Units Lost (2015 to Present)</u>	<u>(2)</u>	<u>(0)</u>	<u>(1)</u>
TOTAL EST. UNITS – 2016	380	715	465
% 1939 or Before	37.6%	30.9%	34.4%
% 1959 or Before	49.5%	47.6%	63.6%

<u>Year</u>	<u>Scottsbluff</u>	<u>Terrytown[^]</u>	<u>Balance of County</u>
2015 to Present*	27	0	60
2010 to 2014*	20	0	97
2001 to 2009*	262	3	376
1990 to 2000	532	4	278
1980 to 1989	485	47	234
1970 to 1979	936	156	827
1960 to 1969	872	141	434
1950 to 1959	1,050	95	336
1940 to 1949	862	10	226
<u>1939 or Before</u>	<u>1,635</u>	<u>9</u>	<u>971</u>
SUBTOTAL	6,681	465	3,839
<u>Units Lost (2015 to Present)</u>	<u>(3)</u>	<u>(0)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2016	6,678	465	3,839
% 1939 or Before	24.4%	1.9%	25.3%
% 1959 or Before	53.1%	24.5%	45.2%

CONTINUED:

TABLE 16 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2016

<u>Year</u>	<u>MORRILL COUNTY</u>	<u>Bridgeport</u>	<u>Bayard</u>
2015 to Present*	2	1	1
2010 to 2014*	21	0	0
2001 to 2009*	120	26	15
1990 to 2000	132	22	27
1980 to 1989	150	60	27
1970 to 1979	426	165	61
1960 to 1969	263	84	90
1950 to 1959	234	92	58
1940 to 1949	199	58	46
<u>1939 or Before</u>	<u>890</u>	<u>288</u>	<u>209</u>
SUBTOTAL	2,437	796	534
<u>Units Lost (2015 to Present)</u>	<u>(7)</u>	<u>(5)</u>	<u>(2)</u>
TOTAL EST. UNITS – 2016	2,430	791	532
% 1939 or Before	36.3%	35.8%	39.3%
% 1959 or Before	52.1%	54.8%	58.8%

<u>Year</u>	<u>Broadwater</u>	<u>Balance of County</u>
2015 to Present*	0	N/A
2010 to 2014*	0	21
2001 to 2009*	0	79
1990 to 2000	6	77
1980 to 1989	3	60
1970 to 1979	13	187
1960 to 1969	8	81
1950 to 1959	4	80
1940 to 1949	14	81
<u>1939 or Before</u>	<u>53</u>	<u>340</u>
SUBTOTAL	101	1,006
<u>Units Lost (2015 to Present)</u>	<u>(0)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2016	101	1,006
% 1939 or Before	52.4%	33.8%
% 1959 or Before	70.2%	49.8%

CONTINUED:

**TABLE 16 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2016**

<u>Year</u>	<u>KIMBALL COUNTY</u>	<u>Kimball</u>	<u>Bushnell</u>
2015 to Present*	0	0	0
2010 to 2014*	9	9	0
2001 to 2009*	96	13	1
1990 to 2000	148	93	5
1980 to 1989	80	55	4
1970 to 1979	268	139	26
1960 to 1969	250	183	7
1950 to 1959	432	335	20
1940 to 1949	71	42	5
<u>1939 or Before</u>	<u>571</u>	<u>322</u>	<u>41</u>
SUBTOTAL	1,925	1,191	109
<u>Units Lost (2015 to Present)</u>	<u>(0)</u>	<u>(0)</u>	<u>(0)</u>
TOTAL EST. UNITS – 2016	1,925	1,191	109
% 1939 or Before	29.7%	27.0%	37.6%
% 1959 or Before	55.7%	58.7%	60.5%

<u>Year</u>	<u>Dix</u>	<u>Balance of County</u>
2015 to Present*	0	N/A
2010 to 2014*	0	0
2001 to 2009*	8	74
1990 to 2000	21	29
1980 to 1989	2	19
1970 to 1979	6	97
1960 to 1969	25	35
1950 to 1959	16	61
1940 to 1949	24	0
<u>1939 or Before</u>	<u>46</u>	<u>162</u>
SUBTOTAL	148	477
<u>Units Lost (2015 to Present)</u>	<u>(0)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2016	148	477
% 1939 or Before	31.1%	33.9%
% 1959 or Before	58.1%	46.7%

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

^Adjusted to meet 2010 Census estimate.

N/A = Not Available.

Source: 2010-2014 American Community Survey, Nebraska Investment Finance Authority, 2016,
Communities of Scotts Bluff, Morrill & Kimball Counties, 2016.

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

TABLE 17
HOUSING STOCK OCCUPANCY/VACANCY STATUS
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2016

	SCOTTS BLUFF		
	<u>COUNTY</u>	<u>Gering</u>	<u>Henry</u>
a) Housing Stock	16,603 (O=11,020; R=5,583)	3,723 (O=2,641; R=1,082)	65 (O=44; R=21)
b) Vacant Housing Stock	1,679	348	19
c) Occupied Housing Stock	14,924	3,375	46
*Owner Occupied	9,960	2,410	30
*Renter Occupied	4,964	965	16
d) Housing Vacancy Rate*	10.1% (1,679)	9.3% (348)	29.2% (19)
*Owner Vacancy	9.6% (1,057)	8.6% (228)	31.8% (14)
*Renter Vacancy	11.1% (622)	11.1% (120)	23.8% (5)
e) Adjusted Vacancy Rate**	5.2% (861)	4.9% (182)	13.8% (9)
**Owner Vacancy	5.2% (576)	5.1% (134)	15.9% (7)
**Renter Vacancy	5.1% (285)	4.4% (48)	9.5% (2)
	<u>Lyman</u>	<u>McGrew</u>	<u>Melbeta</u>
a) Housing Stock	182 (O=145; R=37)	40 (O=27; R=13)	51 (O=45; R=6)
b) Vacant Housing Stock	49	0	6
c) Occupied Housing Stock	133	40	45
*Owner Occupied	113	27	40
*Renter Occupied	20	13	5
d) Housing Vacancy Rate*	26.9% (49)	0.0% (0)	11.7% (6)
*Owner Vacancy	22.1% (32)	0.0% (0)	11.1% (5)
*Renter Vacancy	45.9% (17)	0.0% (0)	16.7% (1)
e) Adjusted Vacancy Rate**	12.1% (22)	0.0% (0)	5.9% (3)
**Owner Vacancy	9.6% (14)	0.0% (0)	6.7% (3)
**Renter Vacancy	21.6% (8)	0.0% (0)	0.0% (0)

CONTINUED:

TABLE 17 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2016

	<u>Mintare</u>	<u>Mitchell</u>	<u>Morrill</u>
a) Housing Stock	380 (O=247; R=133)	715 (O=493; R=222)	465 (O=321; R=144)
b) Vacant Housing Stock	74	26	51
c) Occupied Housing Stock	306	689	414
*Owner Occupied	201	475	288
*Renter Occupied	105	214	126
d) Housing Vacancy Rate*	19.5% (74)	3.6% (26)	11.0% (51)
*Owner Vacancy	18.6% (46)	3.6% (18)	10.3% (33)
*Renter Vacancy	21.0% (28)	3.6% (8)	12.5% (18)
e) Adjusted Vacancy Rate**	10.8% (41)	2.1% (15)	4.3% (20)
**Owner Vacancy	10.5% (26)	1.8% (9)	3.7% (12)
**Renter Vacancy	11.3% (15)	2.7% (6)	5.5% (8)
	<u>Scottsbluff</u>	<u>Terrytown</u>	<u>Balance of County</u>
a) Housing Stock	6,678 (O=3,827; R=2,851)	465 (O=302; R=163)	3,839 (O=2,928; R=911)
b) Vacant Housing Stock	498	28	580
c) Occupied Housing Stock	6,180	437	3,259
*Owner Occupied	3,554	280	2,542
*Renter Occupied	2,626	157	717
d) Housing Vacancy Rate*	7.4% (498)	6.0% (28)	15.1% (580)
*Owner Vacancy	7.1% (273)	7.3% (22)	13.2% (386)
*Renter Vacancy	7.9% (225)	3.7% (6)	21.3% (194)
e) Adjusted Vacancy Rate**	3.8% (256)	3.6% (17)	7.7% (296)
**Owner Vacancy	4.3% (164)	4.3% (13)	6.6% (194)
**Renter Vacancy	3.2% (92)	2.4% (4)	11.2% (102)

CONTINUED:

**TABLE 17 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2016**

	<u>MORRILL COUNTY</u>		<u>Bridgeport</u>
a) Housing Stock	2,430		791
	(O=1,713; R=716)		(O=544; R=246)
b) Vacant Housing Stock	376		151
c) Occupied Housing Stock	2,054		640
*Owner Occupied	1,459		453
*Renter Occupied	595		187
d) Housing Vacancy Rate*	15.4% (376)		18.9% (150)
*Owner Vacancy	14.8% (254)		16.7% (91)
*Renter Vacancy	16.9% (121)		24.0% (59)
e) Adjusted Vacancy Rate**	8.3% (202)		9.7% (77)
**Owner Vacancy	8.6% (148)		10.4% (57)
**Renter Vacancy	7.5% (54)		8.1% (20)
	<u>Bayard</u>	<u>Broadwater</u>	<u>Balance of County</u>
a) Housing Stock	532	101	1,006
	(O=383; R=149)	(O=75; R=26)	(O=711; R=295)
b) Vacant Housing Stock	51	43	131
c) Occupied Housing Stock	481	58	875
*Owner Occupied	345	44	617
*Renter Occupied	136	14	258
d) Housing Vacancy Rate*	9.6% (51)	42.5% (43)	13.0% (131)
*Owner Vacancy	9.9% (38)	41.3% (31)	13.2% (94)
*Renter Vacancy	8.7% (13)	46.1% (12)	12.5% (37)
e) Adjusted Vacancy Rate**	4.7% (25)	20.7% (21)	7.8% (79)
**Owner Vacancy	5.0% (19)	21.3% (16)	7.9% (56)
**Renter Vacancy	4.0% (6)	19.2% (5)	7.8% (23)

CONTINUED:

TABLE 17 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2016

	<u>KIMBALL COUNTY</u>		<u>Kimball</u>
a) Housing Stock	1,925		1,191
	(O=1,379; R=546)		(O=804; R=387)
b) Vacant Housing Stock	278		101
c) Occupied Housing Stock	1,647		1,090
*Owner Occupied	1,179		731
*Renter Occupied	468		359
d) Housing Vacancy Rate*	14.4% (278)		12.5% (101)
*Owner Vacancy	14.5% (200)		9.1% (73)
*Renter Vacancy	14.3% (78)		7.2% (28)
e) Adjusted Vacancy Rate**	10.6% (147)		4.3% (51)
**Owner Vacancy	7.7% (107)		4.7% (38)
**Renter Vacancy	7.3% (40)		3.3% (13)
			Balance of County
	<u>Bushnell</u>	<u>Dix</u>	
a) Housing Stock	109	148	477
	(O=88; R=21)	(O=115; R=33)	(O=372; R=105)
b) Vacant Housing Stock	52	48	77
c) Occupied Housing Stock	57	100	400
*Owner Occupied	48	80	320
*Renter Occupied	9	20	80
d) Housing Vacancy Rate*	47.7% (52)	32.4% (48)	16.1% (77)
*Owner Vacancy	45.4% (40)	30.4% (35)	13.9% (52)
*Renter Vacancy	57.1% (12)	39.3% (13)	23.8% (25)
e) Adjusted Vacancy Rate**	26.6% (29)	16.2% (24)	11.5% (43)
**Owner Vacancy	25.0% (22)	14.8% (17)	8.0% (30)
**Renter Vacancy	33.3% (7)	21.2% (7)	12.4% (13)

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

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

Source: 2010-2014 American Community Survey.
 Western Nebraska Counties & Communities, 2016.
 Hanna:Keelan Associates, P.C., 2016.

**TABLE 18
OWNER OCCUPIED HOUSING VALUE
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021**

		Less than <u>\$50,000</u>	<u>\$50,000</u> to <u>\$99,999</u>	<u>\$100,000</u> to <u>\$149,999</u>	<u>\$150,000</u> to <u>\$199,999</u>	<u>\$200,000</u> or <u>More</u>	<u>Total</u>
SCOTTS BLUFF COUNTY:	2000*	2,007	4,080	1,190	373	220	7,870
	2000 Med. Val.	\$71,500					
	2014*	1,614	3,226	2,367	1,308	1,612	10,127
	2014 Med. Val.	\$104,100					
	2016 2021	\$109,300 \$129,800					
Gering:	2000*	413	1,275	274	71	62	2,095
	2000 Med. Val.	\$74,700					
	2014*	312	704	680	293	464	2,453
	2014 Med. Val.	\$111,000					
	2016 2021	\$119,400 \$141,000					
Henry:	2000*	15	26	2	0	0	43
	2000 Med. Val.	\$55,400					
	2014*	32	10	0	0	0	42
	2014 Med. Val.	N/A					
	2016 2021	N/A N/A					
Lyman:	2000*	85	13	0	0	0	98
	2000 Med. Val.	\$24,200					
	2014*	58	46	6	1	11	122
	2014 Med. Val.	\$54,300					
	2016 2021	\$48,700 \$72,300					
McGrew	2000*	12	6	0	0	0	18
	2000 Med. Val.	\$32,500					
	2014*	16	0	2	0	1	19
	2014 Med. Val.	\$25,500					
	2016 2021	\$24,300 \$22,100					

CONTINUED:

TABLE 18 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021

		Less than <u>\$50,000</u>	<u>\$50,000</u> to <u>\$99,999</u>	<u>\$100,000</u> to <u>\$149,999</u>	<u>\$150,000</u> to <u>\$199,999</u>	<u>\$200,000</u> or <u>More</u>	<u>Total</u>
Melbeta:	2000*	16	26	0	0	0	42
	2000 Med. Val.	\$58,300					
	2014*	18	23	6	0	0	47
	2014 Med. Val.	\$60,600					
	2016	\$62,300					
	2021	\$69,500					
Minatare:	2000*	133	43	0	4	0	180
	2000 Med. Val.	\$33,200					
	2014*	96	95	23	24	0	238
	2014 Med. Val.	\$60,000					
	2016	\$64,200					
	2021	\$81,700					
Mitchell	2000*	159	205	31	8	0	403
	2000 Med. Val.	\$58,500					
	2014*	95	198	123	31	27	474
	2014 Med. Val.	\$85,800					
	2016	\$90,300					
	2021	\$113,600					
Morrill:	2000*	127	147	10	2	0	286
	2000 Med. Val.	\$53,300					
	2014*	76	156	44	13	10	299
	2014 Med. Val.	\$74,600					
	2016	\$78,900					
	2021	\$94,400					
Scottsbluff:	2000*	808	1,606	563	173	83	3,233
	2000 Med. Val.	\$70,900					
	2014*	572	1,430	801	482	289	3,574
	2014 Med. Val.	\$92,400					
	2016	\$99,400					
	2021	\$122,600					

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**TABLE 18 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021**

		Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Total
Terrytown:	2000*	1	5	0	0	0	6
	2000 Med. Val.	\$60,000					
	2014*	104	115	36	0	3	258
	2014 Med. Val.	\$61,900					
	2016	\$63,100					
	2021	\$69,500					
Balance of County:	2000*	235	728	316	115	75	1,469
	2000 Med. Val.	\$84,300					
	2014*	235	449	646	464	807	2,601
	2014 Med. Val.	\$147,700					
	2016	\$151,300					
	2021	\$179,800					

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TABLE 18 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021

		Less than <u>\$50,000</u>	<u>\$50,000</u> to <u>\$99,999</u>	<u>\$100,000</u> to <u>\$149,999</u>	<u>\$150,000</u> to <u>\$199,999</u>	<u>\$200,000</u> or <u>More</u>	<u>Total</u>
MORRILL COUNTY:	2000*	501	394	61	18	14	988
	2000 Med. Val.	\$49,500					
	2014*	327	520	235	158	155	1,395
	2014 Med. Val.	\$80,600					
	2016	\$85,900					
	2021	\$107,400					
Bridgeport:	2000*	188	162	19	8	2	379
	2000 Med. Val.	\$50,300					
	2014*	101	230	74	48	26	479
	2014 Med. Val.	\$79,200					
	2016	\$83,400					
	2021	\$97,900					
Bayard:	2000*	178	141	13	0	0	332
	2000 Med. Val.	\$47,400					
	2014*	108	139	64	18	19	348
	2014 Med. Val.	\$66,500					
	2016	\$68,700					
	2021	\$79,900					
Broadwater:	2000*	46	5	0	0	0	51
	2000 Med. Val.	\$18,500					
	2014*	52	9	1	0	3	65
	2014 Med. Val.	\$20,400					
	2016	\$21,200					
	2021	\$26,700					
Balance of County:	2000*	89	86	29	10	12	226
	2000 Med. Val.	\$63,900					
	2014*	66	142	96	92	107	503
	2014 Med. Val.	\$122,600					
	2016	\$129,700					
	2021	\$149,100					

CONTINUED:

TABLE 18 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021

		Less than <u>\$50,000</u>	\$50,000 to <u>\$99,999</u>	\$100,000 to <u>\$149,999</u>	\$150,000 to <u>\$199,999</u>	\$200,000 or <u>More</u>	<u>Total</u>
KIMBALL COUNTY:	2000*	480	400	33	31	2	946
	2000 Med. Val.	\$49,400					
	2014*	325	421	77	122	139	1,084
	2014 Med. Val.	\$75,100					
	2016	\$78,900					
	2021	\$89,500					
Kimball:	2000*	346	294	24	25	0	689
	2000 Med. Val.	\$49,800					
	2014*	209	301	51	55	18	634
	2014 Med. Val.	\$69,400					
	2016	\$74,000					
	2021	\$86,200					
Bushnell:	2000*	36	16	0	0	0	52
	2000 Med. Val.	\$27,500					
	2014*	47	17	0	1	0	65
	2014 Med. Val.	\$23,700					
	2016	\$22,800					
	2021	\$21,800					
Dix:	2000*	49	18	0	0	2	69
	2000 Med. Val.	\$29,700					
	2014*	30	44	10	7	1	92
	2014 Med. Val.	\$68,000					
	2016	\$74,500					
	2021	\$87,000					
Balance of County:	2000*	49	72	9	6	0	136
	2000 Med. Val.	\$63,200					
	2014*	39	59	16	59	120	293
	2014 Med. Val.	\$156,500					
	2016	\$164,200					
	2021	\$187,600					

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

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

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

**TABLE 19
GROSS RENT
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021**

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
SCOTTS BLUFF COUNTY:	2000*	1,382	1,845	1,091	451	4,769
	2000 Med. Val.	\$433				
	2014*	565	676	1,352	1,939	4,532
	2014 Med. Val.	\$678				
	2016 2021	\$664 \$773				
Gering:	2000*	214	313	252	95	874
	2000 Med. Val.	\$454				
	2014*	98	226	279	299	902
	2014 Med. Val.	\$607				
	2016 2021	\$626 \$691				
Henry:	2000*	4	3	2	0	9
	2000 Med. Val.	\$338				
	2014*	2	0	9	8	19
	2014 Med. Val.	\$688				
	2016 2021	\$704 \$739				
Lyman:	2000*	15	14	1	0	30
	2000 Med. Val.	\$325				
	2014*	4	7	22	17	50
	2014 Med. Val.	\$575				
	2016 2021	\$593 \$633				
McGrew	2000*	0	5	3	0	8
	2000 Med. Val.	\$475				
	2014*	8	1	0	1	10
	2014 Med. Val.	N/A				
	2016 2021	N/A N/A				

CONTINUED:

**TABLE 19 (CONTINUED)
GROSS RENT
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021**

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
Melbeta:	2000*	3	10	0	0	13
	2000 Med. Val.	\$464				
	2014*	0	0	0	2	2
	2014 Med. Val.	N/A				
	2016	N/A				
	2021	N/A				
Minatare:	2000*	19	60	18	0	97
	2000 Med. Val.	\$428				
	2014*	8	5	66	21	100
	2014 Med. Val.	\$645				
	2016	\$665				
	2021	\$714				
Mitchell	2000*	84	128	48	4	264
	2000 Med. Val.	\$395				
	2014*	15	24	80	71	190
	2014 Med. Val.	\$648				
	2016	\$674				
	2021	\$722				
Morrill:	2000*	35	35	19	3	92
	2000 Med. Val.	\$359				
	2014*	35	16	27	29	107
	2014 Med. Val.	\$608				
	2016	\$646				
	2021	\$710				
Scottsbluff:	2000*	704	952	576	332	2,564
	2000 Med. Val.	\$437				
	2014*	191	320	728	1,215	2,454
	2014 Med. Val.	\$669				
	2016	\$689				
	2021	\$745				

CONTINUED:

TABLE 19 (CONTINUED)
GROSS RENT
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021

		<u>Less</u> <u>than \$300</u>	<u>\$300 to</u> <u>\$499</u>	<u>\$500 to</u> <u>\$699</u>	<u>\$700 or</u> <u>More</u>	<u>Total</u>
Terrytown:	2000*	46	70	9	0	125
	2000 Med. Val.	\$367				
	2014*	17	9	54	27	107
	2014 Med. Val.	\$611				
	2016	\$636				
2021	\$696					
Balance of County:	2000*	258	255	163	17	693
	2000 Med. Val.	\$369				
	2014*	187	68	87	249	591
	2014 Med. Val.	\$592				
	2016	\$613				
2021	\$677					

CONTINUED:

TABLE 19 (CONTINUED)
GROSS RENT
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
MORRILL COUNTY:	2000*	223	218	67	6	514
	2000 Med. Val.	\$370				
	2014*	297	53	136	147	633
	2014 Med. Val.	\$626				
	2016	\$649				
	2021	\$708				
Bridgeport:	2000*	73	71	40	0	184
	2000 Med. Val.	\$367				
	2014*	33	21	91	68	213
	2014 Med. Val.	\$598				
	2016	\$616				
	2021	\$679				
Bayard:	2000*	39	71	15	3	128
	2000 Med. Val.	\$356				
	2014*	54	4	23	11	92
	2014 Med. Val.	\$597				
	2016	\$620				
	2021	\$684				
Broadwater:	2000*	6	5	0	0	11
	2000 Med. Val.	\$405				
	2014*	6	2	1	5	14
	2014 Med. Val.	\$850				
	2016	\$865				
	2021	\$898				
Balance of County:	2000*	105	71	12	3	191
	2000 Med. Val.	\$273				
	2014*	204	26	21	63	314
	2014 Med. Val.	\$231				
	2016	\$226				
	2021	\$211				

CONTINUED:

TABLE 19 (CONTINUED)
GROSS RENT
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2021

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
KIMBALL COUNTY:	2000*	137	166	47	21	371
	2000 Med. Val.	\$381				
	2014*	77	82	218	167	544
	2014 Med. Val.	\$624				
	2016	\$648				
	2021	\$732				
Kimball:	2000*	86	141	42	17	286
	2000 Med. Val.	\$383				
	2014*	38	82	165	152	437
	2014 Med. Val.	\$624				
	2016	\$646				
	2021	\$720				
Bushnell:	2000*	0	4	0	0	4
	2000 Med. Val.	\$450				
	2014*	0	0	2	6	8
	2014 Med. Val.	\$733				
	2016	\$749				
	2021	\$778				
Dix:	2000*	6	8	5	0	19
	2000 Med. Val.	\$358				
	2014*	14	0	7	2	23
	2014 Med. Val.	\$645				
	2016	\$659				
	2021	\$708				
Balance of County:	2000*	45	13	0	4	62
	2000 Med. Val.	\$207				
	2014*	25	0	44	7	76
	2014 Med. Val.	\$559				
	2016	\$577				
	2021	\$633				

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

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

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

TABLE 20A
SURVEY OF RENTAL PROPERTIES
SCOTTS BLUFF COUNTY, NEBRASKA
2005-2015

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2005	11	539	2.97	20.5
2006	10	341	8.50	20.3
2009	21	707	5.09	23.1
2008	37	1,005	3.98	18.4
2009	35	1,045	4.11	19.7
2010	37	988	3.04	21.8
2011	50	1,180	3.81	15.4
2012	56	1,492	3.22	22.2
2013	56	1,533	4.24	44.9
2014	54	1,725	3.07	28.4
2015	55	1,466	4.02	88.1

Source: Nebraska Investment Finance Authority, 2015.

TABLE 20B
SURVEY OF RENTAL PROPERTIES
MORRILL COUNTY, NEBRASKA
2005-2015

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2005	6	37	10.81	48.3
2006	8	115	6.96	60.6
2009	9	127	1.57	36.8
2008	8	134	4.48	48.8
2009	7	68	13.24	70.8
2010	10	93	2.15	29.4
2011	11	106	3.77	14.2
2012	10	136	8.09	25.8
2013	12	111	10.81	37.5
2014	15	86	6.98	N/A
2015	8	56	7.14	8.0

N/A = Not Available.

Source: Nebraska Investment Finance Authority, 2015.

TABLE 20C
SURVEY OF RENTAL PROPERTIES
KIMBALL COUNTY, NEBRASKA
2005-2015

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2005	5	22	13.64	111.1
2006	5	19	26.32	185.6
2009	4	61	26.23	30.5
2008	6	24	12.50	13.0
2009	5	22	4.55	22.0
2010	5	38	2.63	18.3
2011	6	64	3.13	29.2
2012	4	60	15.00	6.3
2013	6	72	8.33	146.7
2014	6	48	2.08	52.0
2015	2	9	22.22	45.0

Source: Nebraska Investment Finance Authority, 2015.

TABLE 21A
VACANCY RATES BY UNIT TYPE
SCOTTS BLUFF COUNTY, NEBRASKA
2015

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	136	9	6.6
Apartments	1,083	44	4.1
Mobile Homes	42	0	0.0
“Other” Units	21	0	0.0
<u>Not Sure of Type</u>	<u>184</u>	<u>6</u>	<u>3.3</u>
Total Units	1,466	59	4.02

Source: Nebraska Investment Finance Authority, 2015.

Hanna:Keelan Associates, P.C., 2015.

TABLE 21B
VACANCY RATES BY UNIT TYPE
MORRILL COUNTY, NEBRASKA
2015

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	20	0	0.0
Apartments	28	4	14.3
Mobile Homes	8	0	0.0
<u>Not Sure of Type</u>	<u>0</u>	<u>0</u>	<u>0.0</u>
Total Units	56	4	7.14

Source: Nebraska Investment Finance Authority, 2015.
 Hanna:Keelan Associates, P.C., 2015.

TABLE 21C
VACANCY RATES BY UNIT TYPE
KIMBALL COUNTY, NEBRASKA
2015

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	1	1	100.0%
Apartments	6	1	16.7%
Mobile Homes	2	0	0.0%
<u>Not Sure of Type</u>	<u>0</u>	<u>0</u>	<u>0.0%</u>
Total Units	9	2	22.22%

Source: Nebraska Investment Finance Authority, 2015.
 Hanna:Keelan Associates, P.C., 2015.

TABLE 19
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
SCOTTS BLUFF COUNTY, NEBRASKA
2000-2015

<u>Fiscal Year</u>	<u>Average Sale Price</u>
2000	\$70,163
2001	\$77,727
2002	\$80,980
2003	\$86,838
2004	\$88,510
2005	\$92,675
2006	\$96,828
2007	\$111,791
2008	\$105,456
2009	\$109,405
2010	\$111,803
2011	\$111,749
2012	\$116,346
2013	\$119,390
2014	\$131,791
<u>2015</u>	<u>\$132,840</u>
Change (2000-2015)	+\$62,677 (+89.3%)

Source: Nebraska Investment Finance Authority, 2015.

TABLE 19
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
MORRILL COUNTY, NEBRASKA
2000-2015

<u>Fiscal Year</u>	<u>Average Sale Price</u>
2000	\$41,562
2001	\$42,157
2002	\$41,695
2003	\$41,975
2004	\$46,102
2005	\$53,427
2006	\$43,331
2007	\$56,597
2008	\$73,025
2009	\$88,591
2010	\$79,535
2011	\$66,017
2012	\$61,234
2013	\$70,590
2014	\$63,059
<u>2015</u>	<u>\$86,525</u>
Change (2000-2015)	+44,963 (+108.2%)

Source: Nebraska Investment Finance Authority, 2015.

**TABLE 19
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
KIMBALL COUNTY, NEBRASKA
2000-2015**

<u>Fiscal Year</u>	<u>Average Sale Price</u>
2000	\$43,667
2001	\$57,101
2002	\$59,313
2003	\$64,261
2004	\$64,117
2005	\$70,946
2006	\$72,083
2007	\$85,773
2008	\$72,959
2009	\$75,940
2010	\$80,074
2011	\$74,499
2012	\$72,436
2013	\$59,588
2014	\$82,825
<u>2015</u>	<u>\$81,572</u>
Change (2000-2015)	+\$37,905 (+86.8%)

Source: Nebraska Investment Finance Authority, 2015.

**TABLE 20
SELECTED RENTAL HOUSING OPTIONS
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2016**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
Barrier Free Homes	2000	3-Bd: 7	Single Family	\$636	100%
Scattered Sites			CROWN		Yes*
Gering, NE 69341					
Carolann Apartments	1980	1-Bd: 32	HUD	30% Income	100%
1101 West 20 th Street			Elderly	Max: \$573	Yes (4)
Scottsbluff, NE 69361					
Cirrus House Apartments	2003	1-Bd: 29	NIFA (LIHTC)	\$525	100%
Scattered Sites		(16 Ind.	Elderly		Yes (30)
Scottsbluff, NE 69361		15 Assisted)			
Cirrus House Apartments	2005	1-Bd: 22	Assisted Living	\$450-\$1,200	95%
1802 17 th Avenue					Yes (3)
Scottsbluff, NE 69361					
Courthouse Villa	2006	2-Bd: 6	NIFA (LIHTC)	\$569	100%
310 West 5 th Street			Special Needs		Yes*
Bridgeport, NE 69336					
Crown West	N/A	10	NIFA (LIHTC)	\$550	90%
Scattered Site		2- & 3-Bd	CROWN		Yes*
Scottsbluff, NE 69341		Units			
Emerald Court	2015	1-Bd: 21	Assisted Living	30% Income w/ Waiver	95%
315 West 33 rd Street				Private: \$5,000	Yes (4)
Scottsbluff, NE 69361					
Gering Valley Estates	2011	1-Bd: 22	NIFA (LIHTC)	1-Bd: \$556	100%
500 Block 7 th Street		2-Bd: 6	Elderly	2-Bd: \$690	Yes*
Gering, NE 69341					
Mitchell Care Center	1996/ 2003	NF: 50 Beds AL: 12 Units	Long-Term Care/Asst. Living	NF: \$155.55- \$285.30/Day AL: \$2,781- \$2,935/Month	92% Yes (AL: 4)
1723 23 rd Street					
Mitchell, NE 69357					
Monument View Villa	2014	1-Bd: 8	NIFA (LIHTC)	1-Bd: \$524	100%
712-732 D Street		2-Bd: 2	Special Needs	2-Bd: \$698	Yes*
Gering, NE 69341					
Northfield Retirement Comm.	2011	NF 1-Bd: 12	Long Term Care/ Independent	NF: \$6,000-\$ \$10,000/Month	NF: 80% No
2100 Circle Drive		NF 2-Bd: 33			
Scottsbluff, NE 69361		Ind 1-Bd: 25	Living	Ind.: \$1,680- \$2,755/Month	Ind.: 90% No

**TABLE 20 (CONTINUED)
SELECTED RENTAL HOUSING OPTIONS
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2016**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
Northfield Villa Health Care 2550 21 st Street Gering, NE 69341	N/A	1-Bd: 27 2-Bd: 15	Assisted Living	\$3,400-\$4,780	93% No
Park Terrace Apartments 1401 East 4 th Street Kimball, NE 69145	1970s	1-Bd: 24	HUD Elderly	30% Income Max: \$492	100% Yes (5)
The Lodge at Heritage Estates 2325 Lodge Drive Gering, NE 69341	2006	2-Bd: 35	Long-Term Care	\$198-\$219/Day + Services	86% Yes (30)
Skyview at Bridgeport 505 O Street Bridgeport, NE 69336	1968	Private: 13 Semi-Priv.: 27	Long-Term Care	\$167.75-\$224/ Day	75% No
South Bend Apartments 1503 East 18 th Street Scottsbluff, NE 69361	2011	1-Bd: 11	Independent Living	\$525	100% Yes (30)
Valacia North Villa 815-817 7 th Street Gering, NE 69341	2006	2-Bd: 6	NIFA (LIHTC) Multifamily Special Needs	\$524	100% Yes*
Valle Verde Apartments 600 East 11 th Street Scottsbluff, NE 69361	1992	3-Bd: 14 4-Bd: 2	USDA-RD Multifamily	3-Bd: \$625 4-Bd: \$730	100% Yes (35)
Vista Villa Apartments 720 Vista Drive Kimball, NE 69145	1996	1-Bd: 17 2-Bd: 13	Independent Living	1-Bd: \$1,211- \$1,317 2-Bd: 1,624	57% No
Welcov Asst. Living 617 West 3 rd Street Scottsbluff, NE 69361	2000	1-Bd: 42 2-Bd: 2	Assisted Living	\$\$3,400-\$5,000	54% No
West Wing Apartments 1802 1/2 17 th Avenue Scottsbluff, NE 69361	2007	1-Bd: 8	Assisted Living	\$525 + Services	100% Yes (30)

N/A = Not Available. AL = Assisted Living. NF = (Skilled) Nursing Facility. Ind = Independent Senior Living.
*Each program has a wait list, approximately 2-12 potential tenants.

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

TABLE 21
ESTIMATED “PRELIMINARY” HOUSING TARGET DEMAND
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2021

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

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

**Includes Downtown Housing Potential:

Gering, 16 Units; 4 Owner & 12 Rental Units.

Scottsbluff, 32 Units; 8 Owner & 24 Rental Units.

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

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

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

TABLE 22
AREA HOUSEHOLD INCOME (AMI)
SCOTTS BLUFF, MORRILL & KIMBALL COUNTIES, NEBRASKA
2016

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$12,810	\$14,640	\$16,470	\$18,300	\$19,770	\$21,240	\$22,710	\$24,180
50% AMI	\$21,350	\$24,400	\$27,450	\$30,500	\$32,950	\$35,400	\$37,850	\$40,300
60% AMI	\$25,620	\$29,280	\$32,940	\$36,600	\$39,540	\$42,480	\$45,420	\$48,360
80% AMI	\$34,150	\$39,050	\$43,900	\$48,800	\$52,700	\$56,600	\$60,500	\$64,400
100%AMI	\$68,300	\$78,100	\$87,800	\$97,600	\$105,400	\$113,200	\$121,000	\$128,800
125%AMI	\$85,375	\$97,625	\$109,750	\$122,000	\$131,750	\$141,500	\$151,250	\$161,000

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

TABLE 23
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
SCOTTS BLUFF COUNTY/CITIES OF GERING & SCOTTSBLUFF, NEBRASKA
MORRILL COUNTY/CITIES OF BAYARD & BRIDGEPORT, NEBRASKA
KIMBALL COUNTY/CITY OF KIMBALL, NEBRASKA
2021

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

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

TABLE 24
ESTIMATED “PRELIMINARY” HOUSING TARGET DEMAND – BOOST
(+1.45% FIVE-YEAR POPULATION GROWTH (+655 POPULATION/ 220 FTEs))
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2021

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

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

**Includes Downtown Housing Potential:

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

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

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

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

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

**TABLE 25A
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
GERING, NEBRASKA
2021**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental (No Boost)</u>	<u>#Owner / #Rental (Boost)</u>	<u>Land Requirements (Acres) (No Boost / Boost)</u>
18 to 54 Years**	Single Family Units	36 / 8*	52 / 12*	20.5 / 30.0
	Patio Home Units	8 / 0	10 / 0	2.8 / 3.5
	Town Home Units	12 / 0	16 / 8	2.5 / 5.0
	Duplex/Triplex Units	0 / 14	0 / 24	3.2 / 5.5
	Apartment Units***	0 / 8	0 / 8	0.5 / 0.5
Totals		56 / 30	78 / 52	29.5 / 44.5
55+ Years	Single Family Units	20 / 0	22 / 0	9.0 / 9.5
	Patio Home Units	4 / 0	6 / 0	1.4 / 2.0
	Town Home Units	8 / 10	10 / 10	3.8 / 4.2
	Duplex/Triplex Units	0 / 16	0 / 20	3.6 / 4.5
	Apartment Units***	4 / 4	6 / 4	0.5 / 0.6
Totals		36 / 30	44 / 34	18.3 / 20.8
TOTALS		92 / 60	22 / 86	47.8 / 65.3
*Includes Lease- or Credit-To-Own Units. **Includes Housing for Special Populations ***Includes Downtown Housing Units.				
Source: Hanna:Keelan Associates, P.C., 2016.				

**TABLE 25B
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
SCOTTSBLUFF, NEBRASKA
2021**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental (No Boost)</u>	<u>#Owner / #Rental (Boost)</u>	<u>Land Requirements (Acres) (No Boost / Boost)</u>
18 to 54 Years**	Single Family Units	68 / 10*	98 / 14*	36.0 / 51.5
	Patio Home Units	16 / 0	18 / 0	5.5 / 6.2
	Town Home Units	24 / 0	30 / 10	5.0 / 6.2
	Duplex/Triplex Units	0 / 32	0 / 46	7.0 / 10.0
	Apartment Units***	<u>0 / 16</u>	<u>2 / 18</u>	<u>1.0 / 1.2</u>
Totals		108 / 58	148 / 88	54.5 / 75.1
55+ Years	Single Family Units	30 / 0	34 / 0	13.8 / 15.7
	Patio Home Units	8 / 0	12 / 0	2.8 / 4.0
	Town Home Units	14 / 10	20 / 14	5.0 / 7.0
	Duplex/Triplex Units	<u>0 / 22</u>	0 / 34	4.8 / 7.5
	Apartment Units***	<u>8 / 8</u>	8 / 8	1.0 / 1.0
Totals		60 / 40	74 / 56	27.4 / 35.2
TOTALS		168 / 98	222 / 144	81.9 / 110.3
*Includes Lease- or Credit-To-Own Units.				
**Includes Housing for Special Populations				
***Includes Downtown Housing Units.				
Source: Hanna:Keelan Associates, P.C., 2016.				

**TABLE 25C
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
KIMBALL, NEBRASKA
2021**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental (No Boost)</u>	<u>#Owner / #Rental (Boost)</u>	<u>Land Requirements (Acres) (No Boost / Boost)</u>
18 to 54 Years**	Single Family Units	12 / 4*	14 / 6*	6.5 / 8.0
	Patio Home Units	0 / 0	0 / 0	0.0 / 0.0
	Town Home Units	4 / 0	6 / 0	0.8 / 1.2
	Duplex/Triplex Units	0 / 8	0 / 12	1.8 / 2.7
	Apartment Units***	0 / 4	0 / 4	0.25 / 0.25
Totals		16 / 16	20 / 22	9.35 / 12.15
55+ Years	Single Family Units	4 / 0	4 / 0	1.8 / 1.8
	Patio Home Units	0 / 0	0 / 0	0.0 / 0.0
	Town Home Units	6 / 0	6 / 0	1.2 / 1.2
	Duplex/Triplex Units	0 / 12	0 / 12	2.7 / 2.7
	Apartment Units***	0 / 2	0 / 2	0.37 / 0.37
Totals		10 / 14	10 / 14	6.07 / 6.07
TOTALS		26 / 30	30 / 36	15.42 / 18.22
*Includes Lease- or Credit-To-Own Units.				
**Includes Housing for Special Populations				
***Includes Downtown Housing Units.				
Source: Hanna:Keelan Associates, P.C., 2016.				

**TABLE 26A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
SCOTTS BLUFF COUNTY-WIDE, NEBRASKA
2021**

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

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

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

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

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

**TABLE 26B
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
GERING, NEBRASKA
2021**

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

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

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

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

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

**TABLE 26C
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
SCOTTSBLUFF, NEBRASKA
2021**

Owner Units	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	4	26	30	60	14
Family	0	8	14	32	48	102	94
Special Populations¹	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>6</u>	<u>0</u>
Subtotals	0	10	20	60	78	168	108
Rental							
Units							
Elderly (55+)	2	10	8	10	10	40	10
Family	6	8	8	12	18	52	48
Special Populations¹	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>6</u>	<u>0</u>
Subtotals	10	20	18	22	28	98	58
TOTALS	10	30	38	82	106	266	166

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

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

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

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

TABLE 27
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
MORRILL COUNTY-WIDE, NEBRASKA
2021

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

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

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

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

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

**TABLE 28A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
KIMBALL COUNTY-WIDE, NEBRASKA
2021**

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

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

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

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

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

TABLE 28B
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
KIMBALL, NEBRASKA
2021

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

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

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

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

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

TABLE 29A
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
SCOTTS BLUFF COUNTY-WIDE, NEBRASKA
2021

PRICE – PURCHASE COST (Area Median Income)

Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	\$103,000*	\$115,000*	\$144,800*	\$186,300*	\$239,900*+	Totals	\$165,000*
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	0	6	14	22	32	74	22
3+ Bedroom	0	16	39	98	204	357	305
Totals	0	22	53	120	236	431	327

PRICE – PURCHASE COST (Area Median Income)

Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%125%)	(126%+)		Work Force
Units	\$505**	\$545**	\$605**	\$735**	\$845**+	Totals	\$635**
1 Bedroom	4	2	0	0	0	6	0
2 Bedroom	12	28	18	16	16	90	36
3+ Bedroom	4	24	18	24	28	98	92
Totals	20	54	36	40	44	194	128

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

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

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

PRICE – PURCHASE COST (Area Median Income)

Owner Units	(0%-30%) \$103,000*	(31%-60%) \$115,000*	(61%-80%) \$144,800*	(81%-125%) \$186,300*	(126%+) \$239,900*+	Totals	Work Force \$165,000*
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	0	2	4	8	10	24	8
3+ Bedroom	0	6	10	22	30	68	48
Totals	0	8	14	30	40	92	56

PRICE – PURCHASE COST (Area Median Income)

Rental Units	(0%-30%) \$505**	(31%-60%) \$545**	(61%-80%) \$605**	(81%-125%) \$735**	(126%+) \$845**+	Totals	Work Force \$635**
1 Bedroom ¹	2	0	0	0	0	2	0
2 Bedroom ¹	4	8	6	4	6	28	8
3+ Bedroom	0	6	4	10	10	30	24
Totals	6	14	10	14	16	60	32

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

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

**TABLE 29C
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
SCOTTSBLUFF, NEBRASKA
2021**

PRICE – PURCHASE COST (Area Median Income)

Owner Units	(0%-30%) \$103,000*	(31%-60%) \$115,000*	(61%-80%) \$144,800*	(81%-125%) \$186,300*	(126%+) \$239,900*+	Totals	Work Force \$165,000*
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	0	2	8	12	18	40	10
3+ Bedroom	0	8	12	48	60	128	98
Totals	0	10	20	60	78	168	108

PRICE – PURCHASE COST (Area Median Income)

Rental Units	(0%-30%) \$505**	(31%-60%) \$545**	(61%-80%) \$605**	(81%-125%) \$735**	(126%+) \$845***+	Totals	Work Force \$635**
1 Bedroom ¹	2	2	0	0	0	4	0
2 Bedroom ¹	4	8	8	10	10	40	6
3+ Bedroom	4	10	10	12	18	54	52
Totals	10	20	18	22	28	98	58

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

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

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

PRICE – PURCHASE COST (Area Median Income)							
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	\$103,000*	\$115,000*	\$144,800*	\$186,300*	\$239,900*+	Totals	\$165,000*
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	0	0	3	4	4	11	4
<u>3+ Bedroom</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>8</u>	<u>10</u>	<u>21</u>	<u>18</u>
Totals	0	0	6	12	14	32	22

PRICE – PURCHASE COST (Area Median Income)							
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	\$505**	\$545**	\$605**	\$735**	\$845**+	Totals	\$635**
1 Bedroom	1	0	0	0	0	1	0
2 Bedroom	1	6	4	3	0	14	4
<u>3+ Bedroom</u>	<u>0</u>	<u>4</u>	<u>4</u>	<u>5</u>	<u>0</u>	<u>13</u>	<u>12</u>
Totals	2	10	8	8	0	28	16

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

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

**TABLE 31A
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
KIMBALL COUNTY-WIDE, NEBRASKA
2021**

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

PRICE – PURCHASE COST (Area Median Income)							
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	\$505**	\$545**	\$605**	\$735**	\$845**+	Totals	\$635**
1 Bedroom	0	0	0	0	0	0	0
2 Bedroom	2	6	6	2	0	16	4
3+ Bedroom	2	4	6	6	0	18	18
Totals	4	10	12	8	0	34	22

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

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

**TABLE 31B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
KIMBALL, NEBRASKA
2021**

PRICE – PURCHASE COST (Area Median Income)

Owner Units	(0%-30%) \$103,000*	(31%-60%) \$115,000*	(61%-80%) \$144,800*	(81%-125%) \$186,300*	(126%+) \$239,900*+	Totals	Work Force \$165,000*
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	0	0	2	4	2	8	3
3+ Bedroom	0	0	4	10	4	18	16
Totals	0	0	6	14	6	26	19

PRICE – PURCHASE COST (Area Median Income)

Rental Units	(0%-30%) \$505**	(31%-60%) \$545**	(61%-80%) \$605**	(81%-125%) \$735**	(126%+) \$845**+	Totals	Work Force \$635**
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	2	4	6	2	0	14	4
3+ Bedroom	2	4	4	6	0	16	16
Totals	4	8	10	8	0	30	20

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

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

TABLE 32
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
SOUTHWEST NEBRASKA COUNTIES & COMMUNITIES
2021

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

*Based upon field inspections and age of housing.

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

**TABLE 33A
TARGET REHABILITATION & DEMOLITION DEMAND & BUDGET
GERING, NEBRASKA
2021**

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

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

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

**TABLE 33B
TARGET REHABILITATION & DEMOLITION DEMAND & BUDGET
SCOTTSBLUFF, NEBRASKA
2021**

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

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

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

**TABLE 33C
 TARGET REHABILITATION & DEMOLITION DEMAND & BUDGET
 KIMBALL, NEBRASKA
 2021**

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

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

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