

Pierce County & Communities, Nebraska

Nebraska Investment Finance Authority - Housing Study Grant Program.



County-Wide Housing Study With Strategies for Affordable Housing.



Prepared For:
Pierce County Economic Development.



Prepared By:

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COMMUNITY PLANNING & RESEARCH

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**PIERCE COUNTY & COMMUNITIES, NEBRASKA
COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR
AFFORDABLE HOUSING - 2022.**

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Section 1.



**Overview of Research Activities
&
Expected Outcomes.**

OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES.

o INTRODUCTION. o

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

The **County-Wide Housing Study** was conducted for **Pierce County Economic Development (PCED)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. A **Housing Steering Committee**, comprised of **PCED staff, local elected officials, and local citizenry** provided invaluable information. Funding for the **County-Wide Housing Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from the **Cities of Pierce and Plainview, Nebraska**, on behalf of **PCED**.

o RESEARCH APPROACH. o

The **Pierce County-Wide 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 May, 2017 to May, 2022.

○ 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 Pierce County. This will ensure that proper guidance is observed in the development of various affordable housing types for persons and families of all income sectors.”

The **objectives** of this **Housing Study** are **five-fold**:

- (1) **analyze the recent past and present housing situation in Pierce County**, with emphasis on determining the need for workforce, elderly and both rental and owner housing options, especially in the event of an Economic Development “Boost” as it relates to new full-time employment opportunities, population growth and new housing development;
- (2) **provide a process for educating and energizing the leadership of Pierce County and each 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 County 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 Pierce County; and
- (5) address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of the County and each Community.

This **Housing Study** included both quantitative and qualitative research activities. The **qualitative activities** included a **comprehensive citizen participation program** consisting of Surveys, Housing “Listening Sessions” in the Communities of Pierce and Plainview and meetings with the Housing Steering Committee, all in an effort to understand the issues and needs of Pierce County. **Quantitative research activities** included the gathering of multiple sets of statistical and field data for the County and each Community. The collection and analysis of this data allowed for the projection of the County population and household base, income capacity and housing profile and demand.

o SUMMARY. o

Future population and household growth in Pierce County will be driven by new and expanded housing and economic development and public service activities. **The most critical housing issues in Pierce County are associated with the development of housing for the local workforce, young professionals and first-time homebuyers.** New housing development activities should target moderate income persons and families through the construction of new housing units of various types and styles, having three+-bedrooms.

Pierce County population is projected to decline but remain stable through 2022. A population decline from the current (2017) estimated population of 7,189 to 7,140, a 0.7 percent decrease, is projected for the County. The Communities of Pierce and Hadar are projected to increase in population during the next five years by an estimated 0.5 and 1.9 percent, respectively. The remaining Communities are projected to maintain a stable population through 2022.

To meet the needs of current and future residents, the County should strive to develop up to **136 new housing units, by 2022.** A total of **96 owner** and **40 rental housing units** should be built to accommodate the housing needs of moderate-income workforce families, the elderly and special population households. New housing types should include single family homes, duplex/triplex units, town homes and multifamily rental apartments.

The County should also be prepared for a potential **“Boost”** in population through new employment opportunities or major employers locating or relocating to Pierce County. A scenario consisting of an additional **40 to 60 full-time employees**, would result in a **2022 population of 7,290** and a total housing target demand of up to **171 housing units, by 2022.**



A majority of newly-constructed housing units will be located in the Communities of Pierce and Plainview. In Pierce, an estimated 42 housing units, consisting of 28 owner and 14 rental units, are projected for the City, while an estimated 38 units, consisting of 24 owner and 14 rental units are projected for Plainview. New construction activities should also include the Communities of Hadar, Osmond and the Balance of County. The remaining Communities (Foster and McLean) should focus on purchase-rehab-resale and/or re-rent housing activities.

A demand for new and/or rehabilitated housing units exists in Downtown Pierce and Plainview, by 2022. This includes four rental units in Pierce and two rental units in Plainview.

Section 2.



**Comprehensive Citizen
Participation Program.**

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

o INTRODUCTION. o

The **Pierce County, Nebraska County-Wide Housing Study** includes both **qualitative** and **quantitative research activities**. A **comprehensive citizen participation program** was implemented to gather the opinions of the Pierce County citizenry regarding housing issues and needs. *Planning for the County and each Community's future is most effective when it includes opinions from as many citizens as possible.* The methods used to gather information from the citizens of Pierce County and each Community included **Housing Steering Committee meetings**, two important Surveys; a “**Pierce County Housing Survey**,” and a “**Workforce Housing Needs Survey**” and **Community Housing “Listening Sessions”** with local Community organizations and employers in Pierce and Plainview.

o PIERCE COUNTY HOUSING STEERING COMMITTEE. o

The **Pierce County Housing Steering Committee** consisted of local County and Community leadership and the general citizenry. Preliminary information was provided regarding the current condition of existing housing, current housing development trends and high priority housing needs. The following summarizes the comments made by the **Housing Steering Committee**.

- An interest in developing rental housing exists in Pierce County. The City of Pierce has an interest in duplex/triplex and four-plex housing developments.
- Developable lots are available in Plainview, selling for an estimated \$2,000. These lots are accessed by gravel surfaced streets that are in need of new surfacing.
- Housing development has occurred in the eastern and western portions of the Community of Osmond. Several vacant lots exist for new housing development in the Community.

- New housing development in Pierce has taken place around the lake at Gilman Park. New homes being developed have price of \$400,000 or higher. Lots are selling for an estimated \$70,000 in this area of Pierce.
- Most deteriorating housing in Pierce County “just sits there” with only minor, if any, evidence of rehabilitation efforts taking place.
- Natural barriers to housing development in or near each Pierce County Community, include flood plains and poor soil quality.
- Several quality contractors exist in the City of Pierce. The City of Plainview wants to attract more quality contractors to develop housing.
- LB840 economic development funding is available in Plainview, but more capital and financial resources are necessary to be an effective program.
- The City of Plainview expressed interest in expanding Tax Increment Financing (TIF) capabilities to assist with housing development. Currently, the City of Pierce does not utilize TIF for development projects.
- The Housing Steering Committee expressed concern regarding the number of employees, specifically teachers, who work in Pierce County, but live elsewhere. The Committee stated that working professionals should both live and work in Pierce County.
- Most well-maintained and safe housing in Pierce County is purchased and taken off the market in less than a week.
- Two spec homes are on the sale market in Pierce, but are unfinished and priced too high to be considered “affordable”.

o PIERCE COUNTY HOUSING SURVEY. o

The “**Pierce County Housing Survey**” was made available to households in Pierce County Communities at select locations and on pertinent Community and County websites. A total of **106 Surveys** were completed, including 45 from Plainview, 22 from Pierce, six each from Hadar and the Balance of County, five from Osmond and one from Foster. An additional 21 Surveys were from outside Pierce County or did not identify a location.

Survey participants were asked to give their opinion about barriers to obtaining affordable owner or rental housing, specific housing types greatly needed throughout the County and in each Community. A portion of the **Survey** also allowed the elderly residents of the County to participate in identifying general elderly housing needs, 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**.

- A large number of participants were employed in the Health Care and Finance sectors and were within the 25 to 44 age group.
- **Survey** participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing. The barriers identified when obtaining affordable **owner housing** included housing prices, a lack of sufficient homes for sale, cost of utilities and excessive down payment/closing costs. The most common barrier faced when obtaining affordable **rental housing** included a lack of available, decent rental housing and cost of rent.
- **A total of 70 participants were not satisfied with their current housing situation.** Reasons included homes too small or in need of substantial updating and the house being too far from their place of employment.
- Top housing needs in Pierce County include, but are not limited to housing for low- to middle income families and elderly persons, housing for existing/new employees, 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 in Pierce County include single family homes, assisted living housing, town homes for purchase and two-bedroom apartments for rent.
- Top-rated support services in Pierce County include cultural/language assistance, employment opportunities & training, alcohol/drug abuse services and veteran/homeless services.
- 64.1 percent of the **Survey** respondents supported the County using State or Federal grant funds to conduct an owner housing rehabilitation program. 49 percent of the **Survey** respondents supported Pierce County using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **70.7 percent of the Survey respondents supported Pierce County 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.**
- **63.2 percent of the Survey respondents supported the County using grant dollars to purchase, rehab and resell vacant housing.**
- 66 percent of the **Survey** respondents supported Pierce County using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

○ WORKFORCE HOUSING NEEDS SURVEY. ○

PCED, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the County's workforce. A total of **34 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**.

- **Survey** participants included 28 homeowners and three renters. **Seven 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 less than \$100,000.
- **The City of Plainview 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 and utilities.** Barriers faced when obtaining affordable **rental housing** included **the high cost of utilities and a lack of decent rental units at an affordable price range.**

○ COMMUNITY HOUSING “LISTENING SESSIONS.” ○

Community Housing “Listening Sessions” were conducted in the Communities of Pierce and Plainview, to engage the opinion of housing need among the local citizenry. The following consensus statements regarding priority housing issues or needs are highlighted below, as expressed by those in attendance at the two **Sessions**.

Pierce Listening Session:

- The Community is receiving consistent calls for rental housing availability.
- Housing repair is needed in Pierce. Some projects have gone unfinished.
- **Participants expressed a major need for assisted living housing, providing specialized services, in Pierce.** The only existing assisted living facility in Pierce County is located in Plainview.
- An interest in the development of independent living housing/apartments for elderly persons was expressed by **Listening Session** participants. The existing senior living apartment complex in Pierce is 100 percent occupied and maintaining a wait list.
- A subdivision west of Pierce has 28 lots for sale.
- Participants would like to see the existing contractors in Pierce be more involved with housing remodeling projects.

Plainview Listening Session:

- Participants at the **Plainview Listening Session** identified a lack of elderly housing availability, as compared to surrounding Communities.
- Unpaved roads in the Community are seen as prohibitive to new housing development.
- Several housing units in older neighborhoods have been converted to rental housing. Participants highlighted a need for housing rehabilitation and demolition in the Community to improve the existing housing stock.
- **The most desirable housing unit for Plainview are three-bedroom houses, 1,200 to 1,500 square feet with a two-car garage.**
- Two duplex rental housing units are planned for development in Plainview.

Section 3.



County-Wide Housing Goals & Action Steps.

COUNTY-WIDE HOUSING GOALS & ACTION STEPS.

○ INTRODUCTION. ○

The following **Pierce County “Housing Goals & Action Steps”** reflect citizen input through Surveys, Housing Listening Sessions and meetings with the Pierce County 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 the County and each Community. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in Pierce County.



○ COUNTY-WIDE HOUSING GOALS & ACTION STEPS. ○

Goal 1: County-Wide Housing Development Initiative. Implement a **housing development initiative** for the County and each Community, as a primary, local economic development activity. **A core activity of this Housing Development Initiative should be the development of a County-Wide Housing Partnership** to monitor and encourage housing development throughout Pierce County as part of a **County-Wide Housing Initiative**. The Partnership should be created and maintained by **Pierce County Economic Development (PCED)**. The **Partnership** would organize local housing stakeholders and work directly with both local and State housing stakeholders and housing funders to encourage the development of specific housing programs that meet the needs of the 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 **Housing Initiative** should target the development of up to **136 new housing units in Pierce County, by 2022**, including an estimated **96 owner housing units** and **40 new rental units**. The development of these new housing units would add an estimated \$26.1 Million to the local residential property tax base. **The potential exists for Pierce County to experience an “Economic Development Boost,” by 2022, equal to a 1.5 percent population growth. This Boost would require the creation of an estimated 40 to 60 additional full-time employment opportunities. This Boost would also increase the total housing target demand in Pierce County to an estimated 171 housing units, requiring an investment of an estimated \$32.8 Million.**

*NOTE: Pierce County has 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 County and each Community be prepared to implement **housing development “plans of action”** that include the identification of vacant lots within each Community’s respective Corporate Limits, as well as suitable land adjacent, but outside the Community for the development of a rural “build through” residential subdivisions that could eventually be annexed. Pierce County Communities 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 2:** The **Pierce County-Wide Housing Partnership** should be comprised of Community and County leadership, organizations and housing stakeholders from both the private and public sector, including, but not limited to, PCED, Northeast Nebraska Economic Development District (NENEDD), Northeast Nebraska Community Action Partnership (NENCAP), Norfolk Board of Realtors, major employers, bankers and other local persons and businesses 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 3:** The **Pierce County-Wide Housing Partnership** should assist with and expand the County’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 1,400 to 2,200 square feet.
- Additional, modern programs of assisted and long-term care living should be on the housing agenda for selected Pierce County Communities.
- One assisted living facility exists in the Community of Plainview. **Participants of the County-Wide Housing Listening Session expressed a need for additional assisted living units in their County.**
- Existing retirement and elderly rental housing facilities, both affordable and market rate (private pay) throughout Pierce County, 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 **Pierce County-Wide Housing Partnership** should take the lead role to design and implement local and County-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 Pierce County Communities, utilizing all available public and private funding sources. Any limited partnership would collaborate with local housing developers to construct housing for local employees.**



NOTE: By 2022, an estimated 52 owner and 24 rental housing units should be developed for the Pierce County workforce, a total of 76 units. Of the 76 units, an estimated 22 (12 owner, 10 rental) should be developed in Pierce, while an estimated 20 (10 owner, 10 rental) should be developed in Plainview. This should include both new construction and purchase/ rehab/resale or re-rent activities, lease- or credit-to-own units.

- **Action Step 5:** Create **Downtown Housing & Redevelopment Initiatives** in Pierce and Plainview, directed at increasing the availability of housing opportunities in each Community's Central Business District. Target up to **four rental units in Pierce and two rental units in Plainview** by 2022. The rehabilitation of second story units in commercial buildings should be planned and implemented.

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

Goal 2: New Housing Developments in the Communities of Pierce County should address the needs of both owner and renter households of all age and income sectors by producing 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 County. Affordable homes, particularly those with three+-bedrooms, are in demand in each Pierce County 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 Pierce County, with emphasis on single family homes. **The average affordable purchase price of a home in Pierce County should be at or above \$185,000 for workforce families. The price product in highest demand in Pierce County 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 Pierce County, with emphasis on town home, duplex and apartment units for the elderly and local workforce households. **Rental housing price products in the County should rent at or above the average affordable monthly rent of \$670 for workforce families. The price product in highest demand in Pierce County ranges from \$545 to \$735.** General rental housing, preferably units consisting of two+-bedrooms, should be constructed to provide safe, decent and affordable rental housing options.

NOTE: Future affordable rental housing in each Pierce County 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.



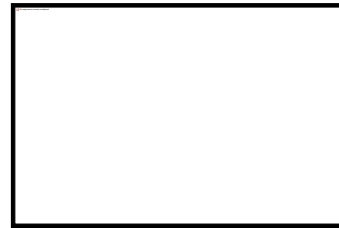
- **Action Step 4:** Plan and develop additional, both **owner** and **rental** housing for **Special Populations**; a target number of **12 units**, County-Wide. This includes persons with a mental and/or physical disability.
- **Action Step 5:** Housing development projects in Pierce County should coincide with public facility, utility and infrastructure improvements, emphasizing alternative transportation methods, such as multi-use trails and transit services. Access to necessary amenities of public use, as well as proper water, sewer, storm water and electrical utility installation are important for prolonged sustainability in residential neighborhoods. The planning and use of **alternative energy systems** should be a goal of the County/Communities for future residential developments.

- **Action Step 6:** Develop unique solutions to create residential developments, both on existing vacant lots as infill, and on land adjacent the Corporate Limits of Communities, in an effort to make vacant land available for expanded residential growth. Identify lots and tracts of land for future housing development opportunities. **All Communities in Pierce County have available tracts of vacant land, adjacent their respective Corporate Limits, where a rural housing subdivision could be platted and developed.**

*NOTE: Vacant lots exist in several Communities that are too small for today's housing development standards. The **Pierce County-Wide Housing Partnership** 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 Community neighborhoods.*

- **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 identified a need for additional rental housing for workforce families and elderly households in Pierce County.** Several industries that have recently located or expanded in the County have pushed the need for additional workforce housing.

- **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 local and/or national 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 City of Plainview should utilize LB840 funds for public infrastructure improvements.**

Goal 3: Rehabilitation/Preservation of Existing Owner and Rental Housing Stock. Housing rehabilitation programs and activities in Pierce County should strive to protect and preserve the existing housing stock of the Communities.

- **Action Step 1:** As needed, the County and each Community should establish a policy of condemning and demolishing dilapidated housing, or housing that is not cost effective to rehabilitate. **Vacated land could be placed in a County-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 Pierce County, with emphasis on meeting the housing needs of the elderly, low income families and housing occupied by persons with special needs.
- **Action Step 3:** Pierce County Communities should recognize and make a concentrated effort to **preserve housing of historical significance,** as an effort to preserve County and Community 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 Pierce County, as well as the utilization of the “Nuisance Abatement” Program via NENEDD.**

Goal 4: Financing Activities for Housing Development in Pierce County. 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 Pierce 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 Pierce County-Wide Housing Partnership will need to develop and/or continue relationships with developers and funders to enhance housing development activities in the County.**
- **Action Step 2:** Pierce County Communities 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 5: Impediments to Fair Housing Choice. The Communities of Pierce County will need to identify and establish a plan to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of the County should play a role in this process. 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 the Pierce County Communities, 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 **County-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.

- **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 a current and modern Comprehensive Plan, as well as Zoning and Subdivision Regulation documents, for Pierce County and each Community, in an effort to continue efficient, sustainable housing development.

- **Action Step 1:** Pierce County and 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.

Section 4.



Pierce County/Community Profile.

PIERCE COUNTY/COMMUNITY PROFILE.

○ INTRODUCTION. ○

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

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

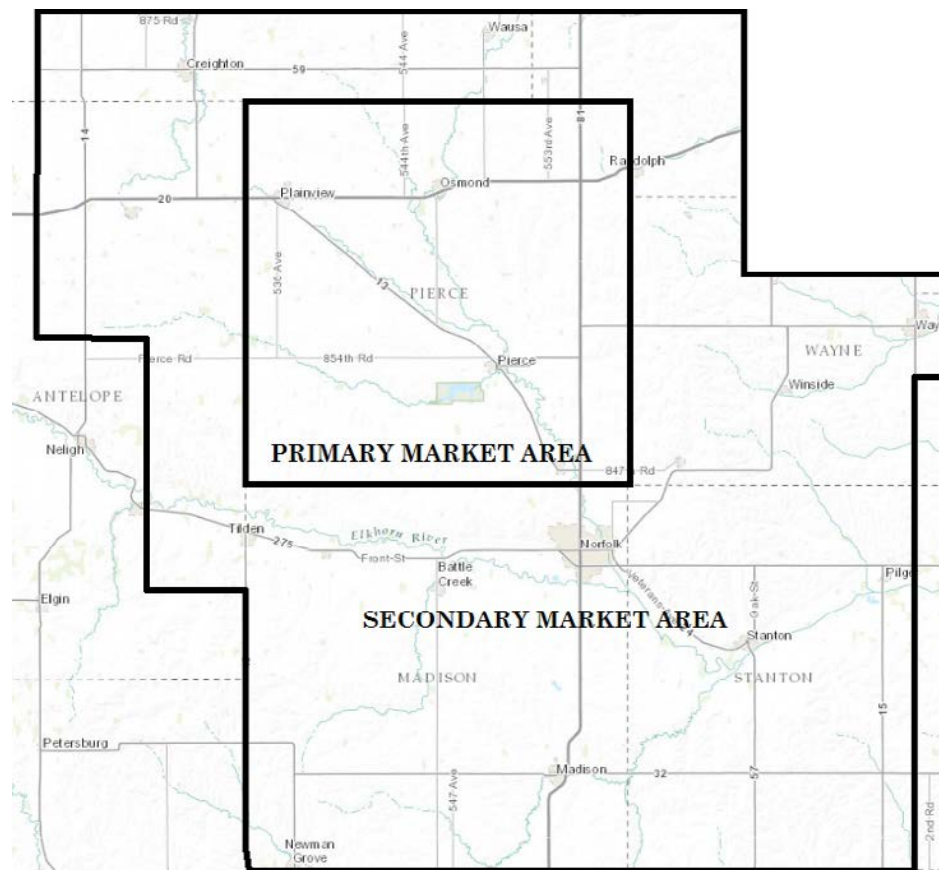
The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Pierce County, included a five-year period, **May, 2017 to May, 2022**. 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 Pierce County. All statistical **Tables** are included in **Appendix II** of this **Housing Study**.



○ HOUSING MARKET AREA. ○

The **Housing Market Area** for the Pierce County is divided into two geographic areas: a **Primary** and a **Secondary Housing Market Area**. The **Primary Housing Market Area** for Pierce County includes the entire County and each Community. The **Secondary Housing Market Area** was determined by 2010 Census Tract boundaries and proximity to other large centers of population. This **Secondary Market Area** includes the entire **Norfolk Micropolitan Statistical Area** (Madison and Stanton Counties), as well as portions of Wayne, Cedar, Knox and Antelope Counties. This **Secondary Market Area** provides additional support to Pierce County's housing market area, as well as increased economic development opportunities and support.



○ POPULATION PROFILE. ○

Population Trends and Projections.

The population of the previous two Decennial Censuses (2000 and 2010) recorded a slight decline in population for Pierce County. The County's population decreased from 7,857, in 2000, to 7,266, in 2010, a decrease of 591, or 7.5 percent. **Currently (2017), the estimated population for the County is 7,189 and is projected to decrease, but remain stable at 7,140, by 2022. It is projected, the numerous employment activities currently planned for the nearby City of Norfolk will have an impact in slowing down the rate of population decline in the County.**

The Community of Pierce is projected to experience a population increase by 2022, which can be attributed to recent housing development activity, expanding employment opportunities in close proximity to the Community, primary transportation corridors and Pierce's designation as the Pierce County Seat. The remaining Pierce County Communities are projected to decrease, slightly, but remain stable through 2022. **A stable population base contributes to the need for new and improved housing for various forms, types and sectors of the County.**





Age.

In 2017, Pierce County is experiencing an estimated median age of 42.8 years, an increase from the 2010 median age of 42.2 years. Median age is projected to continue to increase; to 44 years by 2022.

The largest increase in population in the County, from 2010 to 2017, has occurred with the “55 to 64” age group, gaining an estimated 68 people. **The Pierce County 65+ year, elderly population is projected to increase by 2022, with the “55-64” age group projected to experience the largest population increase, an estimated 108 persons. All Communities in Pierce County are projected to either remain stable or increase in population among persons 65+ years of age.** It is important that a range of elderly services, amenities and appropriate housing be made available in Pierce County to **encourage senior/elderly populations from leaving their respective Communities and, ultimately, the County.**

Persons Per Household.

Persons per household declined in Pierce County, from 2000 to 2010, from 2.37 to 2.28. Currently, an average of 2.25 persons exist in a single household in Pierce County. This number is projected to continue to decrease by 2022, to an estimated 2.23, as people live longer and a trend towards smaller families continues.

○ INCOME PROFILE. ○

Information presented in the **Income Profile** of this **Housing Study** assists in determining the number of households within Pierce County having the financial capacity to afford housing. 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 few limitations.

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. In 2017, per capita income in Pierce County is an estimated \$49,947, an increase of approximately 111 percent from the 2002 per capita income of \$23,701. **By 2022, per capita income in Pierce County will increase an estimated 14.6 percent, to \$57,245.**

The **median income** for all households in Pierce County, in 2017, is estimated to be \$56,849. **By 2022, per capita income in Pierce County will increase an estimated 9.1 percent, to \$62,062.** The majority of County residents are projected to have incomes at or above \$50,000. **For households with persons 65+ years of age, the median income in 2017 is estimated to be \$36,926 and, by 2022, increase to \$40,559, or 9.8 percent.**

Cost Burdened/Housing Problems.

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

In 2017, an estimated 488 owner households in Pierce County, or 21.3 percent, are cost burdened or have housing problems. **By 2022, an estimated 450 owner households in Pierce County will be cost burdened or have housing problems.** Currently, an estimated 114 renter households in Pierce County, or 19 percent are cost burdened or have housing problems. **By 2022, an estimated 98 renter households will be cost burdened or have housing problems.**

○ ECONOMIC PROFILE. ○

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

Employment Trends.

Between 2005 and 2015, the unemployment rate in Pierce County ranged from a high of 4.1 percent to a low of 1.9 percent. During this period, the total number of employed persons decreased by 38.

Currently, an estimated 4,376 persons residing in Pierce County are in the civilian labor force. This number is expected to increase by 121 persons, or 2.8 percent by 2022. Total employment for Pierce County is also projected to increase, from 2017 to 2022, from 4,257 to an estimated 4,388, representing a 3.1 percent increase. The unemployment rate, an estimated 2.7 percent in 2017, is projected to decline, slightly, during the next five years.

Employment By Type.

Data obtained from the Nebraska Department of Labor highlights Pierce County's largest employers in 2016. An estimated 2,224 persons work in a non-farm place of employment. The largest concentration of workers are employed in the State Government, Health Care & Social Assistance and Retail Trade sectors.

In addition to agriculturally-based employment sectors, major employers in the County include, but are not limited to CHI Health-Plainview Hospital, Pierce County Government/Employees and three public school systems. Several programs and organizations of economic and business development are available in Pierce County. Pierce County Economic Development provides the technical assistance needed to attract, grow and retain employment and economic opportunities for Pierce County residents. The Pierce and Plainview Chambers of Commerce and other local organizations and foundations also provide economic and community development opportunities in Pierce County.

○ HOUSING PROFILE. ○

Households.

Currently, an estimated 2,886 households reside in Pierce County, consisting of 2,287 owner and 599 renter households. By 2022, owner households will account for an estimated 79.8 percent of all households in the County. **The Communities of Pierce and Hadar are projected to experience an increase in total households, by 2022. The remaining Communities are projected to decline, slightly, in households, but remain stable through 2022.**

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 Pierce, Osmond and Plainview. **The City of Osmond is projected to experience an increase in the number of persons residing in group quarters, by 2022, increasing from an estimated 19 to 22.**

Housing Units/Vacancy & Occupancy.

In 2017, Pierce County contains an estimated 3,235 housing units, consisting of approximately 2,480 owner and 755 rental units. Of these 3,235 units, approximately 349 are vacant, resulting in an overall, housing vacancy rate of 10.7 percent. The 349 vacant housing units consist of an estimated 193 owner and 156 rental units, equaling an owner housing vacancy rate of 7.8 percent and a rental housing vacancy rate of 20.7 percent. The Village of Osmond has the highest housing vacancy rate, at 13.3 percent. **The Housing Steering Committee stated that while there are vacant rental housing units available throughout the County, these units have been considered undesirable by prospective tenants due either to their size or their condition.**

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, estimated adjusted housing vacancy rate for Pierce County is 4.1 percent, which includes an adjusted owner housing vacancy rate of 3.7 percent and adjusted rental housing vacancy rate of 5.6 percent. This concludes that Pierce County has both an owner and rental housing vacancy deficiency. 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 Pierce County, from 2002 to 2015. A total of nine rental housing programs in the County participated in the 2015 Survey, totaling 72 rental units. Results identified a 11.11 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 24.3 days in Pierce County in 2015.

TABLE 4.1
SURVEY OF RENTAL PROPERTIES
PIERCE COUNTY, NEBRASKA
2002-2015

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	2	16	0.0	21.6
2003	2	31	6.45	74.5
2004	6	63	0.0	27.6
2005	10	63	19.05	19.3
2006	7	40	20.00	55.8
2007	6	34	26.47	81.0
2008	9	61	9.84	41.0
2009	11	66	13.64	40.4
2010	8	62	12.90	30.0
2011	12	89	20.22	72.5
2012	14	62	14.52	70.6
2013	11	81	7.41	75.0
2014	12	126	2.38	45.0
2015	9	72	11.11	24.3

N/A = Not Available.
 Source: Nebraska Investment Finance Authority, 2017.

Table 4.2 identify the **vacancy rate by unit type** for Pierce County in 2015. Of the total 72 managed units that were surveyed, only eight were available in 2015.

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	49	5	10.2
Apartments	18	1	5.6
Mobile Homes	0	0	0.0
<u>Not Sure of Type</u>	<u>5</u>	<u>2</u>	<u>40.0</u>
Total Units	72	8	11.11

Source: Nebraska Investment Finance Authority, 2017.

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. Pierce 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 Pierce County median housing value, estimated to be \$109,800 in 2017, is projected to increase by an estimated 12.5 percent by 2022 to \$123,600. The highest median housing value in 2017 exists in the Balance of County, which has a median housing value of \$159,600. By 2022, the Balance of County will continue to have the highest estimated median owner housing value, \$172,000.

In 2017, the estimated median gross rent for Pierce County is \$663. **The estimated median gross rent in Pierce County is expected to increase by 12.8 percent, by 2022, to \$748.**

Affordable Housing Stock.

With the population and number of housing units projected to increase, by 2022, it is important that appropriate, affordable housing stock of various types be available in all Communities of Pierce County, including housing for new and existing retirees and the elderly. 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.

A total of **121 selected affordable rental housing units, including apartments (multifamily and elderly independent living), assisted living units and nursing/skilled nursing facility beds**, located throughout Pierce 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.

Four rental housing programs, two skilled nursing and one assisted living facility exist in Pierce County. One rental housing program has an occupancy rate of 100 percent and maintains a wait list for prospective residents.



Section 5.



**County-Wide
Housing Target Demand.**

COUNTY-WIDE HOUSING TARGET DEMAND.

○ INTRODUCTION ○

This **Section** of the **Pierce County, Nebraska County-Wide 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 ○

Approximately six new housing units have been built in Pierce County since 2015. Most of the owners of these new homes are previous homeowners or renters from the area desiring to move into a new/larger or more appropriate home.

Some of the housing needs expressed in the **Housing Surveys** and during the **Housing Meetings and 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 both the Pierce County Housing Survey and the Workforce Housing Needs Survey stressed a need for safe, decent and affordable housing options and the need to rehabilitate or demolish distressed housing structures in the County.

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 starter homes, consisting of three+-bedrooms in Pierce County, especially homes in the \$150,000 to \$200,000 price range for first-time homebuyers.

The rehabilitation of homes in Pierce County and each 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, County-wide.

Future housing activities in Pierce County should be directed towards providing the local workforce and first-time homebuyers with housing options via both the construction of new housing 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 in Pierce County is available, but more is needed. Participants of the Pierce County Housing Listening Sessions identified a need for additional independent retirement housing for the local elderly/retirees, in an effort to make single family housing more available in the County. Additionally, participants of the Pierce Listening Session highlighted a major need for assisted living housing in their Community. A home repair/ modification program would be appropriate to assist elderly persons to stay in their home. Future housing options for elderly persons in Pierce County 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 community.

Future Households

Overall, Pierce County is projected to decrease in population, an estimated 49 residents, during the next five years, for a predicted 2022 population of 7,140. This will also include an estimated decrease of 26 households. The County is projected to consist of an estimated 2,282 owner and 578 renter households by 2022. The Communities of Pierce and Hadar are projected to increase in total households. By 2022, an estimated 713 owner and 122 renter households are projected to reside in Pierce, while an estimated 87 owner and 30 rental units are projected to reside in Hadar.

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 Pierce County Communities produced data identifying substandard housing units and housing units having overcrowded conditions.

- Housing structural conditions, provided by the Pierce County Assessor office, identified **555 housing units in “fair” condition and 110 units in “poor” condition.** 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 28 units, or 1 percent of all housing units in Pierce County have overcrowded conditions. This number of overcrowded housing units could increase by 2022 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 20.8 percent of all households in Pierce County are considered cost burden.** This equals an estimated 602 total households, including 488 owner and 114 renter households. By 2022, 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 the Pierce County Communities.

(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 Pierce County, to have sufficient housing available for new and existing residents.

An **adjusted housing vacancy rate** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities. **Currently, the adjusted vacancy rate for Pierce County is 4.1 percent, including a 3.7 percent adjusted vacancy rate for owner housing units.** An owner “vacancy deficiency” exists in homes that are suitable for sale or rent.

The Communities of Pierce, Hadar, Osmond and Plainview are currently experiencing an adjusted housing vacancy deficiency. The adjusted housing vacancy rate is an estimated 5.8 percent in Pierce, 3.9 percent in Hadar, 5.1 percent in Osmond and 2.6 percent in Plainview.

(3) “PENT-UP” HOUSING DEMAND.

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

o HOUSING TARGET DEMAND. o

Table 5.1, Page 5.6, identifies the **estimated housing target demand** for **Pierce County** and **each Community** by **2022**. 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 the County.

The total estimated **housing target demand** in **Pierce County**, by **2022**, is **136 housing units**, including **96 owner** and **40 rental units**, at an estimated development cost of **\$26.1 Million**. The largest demand for housing units is projected to occur in the Community of Pierce (28 owner, 14 rental units), followed by Plainview (24 owner, 14 rental units).

A demand for new and/or rehabilitated housing units exists in the Downtowns of Pierce and Plainview. A total of four rental units should be created in Downtown Pierce, by 2022, while two rental units should be created in Downtown Plainview.

The County should also be prepared for a potential **“boost”** in population through new employment opportunities or major employers locating or relocating to Pierce County. A scenario population growth involving the addition of **40 to 60 full-time employees**, would result in a total target demand of up to **171 housing units**, by 2022.



**TABLE 5.1
ESTIMATED HOUSING TARGET DEMAND
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2022**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*^</u>	<u>Est. Required Target Budget (Millions)</u>
Pierce County:	96	40	136	\$26.1
Pierce:	28	14	42**	\$7.3
Foster	2	2	4	\$0.7
Hadar:	4	2	6	\$1.0
McLean:	0	2	2	\$0.3
Osmond:	10	6	16	\$2.8
Plainview:	24	14	38**	\$6.6
Balance of County:	28	0	28	\$7.4

*Based upon new households, providing affordable housing for 20% of cost burdened households, replacement of 40% of housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency by creating 6.5% vacancy rate consisting of structurally sound housing units and build for “pent-up” demand, based upon local capacity and availability of land and financial resources. **An “Economic Development Boost” of 40 to 60 new jobs in Pierce County would increase the total County housing Target Demand to an estimated 171 housing units.**

**Includes Downtown Housing Potential:
Pierce: Four Rental Units.
Plainview: Two Rental Units.

^ New housing development should involve new construction and purchase-rehab/resale or re-rent activities.

Source: Hanna:Keelan Associates, P.C., 2017.

○ HOUSING DEMAND BY INCOME SECTOR. ○

Table 5.2 identifies household area median income (AMI), for Pierce County.

	<u>1-4 PHH</u>	<u>5-8 PHH</u>
30% AMI	\$19,440	\$25,650
50% AMI	\$32,400	\$42,750
60% AMI	\$38,800	\$51,300
80% AMI	\$50,851	\$68,450
100%AMI	\$64,800	\$85,500
125%AMI	\$81,000	\$106,875

Source: Hanna:Keelan Associates, P.C., 2017.

Table 5.3, Page 5.8, identifies the **estimated housing demand by income sector** for Pierce County and the Cities of Pierce and Plainview, by 2022. Approximately 136 new units should be targeted, consisting of 96 owner units and 40 rental units. The County should focus on addressing the owner housing needs and demands of individuals and families who have an AMI of 61 percent or higher. For rental housing, programs assisting all income sectors will need to be examined.

The Communities of Pierce and Plainview should create owner housing units for households at or above 61 percent AMI. These two Communities should also construct rental housing units for households in income ranges at or above 31 percent AMI. **The 61 to 125 percent AMI categories represent low- to moderate-income persons and families in Pierce County. It also represents a segment of the population that typically cannot find suitable housing within their price range. The 61 to 125 percent AMI category should be the primary focus of housing development throughout Pierce County.**

TABLE 5.3
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
PIERCE COUNTY/CITIES OF PIERCE & PLAINVIEW, NEBRASKA
2022

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
<u>Pierce County:</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner:	0	0	16	36	44	96
Rental:	6	18	12	4	0	40
<u>Pierce:</u>						
Owner:	0	0	6	10	12	28
Rental:	0	8	4	2	0	14
<u>Plainview:</u>						
Owner:	0	0	6	8	10	24
Rental:	0	6	6	2	0	14
<u>Balance of County:</u>						
Owner:	0	0	0	6	22	28
Rental:	0	0	0	0	0	0

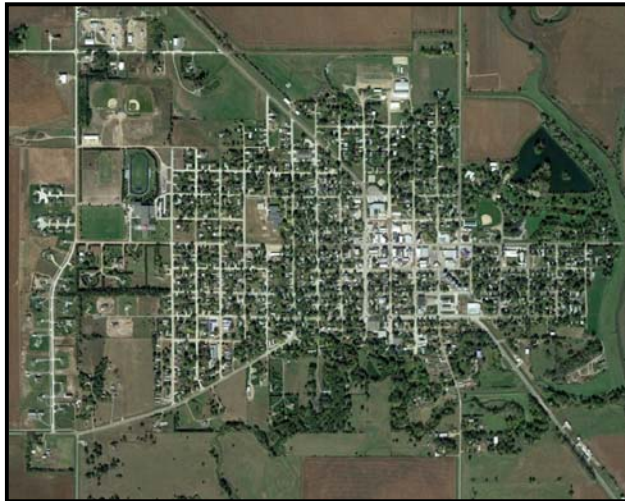
Source: Hanna:Keelan Associates, P.C., 2017.

◉ HOUSING LAND USE PROJECTIONS: PIERCE AND PLAINVIEW, NEBRASKA. ◉

Tables 5.4A and 5.4B, Pages 5.10 and 5.11, identify the estimated **land use projections and housing types for two age sectors** in the Cities of Pierce and Plainview, Nebraska, by 2022. Housing types for both Communities should include single family, townhome, apartment and duplex/triplex units.

In Pierce, An estimated **15.1 acres of land** will be required to complete the needed housing developments by 2022. Specifically, 20 owner and 10 rental housing units, comprising 11.7 acres of land, should be dedicated to the development of housing for young professionals and families in the Community, while eight owner and four rental units, comprising 3.4 acres of land, should feature housing development for persons 55+ years of age, including persons with special needs.

In Plainview, An estimated **13.2 acres of land** will be required for housing development during the next five years. This includes 16 owner and eight rental housing units, requiring 9.4 acres of land for housing for young professionals and families, while eight owner and six rental units, consisting of 3.8 acres of land, should include housing developments and programs for persons 55+ years of age and/or persons with special needs.



**TABLE 5.4A
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
PIERCE, NEBRASKA
2022**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	14 / 16*	9.5
	Town Home Unit	6 / 0	1.8
	Duplex/Triplex Units	0 / 0	0.0
	Apartment Units***	0 / 4	0.4
Subtotals		20 / 10	11.7
55+ Years	Single Family Unit	2 / 0	0.8
	Town Home Unit	6 / 0	1.8
	Duplex/Triplex Units	0 / 4	0.8
	Subtotals		8 / 4
TOTALS		28 / 14	15.1
*Includes Lease- or Credit-To-Own Units.			
**Includes Housing for Special Populations			
***Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2017.			

**TABLE 5.4B
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
PLAINVIEW, NEBRASKA
2022**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	12 / 4*	7.6
	Town Home Unit	4 / 0	1.2
	Duplex/Triplex Units	0 / 2	0.4
	Apartment Units***	0 / 2	0.2
Subtotals		16 / 8	9.4
55+ Years	Single Family Unit	2 / 0	0.8
	Town Home Unit	6 / 0	1.8
	Duplex/Triplex Units	0 / 6	1.2
Subtotals		8 / 6	3.8
TOTALS		24 / 14	13.2
*Includes Lease- or Credit-To-Own Units.			
**Includes Housing for Special Populations			
***Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2017.			

○ HOUSING EXPECTATIONS FOR SPECIFIC POPULATION GROUPS
&
PRICE PRODUCTS:
PIERCE COUNTY, NEBRASKA. ○

Target populations include elderly, family and special needs populations, per Area Median Income (AMI). The housing types in Pierce County include both owner and rental units of varied bedroom types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the right population sector. A majority of homes in Pierce County should be geared toward family populations, including those in the local workforce.

Table 5.5 A identifies **housing target demand** in Pierce County, **for specific population groups** by 2022. In Pierce County, **136 units** will be needed by 2022, consisting of **96 owner** and **40 rental units**. This includes an estimated 44 total units for elderly (55+) populations, 80 total units for families and 12 total units for special populations, or those with a mental or physical disability(ies). **An estimated 76 housing units, consisting of 52 owner and 24 rental units should be built for the workforce population in the County.**

Table 5.5 B identifies **proposed housing types by price product** with the given Area Median Income (AMI) for Pierce County, by 2022. The owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price of \$239,900. Two- and three-bedroom rental units, with an average affordable monthly rent between \$545 and \$605, present the greatest demand in Pierce County.

Three+-bedroom units at an average purchase price of \$185,000 and an estimated average monthly rent cost of \$635 are the most needed housing types for the workforce population in Pierce County.

**TABLE 5.5A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
PIERCE COUNTY-WIDE, NEBRASKA
2022**

OWNER UNITS	<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	0	0	12	18	30	6
Family	0	0	12	22	26	60	46
Special							
<u>Populations¹</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>2</u>	<u>0</u>	6	<u>0</u>
Subtotals	0	0	16	36	44	96	52
RENTAL							
<u>UNITS</u>							
Elderly (55+)	0	6	6	2	0	14	4
Family	2	10	6	2	0	20	20
Special							
<u>Populations¹</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	6	<u>0</u>
Subtotals	6	18	12	4	0	40	24
TOTALS	6	18	28	40	44	136	76

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)****PIERCE COUNTY-WIDE, NEBRASKA****2022**

PRICE – PURCHASE COST (AMI)							Work Force
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	
Units	<u>\$103,000*</u>	<u>\$115,000*</u>	<u>\$144,800*</u>	<u>\$186,300*</u>	<u>\$239,900*+</u>	<u>TOTALS</u>	<u>\$185,000*</u>
2 Bedroom	0	0	4	8	10	22	4
3+ Bedroom	<u>0</u>	<u>0</u>	<u>12</u>	<u>28</u>	<u>34</u>	74	48
TOTALS	0	0	16	36	44	96	52
PRICE – MONTHLY RENTAL COST (AMI)							Work Force
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%125%)	(126%+)	TOTALS	
Units	<u>\$505**</u>	<u>\$545**</u>	<u>\$605**</u>	<u>\$735**</u>	<u>\$845**+</u>	<u>TOTALS</u>	<u>\$635**</u>
2 Bedroom	4	6	4	2	0	16	4
3+ Bedroom	<u>2</u>	<u>12</u>	<u>8</u>	<u>2</u>	<u>0</u>	24	20
TOTALS	6	18	12	4	0	40	24

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., 2017.

○ HOUSING EXPECTATIONS FOR
SPECIFIC POPULATION GROUPS & PRICE PRODUCTS – PIERCE, NEBRASKA. ○

Table 5.6A identifies housing target demand for specific population groups in the City of Pierce by 2022.

During the next five years, the City of Pierce will be challenged to develop up to **42 new housing units**, consisting of **28 owner** and **14 rental units**. A total of 12 units for elderly populations should be developed, including eight owner and four rental units. An estimated 17 owner and eight rental units should be developed for families in the Community. Rental units can be included as part of a Credit-To-Own housing program. Three owner and two rental units should be dedicated to persons with special needs.

TABLE 5.6A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
PIERCE, NEBRASKA
2022

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	2	6	8	2
Family	0	0	4	7	6	17	10
Special Populations¹	<u>0</u>	<u>0</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>3</u>	<u>0</u>
Subtotals	0	0	6	10	12	28	12
RENTAL							
UNITS							
Elderly (55+)	0	2	2	0	0	4	2
Family	0	4	2	2	0	8	8
Special Populations¹	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	8	4	0	0	14	10
TOTALS	0	8	10	12	12	42	22

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., 2017.

Of the total 42 housing units needed in Pierce, an estimated 22 housing units, consisting of 12 owner and 10 rental units should be built for the workforce population in Pierce.

Table 5.6B identifies **proposed housing types by price product** with the given Area Median Income (AMI) for the City of Pierce, by 2022. The owner housing type most needed will be units with three or more bedrooms, for households at or above 126 percent AMI with an average affordable purchase price of \$229,900. Three-bedroom rental units, with an average affordable monthly rent of \$545 are needed in Pierce.

Three+-bedroom units at an average purchase price of \$175,000 and an estimated average monthly rent cost of \$615 are the most needed housing types for workforce households in Pierce.

TABLE 5.6B**HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)****PIERCE, NEBRASKA****2022**

	<u>PRICE – PURCHASE COST (AMI)</u>						Work Force
Owner Units	(0%-30%) \$103,000*	(31%-60%) \$115,000*	(61%-80%) \$134,500*	(81%-125%) \$178,300*	(126%+) \$229,900*+	TOTALS	\$175,000*
2 Bedroom ¹	0	0	2	2	4	8	2
<u>3+ Bedroom</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>8</u>	<u>8</u>	<u>20</u>	<u>10</u>
TOTALS	0	0	6	10	12	28	12
	<u>PRICE – MONTHLY RENTAL COST (AMI)</u>						Work Force
Rental Units	(0%-30%) \$505**	(31%-60%) \$545**	(61%-80%) \$605**	(81%125%) \$735**	(126%+) \$845**+	TOTALS	\$615**
2 Bedroom ¹	0	2	2	0	0	4	2
<u>3+ Bedroom</u>	<u>0</u>	<u>6</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>10</u>	<u>8</u>
TOTALS	0	8	4	2	0	14	10

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., 2017.

○ HOUSING EXPECTATIONS FOR
SPECIFIC POPULATION GROUPS & PRICE PRODUCTS – PLAINVIEW, NEBRASKA. ○

TABLE 5.7A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
PLAINVIEW, NEBRASKA
2022

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	2	6	8	2
Family	0	0	5	5	4	14	8
Special Populations ¹	0	0	1	1	0	2	0
Subtotals	0	0	6	8	10	24	10
RENTAL							
UNITS							
Elderly (55+)	0	2	3	1	0	6	2
Family	0	4	3	1	0	8	8
Special Populations ¹	0	0	0	0	0	0	0
Subtotals	0	6	6	2	0	14	10
TOTALS	0	6	12	10	10	38	20

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., 2017.

Table 5.7A identifies **housing target demand** in Plainview, for **specific population groups** by 2022. A total of **38 units** will be needed in the Community by 2022, consisting of **24 owner** and **14 rental units**. This includes an estimated 14 total units for elderly (55+) populations, 22 total units for families and two total units for special populations, or those with a mental or physical disability(ies).

An estimated 20 housing units, consisting of 10 owner and 10 rental units, should be built for the workforce population in the County.

Table 5.7B identifies **proposed housing types by price product** with the given Area Median Income (AMI) for the City of Plainview, by 2022. Similar to the City of Pierce, the owner housing type most needed will be units with three or more bedrooms, for households at or above 126 percent AMI with an average affordable purchase price of \$229,900. Three-bedroom rental units, with an average affordable monthly rent of \$545 are needed in Plainview.

Three+-bedroom units at an average purchase price of \$175,000 and an estimated average monthly rent cost of \$615 are the most needed housing types for workforce households in Plainview.

TABLE 5.7B**HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)****PLAINVIEW, NEBRASKA****2022**

PRICE – PURCHASE COST (AMI)							Work Force
Owner Units	(0%-30%) \$103,000*	(31%-60%) \$115,000*	(61%-80%) \$134,500*	(81%-125%) \$178,300*	(126%+) \$229,900*+	TOTALS	\$175,000*
2 Bedroom ¹	0	0	2	2	0	6	2
<u>3+ Bedroom</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>6</u>	<u>8</u>	<u>8</u>	<u>10</u>
TOTALS	0	0	6	8	10	24	10
PRICE – MONTHLY RENTAL COST (AMI)							Work Force
Rental Units	(0%-30%) \$505**	(31%-60%) \$545**	(61%-80%) \$605**	(81%125%) \$735**	(126%+) \$845**+	TOTALS	\$615**
2 Bedroom ¹	0	2	2	2	0	6	2
<u>3+ Bedroom</u>	<u>0</u>	<u>4</u>	<u>4</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>8</u>
TOTALS	0	6	6	2	0	14	10

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., 2017.

○ HOUSING REHABILITATION & DEMOLITION DEMAND. ○

Table 5.8 identifies the **targeted rehabilitation and demolition demand** for the **Communities of Pierce County, by 2022**. A total of **242 units** should be targeted for rehabilitation in Pierce County at an estimated cost of **\$10.2 Million**. Up to **90 housing units** are considered not cost effective for rehabilitation and should be demolished. The estimated cost of demolition will range, depending on acquisition of the housing unit.

Land being occupied by “bad and unsafe” housing located in Communities should be secured in a single County-Wide “Land Bank,” reserved for future housing development. Pierce County Economic Development will need to take a proactive role in housing development and rehabilitation activities in the County and each Community.

TABLE 5.8
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
PIERCE COUNTY COMMUNITIES, NEBRASKA
2022

	<u># Rehabilitated /</u> <u>Est. Cost*</u>	<u>Demolition</u>
Pierce County:	242 / \$10.2 M	90
Pierce:	72 / \$3.1 M	20
Foster:	4 / \$161,000	2
Hadar:	36 / \$1.5 M	10
McLean:	2 / \$86,000	2
Osmond:	50 / \$2.1 M	18
Plainview:	78 / \$3.3 M	38

*Based upon field inspections and age of housing.
 Source: Hanna:Keelan Associates, P.C., 2017.

○ HOUSING DEVELOPMENT & REHABILITATION AREAS:
PIERCE COUNTY, NEBRASKA. ○

The need for new housing development, along with the rehabilitation or preservation of existing housing is important for each Pierce County Community. The field analysis completed as an activity of this **County-Wide Housing Study** included an assessment of the condition of the existing housing stock. Overall, the housing stock throughout Pierce County is in “Average” 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 in the County. Generally, these pockets are located near the downtown “core” areas of each Community. 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.**

All Communities in Pierce County 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.

Rural Communities of Pierce County 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. Currently, only the City of Plainview has a designated **Redevelopment Area**.

○ HOUSING DEVELOPMENT & REHABILITATION AREAS:
PIERCE AND PLAINVIEW, NEBRASKA. ○

New Housing Development.

The progression of housing development has largely been concentrated in the western portions of the City of Pierce, along 549th Avenue and to the west of Pierce High School. Two cul-de-sac neighborhoods exist west of the High School, while large lot, single family housing exists along 549th Avenue. Large tracts of land are available for the development of new owner and rental housing units in this portion of the City. In Plainview, several lots are available in the northern portion of the Community, where residential development has already taken place. This area of Plainview should continue to experience the development of new single family owner and rental housing. It is also recommended that hard surfaced roads be installed to provide safer, more efficient access to these developing lots in Plainview.

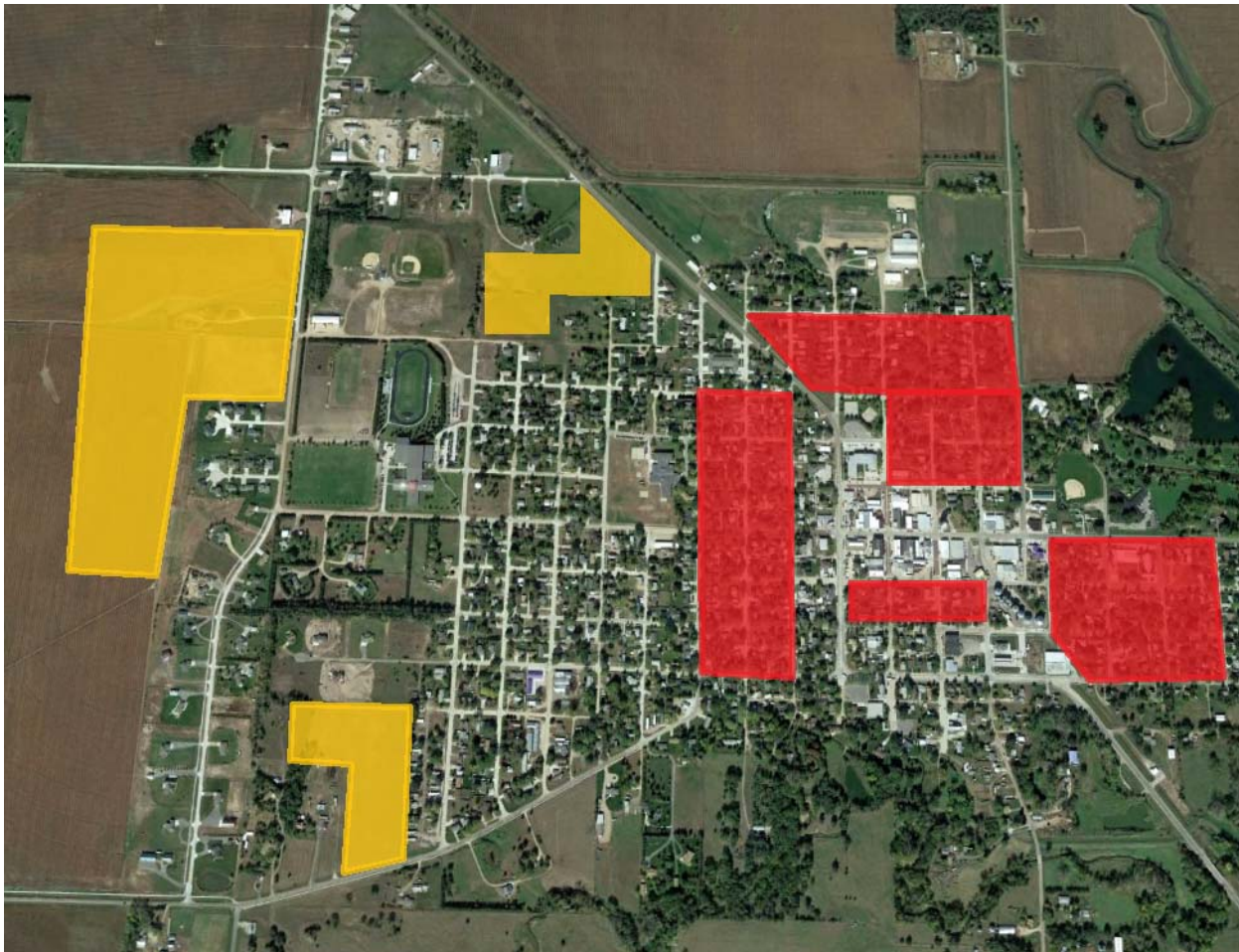
Pierce County Economic Development should work in conjunction with the Cities of Pierce and Plainview on identifying and developing available vacant lots as part of an infill housing development program. This will allow new development to take advantage of existing infrastructure, including water, sewer and electrical utilities.

Large, vacant tracts of land, both within and adjacent the Corporate Limits that could be utilized for large scale housing development in both Pierce and Plainview are identified on **Pages 5.22 and 5.23**. These areas are 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.



Housing Redevelopment/Rehabilitation.

Housing redevelopment and rehabilitation areas in the Communities of Pierce and Plainview are also identified on **Pages 5.18 and 5.19**. Areas for housing redevelopment and rehabilitation are generally located near the Downtowns of Pierce and Plainview, as well as the existing railroad corridor in Plainview and the former railroad corridor in Pierce. Moderate to substantial rehabilitation activities should be conducted in these areas. The demolition of housing units, if not cost effective for rehabilitation, may also be necessary. **The City of Plainview has established a process to utilize Tax Increment Financing for the rehabilitation of public infrastructure, streets, sidewalks and landscaping enhancements as a component to housing redevelopment and rehabilitation.**

HOUSING DEVELOPMENT, REDEVELOPMENT & REHABILITATION AREAS PIERCE, NEBRASKA



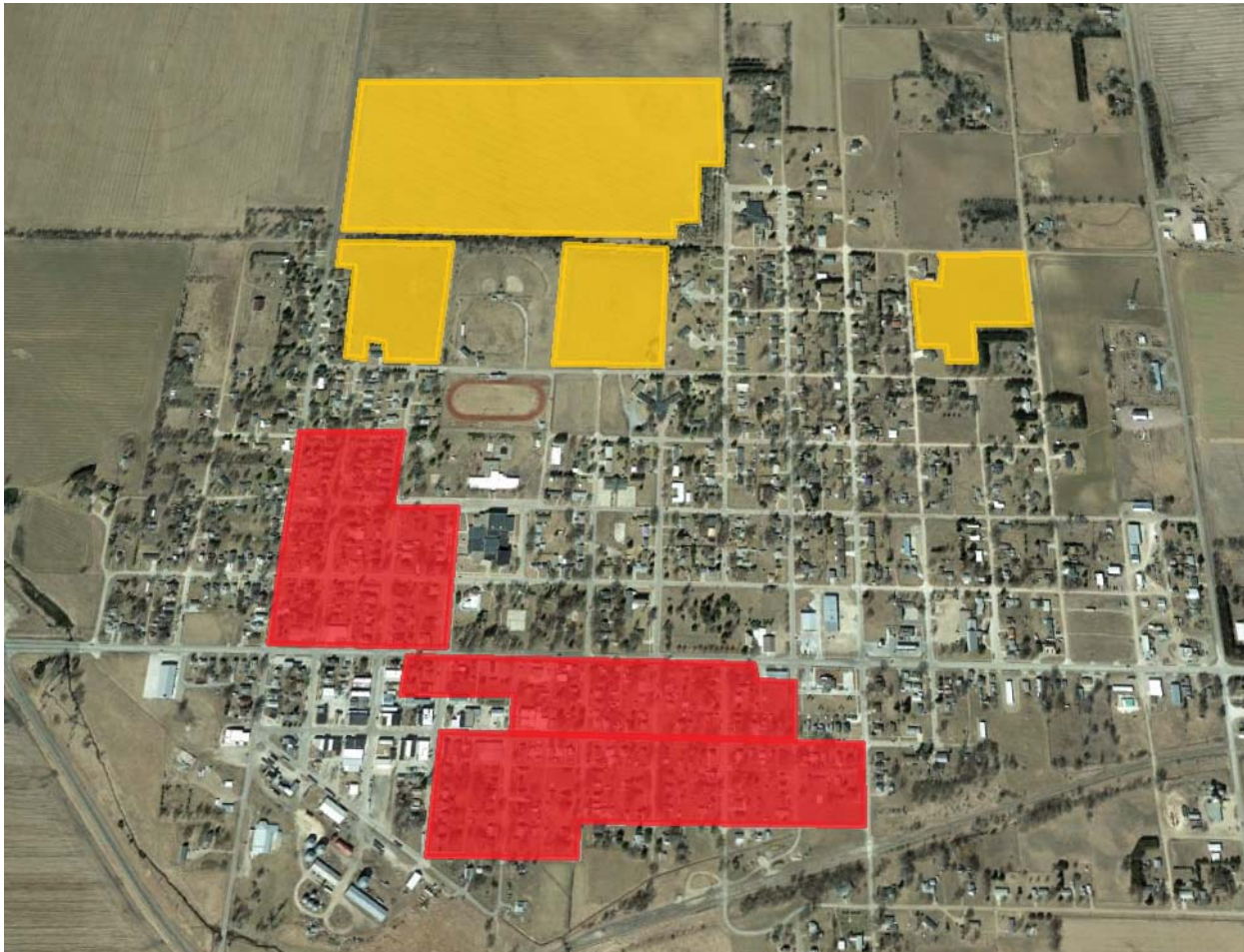
LEGEND

-  AREAS FOR NEW HOUSING DEVELOPMENT
-  AREAS FOR HOUSING REHABILITATION/DEMOLITION



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HOUSING DEVELOPMENT, REDEVELOPMENT & REHABILITATION AREAS PLAINVIEW, NEBRASKA



LEGEND

-  AREAS FOR NEW HOUSING DEVELOPMENT
-  AREAS FOR HOUSING REHABILITATION/DEMOLITION

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◦ SITE ANALYSIS PROCESS ◦

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.”

Section 6.



Pierce County Five-Year Housing Action Plan.

PIERCE COUNTY FIVE-YEAR HOUSING ACTION PLAN.

○ INTRODUCTION. ○

The greatest challenge for Pierce County, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. Overall, Pierce County should target **136 new units; 96 owner units and 40 rental units, by 2022.**

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



○ POTENTIAL HOUSING PARTNERS ○

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

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

LG = Local Governments

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.

P-LB840 = Plainview Economic Development Fund.

OE = Owner Equity.

CPF = Conventional Private Financing.

TEBF = Tax Exempt Bond Financing.

TIF = Tax Increment Financing.

PCED = Pierce County Economic Development.

PC-WHP = Pierce County-Wide Housing Partnership.

ME = Major Employers.

NENEDD = Northeast Nebraska Economic Development District.

NENCAP = Northeast Nebraska Community Action Partnership.

NENAAA = Northeast Nebraska Area Agency on Aging

MHEG = Midwest Housing Equity Group.

MHDF = Midwest Housing Development Fund.

PD = Private Developer.

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

PH = Plainview Hospital (CHI Health-Plainview).

○ PLACE-BASED DEVELOPMENT COMPONENTS ○

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

ACCESS AND LINKAGES:

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

COMFORT AND IMAGE:

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

USES AND ACTIVITIES:

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

SOCIABILITY:

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

○ HOUSING PROJECTS ○

The following **Pierce County Housing Action Plan** presents the “**priority**” housing programs proposed for the County and Communities during the next five years. Programs include activities associated with the organizational or operational requirements 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. 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 Community’s quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements.

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost/Partners.</u>
1. Establish a Pierce County-Wide Housing Partnership to promote and guide housing development activities in the County and each Community.	A County-Wide organization, created by PCED that plans, guides and implements affordable housing programs. To include the input and involvement of existing Pierce County housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services.	\$25,000 (Selected Partners).
2. Create a Pierce County Land and Housing Bank Program.	Secure both land and housing for future housing development and redevelopment throughout Pierce County.	\$100,000 Annually. PC-WHP, LG & ME.
3. County-Wide Housing Investment Club.	With the guidance of the Pierce County Housing Partnership , organize local funding and housing stakeholders to create a bank of funds to invest in needed gap financing for local housing developments.	\$75,000 Annually. PC-WHP.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost/Partners.</u>
4. Establish an Employer's Housing Assistance Program , encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing.	To encourage Major Employers in Pierce 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.	\$100,000 Annually. ME.
5. Continue/Expand a Continuum of (Housing) Residential Care Program in the County, directed at persons and families 55+ years of age.	Housing assistance program provided by the Pierce County-Wide Housing Partnership , to address all facets of elderly housing needs and associated support services in Pierce County, including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation and modification.	\$125,000 Annually. PC-WHP, NENAAA, PH.
6. Plan and implement an annual Pierce County Housing Summit .	The Pierce County-Wide Housing Partnership , with the assistance of local funders should conduct an annual presentation of housing accomplishments and opportunities in Pierce County.	\$5,000 Annually. PC-WHP.

HOUSING PRESERVATION/REHABILITATION.

	<u>Activity/Purpose.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
7.	Area-Wide Housing Code Inspection and Rental Licensing Program , to provide a year-round, on-going housing inspection and enforcement and licensing program, to support a safe, affordable housing stock. Can combine with a Nuisance Abatement Program .	\$85,000.	80% or \$64,000.	PC-WHP, NENEDD, FHA, LG & OE.
8.	County-Wide Single Family Owner Housing Rehabilitation Program, up to 70 Units , moderate rehabilitation at \$32,000 to \$38,000 per unit in Pierce County, by 2022, to meet the needs of low- to moderate-income households.	\$2,500,000.	70% or \$1,750,000.	PC-WHP, LG, NENEDD, NENCAP, CDBG, HOME, NAHTF, TIF & OE.
9.	Purchase and Demolition of up to 55 substandard, dilapidated housing units in Pierce County Communities, by 2022. Credit property to the Land & Housing Bank for purpose of redevelopment.	\$2,900,000.	80% or \$2,320,000.	PC-WHP, LG, NENEDD, CDBG, NAHTF, TIF & OE.
10.	Single Family Purchase-Rehab-Resale/Rent Program, 40 Units , 3+ bedroom houses, standard amenities in Pierce County, by 2022, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI).	\$4,500,000.	70% or \$3,150,000.	PC-WHP, LG, NENEDD, NENCAP, PD, 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/Funding.</u>
11.	<p>Elderly Rental Housing Initiative, 14 Units:</p> <ul style="list-style-type: none"> - Pierce: 4. - Plainview: 6. - Osmond: 4. <p>Mixed income, two- bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of low-to moderate- mixed-income elderly households (31%+ AMI).</p>	\$2,300,000.	70% or \$1,610,000.	PC-WHP, LG, PD, NENAAA, FHA, LIHTC, MHEG, MHDF, HOME, NAHTF, AHP, HUD, RD, TIF, CPF & PF.
12.	<p>Pierce County Elderly Homeownership Initiative, 18 Units:</p> <ul style="list-style-type: none"> - Pierce & Plainview: 8 Each. - Osmond: 2. <p>Scattered Site, Mixed Income, two & three-bedroom single family, and town home units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (81%+ AMI).</p>	\$3,900,000.	45% or \$1,755,000.	PC-WHP, LG, PD, NENAAA, NENEDD, HOME, NAHTF, TIF, RD & CPF.

HOUSING FOR ELDERLY/SENIOR POPULATIONS (Continued).

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
<p>13. Housing Rehabilitation/Modification Initiative, 48 Units:</p> <ul style="list-style-type: none"> - Pierce: 16 - Plainview: 20 - Osmond: 8 - Hadar: 4 - Remaining Communities: 2 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>	\$1,213,000.	85% or \$1,031,050.	PC-WHP, LG, NENAAA, NENEDD, NENCAP, CDBG, HOME, NAHTF, TIF & OE.
<p>14. Develop 12 to 16 units as part of an affordable licensed Assisted Living Facility in Pierce, with supportive/specialized services for near-independent and frail-elderly residents.</p>	\$2,250,000.	60% or \$1,350,000	PC-WHP, LG, PD, RD, HUD, NENAAA, FHA, TIF, CPF & OE.

HOUSING FOR FAMILIES.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
15.	<p>Single Family Rental, CROWN Rent-To-Own Program, 14 Units:</p> <ul style="list-style-type: none"> - Pierce & Plainview: 6 Each. - Osmond: 2. <p>Mixed Income, 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income workforce households (51% to 80% AMI).</p>	\$2,310,000.	70% or \$1,617,000.	PC-WHP, LG, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF & CPF.
16.	<p>General Rental Housing Program, 10 Units:</p> <ul style="list-style-type: none"> - Pierce & Plainview: 4 each. - Osmond: 2. <p>Mixed Income, duplexes, consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (31% to 125% AMI).</p>	\$1,650,000.	70% or \$1,155,000.	PC-WHP, LG, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF, CPF & P-LB840.

HOUSING FOR FAMILIES (Continued).

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
<p>17. Family Homeownership Initiative, 60 Units:</p> <ul style="list-style-type: none"> - Pierce: 14. - Plainview: 12. - Osmond & Hadar: 4 Each. - Remaining Communities: 2 Each. - Rural County: 28 (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). Communities should focus on both new construction and Purchase-Rehab-Resale or Re-Rent Programs.</p>	\$13,560,000.	45% or \$6,102,000.	PC-WHP, LG, PD, NENEDD, FTHB, CDBG, NAHTF, HOME, TIF, CPF & P-LB840.
<p>18. Owner/Rental Housing Initiative for Special Populations in the City of Pierce, 6 Units:</p> <p>Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable housing needs of persons with special needs (0% to 80% AMI).</p>	\$975,000.	90% or \$877,500.	PC-WHP, LG, PD, NENEDD, CDBG, NAHTF, HOME, LIHTC, MHEG, MHDF, TIF, AHP & CPF.
<p>19. Downtown Housing Initiative, Six Rental Units:</p> <ul style="list-style-type: none"> - Pierce: 4. - Plainview: 2. <p>Mixed Income, or upper floors of existing commercial buildings, 1 & 2-bedroom apartments.</p>	\$960,000	75% or \$720,000	PC-WHP, LG, PD, NENEDD, HTC, CDBG, HOME, LIHTC, NAHTF, AHP, MHEG, MHDF, TIF & CPF.

Section 7.



**Affordable Housing Concepts,
Funding Sources &
Partnerships.**

AFFORDABLE HOUSING CONCEPTS, FUNDING SOURCES & PARTNERSHIPS.

○ INTRODUCTION. ○

Section 7 of this **County-Wide Housing Study** provides a discussion of **affordable housing concepts, funding sources and partnerships** for Pierce County. Included is a presentation and discussion of various affordable housing development options, successfully being implemented in Nebraska, today. Pierce County and each Community can consider these and other successful affordable housing models in the development of needed housing.

○ AFFORDABLE HOUSING CONCEPTS & RESIDENTIAL LAND NEEDS. ○

A total of 136 new housing units have been targeted for Pierce County by 2022. This would include up to **96 owner units** and **40 rental units**. Vacant land will need to be made available in or adjacent Pierce County Communities for the suitable development of various, needed housing types.

Identifying locations of new housing development is important for Pierce County and each Community. Each Community in Pierce County 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.**

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

All Communities in Pierce County should implement housing rehabilitation activities, including purchase-rehab-resale or re-rent programs. The County has an estimated 242 housing structures needing moderate-to substantial rehabilitation and an estimated 90 housing structures for demolition. 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 **County-Wide Housing Study** included an assessment of the condition of the existing housing stock, with structural condition information provided by the Pierce County Assessor's Office. All of the Communities in Pierce County 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.

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

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 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.

o IMPLEMENTING HOUSING DEVELOPMENTS IN PIERCE COUNTY. o

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

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

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

“Traditional “low-income housing” is for persons and families at 0 percent to 80 percent of the Area Median Income, commonly referred to as “Very-Low to Moderate Income”. Housing for households within this income range, typically requires one or more public 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. The use of public programs of financial support will, typically, require income and rent/purchase limits.”

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

“Section 8 Rental Housing (Project-Based),” is a government-funded program that provides rental housing to low-income households in privately owned and managed rental units. The subsidy stays with the building; when you move out, you no longer have the rental assistance. 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.

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 and Falls City, Nebraska, Townhomes
Courtesy: Excel Development Group.**



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



○ FUNDING SOURCES & PARTNERSHIPS. ○

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 a County and the Communities. The (strategic) combination of two or more sources can assist in reducing development and/or operational costs of proposed affordable housing projects.

LOCAL FUNDING OPTIONS

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

Local Tax Base

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

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 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 County-wide housing programs.

STATE PROGRAMS

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

Nebraska Department of Economic Development (NDED)

The proposed **2017 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$10.4 Million Community Development Block Grant
\$3 Million HOME Investment Partnership Fund
\$941,814 Emergency Shelter Grant Program
\$3 Million Homeless Shelter Assistance Trust Funds
\$9.6 Million Nebraska Affordable Housing Trust Fund
\$370,412 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 now the 36th state to provide a historic tax credit at the state level, which is a tax credit that is separate and distinct from the federal historic tax credit.

The 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)

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.

One CHDO serves Pierce County: Northeast Nebraska Community Action Partnership (NENCAP).

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 both NENCAP and Northeast Nebraska Economic Development District.

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.

Appendix I.



Pierce County Survey Results.

COUNTY-WIDE CITIZEN SURVEY FOR PIERCE COUNTY, NEBRASKA

Pierce County Economic Development (PCED) is currently conducting the following survey to determine both present and future housing needs during the next five years. **This survey is funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from the Cities of Pierce and Plainview, on behalf of PCED.** An important activity of the Housing Study is to ask you, a local resident, about the housing needs of your Community and the County. **TOTAL SURVEYS COMPLETED: 106.**

1. Where do you reside?

- Pierce (22) **Plainview (45)** Hadar (6) Foster (1)
 Osmond (5) Rural Pierce County (6) Other/No Response (21)

2. If you do not live in Pierce County, are you interested in moving to the County?

- Yes (7) **No (16)**

3. Which of the following sectors are you employed?

- | | |
|---|--|
| <input type="checkbox"/> Government (7) | <input type="checkbox"/> Finance (10) |
| <input type="checkbox"/> Non-Profit Organization (3) | <input type="checkbox"/> Manufacturing (8) |
| <input type="checkbox"/> Retail & Wholesale Trade (3) | <input type="checkbox"/> Agricultural/Forestry/Natural Resources (5) |
| <input type="checkbox"/> Real Estate (3) | <input type="checkbox"/> Administrative (0) |
| <input type="checkbox"/> Information (1) | <input checked="" type="checkbox"/> Health Care/Social (28) |
| <input type="checkbox"/> Education(8) | <input type="checkbox"/> Utilities/Construction (3) |
| <input type="checkbox"/> Leisure & Hospitality (0) | <input type="checkbox"/> Professional/Technical (5) |
| <input type="checkbox"/> Transportation (0) | <input type="checkbox"/> Mining (0) |
| <input type="checkbox"/> Accommodation & Food (0) | <input type="checkbox"/> Arts/Entertainment (1) |
| <input type="checkbox"/> Retired (9) | <input type="checkbox"/> Other/No Response (12)_____ |

4. Gender?

- Male (38) **Female (60)**

5. What is your current age?

Under 25__1__ 25-34__21__ 35-44__25__ 45-54__16__ 55-64__22__ 65-74__10__ 75-84__3__ 85+__0__

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

- | | |
|---|--|
| <input checked="" type="checkbox"/> Single Family House (own) (79) | <input type="checkbox"/> Manufactured/Mobile Home (own)(4) |
| <input type="checkbox"/> Single Family House (rent) (8) | <input type="checkbox"/> Manufactured/Mobile Home (rent) (0) |
| <input type="checkbox"/> Duplex/Triplex (own) (0) | <input type="checkbox"/> Rental Apartment (3) |
| <input type="checkbox"/> Duplex/Triplex (rent) (0) | <input type="checkbox"/> Condominium (0) |
| <input type="checkbox"/> Townhome (own) (1) | <input type="checkbox"/> Other/No Response (11)_____ |
| <input type="checkbox"/> Townhome (rent) (0) | <input type="checkbox"/> |

7. Number of persons in your household? 1 = 17, **2 = 36**, 3 = 21, 4 = 14, 5+ = 10

8. Please indicate your household income range, for 2015, before taxes.

Less Than \$25K = 7, \$25K-\$40K = 13, \$40K-\$60K = 16, **\$60K-\$80K = 23**, \$80K-\$100K = 15, \$100K-\$125K = 14, \$125K+ = 7

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

For Renters		For Owners	
1	Lack of handicap accessible housing	6	Lack of handicap accessible housing
0	Lack of adequate public transportation	6	Lack of adequate public transportation
1	Lack of knowledge of fair housing rights	1	Lack of knowledge of fair housing rights
3	Cost of rent	32	Housing prices
0	Restrictive zoning/building codes	8	Restrictive zoning/building codes
0	Job status	10	Job status
2	Attitudes of landlords & neighbors	9	Attitudes of immediate neighbors
7	Lack of availability of decent rental units in your price range	3	Mortgage lending application requirements
0	Use of background checks	18	Excessive down payment/closing costs
1	Excessive application fees and/or rental deposits	18	Cost of utilities
3	Cost of utilities	4	Lack of educational resources about homeowner responsibilities
0	Lack of educational resources about tenant responsibilities	12	Cost of homeowners insurance
	Other: _____	46	Lack of sufficient homes for sale
	Other: _____		Other: _____

10. Are you satisfied with your current housing situation? **70** Yes ___15___ No

If no, please explain: _____

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

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Not Needed</u>
▪ Housing For:	-----	-----	-----
1. Lower-Income Families	33	25	17
2. Middle-Income Families	46	30	3
3. Upper-Income Families	20	34	20
4. Single Parent Families	35	39	2
5. Existing / New Employees	39	36	1
▪ Single Family Housing	48	29	2
▪ Rental Housing (General)	35	30	10
▪ Manufactured Homes	8	35	29
▪ Mobile Homes	2	13	62
▪ Condominiums/Townhomes	18	40	19
▪ Duplex Housing	26	43	7
▪ Apartment Complexes (3 to 12 Units per Complex)	30	40	8
▪ Rehabilitation of Owner-occupied Housing	26	38	10
▪ Rehabilitation of Renter-occupied Housing	31	31	10
▪ Housing Choices for First-Time Homebuyers	51	28	1
▪ Single Family Rent-To-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	29	38	7
2. Long-Term 6 to 15 Years	34	32	7
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	14	41	20
2. Long-Term 6 to 15 Years	16	41	17
▪ One Bedroom (Apartment or House)	13	44	16
▪ Two Bedroom (Apartment or House)	36	37	4
▪ Three+ Bedroom (Apartment or House)	42	30	3
▪ Independent Living Housing for Persons with a Mental/Physical Disability	21	44	11
▪ Group Home Housing for Persons with a Mental/Physical Disability	11	43	22
▪ Housing in Downtown	8	27	39
▪ Retirement Housing – Rental	26	42	9
▪ Retirement Housing – Purchase (Owner occupant)	28	41	8

Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	37	37	3
2. Middle-income Elderly Persons	41	30	4
3. Upper-income Elderly Persons	22	36	13
▪ Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	25	39	12
▪ Single-Room-Occupancy Housing (Boarding Homes)	10	29	33
▪ Short-Term Emergency Shelters – 30 Days or Less	12	29	32
▪ Long-Term Shelters – 90 Days or Less	10	22	41
▪ Transitional Housing (3-12 month temporary housing)	11	26	33
▪ Housing for Persons with Chronic Mental Illness	9	23	40
▪ Other (specify):			

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

12.a. Where would you like to purchase a home?

- Pierce (5) **Plainview (19)** Hadar (1) Foster (0)
- Osmond (0) Rural Pierce County (5) Other (Identify) (4) _____
- None, I plan to remain where I am (29)

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

- 33 Single Family** 5 Attached Townhouse or Duplex-Type Unit
- 0 Mobile Home 2 Patio Home/Slab Home 28 I plan to remain where I am.

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

- 3 One 12 Two **28 Three** 16 Four +

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

- 9 Less than \$50K **14 \$50K - \$100K** 8 \$100K-\$120K 2 \$120K-\$135K 9 \$135K-\$175K 13 \$175K-\$225K 5 \$225K+

12.e. What is the most your family could afford for monthly rent? 9 Less than \$400

- 11 \$400 to \$500** 8 \$500 to \$600 6 \$600 to \$700 5 \$700 to \$800
- 0 \$800 to \$900 0 \$900 to \$1,000 2 \$1,000 to \$1,100 4 \$1,100+

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

... an owner housing rehabilitation program? **69** Yes 13 No
 ... a renter housing rehabilitation program? **53** Yes 24 No

14. Do you support your Community establishing a local program that would purchase and remove dilapidated houses, making lots available for a family or individual to build owner or rental housing? **75** Yes 5 No15. Do you support your Community securing State and/or Federal grant dollars to purchase, rehabilitate and resale vacant housing? **67** Yes 10 No16. Do you support your Community in securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers? **70** Yes 11 No

If you are 55+ years of age, please continue here with Questions 17 - 22. If not, please skip to Question #23.

17. 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 4 **No 33**

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

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

One Year	<u>5</u> Yes	25 No
Two Years	<u>3</u> Yes	26 No
Three to Five Years	<u>6</u> Yes	26 No
Six to 10 Years	<u>13</u> Yes	19 No

If yes to Question #18, which of the following types of housing do you anticipate needing? Check three (3).

10 Single Family Home	<u>0</u> Apartment - Purchase
<u>3</u> Duplex - Rent	5 Assisted Living Housing
<u>3</u> Duplex - Purchase	<u>3</u> One Bedroom Apartment - Rent
<u>2</u> Town Home - Rent	<u>4</u> Two Bedroom Apartment - Rent
6 Town Home - Purchase	Other _____
<u>2</u> Nursing Home/Long-Term Care	

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

- | | |
|---------------------------------------|---|
| 18 Single Family Home | 5 Apartment - Purchase |
| 15 Duplex - Rent | 20 Assisted Living Housing |
| 15 Duplex - Purchase | 11 One Bedroom Apartment - Rent |
| 13 Town Home - Rent | 17 Two Bedroom Apartment - Rent |
| 18 Town Home – Purchase | Other _____ |
| 8 Nursing Home/Long-Term Care | |
| 3 Nursing Home/Long-Term Care | |

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

- | | |
|---|---|
| 2.1 Case Management/Legal Aid | 2.9 Transportation/Auto Repair |
| 1.6 Cultural/Language Assistance | 2.5 Finance Assistance/Management |
| 2.0 Continuing Education Opportunities | 2.8 Health Services (Mental, Physical, etc.) |
| 1.8 Employment Opportunities/Training | 2.5 Law Enforcement |
| 2.3 Adult Care Services | 2.7 Senior Social & Recreation Activities |
| 1.8 Alcohol/Drug Abuse Services | 2.2 Housing (Permanent, Transitional, etc.) |
| 3.1 Food/Meals-On-Wheels | 2.8 Emergency Transportation |
| 2.9 Home Health Care | 2.8 Volunteer Opportunities |
| 2.0 Counseling Services | 1.9 Veteran & Homeless Services |
| 2.0 Aids for Disabilities | Other: _____ |
| 2.2 Home Repair/Rehabilitation Services | |

21. Please identify the top three Support Service needs in Pierce County.

22. Please provide any additional comments regarding the future of housing in Pierce County:

Workforce Housing Needs Survey

Pierce County Economic Development (PCED), in cooperation with major employers in Pierce County, is conducting the following survey to determine the specific renter and owner housing needs of the County's workforce. **This Survey is funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from the Cities of Pierce and Plainview, on behalf of PCED.** We would appreciate you completing and returning the following Survey to your employer by _____.

TOTAL SURVEYS: 34

1. Place of Employment? ___(See Comments)_____
2. Where do you currently reside?

<input checked="" type="checkbox"/> Pierce (10)	<input type="checkbox"/> Plainview (7)	<input type="checkbox"/> Hadar (1)	<input type="checkbox"/> Foster (1)
<input type="checkbox"/> Osmond (3)	<input type="checkbox"/> Rural Pierce County (2)	<input type="checkbox"/> Other/No Response (10)_____	

If Other, where and why?_____

If outside of Pierce County, would you be interested in moving to the County? ___2___Yes (Identify Community)_____ **6 No**

3. Do you commute to Pierce County for work? **20 Yes** ___8___No

If yes, how far is your commute?

___8___ Less Than 10 Minutes **10 10-20 Minutes** ___1___ 21-30 Minutes
 ___3___ 31-40 Minutes ___0___ 41-50 Minutes ___0___ 51-60 Minutes ___0___ 61+ Minutes

4. Number of Persons in your household? 1 = 5, **2 = 11**, 3 = 10, 4 = 3, 5+ = 2
5. Do you rent or are you a homeowner? ___3___ Rent **28 Own**
6. How much is your monthly rent or mortgage payment?
Less Than \$500 = 12, \$500-\$650 = 2, \$651-\$800 = 6, \$801-\$950 = 2, \$951-\$1,100 = 3, \$1,101+ = 1
7. Are you satisfied with your current housing situation? **24 Yes** ___7___No
 If no, why? ___(See Comments)_____
8. What is your current annual total household income?
 ___5___ Less than \$35K ___5___ \$35K-\$50K ___7___ \$51K-\$70K ___4___ \$71K-\$85K **9 \$86K+**

9. As a renter or homeowner, what is the #1 issue or barrier you experience with obtaining affordable, suitable housing for your household?

For Renters		For Owners	
0	Lack of handicap accessible housing	2	Lack of handicap accessible housing
1	Lack of adequate public transportation	1	Lack of adequate public transportation
1	Lack of knowledge of fair housing rights	2	Lack of knowledge of fair housing rights
0	Cost of rent	16	Housing prices
1	Restrictive zoning/building codes	3	Restrictive zoning/building codes
0	Job status	5	Job status
1	Attitudes of landlords & neighbors	1	Attitudes of immediate neighbors
1	Lack of availability of decent rental units in your price range	2	Mortgage lending application requirements
0	Use of background checks	5	Excessive down payment/closing costs
0	Excessive application fees and/or rental deposits	11	Cost of utilities
1	Cost of utilities	2	Lack of educational resources about homeowner responsibilities
0	Lack of educational resources about tenant responsibilities	9	Cost of homeowner's insurance
		12	Lack of Sufficient Homes for Sale
		14	Cost of Real Estate Taxes
	Other: _____		Other: _____

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

10.a. Where would you like to **purchase a home**?

- Pierce (2) Plainview (4) Hadar (0) Foster (1)
 Osmond (0) Rural Pierce County (2) Other (Identify) (5) _____

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

- 9 Single Family** ___1___ Attached Townhouse or Duplex-Type Unit
 ___0___ Mobile Home ___1___ Patio Home/Slab Home ___8___ I plan to remain where I am.

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

- ___0___ One ___3___ Two **11 Three** ___4___ Four +

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

- ___4___ Less than \$50K **5 \$50K-\$100K** ___0___ \$100K-\$120K
 ___0___ \$120K-\$135K ___2___ \$135K-\$175K ___4___ \$175K-\$225K ___2___ \$225K+

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

- 4 Less than \$400** ___2___ \$400 to \$500 ___0___ \$500 to \$600 ___1___ \$600 to \$700 ___1___ \$700 to \$800
 ___1___ \$800 to \$900 ___0___ \$900 to \$1,000 ___1___ \$1,000 to \$1,100 ___1___ \$1,100+

Thank You For Participating!

Appendix II.



Pierce County Table Profile.

**TABLE 1
POPULATION TRENDS AND PROJECTIONS
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2000-2022**

	<u>2000</u>	<u>2010</u>	<u>2017</u>	<u>2022</u>	<u>% Change 2017-2022</u>
Pierce County:	7,857	7,266	7,189	7,140	-0.7%
Pierce:	1,774	1,767	1,755	1,764	+0.5%
Foster:	63	51	46	41	-10.9%
Hadar:	312	293	304	310	+1.9%
McLean:	38	36	33	31	-6.0%
Osmond:	796	783	768	761	-0.9
Plainview:	1,353	1,246	1,214	1,206	-0.6%
Balance of County:	3,521	3,090	3,069	3,027	-1.4%

2015 U.S. Census Population Estimates: Pierce Co. = 7,208; Pierce = 1,748; Foster = 50; McLean = 36; Hadar = 301; Osmond = 763; Plainview = 1,221.

NOTE: An “Economic Development Boost” of 40 to 60 new jobs in Pierce County would increase the 2022 County population to an estimated 7,290.

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2017.

**TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2000-2022**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Pierce County:	2000	7,857	131	7,726	2,979	2.59
	2010	7,266	116	7,150	2,911	2.45
	2017	7,189	110	7,079	2,886	2.45
	2022	7,140	105	7,035	2,860	2.46
Pierce:	2000	1,774	69	1,705	682	2.50
	2010	1,767	65	1,702	706	2.41
	2017	1,755	62	1,693	708	2.39
	2022	1,764	60	1,704	713	2.39
Foster:	2000	63	0	63	32	1.97
	2010	51	0	51	26	1.96
	2017	46	0	46	23	2.00
	2022	41	0	41	21	1.95
Hadar:	2000	312	0	312	117	2.66
	2010	293	0	293	113	2.59
	2017	304	0	304	115	2.64
	2022	310	0	310	117	2.65
McLean:	2000	38	0	38	18	2.11
	2010	36	0	36	18	2.00
	2017	33	0	33	17	1.94
	2022	31	0	31	17	1.82

CONTINUED:

TABLE 2 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2000-2022

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Osmond:	2000	796	14	782	340	2.30
	2010	783	18	765	319	2.39
	2017	768	19	749	307	2.44
	2022	761	22	739	298	2.48
Plainview:	2000	1,353	48	1,305	588	2.22
	2010	1,246	33	1,213	562	2.15
	2017	1,214	29	1,185	556	2.13
	2022	1,206	23	1,183	549	2.15
Balance of County:	2000	3,521	0	3,521	1,202	2.93
	2010	3,090	0	3,090	1,167	2.65
	2017	3,069	0	3,069	1,160	2.64
	2022	3,027	0	3,027	1,145	2.64

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2017.

TABLE 3						
TENURE BY HOUSEHOLD						
PIERCE COUNTY & COMMUNITIES, NEBRASKA						
2000-2022						
			Owner		Renter	
	<u>Year</u>	<u>Households</u>	<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Pierce County:	2000	2,979	2,312	77.6%	667	22.4%
	2010	2,911	2,298	78.9%	613	21.1%
	2017	2,886	2,287	79.2%	599	20.8%
	2022	2,860	2,282	79.8%	578	20.2%
Pierce:	2000	682	534	78.2%	148	21.7%
	2010	706	575	81.4%	131	18.6%
	2017	708	582	82.2%	126	17.8%
	2022	713	591	82.9%	122	17.1%
Foster:	2000	32	30	93.7%	2	6.3%
	2010	26	23	88.5%	3	11.5%
	2017	23	20	86.9%	3	13.1%
	2022	21	19	90.5%	2	9.5%
Hadar:	2000	117	90	77.0%	27	23.0%
	2010	113	86	76.0%	27	24.0%
	2017	115	87	75.4%	28	24.6%
	2022	117	87	74.9%	30	25.1%
McLean:	2000	18	17	94.4%	1	5.6%
	2010	18	12	66.6%	6	33.4%
	2017	17	12	70.6%	5	29.4%
	2022	17	12	70.6%	5	29.4%
CONTINUED:						

TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2000-2022

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Osmond:	2000	340	274	80.6%	66	19.4%
	2010	319	243	76.2%	76	23.8%
	2017	307	231	75.4%	76	24.6%
	2022	298	223	74.9%	75	25.1%
Plainview:	2000	588	468	80.0%	120	20.0%
	2010	562	425	76.0%	137	24.0%
	2017	556	417	75.1%	139	24.9%
	2022	549	408	74.4%	141	25.6%
Balance of County:	2000	1,202	899	74.8%	303	25.2%
	2010	1,167	934	80.0%	233	20.0%
	2017	1,160	938	80.8%	222	19.2%
	2022	1,145	942	82.2%	203	17.8%

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2017.

**TABLE 4
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2000-2022**

Pierce County		2000-2010				
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2017</u>	<u>2022</u>	<u>Change</u>
19 and Under	2,501	2,038	-463	1,921	1,789	-132
20-34	1,100	1,010	-90	973	927	-46
35-54	2,206	2,034	-172	2,001	1,935	-66
55-64	700	880	+180	948	1,056	+108
65-74	608	643	+35	673	726	+53
75-84	505	435	-70	446	468	+22
85+	237	226	-11	228	239	+11
TOTALS	7,857	7,266	-591	7,189	7,140	-49
Median Age	37.9	42.2	+4.3	42.8	44.0	+1.2
Pierce		2000-2010				
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2017</u>	<u>2022</u>	<u>Change</u>
19 and Under	555	504	-51	482	460	-22
20-34	269	283	+14	284	280	-4
35-54	459	468	+9	470	475	+5
55-64	135	180	+45	187	203	+16
65-74	137	137	+0	139	144	+5
75-84	142	118	-24	115	120	+5
85+	77	77	+0	79	82	+3
TOTALS	1,774	1,767	-7	1,755	1,764	+9
Median Age	37.8	40.2	+2.4	40.8	41.5	+0.7

CONTINUED:

TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2000-2022

Foster	2000-2010					
age group	2000	2010	Change	2017	2022	Change
19 and Under	13	9	-4	7	5	-2
20-34	11	7	-4	6	4	-2
35-54	15	12	-3	10	9	-1
55-64	7	11	+4	12	14	+2
65-74	12	7	-5	6	4	-2
75-84	4	3	-1	3	3	+0
85+	<u>1</u>	<u>2</u>	<u>-1</u>	<u>2</u>	<u>2</u>	<u>+0</u>
TOTALS	63	51	-12	46	41	-5
Median Age	44.5	52.3	+7.8	53.7	55.9	+2.2
Hadar	2000-2010					
age group	2000	2010	Change	2017	2022	Change
19 and Under	101	83	-18	81	74	-7
20-34	61	53	-8	51	43	-8
35-54	93	84	-9	80	75	-5
55-64	20	34	+14	45	61	+16
65-74	21	21	+0	25	29	+4
75-84	12	14	+2	17	21	+4
85+	<u>4</u>	<u>4</u>	<u>+0</u>	<u>5</u>	<u>7</u>	<u>+2</u>
TOTALS	312	293	-19	304	310	+6
Median Age	33.7	41.2	+7.5	42.3	43.6	+1.3

CONTINUED:

TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2000-2022

McLean			2000-2010			
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2017</u>	<u>2022</u>	<u>Change</u>
19 and Under	11	8	-3	8	7	-1
20-34	3	7	+4	7	6	-1
35-54	13	10	-3	9	8	-1
55-64	2	4	+2	4	5	+1
65-74	5	3	-2	2	2	+0
75-84	4	4	+0	3	3	+0
85+	0	0	+0	0	0	+0
TOTALS	38	36	-2	33	31	-2
Median Age	40.0	44.5	+4.5	45.7	48.5	+2.8
Osmond			2000-2010			
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2017</u>	<u>2022</u>	<u>Change</u>
19 and Under	218	222	+4	218	217	-1
20-34	96	104	+8	105	109	+4
35-54	190	190	+0	186	185	-1
55-64	77	85	+8	87	90	+3
65-74	101	77	-24	70	64	-6
75-84	79	69	-10	66	61	-5
85+	35	36	+1	36	35	-1
TOTALS	796	783	-13	768	761	-7
Median Age	42.5	43.1	+0.6	43.3	43.6	+0.3

CONTINUED:

TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2000-2022

Plainview		2000-2010				
age group	2000	2010	Change	2017	2022	Change
19 and Under	352	295	-57	262	241	-21
20-34	178	184	+6	183	177	-6
35-54	315	291	-24	283	274	-9
55-64	128	159	+31	165	178	+13
65-74	130	127	-3	129	134	+5
75-84	155	110	-45	116	124	+8
85+	95	80	-15	76	78	+2
TOTALS	1,353	1,246	-107	1,214	1,206	-8
Median Age	43.3	46.7	+3.4	47.0	47.8	+0.8
Balance of County		2000-2010				
age group	2000	2010	Change	2017	2022	Change
19 and Under	1,275	934	-341	878	797	-81
20-34	496	386	-110	350	318	-32
35-54	1,149	1,001	-148	982	926	-56
55-64	340	422	+82	464	524	+60
65-74	219	281	+62	310	355	+45
75-84	117	124	+7	132	142	+10
85+	26	29	+3	32	37	+5
TOTALS	3,622	3,177	-445	3,148	3,099	-49
Median Age	35.6	40.1	+4.5	41.7	42.7	+1.0

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2017.

TABLE 5
HOUSEHOLDS BY HOUSEHOLD SIZE
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2010

	1	2	3	4	5	6	7+
	<u>Person</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>
Pierce County:	755	1,134	388	349	181	77	27
Pierce:	207	245	101	89	44	16	4
Foster:	9	10	6	1	0	0	0
Hadar:	24	41	20	17	7	4	0
McLean:	8	6	1	2	1	0	0
Osmond:	94	119	35	43	18	6	4
Plainview:	206	212	58	48	20	14	4
Balance of County:	207	501	167	149	91	37	15
Source: 2010 Census.							
Hanna:Keelan Associates, P.C., 2017.							

TABLE 6
HOUSEHOLD INCOME BY AGE GROUP - TRENDS AND PROJECTIONS
PIERCE COUNTY, NEBRASKA
2000-2022

<u>Income Group</u>	<u>2000*</u>	<u>2014*</u>	<u>2017</u>	<u>2022</u>	<u>% Change 2017-2022</u>
All Households:					
Less than \$10,000	302	111	83	55	-33.7%
\$10,000-\$19,999	520	257	220	152	-30.9%
\$20,000-\$34,999	784	526	491	439	-10.6%
\$35,000-\$49,999	533	472	463	440	-5.0%
<u>\$50,000 or More</u>	<u>843</u>	<u>1,542</u>	<u>1,629</u>	<u>1,774</u>	<u>+8.9%</u>
TOTALS	2,982	2,908	2,886	2,860	-0.9%
Median Income	\$32,061	\$52,853	\$56,849	\$62,062	+9.1%
Households 65+ Yrs.					
Less than \$10,000	152	69	55	41	-25.4%
\$10,000-\$19,999	265	177	153	130	-15.0%
\$20,000-\$34,999	201	163	145	137	-7.6%
\$35,000-\$49,999	85	130	139	153	+10.1%
<u>\$50,000 or More</u>	<u>143</u>	<u>249</u>	<u>282</u>	<u>321</u>	<u>-13.8%</u>
TOTALS	846	788	774	782	+1.0%
Median Income	\$20,447	\$33,618	\$36,926	\$40,559	+9.8%

* Specified 2000 & 2014 Data Used. 2014 Estimate subject to margin of error.

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

Hanna:Keelan Associates, P.C., 2017.

TABLE 7
PER CAPITA INCOME
PIERCE COUNTY, NEBRASKA / STATE OF NEBRASKA
2002-2022

<u>Year</u>	<u>Pierce County</u>		<u>State of Nebraska</u>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2002	\$23,701	--	\$30,696	--
2003	\$27,980	+18.0%	\$32,611	+6.2%
2004	\$29,830	+6.6%	\$33,768	+3.5%
2005	\$29,281	-1.8%	\$34,772	+3.0%
2006	\$28,137	-3.9%	\$35,982	+3.5%
2007	\$32,621	+15.9%	\$38,484	+7.0%
2008	\$35,400	+8.5%	\$40,626	+5.6%
2009	\$34,300	-3.1%	\$39,226	-3.4%
2010	\$36,972	+7.8%	\$40,023	+2.0%
2011	\$44,635	+20.7%	\$43,820	+9.5%
2012	\$44,274	-0.8%	\$45,578	+4.0%
2013	\$50,010	+12.9%	\$46,254	+1.5%
2014	\$46,891	-6.2%	\$47,757	+3.2%
2017	\$49,947	+6.5%	\$50,014	+4.7%
2002-2017	\$23,701-\$49,947	+110.7%	\$30,696-\$50,014	+63.0%
2017-2022	\$49,947-\$57,245	+14.6%	\$50,014-\$56,337	+12.6%

Source: Nebraska Department of Economic Development, 2017.

Hanna:Keelan Associates, P.C., 2017.

TABLE 8	
PERSONS RECEIVING SOCIAL SECURITY INCOME	
PIERCE COUNTY, NEBRASKA	
2014	
<u>Social Security Income-2014</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	180
Wives & Husbands	10
Children	0
<u>Survivor Benefits</u>	
Widows & Widowers	20
Children	5
<u>Disability Benefits</u>	
Disabled Persons	10
Wives & Husbands	0
<u>Children</u>	<u>0</u>
TOTAL	225
<u>Aged 65 & Older</u>	
Men	85
<u>Women</u>	<u>110</u>
TOTAL	195
<u>Supplemental Security Income-2014</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	N/A
<u>Blind and Disabled</u>	<u>N/A</u>
TOTAL	N/A

N/A = Not Available.

Source: Department of Health and Human Services,
Social Security Administration, 2017.
Hanna:Keelan Associates, P.C., 2017.

TABLE 9
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
PIERCE COUNTY, NEBRASKA
2000-2022

<u>Inc. Rng.</u>	<u>2000*</u> <u># / #CB-HP</u>	<u>2013*</u> <u># / #CB-HP</u>	<u>2017</u> <u># / #CB-HP</u>	<u>2022</u> <u># / #CB-HP</u>
0-30% AMI	212 / 153	180 / 145	149 / 138	126 / 117
31-50% AMI	282 / 110	160 / 90	131 / 82	107 / 70
51-80% AMI	458 / 120	435 / 140	419 / 148	406 / 151
81%+ AMI	<u>1,426 / 133</u>	<u>1,555 / 125</u>	<u>1,588 / 120</u>	<u>1,643 / 112</u>
TOTALS	2,378 / 516	2,330 / 500	2,287 / 488	2,282 / 450

*Specified data

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

Source: 2000 CHAS Tables.

Hanna:Keelan Associates, P.C., 2017.

TABLE 10
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
PIERCE COUNTY, NEBRASKA
2000-2022

Inc. Rng.	2000* # / #CB-HP	2013* # / #CB-HP	2017 # / #CB-HP	2022 # / #CB-HP
0-30% AMI	116 / 79	55 / 35	49 / 30	29 / 21
31-50% AMI	147 / 60	95 / 55	87 / 51	57 / 45
51-80% AMI	148 / 20	185 / 25	198 / 27	204 / 28
81%+ AMI	296 / 20	245 / 8	265 / 6	288 / 4
TOTALS	707 / 179	580 / 123	599 / 114	578 / 98

*Specified data

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

Source: 2000 CHAS Tables.

Hanna:Keelan Associates, P.C., 2017.

TABLE 11
EMPLOYMENT DATA TRENDS AND PROJECTIONS
PIERCE COUNTY, NEBRASKA
2004-2022

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2005	4,114	--	3.6%
2006	3,937	-177	2.9%
2007	3,848	-89	3.0%
2008	3,872	+24	3.0%
2009	3,745	-127	4.0%
2010	3,750	+5	4.1%
2011	3,779	+29	3.2%
2012	3,828	+49	3.4%
2013	3,889	+61	3.0%
2014	3,810	-79	2.5%
2015	4,076	+266	1.9%
2017*	4,257	+181	2.7%
<u>2022</u>	<u>4,388</u>	<u>+131</u>	<u>2.4%</u>
2002-2022	4,114-4,388	+274	3.6%-2.4%

*Estimate as of June, 2017.

Source: Nebraska Department of Labor, 2017.

Hanna:Keelan Associates, P.C., 2017.

**TABLE 12
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
PIERCE COUNTY, NEBRASKA
1990-2022**

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2017*</u>	<u>2022</u>
Civilian Labor Force	3,597	4,237	3,912	4,376	4,497
Unemployment	66	109	162	119	109
Rate of Unemployment	1.8%	2.6%	4.1%	2.7%	2.4%
Employment	3,532	4,128	3,750	4,257	4,388
<u>Change in Employment</u>					
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-2000	+596	+59.6	+16.8%	+1.7%	
2000-2010	-378	-37.8	-9.1%	-0.9%	
2017-2022	+131	+26.2	+3.1%	+0.6%	

*Estimate as of December, 2015

Source: Nebraska Department of Labor, Labor Market Information, 2017.

Hanna:Keelan Associates, P.C., 2017.

TABLE 13**WORKFORCE EMPLOYMENT BY TYPE****PIERCE COUNTY, NEBRASKA****2016****Workforce**

Non-Farm Employment	2,224
(Wage and Salary)	
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	18
Utilities.	*
Construction.	199
Manufacturing.	147
Wholesale Trade.	144
Retail Trade.	217
Transportation & Warehousing.	169
Information.	36
Finance & Insurance.	116
Real Estate & Rental/Leasing.	4
Professional, Scientific & Technical Services.	41
Management of Companies & Enterprises.	*
Administrative/Support/Waste.	75
Educational Services.	82
Health Care & Social Assistance.	312
Arts, Entertainment & Recreation.	*
Accommodation & Food Service.	94
Other Services (except Public Administration).	84
Federal Government.	27
State Government.	401
Local Government.	22

*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2017.

Hanna:Keelan Associates, P.C., 2017.

**TABLE 14
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2014 ESTIMATE***

	Complete Plumbing			Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
Pierce County:	2,908	2,901	99.7%	7	0.3%	28	1.0%
Pierce:	743	738	99.3 %	5	0.7%	8	1.1%
Foster:	20	20	100.0%	0	0.0%	0	0.0%
Hadar:	126	126	100.0%	0	0.0%	0	0.0%
McLean:	15	15	100.0%	0	0.0%	0	0.0%
Osmond:	312	310	99.4%	2	0.6%	1	0.3%
Plainview:	470	470	100.0%	0	0.0%	3	0.6%
Balance of County:	1,222	1,222	100.0%	0	0.0%	16	1.3%

*2014 Estimate subject to margin of error.

Source: 2010-2014 American Community Survey.

Hanna:Keelan Associates, P.C., 2017.

TABLE 15
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2017

<u>Year</u>	<u>Pierce County</u>	<u>Pierce</u>	<u>Foster</u>	<u>Hadar</u>
2017 to Present*	21	2	0	N/A
2010 to 2015*	26	4	0	0
2000 to 2009*	280	50	0	11
1990 to 1999	229	53	2	13
1980 to 1989	243	52	0	25
1970 to 1979	435	168	3	42
1960 to 1969	293	80	5	11
1950 to 1959	294	59	0	7
1940 to 1949	191	78	1	5
1939 or Before	<u>1,224</u>	<u>264</u>	<u>15</u>	<u>15</u>
SUBTOTAL	3,236	810	26	129
<u>Units Lost (2017 to Present)</u>	<u>(1)</u>	<u>(1)</u>	<u>(0)</u>	<u>N/A</u>
TOTAL EST. UNITS – 2017	3,235	809	26	129
% 1939 or Before	37.8%	32.4%	57.7%	11.6%
% 1959 or Before	52.8%	49.5%	61.5%	20.9%

CONTINUED:

TABLE 15 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2017

<u>Year</u>	<u>McLean</u>	<u>Osmond</u>	<u>Plainview</u>	<u>Balance of County</u>
2017 to Present*	0	9	2	8
2010 to 2015*	0	1	10	11
2000 to 2009*	0	35	20	164
1990 to 1999	0	22	27	112
1980 to 1989	0	35	29	102
1970 to 1979	2	57	40	123
1960 to 1969	0	46	109	42
1950 to 1959	0	32	63	133
1940 to 1949	2	21	45	39
<u>1939 or Before</u>	<u>14</u>	<u>96</u>	<u>263</u>	<u>557</u>
SUBTOTAL	18	354	608	1,291
<u>Units Lost (2017 to Present)</u>	<u>(0)</u>	<u>(0)</u>	<u>(0)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2017	18	354	608	1,291
% 1939 or Before	77.7%	27.1%	43.2%	43.1%
% 1959 or Before	88.9%	42.1%	61.0%	56.4%

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

N/A = Not Available.

Source: 2010-2014 American Community Survey.

Communities of Pierce County, 2017.

Hanna:Keelan Associates, P.C., 2017.

TABLE 16
HOUSING STOCK OCCUPANCY/VACANCY STATUS
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2017

	<u>Pierce</u> <u>County</u>	<u>Pierce</u>	<u>Foster</u>	<u>Hadar</u>
a) Housing Stock	3,235 (O=2,480; R=755)	809 (O=620; R=189)	26 (O=23; R=3)	129 (O=96; R=33)
b) Vacant Housing Stock	349	101	3	14
c) Occupied Housing Stock	2,886	708	23	115
*Owner Occupied	2,287	582	20	87
*Renter Occupied	599	126	3	28
d) Housing Vacancy Rate*	10.7% (349)	12.5% (101)	11.5% (3)	10.8% (14)
*Owner Vacancy	7.8% (193)	6.1% (38)	13.0% (3)	9.3% (9)
*Renter Vacancy	20.7% (156)	33.3% (63)	0.0% (0)	15.1% (5)
e) Adjusted Vacancy Rate**	4.1% (134)	5.8% (47)	7.6% (2)	3.9% (5)
**Owner Vacancy	3.7% (92)	5.3% (33)	8.6% (2)	4.1% (4)
**Renter Vacancy	5.6% (42)	7.4% (14)	0.0% (0)	3.0% (1)

CONTINUED:

TABLE 16
HOUSING STOCK OCCUPANCY/VACANCY STATUS
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2017

	<u>McLean</u>	<u>Osmond</u>	<u>Plainview</u>	<u>Balance of County</u>
a) Housing Stock	18 (O=13; R=5)	354 (O=248; R=106)	608 (O=440; R=168)	1,291 (O=1,040; R=251)
b) Vacant Housing Stock	1	47	52	131
c) Occupied Housing Stock	17	307	556	1,160
*Owner Occupied	12	231	417	938
*Renter Occupied	5	76	139	222
d) Housing Vacancy Rate*	7.7% (1)	13.3% (47)	8.5% (52)	10.1% (131)
*Owner Vacancy	20.0% (1)	6.8% (17)	5.2% (23)	9.8% (102)
*Renter Vacancy	0.0% (0)	28.3% (30)	17.3% (29)	11.6% (29)
e) Adjusted Vacancy Rate**	0.0% (0)	5.1% (18)	2.6% (16)	3.5% (46)
**Owner Vacancy	0.0% (0)	2.0% (5)	2.3% (10)	3.6% (38)
**Renter Vacancy	0.0% (0)	12.2% (13)	3.5% (6)	3.2% (8)

* 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.
 Pierce County & Communities, 2017.
 Hanna:Keelan Associates, P.C., 2017.

**TABLE 17
OWNER OCCUPIED HOUSING VALUE
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2000-2022**

		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>
Pierce County:	2000*	615	689	172	52	16	1,544
	2000 Med. Val.	\$65,200					
	2014*	350	833	446	299	379	2,307
	2014 Med. Val.	\$98,500					
	2017	\$109,800					
2022	\$123,600						
Pierce:	2000*	156	261	54	2	4	477
	2000 Med. Val.	\$63,700					
	2014*	91	296	108	84	40	619
	2014 Med. Val.	\$91,300					
	2017	\$107,900					
2022	\$119,200						
Foster:	2000*	22	0	1	0	0	23
	2000 Med. Val.	\$24,600					
	2014*	12	3	0	2	0	17
	2014 Med. Val.	\$32,500					
	2017	\$39,700					
2022	\$44,500						

CONTINUED:

**TABLE 17 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2000-2022**

		Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Total
Hadar:	2000*	9	58	8	0	0	75
	2000 Med. Val.	\$80,000					
	2014*	0	49	29	19	11	108
	2014 Med. Val.	\$106,900					
	2017	\$118,500					
2022	\$126,900						
McLean:	2000*	20	0	0	0	0	20
	2000 Med. Val.	\$30,000					
	2014*	6	3	0	0	2	11
	2014 Med. Val.	\$48,800					
	2017	\$56,300					
2022	\$67,000						
Osmond:	2000*	126	102	21	2	2	253
	2000 Med. Val.	\$49,800					
	2014*	56	117	24	15	15	227
	2014 Med. Val.	\$76,500					
	2017	\$87,900					
2022	\$99,300						

CONTINUED:

**TABLE 17 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2000-2022**

		<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,999</u>	<u>\$200,000 or More</u>	<u>Total</u>
Plainview:	2000*	220	167	21	4	0	412
	2000 Med. Val.	\$47,300					
	2014*	149	164	39	12	17	381
	2014 Med. Val.	\$62,500					
	2017	\$69,700					
	2022	\$80,100					
Balance of County:	2000*	62	101	67	44	10	284
	2000 Med. Val.	\$89,600					
	2014*	36	201	246	167	294	944
	2014 Med. Val.	\$147,700					
	2017	\$159,600					
	2022	\$172,000					

*Specified Data Used. 2014 Estimate subject to margin of error.
Source: 2000 Census, 2010-2014 American Community Survey.
Hanna:Keelan Associates, P.C., 2017.

TABLE 18						
GROSS RENT						
PIERCE COUNTY & COMMUNITIES, NEBRASKA						
2000-2022						
		Less than \$300	\$300 to \$499	\$500 to \$699	\$700 or More	Total
Pierce County:	2000*	122	236	59	9	426
	2000 Median Rent	\$372				
	2014*	29	94	242	93	458
	2014 Median Rent	\$587				
	2017	\$663				
	2022	\$748				
Pierce:	2000*	36	76	17	2	131
	2000 Median Rent	\$378				
	2014*	11	16	63	29	119
	2014 Median Rent	\$601				
	2017	\$690				
	2022	\$762				
Foster:	2000*	0	0	0	0	0
	2000 Median Rent	\$0				
	2014*	2	1	0	0	3
	2014 Median Rent	N/A				
	2017	N/A				
	2022	N/A				
Hadar:	2000*	4	16	6	0	26
	2000 Median Rent	\$386				
	2014*	0	2	11	4	17
	2014 Median Rent	\$606				
	2017	\$678				
	2022	\$740				

CONTINUED:

TABLE 18 (CONTINUED)						
GROSS RENT						
PIERCE COUNTY & COMMUNITIES, NEBRASKA						
2000-2022						
		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
McLean:	2000*	0	0	0	0	0
	2000 Median Rent	\$0				
	2014*	0	2	0	2	4
	2014 Median Rent	N/A				
	2017	N/A				
	2022	N/A				
Osmond:	2000*	16	28	5	2	51
	2000 Median Rent	\$367				
	2014*	4	13	59	3	79
	2014 Median Rent	\$535				
	2017	\$610				
	2022	\$669				
Plainview:	2000*	63	31	6	0	100
	2000 Median Rent	\$325				
	2014*	7	29	29	13	78
	2014 Median Rent	\$521				
	2017	\$594				
	2022	\$652				

CONTINUED:

TABLE 18 (CONTINUED)
GROSS RENT
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2000-2022

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
	2000*	3	85	25	5	118
Balance of	2000 Median Rent	\$431				
County:	2014*	7	34	80	44	165
	2014 Median Rent	\$603				
	2017	\$688				
	2022	\$757				

*Specified Data Used. 2014 Estimate subject to margin of error.
N/A = Not Available.
Source: 2000 Census, 2010-2014 American Community Survey.
Hanna:Keelan Associates, P.C., 2017.

TABLE 19
SURVEY OF RENTAL PROPERTIES
PIERCE COUNTY, NEBRASKA
2002-2015

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	2	16	0.0	21.6
2003	2	31	6.45	74.5
2004	6	63	0.0	27.6
2005	10	63	19.05	19.3
2006	7	40	20.00	55.8
2007	6	34	26.47	81.0
2008	9	61	9.84	41.0
2009	11	66	13.64	40.4
2010	8	62	12.90	30.0
2011	12	89	20.22	72.5
2012	14	62	14.52	70.6
2013	11	81	7.41	75.0
2014	12	126	2.38	45.0
2015	9	72	11.11	24.3

N/A = Not Available.

Source: Nebraska Investment Finance Authority, 2017.

TABLE 20
VACANCY RATES BY UNIT TYPE
PIERCE COUNTY, NEBRASKA
2015

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	49	5	10.2
Apartments	18	1	5.6
Mobile Homes	0	0	0.0
<u>Not Sure of Type</u>	<u>5</u>	<u>2</u>	<u>40.0</u>
Total Units	72	8	11.11

Source: Nebraska Investment Finance Authority, 2017.

Hanna:Keelan Associates, P.C., 2017.

**TABLE 21
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
PIERCE COUNTY, NEBRASKA
2000-2015**

<u>Fiscal Year</u>	<u>Average Sale Price</u>
2000	\$59,804
2001	\$45,604
2002	\$56,557
2003	\$60,006
2004	\$69,529
2005	\$71,554
2006	\$77,024
2007	\$72,056
2008	\$92,965
2009	\$73,372
2010	\$85,148
2011	\$81,056
2012	\$92,386
2013	\$79,270
2014	\$108,059
<u>2015</u>	<u>\$96,627</u>
Change (2000-2015)	+\$36,823 (+61.5%)

Source: Nebraska Investment Finance Authority, 2017.

TABLE 22
OCCUPANCY OF SELECTED AFFORDABLE RENTAL HOUSING OPTIONS
PIERCE COUNTY, NEBRASKA
2016

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>
Hillview Heights 819 W. Main Street Pierce, NE 68767	1990s	1-Bd: 3 2-Bd: 3	USDA-RD Family	30% of Income (Contract Rent: \$525-\$575)	100% Yes (3)
Midtown Apartments 117 N. 1 st Street Pierce, NE 68767	N/A	1-Bd: 8	USDA-RD Elderly	30% of Income	N/A
Plainview Comm. Housing 502 W. Pilcher Avenue Plainview, NE 68769	N/A	1-Bd: 2 2-Bd: 2	USDA-RD Family	30% of Income	N/A
Plainview Manor 101 Harper Street Plainview, NE 68769	1968	NF: 39	Skilled Nursing	\$158-\$285/Day	82% No
Premier Estates of Pierce 515 E. Main Street Pierce, NE 68767	1970s	NF: 75	Skilled Nursing	\$198-\$265/Day	51% No
Westside Apartments 404 N. Meadow Street Osmond, NE 68765	N/A	1-Bd: 4 2-Bd: 4	USDA-RD Family	30% of Income	N/A
Whispering Pines 101 W. Harper Avenue Plainview, NE 68769	2001	AL: 14	Assisted Living	\$85-\$112/Day	86% No

N/A – Not Available/Not Applicable NF – Nursing Facility AL – Assisted Living Facility.

Source: Property Managers, Nebraska Investment Finance Authority, 2017.

Hanna:Keelan Associates, P.C., 2017.

TABLE 23
ESTIMATED HOUSING TARGET DEMAND
PIERCE COUNTY & COMMUNITIES, NEBRASKA
2022

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
Pierce County:	96	40	136	\$26.1
Pierce:	28	14	42**	\$7.3
Foster	2	2	4	\$0.7
Hadar:	4	2	6	\$1.0
McLean:	0	2	2	\$0.3
Osmond:	10	6	16	\$2.8
Plainview:	24	14	38**	\$6.6
Balance of County:	28	0	28	\$7.4

*Based upon new households, providing affordable housing for 20% of cost burdened households, replacement of 40% of housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency by creating 6.5% vacancy rate consisting of structurally sound housing units and build for “pent-up” demand, based upon local capacity and availability of land and financial resources. **An “Economic Development Boost” of 40 to 60 new jobs in Pierce County would increase the total County housing Target Demand to an estimated 171 housing units.**

**Includes Downtown Housing Potential:

Pierce: Four Rental Units.

Plainview: Two Rental Units.

^ New housing development should involve new construction and purchase-rehab/resale or re-rent activities.

Source: Hanna:Keelan Associates, P.C., 2017.

TABLE 24
AREA HOUSEHOLD INCOME (AMI)
PIERCE COUNTY, NEBRASKA
2017

	<u>1-4 PHH</u>	<u>5-8 PHH</u>
30% AMI	\$19,440	\$25,650
50% AMI	\$32,400	\$42,750
60% AMI	\$38,800	\$51,300
80% AMI	\$50,851	\$68,450
100%AMI	\$64,800	\$85,500
125%AMI	\$81,000	\$106,875

Source: Hanna:Keelan Associates, P.C., 2017.

TABLE 25
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
PIERCE COUNTY/CITIES OF PIERCE & PLAINVIEW, NEBRASKA
2022

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
<u>Pierce County:</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner:	0	0	16	36	44	96
Rental:	6	18	12	4	0	40
<u>Pierce:</u>						
Owner:	0	0	6	10	12	28
Rental:	0	8	4	2	0	14
<u>Plainview:</u>						
Owner:	0	0	6	8	10	24
Rental:	0	6	6	2	0	14
<u>Balance of County:</u>						
Owner:	0	0	0	6	22	28
Rental:	0	0	0	0	0	0

Source: Hanna:Keelan Associates, P.C., 2017.

**TABLE 26A
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
PIERCE, NEBRASKA
2022**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	14 / 16*	9.5
	Town Home Unit	6 / 0	1.8
	Duplex/Triplex Units	0 / 0	0.0
	Apartment Units***	0 / 4	0.4
Subtotals		20 / 10	11.7
55+ Years	Single Family Unit	2 / 0	0.8
	Town Home Unit	6 / 0	1.8
	Duplex/Triplex Units	0 / 4	0.8
Subtotals		8 / 4	3.4
TOTALS		28 / 14	15.1
*Includes Lease- or Credit-To-Own Units.			
**Includes Housing for Special Populations			
***Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2017.			

TABLE 26B
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
PLAINVIEW, NEBRASKA
2022

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	12 / 4*	7.6
	Town Home Unit	4 / 0	1.2
	Duplex/Triplex Units	0 / 2	0.4
	Apartment Units***	0 / 2	0.2
Subtotals		16 / 8	9.4
55+ Years	Single Family Unit	2 / 0	0.8
	Town Home Unit	6 / 0	1.8
	Duplex/Triplex Units	0 / 6	1.2
Subtotals		8 / 6	3.8
TOTALS		24 / 14	13.2
*Includes Lease- or Credit-To-Own Units.			
**Includes Housing for Special Populations			
***Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2017.			

TABLE 27A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
PIERCE COUNTY-WIDE, NEBRASKA
2022

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	12	18	30	6
Family	0	0	12	22	26	60	46
Special							
<u>Populations¹</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>6</u>	<u>0</u>
Subtotals	0	0	16	36	44	96	52
RENTAL							
UNITS							
Elderly (55+)	0	6	6	2	0	14	4
Family*	2	10	6	2	0	20	20
Special							
<u>Populations¹</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>6</u>	<u>0</u>
Subtotals	6	18	12	4	0	40	24
TOTALS	6	18	28	40	44	136	76

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., 2017.

TABLE 27B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
PIERCE COUNTY-WIDE, NEBRASKA
2022

Owner	PRICE – PURCHASE COST (AMI)					TOTALS	Work Force
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
Units	\$103,000*	\$115,000*	\$144,800*	\$186,300*	\$239,900*+		\$185,000*
2 Bedroom	0	0	4	8	10	22	4
3+ Bedroom	0	0	12	28	34	74	48
TOTALS	0	0	16	36	44	96	52

Rental	PRICE – MONTHLY RENTAL COST (AMI)					TOTALS	Work Force
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
Units	\$505**	\$545**	\$605**	\$735**	\$845***+		\$635**
2 Bedroom	4	6	4	2	0	16	4
3+ Bedroom	2	12	8	2	0	24	20
TOTALS	6	18	12	4	0	40	24

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., 2017.

**TABLE 28A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
PIERCE, NEBRASKA
2022**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	2	6	8	2
Family	0	0	4	7	6	17	10
Special Populations¹	<u>0</u>	<u>0</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>3</u>	<u>0</u>
Subtotals	0	0	6	10	12	28	12
RENTAL							
UNITS							
Elderly (55+)	0	2	2	0	0	4	2
Family	0	4	2	2	0	8	8
Special Populations¹	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	8	4		0	14	10
TOTALS	0	8	10	12	12	42	22

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., 2017.

TABLE 28B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
PIERCE, NEBRASKA
2022

<u>PRICE – PURCHASE COST (AMI)</u>							
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	Work Force
Units	\$103,000*	\$115,000*	\$134,500*	\$178,300*	\$229,900*+		\$175,000*
2 Bedroom ¹	0	0	2	2	4	8	2
3+ Bedroom	0	0	4	8	8	20	10
TOTALS	0	0	6	10	12	28	12

<u>PRICE – MONTHLY RENTAL COST (AMI)</u>							
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	Work Force
Units	\$505**	\$545**	\$605**	\$735**	\$845**+		\$615**
2 Bedroom ¹	0	2	2	0	0	4	2
3+ Bedroom	0	6	2	2	0	10	8
TOTALS	0	8	4	2	0	14	10

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., 2017.

TABLE 29A
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
PLAINVIEW, NEBRASKA
2022

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	2	6	8	2
Family	0	0	5	5	4	14	8
Special							
Populations¹	<u>0</u>	<u>0</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	0	6	8	10	24	10
RENTAL							
UNITS							
Elderly (55+)	0	2	3	1	0	6	2
Family	0	4	3	1	0	8	8
Special							
Populations¹	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Subtotals	0	6	6	2	0	14	10
TOTALS	0	6	12	10	10	38	20

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., 2017.

TABLE 29B
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
PLAINVIEW, NEBRASKA
2022

<u>PRICE – PURCHASE COST (AMI)</u>							Work Force
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	\$175,000*
Units	\$103,000*	\$115,000*	\$134,500*	\$178,300*	\$229,900*+		
2 Bedroom ¹	0	0	2	2	0	6	2
3+ Bedroom	0	0	4	6	8	8	10
TOTALS	0	0	6	8	10	24	10

<u>PRICE – MONTHLY RENTAL COST (AMI)</u>							Work Force
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	\$615**
Units	\$505**	\$545**	\$605**	\$735**	\$845**+		
2 Bedroom ¹	0	2	2	2	0	6	2
3+ Bedroom	0	4	4	0	0	8	8
TOTALS	0	6	6	2	0	14	10

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., 2017.

**TABLE 30
HOUSING CONDITIONS SURVEY
PIERCE COUNTY, NEBRASKA
2017**

Excellent	4
Very Good	38
Good	311
Average	1,380
Fair	555
Poor	110
Total	2,398
Source: Pierce County Assessor, 2017.	

**TABLE 31
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
PIERCE COUNTY COMMUNITIES, NEBRASKA
2022**

	# Rehabilitated / Est. Cost*	Demolition
Pierce County:	242 / \$10.2 M	90
Pierce:	72 / \$3.1 M	20
Foster:	4 / \$161,000	2
Hadar:	36 / \$1.5 M	10
McLean:	2 / \$86,000	2
Osmond:	50 / \$2.1 M	18
Plainview:	78 / \$3.3 M	38

*Based upon field inspections and age of housing.
Source: Hanna:Keelan Associates, P.C., 2017.