

# **CUMING COUNTY & COMMUNITIES, NEBRASKA** **COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR** **AFFORDABLE HOUSING.**



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**COMMUNITY PLANNING & RESEARCH**

**FEBRUARY, 2020**

## **CUMING COUNTY & COMMUNITIES, NEBRASKA COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING.**

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This **County-Wide Housing Study** was funded by the **Nebraska Investment Finance Authority Housing Study Grant Program**, with matching funds from **Cuming County Economic Development (CCED)**.

The **Cuming County-Wide Housing Study** was completed with the guidance and direction of **CCED** and a locally-organized Housing Steering Committee.

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



**HANNA:KEELAN ASSOCIATES, P.C.**  
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## **SECTION 1:** **OVERVIEW OF RESEARCH APPROACH & PURPOSE OF STUDY.**

### *INTRODUCTION.*

This **County-Wide Housing Study** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for **Cuming County, Nebraska**, including each incorporated Community and Rural Cuming County, identified in this **Study** as the “Balance of County.” The **Study** includes special research attention directed at the **2019 flooding incident in Cuming County**. The **Study** provides a picture of the County’s demographics and past and present housing characteristics. A “**Five-Year Housing Action Plan**” provides recommended future housing projects.

The **County-Wide Housing Study** was conducted for **Cuming County Economic Development (CCED)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. **CCED and the citizens of the County all 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 **CCED**.



Cuming County & Communities, Nebraska  
County-Wide Housing Study with Strategies for Affordable Housing.

## ***RESEARCH APPROACH.***

The **Cuming County-Wide Housing Study** is comprised of information obtained from both public and private sources, including the Federal Emergency Management Agency (FEMA). All 2000 and 2010 demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2013-2017 American Community Survey. FEMA provided detailed information and data addressing property loss caused by the 2019 flooding incident in Cuming County. 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 February, 2020, to February, 2025.

## ***PURPOSE OF STUDY.***

*“The purpose of this Housing Study is to establish a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs in Cuming County, utilizing appropriate public and private funding sources and local leadership. The Study will provide proper guidance in the development of various affordable housing types for persons and families of all income sectors.”*

Cuming County and each Community have a prime opportunity, with the utilization of this **County-Wide Housing Study**, to alleviate social, economic and regulatory barriers for the provision of affordable housing and serve as a model to other Communities and Counties in Northeast Nebraska, while implementing housing programs for households of all age and income sectors, including very-low to low income families, the “missing middle” income households, upper income families, local workforce, elderly populations and housing for persons with special needs and residential disaster recovery. Local government and non-profit leadership, local service providers, financial institutions, developers, major employers and other primary stakeholders must collaborate in partnerships to meet local housing needs and demands.

Section 1:  
Overview of Research Approach & Purpose of Study.

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

- 1) Recommend programs and initiatives to address **flooding and natural disaster preparation**, as it pertains to providing safe and affordable housing.
- 2) **analyze the recent past and present housing situation in Cuming County**, with emphasis on determining the need for workforce, elderly and both rental and owner housing options;
- 3) **provide a process for educating and energizing the leadership of Cuming County and each Community** to take an active role in improving and creating modern and safe, both market rate and affordable housing options, including the creation of **project-specific Community Housing Partnerships**;
- 4) **identify the future housing target demand for the County and each Community**, including residential recovery needs;
- 5) 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 Cuming County; and
- 6) 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. **Qualitative research activities** included a comprehensive Community citizen participation program consisting of two important **Surveys** and meetings with an organized **“Housing Steering Committee,”** comprised of Cuming County housing, business and government leaders, with the intent to understand the housing issues and needs of the local citizenry. **Quantitative research activities** included the gathering of multiple sets of statistical and field data for the County and each Community. The collection and analysis of this data allowed for the projection of the County population and household base, income capacity and housing profile and demand. **Specific attention is also given to workforce housing and housing replacement and repair due to natural disaster as a result of the 2019 flooding.**

## **SECTION 2:** **CUMING COUNTY/COMMUNITY PROFILE.**



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

## **SECTION 2:** **CUMING COUNTY/COMMUNITY PROFILE.**

### ***INTRODUCTION.***

This **Section** of the **Cuming County, Nebraska County-Wide Housing Study with Strategies for Affordable Housing** provides a population, income, economic and housing profile of the County. 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 Cuming 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.

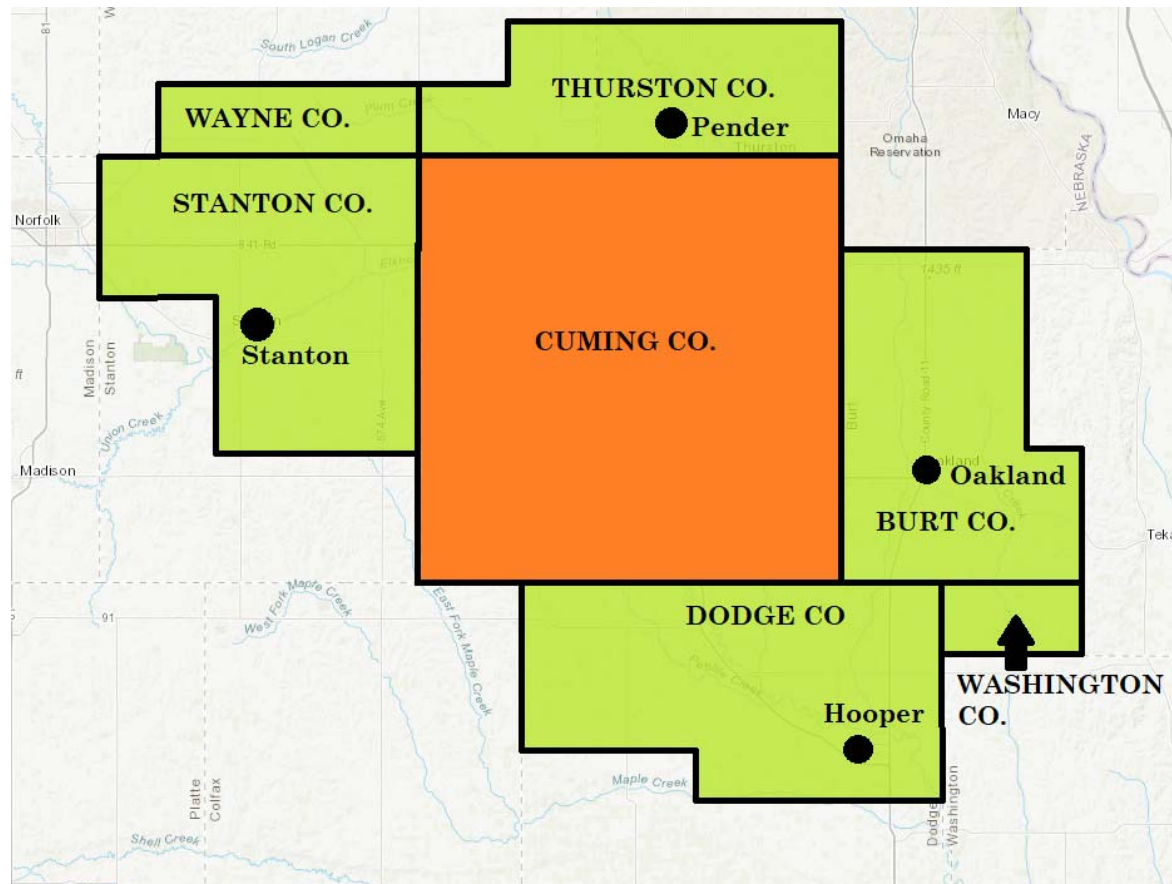
The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Cuming County, included a five-year period, **February, 2020, to February, 2025**. 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 Cuming County. All statistical **Tables** are included in **Appendix I**.

Section 2:  
Cuming County/Community Profile.

***HOUSING MARKET AREA.***

The **Housing Market Area** for Cuming County is divided into two segments: a Primary and a Secondary Housing Market Area. The Primary Housing Market Area (Orange) for Cuming County includes the entire County and each Community. The Secondary Housing Market Area (Green) for Cuming County includes portions of Wayne, Thurston, Stanton, Burt, Washington and Dodge Counties. This Secondary Housing Market Areas could further stabilize the population of Cuming County.



## ***POPULATION PROFILE.***

### ***Population Trends and Projections.***

The population of the previous two Decennial Censuses (2000 and 2010) recorded a decrease in population for Cuming County. The County's population decreased from 10,203, in 2000, to 9,139, in 2010, a decrease of 1,064 persons, or 10.4 percent.

**Currently (2020), the population for the County is an estimated 8,927. By 2025, the population is projected to decline, slightly, by an estimated 0.8 percent, or 75 persons, from 2020 to 2025, to an estimated 8,852. The largest decline is projected to occur in the Balance of County, decreasing by an estimated 80 persons by 2025.**

The City of West Point is projected to increase in population by 2025. The current population, an estimated 3,301, is projected to increase 1 percent, or 35 persons, from 2020 to 2025. Population increase can be attributed to major employers choosing to locate new facilities in West Point, as well as retirees from other Communities and rural Cuming County taking advantage of local senior-related amenities and housing opportunities in the County's County-Seat of Government.

The remaining Communities in Cuming County are projected to remain stable, experiencing only slight decreases in population. **A stable or increasing population base contributes to the need for new and improved housing for various forms, types and sectors of the County. A highly-involved planning and housing development process could reverse declining population trends in all Communities throughout the County.**

Section 2:  
Cuming County/Community Profile.

**Age.**

**Table 2.1** identifies **population age distribution** in Cuming County, from 2000 to 2025. In 2020, Cuming County is experiencing an estimated median age of 44 years. Increases in population, from 2020 to 2025, are expected to occur with persons 55+ years of age, especially in the Communities of West Point and Wisner, where senior and elderly-related housing and services options are available. This will result in an increase in the median age for the County, reaching an estimated 44.4 years by 2025.

For Cuming County, the “55-64” and “65-74” age groups are projected to experience the largest population increases among elderly populations by 2025, an estimated 10 and nine persons, respectively. Each Community in Cuming County should be prepared to provide the necessary housing types and amenities for an aging population, including providing existing housing units with senior-specific amenities and continuing to provide housing opportunities with specialized service provisions. This could include skilled nursing and assisted living housing.

**TABLE 2.1  
POPULATION AGE DISTRIBUTION  
TRENDS AND PROJECTIONS  
CUMING COUNTY, NEBRASKA  
2000-2025**

<b>Cuming County</b>			<b>2000-2010</b>
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>
19 and Under	3,015	2,466	-549
20-34	1,500	1,238	-262
35-54	2,735	2,384	-351
55-64	888	1,150	+262
65-74	952	816	-136
75-84	742	715	-27
85+	371	370	-1
<b>TOTALS</b>	<b>10,203</b>	<b>9,139</b>	<b>-1,064</b>
Median Age	39.2	43.7	+4.5
			<b>2020-2025</b>
<u>age group</u>	<u>2020</u>	<u>2025</u>	<u>Change</u>
19 and Under	2,314	2,270	-44
20-34	1,130	1,101	-29
35-54	2,273	2,237	-36
55-64	1,220	1,230	+10
65-74	868	877	+9
75-84	736	744	+8
85+	386	393	+7
<b>TOTALS</b>	<b>8,927</b>	<b>8,852</b>	<b>-75</b>
Median Age	44.0	44.4	+0.4

Source: 2000, 2010 Census  
Hanna:Keelan Associates, P.C., 2020.

## ***INCOME PROFILE.***

Information presented in the **Income Profile** of this **Housing Study** assists in determining the number of households within Cuming 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 no such limitations.

### ***Per Capita & Median 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. The **2020 per capita income** in Cuming County is an estimated **\$63,505**, an increase of approximately 19.8 percent from 2012. **By 2025, per capita income in Cuming County will increase an estimated 5.7 percent, to \$67,125.**

The **median income** for all households in Cuming County, in **2020**, is estimated to be **\$52,705**. The County's household median income is projected to increase to **\$57,900, or 9.9 percent by 2025.**

### ***Cost Burdened/Housing Problems.***

A number of households throughout Cuming County are considered to be “**Cost Burdened**” and/or have various “**Housing Problems**”. A cost burdened household is any household paying 30 percent or more of their general income for 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.

**By 2025, an estimated 233 owner households in Cuming County will be cost burdened with housing problems.** Currently, an estimated 412 renter households in Cuming County, or 36 percent of the existing 1,142 renter households are cost burdened with housing problems. **By 2025, an estimated 425 renter households will be cost burdened with housing problems.**

## ***ECONOMIC PROFILE.***

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

### ***Employment Trends.***

Between 2009 and October, 2019, the unemployment rate in Cuming County ranged from a high of 3.8 percent to a low of 2.5 percent. During this period, the total number of employed persons decreased by 221. Job creation, as well as growth and expansion of existing industries will be critical to expanding the local housing market, especially for persons and families in the workforce.

In October, 2019, there were an estimated 4,580 employed persons in Cuming County. This number is expected to decline slightly, by 65 persons, by 2025. The estimated percent of unemployed persons in Cuming County is also projected to decrease slightly, from 2020 through 2025.

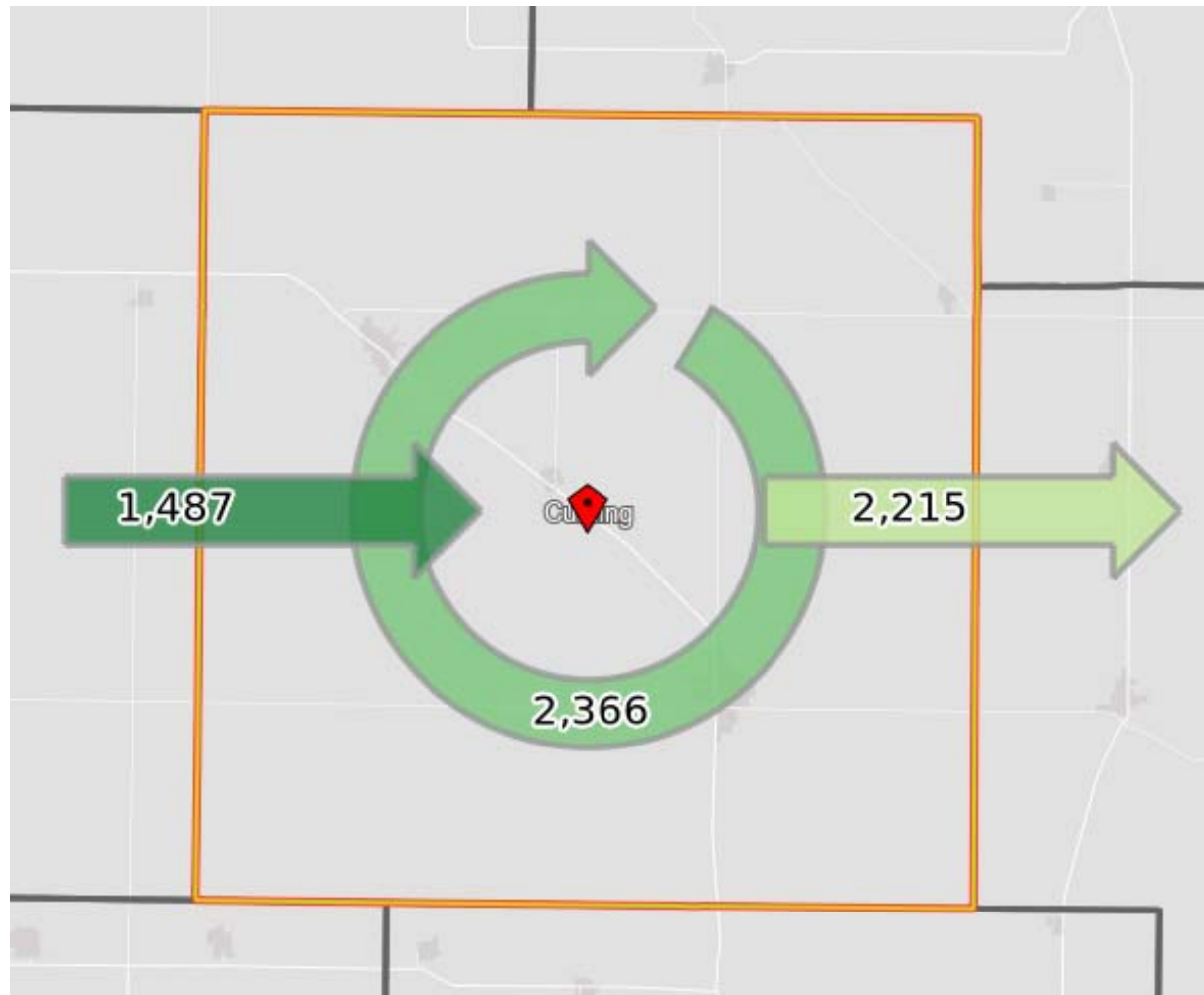
### ***Employment By Type.***

As of August, 2019, non-farm employment (wage and salary) comprised 2,999 jobs in Cuming County. The largest employment sector in the County is Local Government, which comprises approximately 34 percent of all non-farm employment opportunities in the County.

Cuming County is home to several large employers, including local school districts, City and County government operations and private enterprises. Several major employers are located in close proximity to the City of West Point. West Point serves as the County-Seat of Cuming County and enjoys an economy supported by local major employers, including St. Francis Memorial Hospital, West Point Dairy Products, Unified Pet Products and various agriculture-related businesses and industries.

**Section 2:  
Cuming County/Community Profile.**

The image, below, highlights data obtained via the United State Census Center for Economic Studies which identifies employed persons both living in or outside of Cuming County and their place of employment. A total of 4,581 employed persons reside in Cuming County, of which 2,215 commute outside of the County for employment. Additionally, 1,487 employees commute into Cuming County from other Communities and Counties.



## ***HOUSING PROFILE.***

### ***Households.***

**Currently, an estimated 3,809 households exist in Cuming County, consisting of 2,667 owner households and 1,142 renter households. By 2025, owner households will account for an estimated 69.3 percent of the households in the County. The Community of West Point is projected to experience an increase in owner households. West Point and the Balance of County, are projected to experience increases in renter households. The remaining Communities are projected to remain stable through 2025 for both owner and renter households.**

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 remain stable and increase, during the next five years, with all persons in group quarters currently located in Beemer, West Point and Wisner.

### ***Housing Units/Vacancy & Occupancy.***

**Currently, Cuming County contains an estimated 4,313 housing units, consisting of approximately 2,993 owner and 1,320 rental units. Of these 4,313 units, approximately 504 are vacant, resulting in an overall, housing vacancy rate of 11.7 percent. The 504 vacant housing units consist of an estimated 326 owner and 178 rental units, equaling an owner housing vacancy rate of 10.9 percent and a rental housing vacancy rate of 13.5 percent. The Village of Bancroft has the highest housing vacancy rate, at 19.9 percent.**

The **Adjusted Housing Vacancy Rate** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. **The overall adjusted housing vacancy rate for Cuming County is an estimated 4.3 percent, which includes an adjusted owner housing vacancy rate of 3.8 percent and adjusted rental housing vacancy rate of 5.5 percent, identifying a rental housing “vacancy deficiency” in the County.**

**Section 2:  
Cuming County/Community Profile.**

**Table 2.2** identifies a **Survey of rental properties**, conducted by the **Nebraska Investment Finance Authority**, for Cuming County, from 2002 to 2018. A total of 14 rental housing programs in the County participated in the 2018 Survey, totaling 147 rental housing units. Results identified a 6.1 percent rental housing vacancy rate. Rental units in the County, for 2018, took an average of 47.5 days to become occupied, an increase from 2017, when the absorption rate was an estimated 17 days.

**TABLE 2.2  
SURVEY OF RENTAL PROPERTIES  
CUMING COUNTY, NEBRASKA  
2002-2018**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	5	90	2.2	109.0
2003	5	98	4.1	12.2
2004	7	130	9.2	84.8
2005	9	140	7.9	66.5
2006	13	184	14.7	80.0
2007	14	134	3.0	58.2
2008	20	230	5.7	45.4
2009	22	257	7.8	53.7
2010	18	165	7.3	39.1
2011	27	294	1.7	32.1
2012	26	281	5.7	36.1
2013	17	203	4.9	70.0
2014	14	131	9.2	55.0
2015	11	111	7.2	56.3
2016	11	114	1.8	60.0
2017	12	133	6.8	17.0
2018	14	147	6.1	47.5

Source: Nebraska Investment Finance Authority, 2019.

Section 2:  
Cuming County/Community Profile.

**Table 2.3** identifies the **vacancy rate by unit type** for Cuming County in 2018. For Cuming County, of the total 147 managed units that were surveyed, only nine were available in 2018. This contributes to a vacancy rate, of surveyed units, of 6.1 percent.

<b>TABLE 2.3</b>				
<b>VACANCY RATES BY UNIT TYPE</b>				
<b>CUMING COUNTY, NEBRASKA</b>				
<b>2018</b>				
<b><u>Type of Units</u></b>	<b><u>Total Units</u></b>	<b><u>Vacant Units</u></b>	<b><u>Vacancy Rate (%)</u></b>	<b><u>5-Year Average (%)</u></b>
Single Family Units	10	0	0.0	0.0
Apartments	137	6	4.4	3.1
Mobile Homes	0	0	0.0	0.0
“Other” Units	0	0	0.0	0.0
<u>Not Sure of Type</u>	<u>0</u>	<u>3</u>	<u>100.0</u>	<u>n/a</u>
<b>Total Units</b>	<b>147</b>	<b>9</b>	<b>6.1</b>	<b>5.5</b>

Source: Nebraska Investment Finance Authority, 2019.

Section 2:  
Cuming County/Community Profile.

***Housing Conditions.***

A **Housing Structural Condition Analysis** was implemented for the Cuming County Communities to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. Data was collected via on-site field work and information from the Cuming County Assessor's Office. A total of **2,744 housing structures** located throughout Cuming County were reviewed by Hanna:Keelan via information provided by the Cuming County Assessor.

A total of 690 units, or 25 percent were identified as being in a "Fair+" or "Fair" condition. Additionally, 146 housing structures, or 5 percent, were identified as being in a "Poor+" condition or worse. Many of these "Poor" rated structures are likely not cost effective to be rehabilitated and should be demolished to make way for "replacement housing" that is safe, modern and contributes to the local tax base.



Section 2:  
Cuming County/Community Profile.

***Housing Values.***

The cost of housing in any County or Community is influenced by many factors, primarily the cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of the County or Community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. Cuming 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 **Cuming County median housing value**, estimated to be **\$115,400** in **2020**, is projected to increase by an estimated 10.8 percent by **2025** to **\$127,900**. The highest median housing value in 2020 exists in the Balance of County, which has a median housing value of \$165,200. By 2025, the Balance of County will continue to have the highest estimated median owner housing value, \$170,100.

In **2020**, the estimated **median gross rent for Cuming County is \$655**. This is expected to increase by 6.9 percent, by **2025**, to **\$700**. The Balance of County currently has the highest gross rent, at \$710.

***Affordable Housing Stock.***

With the number of households projected to slightly decline in Cuming County, by 2025, it is important that an aggressive housing development initiative, combined with job creation and business/industry retention programs be created in the County. This will ensure that an appropriate, affordable housing stock of various types is available in all Communities, 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 **91 affordable rental housing units, 126 skilled nursing beds and 95 assisted living housing units**, located throughout Cuming County, were selected for a review of affordable rental housing. The majority of these units are funded by the Nebraska Investment Finance Authority's Low-Income Housing Tax Credit Program, USDA-Rural Development, Nebraska Department of Economic Development, the Department of Housing and Urban Development and local/private investment and ownership. A total of 10 housing programs were surveyed, with two currently experiencing 100+ percent occupancy.

### ***2019 FLOODING INCIDENT.***

In March, 2019, severe flooding affected several communities throughout Cuming County, specifically along the Elkhorn River and nearby tributaries. A significant number of properties, including housing, were damaged. Cuming County leadership expressed a high priority of rehabilitating housing affected by the floods and are in need of applicable strategies for housing replacement and repair in the event of a natural disaster.

The Nebraska Flood Recovery Fund was established to assist low-income Nebraskans impacted by the 2019 Floods, via a one-to-one match grant, which will assist the applying Communities of Cuming County in their efforts to rehabilitate damaged housing structures.

Tables 2.4 and 2.5, Pages 2.14 and 2.15, identify an **assessment of housing damage by tenure and vulnerable populations**, due to the 2019 floods, as documented by the Federal Emergency Management Agency (FEMA). A total of 70 owner and five renter households in Cuming County registered for FEMA assistance in 2019, as per the ***Nebraska Housing Impact Assessment*** (completed August, 2019). A total of 17 registrants recorded a FEMA-Verified Loss (FVL) between \$200 and \$5,000, while 12 owner households recorded an FVL between \$5,000 and \$24,999. Real property losses were declared by 30 owner households, while 16 owner households declared personal property losses.

***Of the 70 owner household registrants, 57 percent were households with a member 60+ years of age and one percent were households with an “Access and Functional Needs (AFN)” member. 20 percent of the 26 renter household registrants had a household member 60+ years of age.***

Section 2:  
Cuming County/Community Profile.

**TABLE 2.4**  
**FEMA FLOOD-RELATED HOUSING DAMAGE ASSESSMENT –**  
**VERIFIED LOSS BY TENURE**  
**CUMING COUNTY, NEBRASKA**  
**2019**

	Number of Registrations	Total FVL \$200-\$5,000	Total FVL \$5,000-\$24,999	Total FVL >\$25,000	RP FVL Recorded	PP FVL Recorded	Homeowners/ Flood Insurance
<b>Owners:</b>	70	17	12	0	30	16	71% / 11%
<b>Renters:</b>	5	0	0	0	0	0	--

Note 1: FVL = FEMA Verified Loss. FVL is to be viewed as a relative indicator of loss, rather than a precise estimate of the value of lost property or estimate of the replacement cost for that property.

Note 2: RP = Real Property.

Note 3: PP = Personal Property.

Source: FEMA Impact Assessment Data, 2020.

Section 2:  
Cuming County/Community Profile.

**TABLE 2.5**  
**FEMA FLOOD-RELATED HOUSING DAMAGE**  
**ASSESSMENT – VULNERABLE POPULATIONS**  
**CUMING COUNTY, NEBRASKA**  
**2020**

**Pre-Disaster**

Population:	9,039
Poverty Rate:	5%
Population 60+:	27.3%

**Post-Disaster (Owner Registrants)**

FEMA Registrants:	70
HH with Member 60+:	57%
HH with AFN Member:	1%

**Post-Disaster (Renter Registrants)**

FEMA Registrants:	5
HH with Member 60+:	20%
HH with AFN Member:	0%

Source: FEMA Impact Assessment Data, 2020.

### **SECTION 3:** **CITIZEN PARTICIPATION PROGRAM.**



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

## **SECTION 3:** **CITIZEN PARTICIPATION PROGRAM.**

### ***INTRODUCTION.***

The **Cuming County, Nebraska County-Wide Housing Study** included both qualitative and quantitative research activities. Discussed in this **Section** is the **comprehensive citizen participation program** that was implemented to gather the opinions of the Cuming County citizenry regarding local housing issues and needs.

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

### ***HOUSING STEERING COMMITTEE.***

The **Cuming County, Nebraska County-Wide Housing Study with Strategies for Affordable Housing** process included the input of an existing **Housing Steering Committee**, comprised of elected officials, business owners and local citizenry representing the County and each Community. The collaboration with this **Steering Committee** provided the Consultant with a foundation of knowledge to create **housing goals and action steps** and a **Five-Year Action Plan** that addressed the housing interests of the County. The following housing issues were identified by Steering Committee members and will need to be addressed during the next five years.

The **Housing Steering Committee**, in conjunction with **Cuming County Economic Development, Inc.**, **City and Village staff of Cuming County Communities**, provided the following information regarding recent economic and housing development initiatives.

***Housing and Community Development projects in Cuming County, 2014-present.***

There are four communities within Cuming County: West Point, Wisner, Beemer, and Bancroft. The last housing study, conducted for Wisner, Beemer, Bancroft, and rural Cuming County was completed in 2013, and showed the greatest housing needs were within the \$75,000 to \$149,000 price range. West Point completed a housing study in 2017. Affordable housing in the low- to moderate-income range, continues to be an issue in all communities in Cuming County. Each community, as well as private groups/organizations in the County, have taken steps to alleviate that issue, but funding remains a hurdle. It is a new mission of the **Cuming County Economic Development, Inc. (CCED, Inc.)** staff to aggressively apply for all types of housing funds, but in order to be competitive in that process, a new housing study is necessary. CCED, Inc. was created in 2013. To date, the CCED, Inc. staff have facilitated meetings, assisted communities with their LB840 programs, gathered information, served on various community committees, and administered local grant programs created by their Board of Directors and office as outlined below:

***CCED, Inc. Housing/Community Economic Development Projects.***

The **Business Improvement Grant (BIG)**, is generously funded by the Louis and Abby Faye Dinklage Foundation. The Grant provides a 50% match, up to \$2,500, for façade improvements, interior improvements, and marketing for Cuming County businesses. **Since 2014, for 131 projects, the office has disbursed \$190,886.65, with a total project cost of \$2,047,698.91.**

The **Commercial Demolition Grant** is generously funded by the Donald E. Nielsen Foundation. This Grant assists Cuming County municipalities and owners demolish dilapidated commercial nuisance properties to make room for future development. This is a matching grant for up to \$15,000 per project, with an additional \$15,000 opportunity if there is redevelopment planned. **Since 2016, for five projects, the office has disbursed \$69,197, with a total project cost of \$148,125.81.**

The **Residential Demolition Grant** is generously funded by the Donald E. Nielsen Foundation. This Grant assists Cuming County municipalities and residents demolish dilapidated residential nuisance properties to make room for future development. This is a matching grant for up to \$5,000 per project. **Since 2015, for 18 projects, the office has disbursed \$70,448.75, with a total project cost of \$227,982.50.**

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The **Home Repair Assistance Program** is in partnership with the **Northeast Nebraska Community Action Partnership (NENCAP)** Weatherization Assistance Program. Funds are provided by the Louis and Abby Faye Dinklage Foundation. The goal of this Program is to prepare qualifying homes for the NENCAP Weatherization Program. Typical improvements include mold or lead based paint mitigation, roof repair, electrical, foundation, or plumbing repairs. **Since its inception in 2018, the program has assisted one homeowner with new siding, and has disbursed \$16,134.25.**

**Other housing activities:** With the assistance of **Northeast Nebraska Economic Development District** staff, CCED, Inc. submitted an Innovative Trust Fund Grant application and Housing Trust Fund Grant applications for housing projects in February and April, respectively. CCED, Inc. staff is currently facilitating meetings between investment club and housing development professionals and the County's community groups. The CCED, Inc. Executive Director took DED's CDBG training in May 2019 and is now certified to administer CDBG grants.

*All four Communities have shown that they are interested in growth and betterment, evidenced by the recent activities they have pursued.*

### **WISNER**

**Wisner Community Development (WCD)** has contracted with Rob Woodling of Foundations Development of Omaha to build 12 single-family homes in mid-town Wisner. These homes will be rent-to-own, primarily for low- to moderate-income families. The site is an abandoned school building. WCD purchased the property from the local school system. When the site is ready for building development, the property will be sold to Woodling's group, which has applied for a grant through the Nebraska Department of Economic Development and LIHTCs provided by NIFA. Construction is due to begin in early Fall 2019.

WCD has recently purchased 72 acres adjacent to the northwest corner of town. WCD has asked the City of Wisner to annex the parcel, with final approval expected in early fall.

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A portion of the new development will be used for house construction, with around 120 lots of varying sizes for single-family homes and duplexes. WCD intends to sell the housing lots to individuals, builders, and investors. The remaining piece of the property will be platted for light industrial and commercial concerns.

***Community Betterment Projects-***

- New Wisner-Pilger school building was recently completed.
- Wind Turbine project in the works for rural Wisner. Energy generated will be patched into the CCPPD lines to reduce energy needed from other sources.
- Remodeling the City auditorium, Completed in October 2019.
- Added two new sets of playground equipment in two of our parks this summer.
- Added additional equipment to the other park.
- Currently adding a “dog park” to one of the park areas to be complete in about a month (weather permitting).
- Currently in the process of updating water lines throughout Town.
- Adding a trails system throughout our River Park and to connect to Central Park, to be completed next year.

**WEST POINT**

The 2018 West Point Community Housing Study identified a total estimated housing unit target demand of 148 housing units, by 2028, including 82 owner and 66 rental units. The Study found that owner units should focus on aiding families who have an Area Median Income of 61 percent or higher, while rental units should focus on families of all income ranges. Current housing initiatives in the City of West Point include:

- Two, 10-acre private housing developments, with lots available for sale.
- Private development to convert the old West Point elementary school building into an apartment complex with 24 apartments.

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***Community Betterment Projects—***

- Saint Joseph's Hillside Villa (assisted living), new construction, completed 2018.
- Veteran's Park—with assistance for construction through the Cuming County Visitor's Bureau (Lodging Tax), completed 2017.
- Trails & Pathway project—with assistance from Cuming County Visitor's Bureau, work in progress. It is paved, adding trees and benches each year.
- Four Costco/Lincoln Premium Poultry chicken barns which will house 43,500 birds. New construction 2019 .
- Plans to raise and extend the dyke for future flood prevention.
- 2019-Car dealership in the new Travel Plaza.
- 2019-Car wash construction.
- 2018-strip mall north of West Point.
- West Point Community Theatre (historic site)-ongoing major renovations.

**BANCROFT**

There is a strong need for affordable housing in Bancroft. The school district has several teachers driving from out of town to work, which makes it less likely to retain them for future employment. In addition, a local business is planning an expansion, with the addition of at least 10 employees, but there is no affordable housing to lure employees to Bancroft. The CCED, Inc. Director facilitated a meeting with Village Board members, a general contractor, a manufactured home contractor, LB840 Committee members, and NENEDD grant writers, to discuss a project to apply for the Nebraska Housing Trust Fund grant. The Village has vacant lots and would donate them for housing. Although a great project, NENEDD said that our grant application would not be selected for funding because our housing study was too old, and encouraged CCED, Inc. to contract with an agency to conduct a new housing study.

***Community Betterment Projects—***

Bancroft Fire Department just held a ground-breaking for a new fire hall, made possible through general local Foundation funds and fundraising events. Construction is underway. A new funeral home is also being constructed. Three businesses were recently awarded LB840 funds for opening a clothing new business, adding an eating space to a convenience store, which has recently contracted to prepare meals for Meals on Wheels. LB840 funds will also be used for the construction of a new funeral home.

## **BEEMER**

Affordable workforce housing is the biggest issue. In February 2019, with collaboration between CCED, Inc., a Beemer business, and Northeast Nebraska Economic Development District, an application was submitted to DED for an Innovative Grant. The project entailed moving a portable classroom from Wisner to Beemer and renovating it to make a 6-unit apartment complex on a lot that was cleared through a demo grant by CCED, Inc. When the Innovative grant was not awarded, a Housing Trust Fund Grant was submitted. A local business provided a 40% match to the application.

- One demo home to build new home.
- One vacant lot-new home construction 2019.
- One purchased house that was a nuisance property and is in the process of totally remodeling. A DEMO Grant to tear down the old garage and gut the building was submitted.
- CCED, Inc. Home Repair Assistance Program joint program with NENCAP Weatherization Program put new siding on a home-\$16,000.
- Municipality owns the old school football field and is working to get a developer in for a housing development.

### ***Community Betterment Projects—***

- **Splash Pad at the Beemer Park** – received funding from Dinklage Foundation, NE Game & Parks Land and Water Conservation Grant, LENRD Grant, LB840 Committee Funding.
- **JBK Properties Office Building** – 106 S. Main Street- Riverside Headquarters building for several entities. LB840 Committee contributed \$20,000 for this project.
- **Ruskamp's Self-Storage building** – added additional storage units across the street from their current location so they could expand their office building.

### ***COUNTY-WIDE HOUSING “CITIZEN SURVEY”.***

A County-Wide Housing “**Citizen Survey**” was made available to households in Cuming County Communities at select locations and on pertinent Community and County websites. A total of **433 Surveys** were completed and returned, providing valuable public information. **Survey** participants were asked to provide their opinion about barriers to obtaining affordable owner or rental housing, as well as specific housing types greatly needed throughout the County and in each Community. The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix I of this Housing Study**.

- **Survey** participants were asked to address some of the **issues** or **barriers** they experience in **obtaining affordable owner or renter housing**. The barriers identified when obtaining affordable **owner housing** included the lack of sufficient homes for sale, housing prices and the age and condition of existing housing units. The identified barriers faced when obtaining affordable **rental housing** included a lack of available, decent rental housing and the cost of rent.
- **A total of 45 participants were not satisfied with their current housing situation**. Reasons included high property taxes, homes too small or in need of substantial updating and/or rehabilitation, including repair and rehabilitation costs due to the recent flooding disaster; and a lack of new, affordable housing that could improve their current living situation.
- Top housing needs in Cuming County, as identified by **Survey** participants included *housing for low- and middle-income families, single family housing, housing for single parent families and housing choices for first-time homebuyers*.
- Participants of the **Survey** identified a purchase price range for housing less than \$100,000 as being the most affordable for residents of Cuming County.
- Monthly rent between \$400 and \$600 was the monthly rent price range identified by **Survey** respondents as being most affordable in Cuming County.

Section 3:  
Citizen Participation Program.

- **57 percent** of the **Survey** respondents supported the County using State or Federal grant funds to conduct an owner housing rehabilitation program. **52 percent** of the **Survey** respondents supported Cuming County using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **69 percent** of the **Survey** respondents supported Cuming County establishing a local program that would purchase and remove dilapidated houses, to provide lots available for a family or individual to build a house.
- **65 percent** of the **Survey** respondents supported the County using grant dollars to purchase, rehabilitate and resell vacant housing.
- **61 percent** of the **Survey** respondents supported Cuming County using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- Elderly (55+ years) participants of the **Survey** identified *single family homes, duplexes and townhomes for purchase and assisted living* as the specific housing types they would be most interested in moving to.
- Participants of the Citizen Survey were asked to identify if their place of residence was affected by the 2019 flooding. A total of 36 participants identified having experienced some level of flood damage to their homes. Common responses included water in basements and gravel driveways washed out.

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

For Renters	For Owners
<input type="checkbox"/> Lack of handicap accessible housing	<input type="checkbox"/> Lack of handicap accessible housing
<input type="checkbox"/> Lack of adequate public transportation	<input type="checkbox"/> Lack of adequate public transportation
<input type="checkbox"/> Lack of knowledge of fair housing rights	<input type="checkbox"/> Lack of knowledge of fair housing rights
<input type="checkbox"/> Cost of rent	<input type="checkbox"/> Housing prices
<input type="checkbox"/> Restrictive zoning/building codes	<input type="checkbox"/> Restrictive zoning/building codes
<input type="checkbox"/> Job status	<input type="checkbox"/> Job status
<input type="checkbox"/> Attitudes of landlords & neighbors	<input type="checkbox"/> Attitudes of immediate neighbors
<input type="checkbox"/> Lack of availability of decent rental units in your price range	<input type="checkbox"/> Mortgage lending application requirements
<input type="checkbox"/> Use of background checks	<input type="checkbox"/> Excessive down payment/closing costs
<input type="checkbox"/> Excessive application fees and/or rental deposits	<input type="checkbox"/> Cost of utilities
<input type="checkbox"/> Cost of utilities	<input type="checkbox"/> Lack of educational resources about homeowner responsibilities
<input type="checkbox"/> Lack of educational resources about tenant responsibilities	<input type="checkbox"/> Cost of homeowners insurance
<input type="checkbox"/> Age of Existing Rental Housing	<input type="checkbox"/> Lack of sufficient homes for sale
<input type="checkbox"/> Condition of Existing Rental Housing	<input type="checkbox"/> Age of Existing Housing
<input type="checkbox"/> Other:	<input type="checkbox"/> Condition of Existing Housing
	<input type="checkbox"/> Other:

11. Are you satisfied with your current housing situation? Yes \_\_\_\_\_ No \_\_\_\_\_  
If no, please explain: \_\_\_\_\_

12. Please rate the level of need for each housing type in Cuming County? Please Check (✓).

	Greatly Needed	Somewhat Needed	Not Needed	Don't Know
• Housing For:				
1. Lower-Income Families				
2. Middle-Income Families				
3. Upper-Income Families				
4. Single Parent Families				
5. Retirees / New Employees				
• Residential Acreages				
• Single Family Housing				
• Rental Housing (General)				
• Manufactured Homes				
• Mobile Homes				
• Condominiums/Townhomes				
• Duplex Housing				
• Apartment Complexes (4 to 12 Units per Complex)				
• Rehabilitation of Owner-occupied Housing				
• Rehabilitation of Renter-occupied Housing				
• Housing Choices for First-Time Homebuyers				
• Single Family Rent-To-Own				
1. Short-Term 3 to 5 Years				
2. Long-Term 6 to 15 Years				
• Duplex/Townhouse Rent-to-Own				
1. Short-Term 3 to 5 Years				
2. Long-Term 6 to 15 Years				
• One Bedroom (Apartment or House)				
• Two Bedroom (Apartment or House)				
• Three+ Bedroom (Apartment or House)				

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### ***WORKFORCE HOUSING NEEDS SURVEY.***

**Cuming County Economic Development**, in cooperation with major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the Area's workforce. A total of **256 Surveys** were returned.

**Survey** participants were asked to provide information on such subjects as issues and barriers to obtaining affordable housing, place of employment, annual 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**.

- The primary major employers participating in the **Survey** included, but were not limited to; Cuming County Public Power District, Valmont Industries, Albers Feedlot, St. Francis memorial Hospital and local Public School Districts.
- **Survey** participants included 194 homeowners and 52 renters. A total of **39 participants were not satisfied with their current housing situation**. Reasons included their home being too small, in need of substantial updating and being too far from their place of employment.
- The majority of respondents could afford a home priced at \$174,999 or less. Renters looking to upgrade to a more suitable rental housing unit could afford a monthly rent between \$400 and \$600.
- **The Community of West point was identified by Survey participants as the Community they would most prefer to purchase a home or rent a housing unit. A total of 78 participants expressed interest in obtaining a single family home in Cuming County.**

**Survey** participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing for their families. The most common barriers identified when obtaining affordable **owner housing** included **a lack of sufficient homes for sale, expensive housing prices and utility costs**. The most common barriers faced when obtaining affordable **rental housing** included **a lack of decent rental units at an affordable price range and the condition of existing rental housing**.

**SECTION 4:**  
**HOUSING UNIT TARGET DEMAND/  
NEEDS ANALYSIS.**



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

## **SECTION 4:** **HOUSING UNIT TARGET DEMAND/NEEDS ANALYSIS.**

### ***INTRODUCTION.***

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

### ***HOUSING DEMAND POTENTIAL.***

To effectively determine housing demand potential, four separate components were reviewed. These included **(1) housing demand based upon new population/households, the replacement of housing in substandard condition and the need for affordable housing units for persons/families considered to be “cost burdened,” (2) vacancy deficiency (demand), (3) local “pent-up” housing demand, and (4) local housing development capacity.** The following describes each of these components.

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

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

**Currently (2020), the population for the County is an estimated 8,927. By 2025, the population is projected to remain stable, but decline slightly by an estimated 0.8 percent during the next five years, to an estimated 8,852. Renter households are projected to increase, from 1,142 to 1,175 by 2025, with the City of West Point and the Balance of County projected to experience the largest increases.**

***“Cost Burdened” Households.***

Owner and renter households experiencing a cost burden are paying more than 30 percent of their income towards housing costs, including maintenance and mortgage payments. **Currently, an estimated 17.6 percent, or 671 of the total 3,809 households in Cuming County, are considered cost burdened.** This equals an estimated 259 owner and 412 renter households. By 2025, the number of cost burdened owner households are projected to decline to 233, while cost-burdened renter households will increase to 425, signifying a need for additional, affordable rental housing.

***Substandard Units/Overcrowded Conditions/Replacement Housing.***

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

- A total of **2,744 housing structures** located in the Communities of Cuming County were reviewed by the Cuming County Assessor. **A total of 690 units, or 25 percent were identified as being in a “Fair+” or “Fair” condition. Additionally, 146 housing structures, or 5 percent, were identified as being in a “Poor+” condition or worse.** Housing in a poor condition could create a situation where these structures could be moderately or severely damaged as a result of a natural disaster, or have structural components deteriorate more rapidly over time. During the next five years, these structures should be targeted for either moderate or substantial rehabilitation or, in extreme cases, demolition and **replacement**. Units in a poor/dilapidated condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- An estimated **33 housing units** in Cuming County had **overcrowded conditions**, as per the 2013-2017 American Community Survey. A total of 26 units were recorded as lacking complete plumbing. The number of overcrowded housing units could increase by 2025, if action is not taken to provide appropriate housing to accommodate larger families.

Section 4:  
Housing Unit Target Demand/Needs Analysis.

**(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 7 percent is the minimum rate recommended for Cuming County so as to have sufficient housing available for both new and existing residents.** An **adjusted housing vacancy rate (AHVR)** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities.

Currently, Cuming County has an overall estimated housing vacancy rate of 11.7 percent, including an owner housing vacancy rate of 10.9 percent and a rental housing vacancy rate of 13.5 percent. **The overall AHVR in the County is an estimated 4.3 percent, which includes an AHVR of 3.8 percent for owner housing and a 5.5 percent for rental housing.**

**(3) “PENT-UP” HOUSING DEMAND.**

The **“Pent-Up” housing demand** is defined as those current residents of Cuming County needing and/or wanting to secure a different and/or affordable owner or rental housing type during the next five years. This would include persons from all household types and income sectors of the 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.

**“Pent-Up” housing demand for Cuming County, by 2025, should include building for an estimated 2 to 3 percent of the existing household population.**

**(4) LOCAL HOUSING DEVELOPMENT CAPACITY.**

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

Section 4:  
Housing Unit Target Demand/Needs Analysis.

***HOUSING UNIT TARGET DEMAND.***

**Table 4.1** identifies the **estimated housing unit target demand** for **Cuming County**, by **2025**. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will increase the quantity and quality of housing in the County.

The total estimated **housing target demand** for Cuming County, by **2025**, is **134 housing units, including 88 owner and 46 rental units**, at an estimated development cost of **\$34.9 Million**. The City of West Point has the highest demand for housing in the County, an estimated 28 owner and 26 rental housing units.

<b>TABLE 4.1</b> <b>ESTIMATED HOUSING UNIT TARGET DEMAND*</b> <b>CUMING COUNTY &amp; COMMUNITIES, NEBRASKA</b> <b>2025</b>				
	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
<b>Cuming County:</b>	<b>88</b>	<b>46</b>	<b>134</b>	<b>\$34.9</b>
Bancroft:	5	5	10	\$2.2
Beemer:	7	6	13	\$3.0
West Point:	28	26	54	\$12.4
Wisner:	12	9	21	\$4.9
Balance of County:	36	0	36	\$12.4
*Based upon new households, housing for cost burdened households, replacement of occupied substandard/dilapidated housing stock, including housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency of structurally sound housing units, build for “pent-up” demand and calculation for <b>local housing development capacity</b> .				
NOTE: Housing development activities in each Community should include both new construction (64%) and purchase-rehab/resale or re-rent (36%) activities.				
Source: Hanna:Keelan Associates, P.C., 2020.				

***HOUSING DEMAND BY INCOME SECTOR.***

**Table 4.2** presents the **estimated household Area Median Income (AMI)**, per household size for Cuming County, Nebraska. AMI is determined by finding the “100 percent” median income of households in a given geographic area, ranging in household size from one- to eight persons. That “median” amount of income is considered to be “100 percent” for a geographic area for each household size category. For example, in the **Table** below, a four-person family in Cuming County, with an annual family income of \$70,000 is considered to be making “100 percent of the local AMI”. This information allows for the determination of “**affordability**” and associated **housing price points (products)** for various household sizes.

**TABLE 4.2**

**AREA (HOUSEHOLD) MEDIAN INCOME (AMI)  
CUMING COUNTY, NEBRASKA**

**2019**

	<u><b>1PHH</b></u>	<u><b>2PHH</b></u>	<u><b>3PHH</b></u>	<u><b>4PHH</b></u>	<u><b>5PHH</b></u>	<u><b>6PHH</b></u>	<u><b>7PHH</b></u>	<u><b>8PHH</b></u>
<b>30% AMI</b>	\$14,700	\$16,800	\$18,900	\$21,000	\$22,700	\$24,400	\$26,050	\$27,750
<b>50% AMI</b>	\$24,500	\$28,000	\$31,500	\$35,000	\$37,800	\$40,600	\$43,400	\$46,200
<b>60% AMI</b>	\$29,400	\$33,600	\$37,800	\$42,000	\$45,360	\$48,720	\$52,080	\$55,440
<b>80% AMI</b>	\$39,200	\$44,800	\$50,400	\$56,000	\$60,500	\$65,000	\$69,450	\$73,950
<b>100%AMI</b>	\$49,000	\$56,000	\$63,000	\$70,000	\$75,600	\$81,200	\$86,800	\$92,400
<b>125%AMI</b>	\$61,250	\$70,000	\$78,750	\$87,500	\$94,500	\$101,500	\$108,500	\$115,500

Source: U.S. Department of Housing & Urban Development, 2019.

Section 4:  
Housing Unit Target Demand/Needs Analysis.

**Table 4.3** identifies the **estimated housing target demand for Cuming County, by 2025, by income sector.** Approximately 134 new units, consisting of 88 owner and 46 rental units, should be targeted by 2025. This would include “seasonal,” as well as year-round housing units. Housing development projects undertaken in Cuming County should focus on both owner and rental housing units that support families who have an Average Median Income (AMI) of 31 percent or higher. **Most, if not all housing at or below 80 percent AMI will need to be involved in either a purchase-rehab-resale/re-rent or subsidized housing development program.** Housing for persons and families 126%+ AMI generally have the means to purchase a lot and build a home on their own.

<b>TABLE 4.3</b>						
<b>ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR</b>						
<b>CUMING COUNTY, NEBRASKA</b>						
<b>2025</b>						
	<u><b>Income Range</b></u>					
	<u><b>0-30%</b></u>	<u><b>31-60%</b></u>	<u><b>61-80%</b></u>	<u><b>81-125%</b></u>	<u><b>126%+</b></u>	<u><b>TOTALS</b></u>
	<u><b>AMI</b></u>	<u><b>AMI</b></u>	<u><b>AMI</b></u>	<u><b>AMI</b></u>	<u><b>AMI</b></u>	
<b>Owner:</b>	0	6	12	24	46	<b>88</b>
<b>Rental:</b>	4	14	16	12	0	<b>46</b>

Source: Hanna:Keelan Associates, P.C., 2020.

### *HOUSING DEMAND BY SPECIFIC POPULATIONS.*

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

**Table 4.4, Page 4.8, identifies the housing demand for the Cuming County, for target populations by 2025. In Cuming County, 134 units will be needed by 2025, consisting of 88 owner and 46 rental units. This includes an estimated 44 total units for elderly (55+ years) populations, 82 total units for families and eight total units for special populations, or those with a mental and/or physical disability(ies). An estimated 74 housing units, consisting of 50 owner and 24 rental units should be built for the workforce population in the County.**

### *HOUSING DEMAND BY SPECIFIC PRICE POINT/PRODUCT.*

**Table 4.5, Page 4.9, identifies housing demand by price point and housing type, by AMI, for Cuming County by 2025. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 126 percent AMI with a starting affordable purchase price at or above \$322,650. Two or Three+-bedroom rental units, with an affordable monthly rent between \$670 and \$885, present the greatest need in the County.**

**Three-bedroom units at an average purchase price of \$201,160 and three-bedroom units with an average monthly rent of \$975 are the most needed housing types for the workforce population in Cuming County.**

Section 4:  
Housing Unit Target Demand/Needs Analysis.

**TABLE 4.4**  
**HOUSING EXPECTATIONS – SPECIFIC POPULATION GROUPS**  
**CUMING COUNTY, NEBRASKA**  
**2025**

<b>OWNER UNITS</b>	<b><u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u></b>					<b>TOTALS</b>	<b>Workforce Sector</b>
	<b><u>0%-30%</u></b>	<b><u>31%-60%</u></b>	<b><u>61%-80%</u></b>	<b><u>81%-125%</u></b>	<b><u>126%+</u></b>		
<b>Elderly (55+)</b>	0	4	4	6	14	<b>28</b>	<b>6</b>
<b>Family</b>	0	0	6	18	32	<b>56</b>	<b>44</b>
<b>Special</b>							
<b><u>Populations<sup>1</sup></u></b>	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>6</b>	<b>12</b>	<b>24</b>	<b>46</b>	<b>88</b>	<b>50</b>
<b>RENTAL</b>							
<b><u>UNITS*</u></b>							
<b>Elderly (55+)</b>	2	6	4	4	0	<b>16</b>	<b>4</b>
<b>Family</b>	0	6	12	8	0	<b>26</b>	<b>20</b>
<b>Special</b>							
<b><u>Populations<sup>1</sup></u></b>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
<b>Subtotals</b>	<b>4</b>	<b>14</b>	<b>16</b>	<b>12</b>	<b>0</b>	<b>46</b>	<b>24</b>
<b>TOTALS</b>	<b>4</b>	<b>20</b>	<b>28</b>	<b>36</b>	<b>46</b>	<b>134</b>	<b>74</b>

\* Includes Credit- or Lease-to-Own units.

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

Source: Hanna:Keelan Associates, P.C., 2020.

Section 4:  
Housing Unit Target Demand/Needs Analysis.

**TABLE 4.5**  
**HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)**  
**CUMING COUNTY, NEBRASKA**  
**2025**

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
<b>OWNER</b>	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	<b>TOTALS</b>	<b>Work Force</b>
<b>UNITS*</b>	<b>N/A</b>	<b>\$78,760- \$152,440</b>	<b>\$154,970- \$203,240</b>	<b>\$207,425- \$320,100</b>	<b>\$322,650+</b>		<b>\$201,160</b>
2 Bedroom <sup>1</sup>	0	6	8	2	0	16	10
3+ Bedroom	0	0	4	22	46	72	40
<b>TOTALS</b>	<b>0</b>	<b>6</b>	<b>12</b>	<b>24</b>	<b>46</b>	<b>88</b>	<b>50</b>

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
<b>RENTAL</b>	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	<b>TOTALS</b>	<b>Work Force</b>
<b>UNITS**</b>	<b>\$0- \$330</b>	<b>\$340- \$665</b>	<b>\$670- \$885</b>	<b>\$895- \$1,385</b>	<b>N/A</b>		<b>\$975</b>
1 Bedroom <sup>1</sup>	2	4	0	0	0	6	4
2 Bedroom <sup>1</sup>	2	8	10	2	0	22	16
3+ Bedroom	0	2	6	10	0	18	4
<b>TOTALS</b>	<b>4</b>	<b>14</b>	<b>16</b>	<b>12</b>	<b>0</b>	<b>46</b>	<b>24</b>

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

<sup>1</sup>Includes Downtown Housing Units.

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

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

N/A = Not Applicable.

Source: Hanna:Keelan Associates, P.C., 2020.

### ***SITE ANALYSIS PROCESS.***

The location of a proposed housing project to pertinent facilities and services crucially influences the benefits 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 persons with a physical or mental disability(ies) 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 below 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 was required for recommended development. However, in smaller, rural communities the total number of points will vary based upon the types of services/amenities available in the Community.

Section 4:  
Housing Unit Target Demand/Needs Analysis.

**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

**Section 4:  
Housing Unit Target Demand/Needs Analysis.**

**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 processes and consideration of alternative sites in the area.
- Sites in or adjacent 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.”**

### ***HOUSING REHABILITATION/DEMOLITION DEMAND.***

**Table 4.6** identifies the **target (housing) rehabilitation and demolition demand for Cuming County, by 2025.** The data presented is based on information collected from on-site field work in each Community and the Cuming County Assessor. **A total of 373 units should be targeted for moderate or substantial rehabilitation in Cuming County, at an estimated cost of \$11.3 Million. Up to 88 housing units should be considered not cost effective for rehabilitation and scheduled for demolition.** The estimated cost of demolition will range, depending on acquisition of the unit.

A **County-Wide “Land Bank”** program could be established to reserve land for future housing development, including newly-platted parcels and newly-vacated lots via housing demolition. Cuming County, in partnership with local public, private and non-profit housing groups, should take a proactive role in housing development and rehabilitation activities. **A critical priority of housing rehabilitation in Cuming County should focus on housing units damaged by the 2019 flooding incident.**

**TABLE 4.6**  
**ESTIMATED HOUSING UNIT**  
**REHABILITATION / DEMOLITION DEMAND**  
**CUMING COUNTY COMMUNITIES, NEBRASKA**  
**2025**

	<b># Rehabilitated / <u>Est. Cost (Millions)*^</u></b>	<b><u>Demolition</u></b>
<b>Cuming County:</b>	<b>373 / \$11.3</b>	<b>88</b>
Bancroft:	44 / \$1.4	7
Beemer:	53 / \$1.6	10
West Point:	179 / \$5.4	43
Wisner:	97 / \$2.9	28

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

^Includes both Moderate and Substantial Rehabilitation Activities.

Source: Hanna:Keelan Associates, P.C., 2020.

**SECTION 5:**  
**COUNTY-WIDE HOUSING GOALS &  
ACTION STEPS.**



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

## **SECTION 5:** **COUNTY-WIDE HOUSING GOALS & ACTION STEPS.**

### *INTRODUCTION.*

The following **Cuming County-Wide “Housing Goals & Action Steps”** reflect citizen input through County-Wide Housing Surveys and meetings with the Cuming County Housing Steering Committee. These activities provided several opportunities for input from various individuals, organizations, major employers and local 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 Cuming County.

**Goals are broad statements**, identifying the state or condition the citizenry wishes the primary components of the planning area to be or evolve into within a given length of time. **“Goals”** are long-term in nature and, in the case of those identified for the **Cuming County Housing Study**, will be active during the next five years.

**“Action Steps”** help to further define the meaning of goals and represent **very specific activities** to accomplish a particular Goal. In many cases, specific time lines are attached to **Action Steps** and are the most measurable component of this **Housing Study**. Both **qualitative** and **quantitative research activities** aided in the identification and prioritization of housing needs in Cuming County. The following **Goals** are discussed in this Section.



- **Goal 1: County-Wide Housing Development Initiative.**
- **Goal 2: New Housing Developments.**
- **Goal 3: Housing Rehabilitation & Preservation.**
- **Goal 4: Financing Activities for  
Housing Development in Cuming County.**
- **Goal 5: Emergency Housing and Natural Disaster Preparedness.**
- **Goal 6: Alternative Energy Initiatives.**
- **Goal 7: Housing Study Review and Implementation.**

## ***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 economic development activity. **A core activity of this Housing Development Initiative should be the official establishment of Project-Specific Community Housing Partnerships (CHPS)** to monitor and encourage housing development throughout Cuming County.

- **Action Step 1: CHPS**, with the guidance and direction of **Cuming County Economic Development (CCED)**, would include the services of important Community and County leadership, as well as selected private and public sector entities. These entities should include, but are not limited to local Housing Authorities, West Point and Wisner Area Chambers of Commerce; Northeast Nebraska Economic Development District (NENEDD), Northeast Nebraska Community Action Partnership (NENCAP), Northeast Nebraska Area Agency on Aging (NENAAA), local Foundations, realtors, major employers and financial institutions.

**CHPS** should be created and maintained by **CCED, Inc.**, and work directly with both local and State housing stakeholders and housing funding sources. These Partnerships will 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, minorities and populations with special needs.

- **Action Step 2: The Housing Initiative** should target the development of up to **134 new housing units in Cuming County, by 2025**, including an estimated **88 owner housing units** and **46 new rental units**. The development of these new housing units would add an estimated \$35 Million to the local residential property tax base. **The creation of additional full-time employment opportunities would further increase the total housing target demand.**

Section 5:  
County-Wide Housing Goals & Action Steps.

- **Action Step 3:** Selected CHPS should implement a **County-Wide Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age. **Program** activities would address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Partnerships should be created with local Housing Authorities, NENAAA, local hospitals and senior/retirement communities including nursing homes, assisted living and senior independent living facilities to assist with Continuum of Care Programs.

**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 apartments, patio homes and attached townhomes, both owner and rental units.
- Additional, modern programs of assisted and long-term care living should be on the housing agenda for the Communities of Cuming County.



Several independent elderly and special needs housing options are available throughout Cuming County (highlighted in **Appendix II**). These include independent living, assisted living and skilled nursing/long term care facilities. Future facilities could consider funding assistance from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, United States Department of Agriculture-Rural Development and United States Department of Housing and Urban Development. **Skilled nursing beds and assisted living units currently exist in facilities located in the Communities of Beemer, West Point and Wisner.** Elderly designated, subsidized rental housing facilities also exist in Cuming County Communities.

Section 5:  
County-Wide Housing Goals & Action Steps.

- **Action Step 4:** Selected **CHPS** should implement local and County-Wide **Workforce Housing Assistance Programs** 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, grant monies and/or low-interest loan to persons and families for closing costs, down payment, etc.

By 2025, an estimated **50 owner** and **24 rental housing units** should be developed for the **Cuming County workforce, a total of 74 units**. This should include both new construction and purchase/ rehab/resale or re-rent activities, lease- or credit-to-own units.

- **Action Step 5:** Establish a **Cuming County-Wide Land 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.**

Address the needs of both owner and renter households of all age and income sectors throughout the County by producing varied, affordable price points (products).

- **Action Step 1:** Build new owner and rental housing units that are affordable for low- to middle income workforce families and households to alleviate housing issues including cost burden, overcrowding, units with incomplete plumbing and other essential components, units in deteriorating or dilapidated condition and housing vacancy deficiency. **“Greatly Needed” housing types/activities, as per the Cuming County Housing Citizen Survey, included *housing for low- and middle-income families, single family housing, housing for single parent families and housing choices for first-time homebuyers.***

Currently, an estimated 259 owner and 412 renter households are considered cost burdened in Cuming County, or spending more than 30 percent of their monthly income on housing costs (mortgage, rent, maintenance, etc.). The County also has a current **adjusted housing vacancy rate (AHVR)** of 7 percent. Specifically, the County has a **overall AHVR of 4.3 percent**, highlighting a housing **“Vacancy Deficiency”** for Cuming County.

**Section 5:  
County-Wide Housing Goals & Action Steps.**

It is critical that the County and each Community be prepared to implement a **housing development “plan of action”** that includes the identification of vacant lots within each Community’s respective Corporate Limits, as well as suitable land adjacent, outside each Community for the development of rural residential subdivisions designed in a “build through” planning and zoning/subdivision model, so as to eventually be annexed into the Community. Cuming County Communities will also need to plan and implement a **purchase/rehab/resell or re-rent program** for both existing occupied and vacant housing, including housing units damaged in the 2019 flooding incident.

- **Action Step 2:** Owner housing units should be constructed in Cuming County, with emphasis on single family homes. **The price product in highest demand in Cuming County includes homes at or above \$322,650. The average affordable purchase price range of a home in Cuming County should be priced between \$154,970 and \$203,240. Additionally, an average affordable purchase price of \$201,160 would be the most suitable for the local workforce.** Owner housing should generally consist of three+-bedrooms, with the exception of housing for retirees, which would typically be two-bedroom units.



Section 5:  
County-Wide Housing Goals & Action Steps.

- **Action Step 3:** New and modern, affordable rental units should be constructed in Cuming County Communities, with emphasis on townhome, duplex and apartment units for the elderly and local workforce households. **Rental housing price products for the County workforce should rent at or near the average affordable monthly rent range of \$340 to \$885. The price product in highest demand for the local workforce in Cuming County would be \$975.** General rental housing, preferably units consisting of two- to three-bedroom units, should be constructed to provide safe, decent and affordable rental housing options.

Future affordable rental housing in each Cuming County Community will require the creative use of available *“tools of public intervention and 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 5:** Housing development projects in Cuming 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. **Housing development projects should take into account necessary goals and policies outlined in the County’s and each Community’s Comprehensive Plan.**

Section 5:  
County-Wide Housing Goals & Action Steps.

- **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 Cuming County Communities have available tracts of vacant land, adjacent their respective Corporate Limits, where a rural housing subdivision could be developed.**

Vacant lots exist in several Communities that are too small for today's housing development standards. The CHPS 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. 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 houses**” on lots typically not sized to local and/or national building and development codes.

- **Action Step 7:** Employ proper, modern planning practices for the development of housing units in rural subdivisions. **This would include the design and installation of modern infrastructure systems.**
- **Action Step 8:** New housing development projects in Cuming County should utilize “**place-based**” **development components**, whereby development supports each community's quality of life and availability of resources including, but not limited to: public safety, community health, education and cultural elements. Additional information regarding these components is highlighted in the **Cuming County “Five-Year Housing Action Plan.”**
- **Action Step 9:** Public and private sectors should create a “**shared cost**” **program** to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments. Tax Increment Financing is an excellent source of financing for public infrastructure systems. **The Communities of Beemer and West Point should consider utilizing LB840 funds for public infrastructure improvements associated with new housing developments.**

**Goal 3: Housing Rehabilitation & Preservation.**

Housing rehabilitation programs and activities in Cuming County should strive to protect and preserve the existing housing stock of the Communities and assist in the repair of homes damaged during the 2019 flooding incident.

- **Action Step 1:** As needed, the County and each Community should continue and/or elevate the process 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, managed by CCED, Inc., 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 continue to be utilized and expanded in Cuming County, with emphasis on meeting the housing needs of the elderly, low income families, housing occupied by persons with special needs and flood-damaged housing units.
- **Action Step 3:** Cuming County Communities should recognize and make a concentrated effort to **preserve historically significant housing**, in an effort to aid in preserving 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 Cuming County, as well as the utilization of the “Nuisance Abatement” Program administered by NENEDD.**

**Goal 4: Financing Activities for Housing Development in Cuming 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 Cuming County. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Midwest Housing Equity Group/Midwest Housing Development Fund, USDA Rural Development, Federal Home Loan Bank, the Department of Housing and Urban Development and Federal Emergency Management Agency, in the form of grants, tax credits and mortgage insurance programs. **CCED, Inc. and CHPS will need to continue and/or develop relationships with developers and funders to enhance residential development in the County.**

**Participants of the Cuming County Citizen Survey expressed high support for the County to utilize State and/or Federal grant funds to implement housing rehabilitation, purchase/rehab/resale, demolition/ replacement and down payment assistance programs.**

- **Action Step 2:** Cuming County Communities should consider the use of **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase and preparation and needed public facility and utility requirements. **Local Community Development Agencies/Redevelopment Authorities should become actively involved in the planning and implementation of housing projects, including the use of TIF.**
- **Action Step 3:** Secure monies from the **Rural Workforce Housing Fund** that would allow a non-profit developer(s) to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations.

**Goal 5: Emergency Housing and Natural Disaster Preparedness.**

Prepare an emergency housing “plan of action” in an effort to assist the Communities of Cuming County in providing temporary, short-term shelter to those affected by natural disaster, including post-disaster housing repair, reconstruction and/or household relocation plans. Utilize recommendations set forth in the ***Nebraska Housing Impact Analysis***.

- **Action Step 1:** Local, State, Federal “disaster housing partners” will play a critical role in ensuring the provision of housing for persons and families affected by catastrophic natural disaster. Partners should include local governments, Cuming County Emergency Management, Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Nebraska Emergency Management Agency, Federal Emergency Management Agency, U.S. Department of Housing and urban Development and United States Department of Agriculture-Rural Development.
- **Action Step 2: Create and monitor a list of residential properties** in Cuming County requiring housing repair/rehabilitation or replacement, due to the 2019 flooding incident and assist in securing needed funding, above and beyond insurance assistance to aid families.
- **Action Step 3:** Develop a Cuming County “**Emergency Operations Plan**” that includes initiatives for providing temporary housing for persons and families affected by natural disaster.
- **Action Step 4:** Encourage local landlords to allow persons and families displaced by natural disaster to temporarily reside in vacant, non-occupied housing units. **NIFA has prepared a State-wide list of low-income housing tax credit properties that provide emergency housing to displaced persons and families due to natural disaster.**
- **Action Step 5:** Encourage local governments to review and revise comprehensive planning, land use, zoning and subdivision regulation documents as a means of limiting or eliminating housing development in areas where a natural disaster, such as flooding, could frequently occur.

**Goal 6: Alternative Energy Initiatives.**

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

- **Action Step 1:** Promote the use of conservation methods. Reduce consumption of energy in residential sectors.
- **Action Step 2:** Utilize local Zoning Regulations and building codes to control the placement and operation of alternative energy systems. Local Zoning Regulations should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.
- **Action Step 3:** Promote the expanded use of solar and geothermal exchange energy systems for applications throughout each Community’s respective One-Mile Planning Jurisdiction.
- **Action Step 4:** Alternative energy programs should require compliance with a “**Conditional Use Permit**” as per local Zoning Regulations.
- **Action Step 5:** Promote the development of vocational **education opportunities** at local Public School Districts to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.
- **Action Step 6:** Consider implementing a “**pilot**” **alternative energy program** at a developing residential subdivision. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- **Action Step 7:** Promote the **rehabilitation of residential buildings utilizing weatherization methods and energy efficient or “green building” materials** in conformance to the “LEED” Certified Building techniques.
- **Action Step 8:** Expand awareness of available incentives that could assist in replacing old lighting fixtures, or heating and cooling systems with new energy efficient systems that reduce consumption and energy costs.

**Goal 7: Plan Maintenance and Implementation.**

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

- **Action Step 1:** Established **CHPS**, along with **CCED, Inc.**, should collaborate for an **annual review process of the Housing Study**. Local elected officials, governmental volunteers, community and economic development groups and local housing stakeholders and funders should be involved in this review.
- **Action Step 2:** The **Housing Study** review should coincide with an annual review of each Community's Comprehensive Plan, and any ongoing community planning and economic development initiatives/master plans that are imperative to future development and qualities of life offered in Cuming County.
- **Action Step 3:** Ensure the **Housing Study** should be made available, via several media outlets, to allow for public and private sector review and input.

**SECTION 6:**  
**FIVE-YEAR HOUSING ACTION PLAN.**



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

## **SECTION 6:** **FIVE-YEAR HOUSING ACTION PLAN.**

### ***INTRODUCTION.***

The greatest challenge for Cuming County, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households and the repair or replacement of housing units damaged in the 2019 flooding incident. Overall, Cuming County should target **134 new units; 88 owner units and 46 rental units, by 2025.**

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

Important to the cause for new and improved housing in Cuming County will be the creation of **Project-Specific Community Housing Partnerships (CHPS)**, comprised of housing stakeholders throughout the County in the form of existing housing groups, local government and specific housing funding sources. *“The bigger the circle of Partners, the better the delivery of housing.” The following pages identify selected Cuming County groups, organizations and funds/funding sources available to create new and preserve existing housing throughout the County.*

### ***PLACE-BASED DEVELOPMENT COMPONENTS.***

Each **Housing Program** identified in this **Cuming 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?

**Section 6:  
Five-Year Housing Action Plan.**

**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?



**County-Wide Housing Study with Strategies for Affordable Housing.**

## ***HOUSING DEVELOPMENT INITIATIVES.***

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

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

## **ORGANIZATIONAL/OPERATIONAL PROGRAMS.**

### **1. Establish Community Housing Partnerships (CHPS).**

#### **Purpose:**

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

**Estimated Cost (annual operational):** \$45,000.

**Section 6:  
Five-Year Housing Action Plan.**

**2. Establish A County-Wide Land Bank Program.**

**Purpose:**

Secure both land and housing for future housing development and redevelopment activities throughout Cuming County.

**Estimated Cost (annual operational):** \$175,000.

**3. Establish A County-Wide Housing Investment Fund.**

**Purpose:**

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

**Estimated Cost (annual operational):** \$175,000.

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

**Purpose:**

Address all facets of elderly housing needs and associated support services in Cuming County, including advocating and financially assisting with the development of senior, elderly and frail-elderly housing, with emphasis on new construction and home rehabilitation and modification, **with priority given to seniors affected by the 2019 flooding incident.** A “one-stop” resource (i.e. website) for assisting seniors in locating facilities with desired amenities, legal aid resources, referrals, educational resources, etc. would support existing elderly populations in obtaining needed housing and local resources.

**Estimated Cost (annual operational):** \$55,000.

**Section 6:  
Five-Year Housing Action Plan.**

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

**Purpose:**

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

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

**6. Establish a Cuming County Employers Housing Assistance Program.**

**Purpose:**

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

**Estimated Cost (annual): \$295,000.**

Section 6:  
Five-Year Housing Action Plan.

## HOUSING REHABILITATION/PRESERVATION PROGRAMS.

### 7. Establish a Cuming County Housing Disaster Recovery Program.

**Purpose:**

**CCED, Inc.**, with the assistance of **CHPS** and local governments, should create a locally-funded program designed to assist persons and families living in housing affected by natural disaster, including the 2019 flooding incident in Cuming County. In combination with State and Federal disaster grant programs, funding for this Program should be considered by local governments, major employers, foundations, financial lending institutions and private donations.

**Estimated Cost (annual):** \$365,000.

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

**Purpose:**

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

**Estimated Cost (annual operational):** \$75,000.

### 9. Owner/Rental Housing Rehabilitation Program.

**Purpose:**

**CCED, Inc.**, with the assistance of **CHPS**, local governments and personal investment among housing property owners/developers, should set a 2025 goal of 75 to 90 housing units, both owner and rental, receiving moderate- to substantial rehabilitation. Communities need to identify areas with excessive deterioration and dilapidation of housing units. **CCED, Inc.**, should design and implement a **purchase/rehab/re-sale or re-rent program** providing housing for low- to moderate-income households (31% to 80% AMI).

**Estimated Moderate Rehabilitation Cost:** \$24,000 to \$30,000 per unit.  
**Estimated Substantial Rehabilitation Cost:** \$28,000 to \$45,000 per unit.  
**Estimated Cost Subsidy:** 60% to 80% per unit.

**Section 6:  
Five-Year Housing Action Plan.**

**10. Owner/Rental Housing Demolition/Replacement Program.**

**Purpose:**

**CCED, Inc.**, with the assistance of **CHPS**, local governments and personal investment among housing property owners/developers, should set a 2025 goal of 45 housing units, to be purchased, demolished and replaced with new, innovative housing types. Communities need to identify Neighborhoods with excessive deterioration and dilapidation of housing units.

**Estimated Purchase/Demolition Cost:** \$55,000 per unit.

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

**HOUSING FOR ELDERLY/SENIOR POPULATIONS.**

**11. Very-Low- to Moderate-Income Elderly (55+ Years) Rental Housing Initiative.**

**Purpose:**

One-, two- or three-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities, to meet the rental housing needs of elderly households (0% to 125% AMI). Program should include **16 units**, County-wide.

**Estimated Cost:** \$2,640,000.

**Estimated Cost Subsidy:** 70% or \$2,415,000.

**12. Low-Income Elderly (55+ Years) Homeownership Initiative.**

**Purpose:**

Scattered site, two+-bedroom single family and/or townhome units, standard amenities, to meet the needs of low-income elderly households (31% to 60% AMI). Program should include **four units**, County-wide.

**Estimated Cost:** \$600,000.

**Estimated Cost Subsidy:** 50% or \$300,000.

**Section 6:  
Five-Year Housing Action Plan.**

**13. Moderate- to Upper Income Elderly (55+ Years) Owner Housing Initiative.**

**Purpose:**

Scattered site, two+-bedroom single family and condominium units, standard amenities, to meet the needs of moderate- to upper-income elderly households (61%+ AMI). Program should include **18 units**, County-wide.

**Estimated Cost:** \$16,710,000.  
**Estimated Cost Subsidy:** 30% or \$5,013,000.

**HOUSING FOR FAMILIES & SPECIAL POPULATIONS.**

**14. Low- to Moderate Income Rental Housing Initiative.**

**Purpose:**

One-, two- or three-bedroom duplex/triplex, townhome or general rental apartment units, standard amenities, to meet the rental housing needs of low- to moderate income households (31% to 125% AMI). Program should include **26 units**, County-wide. Initiative should be combined with a **Workforce Housing Development Program** and a **Purchase-Rehab-Re-Rent Program**.

**Estimated Cost:** \$4,680,000.  
**Estimated Cost Subsidy:** 60% or \$2,808,000.

**15. Moderate- to Upper-Income Homeownership Initiative.**

**Purpose:**

Scattered Site, single family units, 2+ bedroom units with standard amenities to meet the affordable housing needs of moderate- to upper income family households (61%+ AMI). Focus on both new construction and Purchase-Rehab-Resale Program. Ownership program should include **56 units**, County-wide. Initiative should be combined with a Workforce Housing Development Program.

**Estimated Cost:** \$18,200,000.  
**Estimated Cost Subsidy:** 20% or \$3,640,000.

**Section 6:  
Five-Year Housing Action Plan.**

**16. Special 2019 Flooding Disaster Recovery Initiative.**

**Purpose:**

As a result of the 2019 flooding disaster, a total of 75 households in Cuming County registered for FEMA assistance, including 70 owners and five renter households. A total of 17 registrants recorded a FEMA-Verified Loss (FVL) between \$200 and \$5,000, while 12 owner households recorded an FVL between \$5,000 and \$24,999. **Cuming County government and leadership will need to monitor the forthcoming application process for the distribution of Community Development Block Grant-Disaster Recovery (CDBG-DR) Funds, to be distributed by the Nebraska Department of Economic Development (DED).** It is anticipated local governments will be able to apply beginning in mid- to late 2020. DED's CDBG-DR webpage will serve as an informational resource in the coming months for potential grantees.

**17. Special Population Owner/Rental Housing Development/Modification Initiative.**

**Purpose:**

Scattered Site, one- and two-bedroom units, standard amenities, complete visitability and handicap accessibility design should be developed to meet the affordable housing needs of persons with special needs (0% to 80% AMI). This initiative should include the development of up to **eight units**, County-wide, in Communities of greatest need. Equip existing housing units with the necessary accessibility needs for persons with a disability. This should include persons with a physical and/or chronic mental disability.

**Estimated Cost:** \$1,720,000.

**Estimated Cost Subsidy:** 80% or \$1,376,000.

**SECTION 7:**  
**HOUSING DEVELOPMENT IMPLEMENTATION/  
CONCEPTS & FUNDING PARTNERS.**



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

## **SECTION 7:** **HOUSING DEVELOPMENT IMPLEMENTATION/ CONCEPTS & FUNDING PARTNERS.**

### *INTRODUCTION.*

**Section 7** of this **County-Wide Housing Study** provides a discussion of the **implementation of affordable housing concepts and funding partners** that will be instrumental for the provision of housing in Cuming County. As housing programs are implemented in the County, potential sites for future housing developments will need to be identified. Proper site selection will greatly enhance the marketability of housing in the County.

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

### *HOUSING DEVELOPMENT IMPLEMENTATION/CONCEPTS.*

The successful implementation of housing developments in Cuming 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 Cuming County citizenry.

The development of **affordable housing throughout Cuming 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 30 percent of the occupant's annual income for the cost of rent and utilities, or mortgage and associated mortgage interest payment, insurance and utilities.”**

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

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

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

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

Section 7:  
Housing Development Implementation/Concepts & Funding Partners.

**A total of 134 new housing units have been targeted for Cuming County by 2025.** This would include up to **88 owner units** and **46 rental units**. Needed owner units will include “seasonal” housing units. Vacant land will need to be secured in or adjacent Cuming County Communities and rural Cuming County for the proper development of various, needed housing types.

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

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

All Communities in Cuming County should implement a housing rehabilitation program, including purchase-rehab-resale or re-rent programs. Each Community in Cuming County, as well as the rural unincorporated areas, has “**pockets**” or **areas** where housing is **in need of moderate to substantial rehabilitation. A total of 690 units, or 25 percent were identified as being in a “Fair+” or “Fair” condition. Additionally, 146 housing structures, or 5 percent, were identified as being in a “Poor+” condition or worse. These housing units were likely constructed of substandard materials, creating a situation where these structures could be moderately or severely damaged as a result of a natural disaster, or have structural components deteriorate more rapidly over time, as well as having been the victim of deferred maintenance for several years.**

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

Section 7:  
Housing Development Implementation/Concepts & Funding Partners.

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

Although reasonably modest by design, all in an effort to maximize the use of tax dollars, the single family home CROWN units provide all necessary living space for a family of up to six persons. Amenities could include, but not be limited to, three- or four-bedrooms, upper and lower level bathrooms, a great or family room, finished basement, kitchen, dining area and a single or double stall garage. The square footage of these affordable single family homes typically ranges from 1,400 to 1,600 square feet. These homes are typically constructed on lots of 12,000 to 16,000 square feet, allowing for ample yard space.

In a CROWN, or lease-to-own type program, a small percentage of the net monthly rent is set aside for eventual use by the tenant as a down payment to purchase the home. Net monthly rents for affordable single family homes range from \$705 to \$945, based on rental comparable and the level of affordability of the target population in the Community. Typically, CROWN single family housing programs are affordable to persons/households of 50 to 100 percent of the Area Median Income (AMI).

Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the NDED. Households of 50 to 80 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost for affordable homes, typically, ranges from \$150,000 to \$205,000. In a First-Time Homebuyers Program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of the purchase price.

Section 7:  
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**Duplex/triplex rental housing** is a popular affordable housing program in Nebraska, for older adults 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for affordable duplex/triplex rental housing have traditionally ranged from \$595 to \$905, depending upon the local housing economics of the subject community.

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

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

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

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

### *Infill Housing.*

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

### **INDEPENDENT DUPLEX APARTMENT EXAMPLE**

The need for additional independent family and/or elderly duplex apartments was discussed at both meetings with the **County-Wide Housing Steering Committee**. An 18 unit residential development with nine separate duplexes in **Holdrege, Nebraska, Sunrise Lane, LLC**, designated for retirees and the elderly is a typical affordable housing program. Exteriors are constructed entirely of vinyl siding and brick. Sunrise Lane, LLC, is an ideal model of independent living elderly housing for low- to moderate-income households. Duplexes and townhomes of similar construction are also suitable for families of low- to moderate-income. Both townhomes and CROWN homes constructed in Waverly and Falls City, Nebraska are provided as examples of housing types that the Communities of Cuming County could develop over the next five years on **Pages 7.7 and 7.8**.



## Waverly and Falls City, Nebraska Townhomes



## Waverly, Nebraska CROWN Homes



### ***“Accessory” Housing.***

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



### ***Conversion Housing.***

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

### ***Single Room Occupancy (SRO) Housing.***

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

## ***FUNDING PARTNERS.***

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

### **LOCAL FUNDING OPTIONS.**

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

#### **Local Tax Base Options.**

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

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

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**Local Housing Authority.**

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

**The Community of Beemer has a Housing Authority that provide elderly multifamily housing units for local residents. The City of Wisner is home to the Goldenrod Regional Housing Authority.**

**Local Major Employers and/or Community Foundation Assistance.**

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

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

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

**STATE PROGRAMS.**

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

**Nebraska Department of Economic Development (NDED).**

The **2019 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities. **The 2020 Plan is currently under development.**

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

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

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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.

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

**Nebraska Affordable Housing Trust Fund (NAHTF).**

The NAHTF is available to assist in funding affordable housing programs. The Trust Fund is administered by the NDED and is used to match with Low-Income Housing Tax Credit allocations, for new affordable rental housing, funding of non-profit operating assistance, financing distressed rental properties and the acquisition/ rehabilitation of existing rental programs. **A total of \$3 Million is currently being made available from NAHTF for “Disaster Recovery Housing” projects.**

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

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

**Nebraska Historic Tax Credit (NHTC).**

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

The Nebraska State Historic Tax Credit establishes a \$15,000,000 tax credit pool, and the Nebraska State Historical Society (SHPO) will handle the annual allocation of the credits for the 2019 tax year.

**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.

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**To qualify, a historic property must be:**

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

**The minimum project investment must equal or exceed:**

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

**Nebraska Investment Finance Authority (NIFA).**

NIFA is a major provider of funding for affordable housing development in Nebraska. The primary program is the **Section 42 Low Income Housing Tax Credits (LIHTC)** utilized to help finance both new construction and rehabilitation of existing rental projects. **LB 884-State Low-Income Housing Tax Credit** is another source of funding for affordable housing.

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

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

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

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

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

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

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

**Midwest Housing Equity Group (MHEG).**

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

**Midwest Housing Development Fund (MHDF).**

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

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

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

NENCAP serves as a **CHDO** for **Cuming County** regarding the provision of affordable housing. The **Nebraska Housing Developers Association** is a State-wide organization providing important housing capacity building and support for local housing development corporations.

**Nebraska Energy Office (NEO).**

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

**Nebraska Department of Health and Human Services (NDHHS).**

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

### **REGIONAL FUNDING.**

#### **Federal Home Loan Bank.**

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

### **FEDERAL FUNDING**

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

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

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

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

- a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available.**
- b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.
- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for “**special populations.**”
- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**
- e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

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**Federal Emergency Management Agency (FEMA).**

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

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

In August, 2019, **FEMA**, with coordination from the U.S. Department of Housing and Urban Development, have prepared the ***Nebraska Housing Impact Assessment*** as a response to the 2019 flooding incident that damaged or destroyed property in Cuming County. A series of affordable housing development tools, as well as recovery considerations and resource options are highlighted as part of this Assessment.

**Section 7:  
Housing Development Implementation/Concepts & Funding Partners.**

***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:**  
**CUMING COUNTY TABLE PROFILE.**



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

**Appendix I:  
Cuming County Table Profile.**

**TABLE 1  
POPULATION TRENDS AND PROJECTIONS  
CUMING COUNTY & COMMUNITIES, NEBRASKA  
2000-2025**

	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2025</u>	<u>% Change 2020-2025</u>
<b>Cuming County:</b>	<b>10,203</b>	<b>9,139</b>	<b>8,927</b>	<b>8,852</b>	<b>-0.8%</b>
Bancroft:	520	495	483	472	-2.3%
Beemer:	773	678	649	639	-1.5%
West Point:	3,660	3,364	3,301	3,336	+1.1%
Wisner:	1,270	1,170	1,165	1,156	-0.8%
Balance of County:	3,980	3,432	3,329	3,249	-2.4%

Note 1: 2018 U.S. Census Population Estimates –  
Cuming Co. – 8,940; Bancroft – 474; Beemer – 656; West Point – 3,315; Wisner – 1,171.

Note 2: Cuming County 2013-2017 American Community Survey 5-Year Population  
Estimate: 9,039.

Source: 2000, 2010 Census.  
Hanna:Keelan Associates, P.C., 2020.

Appendix I:  
Cuming County Table Profile.

<b>TABLE 2</b> <b>SPECIFIC HOUSEHOLD CHARACTERISTICS</b> <b>CUMING COUNTY &amp; COMMUNITIES, NEBRASKA</b> <b>2000-2025</b>						
	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<b>Cuming County:</b>	2000	10,203	241	9,962	3,945	2.53
	2010	9,139	130	9,009	3,756	2.40
	<b>2020</b>	<b>8,927</b>	<b>151</b>	<b>8,776</b>	<b>3,809</b>	<b>2.30</b>
	<b>2025</b>	<b>8,852</b>	<b>160</b>	<b>8,692</b>	<b>3,828</b>	<b>2.27</b>
<b>Bancroft:</b>	2000	520	0	520	227	2.29
	2010	495	0	495	210	2.36
	<b>2020</b>	<b>483</b>	<b>0</b>	<b>483</b>	<b>205</b>	<b>2.36</b>
	<b>2025</b>	<b>472</b>	<b>0</b>	<b>472</b>	<b>201</b>	<b>2.35</b>
<b>Beemer:</b>	2000	773	51	722	298	2.42
	2010	678	44	634	291	2.18
	<b>2020</b>	<b>649</b>	<b>41</b>	<b>608</b>	<b>286</b>	<b>2.13</b>
	<b>2025</b>	<b>639</b>	<b>41</b>	<b>598</b>	<b>283</b>	<b>2.11</b>
<b>West Point:</b>	2000	3,660	150	3,510	1,432	2.45
	2010	3,364	49	3,315	1,432	2.31
	<b>2020</b>	<b>3,301</b>	<b>75</b>	<b>3,226</b>	<b>1,440</b>	<b>2.24</b>
	<b>2025</b>	<b>3,336</b>	<b>86</b>	<b>3,250</b>	<b>1,451</b>	<b>2.24</b>
<b>CONTINUED:</b>						

**Appendix I:  
Cuming County Table Profile.**

**TABLE 2 (CONTINUED)  
SPECIFIC HOUSEHOLD CHARACTERISTICS  
CUMING COUNTY & COMMUNITIES, NEBRASKA  
2000-2025**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<b>Wisner:</b>	2000	1,270	40	1,230	564	2.18
	2010	1,170	37	1,133	506	2.24
	<b>2020</b>	<b>1,165</b>	<b>35</b>	<b>1,130</b>	<b>502</b>	<b>2.25</b>
	<b>2025</b>	<b>1,156</b>	<b>33</b>	<b>1,123</b>	<b>499</b>	<b>2.25</b>
<b>Balance of County:</b>	2000	3,980	0	3,980	1,424	2.79
	2010	3,432	0	3,432	1,317	2.61
	<b>2020</b>	<b>3,329</b>	<b>0</b>	<b>3,329</b>	<b>1,376</b>	<b>2.42</b>
	<b>2025</b>	<b>3,249</b>	<b>0</b>	<b>3,249</b>	<b>1,394</b>	<b>2.33</b>

Note 1: 2013-2017 American Community Survey Cuming County estimated group quarters population = 149.

Note 2: 2013-2017 ACS Estimated Households –  
Cuming Co. = 3,790; Bancroft = 226; Beemer = 296; West Point = 1,380; Wisner = 512.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2020.

Appendix I:  
Cuming County Table Profile.

**TABLE 3  
TENURE BY HOUSEHOLD  
CUMING COUNTY & COMMUNITIES, NEBRASKA  
2000-2025**

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<b>Cuming County:</b>	2000	3,945	2,816	71.4%	1,129	28.6%
	2010	3,756	2,665	71.0%	1,091	29.0%
	<b>2020</b>	<b>3,809</b>	<b>2,667</b>	<b>70.0%</b>	<b>1,142</b>	<b>30.0%</b>
	<b>2025</b>	<b>3,828</b>	<b>2,653</b>	<b>69.3%</b>	<b>1,175</b>	<b>30.7%</b>
<b>Bancroft:</b>	2000	227	192	84.6%	35	15.4%
	2010	210	158	75.2%	52	24.8%
	<b>2020</b>	<b>205</b>	<b>146</b>	<b>71.2%</b>	<b>59</b>	<b>28.8%</b>
	<b>2025</b>	<b>201</b>	<b>142</b>	<b>70.6%</b>	<b>59</b>	<b>29.4%</b>
<b>Beemer:</b>	2000	298	220	73.8%	78	26.2%
	2010	291	192	66.0%	99	34.0%
	<b>2020</b>	<b>286</b>	<b>188</b>	<b>65.7%</b>	<b>98</b>	<b>34.3%</b>
	<b>2025</b>	<b>283</b>	<b>186</b>	<b>65.7%</b>	<b>97</b>	<b>34.3%</b>
<b>West Point:</b>	2000	1,432	998	69.7%	434	30.3%
	2010	1,432	951	66.4%	481	33.6%
	<b>2020</b>	<b>1,440</b>	<b>952</b>	<b>66.1%</b>	<b>488</b>	<b>33.9%</b>
	<b>2025</b>	<b>1,451</b>	<b>956</b>	<b>65.9%</b>	<b>495</b>	<b>34.1%</b>

**CONTINUED:**

Appendix I:  
Cuming County Table Profile.

**TABLE 3 (CONTINUED)**  
**TENURE BY HOUSEHOLD**  
**CUMING COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2025**

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<b>Wisner:</b>	2000	564	393	69.7%	171	30.3%
	2010	506	363	71.7%	143	28.3%
	<b>2020</b>	<b>502</b>	<b>360</b>	<b>71.7%</b>	<b>142</b>	<b>28.3%</b>
	<b>2025</b>	<b>499</b>	<b>357</b>	<b>71.5%</b>	<b>142</b>	<b>28.5%</b>
<b>Balance of County:</b>	2000	1,424	1,013	71.1%	411	28.9%
	2010	1,317	1,001	76.0%	316	24.0%
	<b>2020</b>	<b>1,376</b>	<b>1,021</b>	<b>74.2%</b>	<b>355</b>	<b>25.8%</b>
	<b>2025</b>	<b>1,394</b>	<b>1,012</b>	<b>72.6%</b>	<b>382</b>	<b>27.4%</b>

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2020.

Appendix I:  
Cuming County Table Profile.

**TABLE 4  
POPULATION AGE DISTRIBUTION  
TRENDS & PROJECTIONS  
CUMING COUNTY & COMMUNITIES, NEBRASKA  
2000-2025**

<b>Cuming County</b>		<b>2000-2010</b>				
<b><u>age group</u></b>	<b><u>2000</u></b>	<b><u>2010</u></b>	<b><u>Change</u></b>	<b><u>2020</u></b>	<b><u>2025</u></b>	<b><u>Change</u></b>
19 and Under	3,015	2,466	-549	2,314	2,270	-44
20-34	1,500	1,238	-262	1,130	1,101	-29
35-54	2,735	2,384	-351	2,273	2,237	-36
55-64	888	1,150	+262	1,220	1,230	+10
65-74	952	816	-136	868	877	+9
75-84	742	715	-27	736	744	+8
85+	371	370	-1	386	393	+7
<b>TOTALS</b>	<b>10,203</b>	<b>9,139</b>	<b>-1,064</b>	<b>8,927</b>	<b>8,852</b>	<b>-75</b>
Median Age	39.2	43.7	+4.5	44.0	44.4	+0.4
<b>Bancroft</b>		<b>2000-2010</b>				
<b><u>age group</u></b>	<b><u>2000</u></b>	<b><u>2010</u></b>	<b><u>Change</u></b>	<b><u>2020</u></b>	<b><u>2025</u></b>	<b><u>Change</u></b>
19 and Under	163	140	-23	127	120	-7
20-34	65	73	+8	70	66	-4
35-54	127	134	+7	137	136	-1
55-64	30	58	+28	67	69	+2
65-74	47	42	-5	40	41	+1
75-84	65	36	-29	32	30	-2
85+	23	12	-11	10	10	+0
<b>TOTALS</b>	<b>520</b>	<b>495</b>	<b>-25</b>	<b>483</b>	<b>472</b>	<b>-11</b>
Median Age	38.8	40.9	+2.1	41.5	42.4	+0.9
<b>CONTINUED:</b>						

Appendix I:  
Cuming County Table Profile.

**TABLE 4  
POPULATION AGE DISTRIBUTION  
TRENDS & PROJECTIONS  
CUMING COUNTY & COMMUNITIES, NEBRASKA  
2000-2025**

<b>Beemer</b>		<b>2000-2010</b>				
<b><u>age group</u></b>	<b><u>2000</u></b>	<b><u>2010</u></b>	<b><u>Change</u></b>	<b><u>2020</u></b>	<b><u>2025</u></b>	<b><u>Change</u></b>
19 and Under	211	150	-61	134	128	-6
20-34	106	89	-17	82	79	-3
35-54	182	127	-55	118	114	-4
55-64	69	77	+8	79	81	+2
65-74	80	72	-8	74	76	+2
75-84	72	90	+18	86	85	-1
85+	53	73	+20	76	76	+0
<b>TOTALS</b>	<b>773</b>	<b>678</b>	<b>-95</b>	<b>649</b>	<b>639</b>	<b>-10</b>
Median Age	42.6	52.0	+9.4	52.9	53.9	+1.0
<b>West Point</b>		<b>2000-2010</b>				
<b><u>age group</u></b>	<b><u>2000</u></b>	<b><u>2010</u></b>	<b><u>Change</u></b>	<b><u>2020</u></b>	<b><u>2025</u></b>	<b><u>Change</u></b>
19 and Under	1,002	917	-85	890	880	-10
20-34	599	458	-141	433	424	-9
35-54	928	816	-112	799	816	+17
55-64	281	412	+131	421	434	+13
65-74	354	286	-68	294	304	+10
75-84	313	297	-16	288	294	+6
85+	183	178	-5	176	184	+8
<b>TOTALS</b>	<b>3,660</b>	<b>3,364</b>	<b>-296</b>	<b>3,301</b>	<b>3,336</b>	<b>+35</b>
Median Age	39.5	43.2	+3.7	43.2	43.9	+0.7
<b>CONTINUED:</b>						

Appendix I:  
Cuming County Table Profile.

**TABLE 4 (CONTINUED)**  
**POPULATION AGE DISTRIBUTION**  
**TRENDS & PROJECTIONS**  
**CUMING COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2025**

<b>Wisner</b>		<b>2000-2010</b>				
<b><u>age group</u></b>	<b><u>2000</u></b>	<b><u>2010</u></b>	<b><u>Change</u></b>	<b><u>2020</u></b>	<b><u>2025</u></b>	<b><u>Change</u></b>
19 and Under	315	290	-25	274	261	-13
20-34	190	178	-12	170	163	-7
35-54	308	278	-30	268	263	-5
55-64	113	140	+27	151	160	+9
65-74	138	113	-25	130	134	+4
75-84	139	100	-39	100	102	+2
85+	67	71	+4	72	73	+1
<b>TOTALS</b>	<b>1,270</b>	<b>1,170</b>	<b>-100</b>	<b>1,165</b>	<b>1,156</b>	<b>-9</b>
Median Age	42.9	44.6	+1.7	45.3	46.7	+1.4
<b>Balance of County</b>		<b>2000-2010</b>				
<b><u>age group</u></b>	<b><u>2000</u></b>	<b><u>2010</u></b>	<b><u>Change</u></b>	<b><u>2020</u></b>	<b><u>2025</u></b>	<b><u>Change</u></b>
19 and Under	1,324	969	-355	889	881	-8
20-34	540	440	-100	375	369	-6
35-54	1,190	1,029	-161	951	908	-43
55-64	395	463	+68	502	486	-16
65-74	333	303	-30	330	322	-8
75-84	153	192	+39	230	233	+3
85+	45	36	-9	52	50	-2
<b>TOTALS</b>	<b>3,980</b>	<b>3,432</b>	<b>-548</b>	<b>3,329</b>	<b>3,249</b>	<b>-80</b>
Median Age	37.1	41.0	+3.9	43.4	43.6	+0.2

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2020.

Appendix I:  
Cuming County Table Profile.

**TABLE 5**  
**HOUSEHOLD INCOME BY AGE GROUP - TRENDS & PROJECTIONS**  
**CUMING COUNTY, NEBRASKA**  
**2000-2025**

<u>Income Group</u>	<u>2000*</u>	<u>2017 Est.*</u>	<u>2020</u>	<u>2025</u>	<u>% Change 2020-2025</u>
<b>All Households:</b>					
Less than \$10,000	326	166	156	121	-22.4%
\$10,000-\$19,999	607	325	320	298	-6.9%
\$20,000-\$34,999	1,158	663	661	635	-3.9%
\$35,000-\$49,999	849	714	715	709	-0.1%
<u>\$50,000 or More</u>	<u>1,020</u>	<u>1,922</u>	<u>1,957</u>	<u>2,065</u>	<u>+5.5%</u>
<b>TOTALS</b>	<b>3,960</b>	<b>3,790</b>	<b>3,809</b>	<b>3,828</b>	<b>+0.5%</b>
Median Income	<b>\$33,186</b>	<b>\$50,734</b>	<b>\$52,705</b>	<b>\$57,900</b>	<b>+9.9%</b>
<b><u>Households 65+ Yrs.</u></b>					
Less than \$10,000	178	128	125	104	-16.8%
\$10,000-\$19,999	259	171	167	151	-9.6%
\$20,000-\$34,999	454	291	286	266	-7.0%
\$35,000-\$49,999	171	156	154	147	-4.5%
<u>\$50,000 or More</u>	<u>194</u>	<u>479</u>	<u>510</u>	<u>596</u>	<u>+16.9%</u>
<b>TOTALS</b>	<b>1,256</b>	<b>1,225</b>	<b>1,242</b>	<b>1,264</b>	<b>+1.8%</b>
Median Income	<b>\$25,821</b>	<b>\$36,442</b>	<b>\$39,188</b>	<b>\$45,326</b>	<b>+15.7%</b>

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

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

Hanna:Keelan Associates, P.C., 2020.

**Appendix I:  
Cumming County Table Profile.**

**TABLE 6  
PER CAPITA INCOME  
TRENDS AND PROJECTIONS  
CUMING COUNTY / STATE OF NEBRASKA  
2012-2025**

	<u>Cuming County</u>		<u>State of Nebraska</u>	
<u>Year</u>	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
<b>2012</b>	\$53,031	--	\$46,066	--
<b>2013</b>	\$68,770	+29.7%	\$45,876	-0.4%
<b>2014</b>	\$74,551	+8.4%	\$48,419	+5.5%
<b>2015</b>	\$79,539	+6.7%	\$49,567	+2.3%
<b>2016</b>	\$72,894	-8.4%	\$50,029	+0.9%
<b>2017</b>	\$63,125	-13.4%	\$50,809	+1.6%
<b>2020</b>	<b>\$63,505</b>	<b>+0.1%</b>	<b>\$52,346</b>	<b>+3.0%</b>
<b>2012-2020</b>	<b>\$53,031-\$63,505</b>	<b>+19.8%</b>	<b>\$46,066-\$52,346</b>	<b>+13.6%</b>
<b>2020-2025</b>	<b>\$63,505-\$67,125</b>	<b>+5.7%</b>	<b>\$52,346-\$58,002</b>	<b>+10.8%</b>

Source: Nebraska Department of Economic Development, 2020.

Hanna:Keelan Associates, P.C., 2020.

Appendix I:  
Cuming County Table Profile.

**TABLE 7**  
**PERSONS RECEIVING SOCIAL SECURITY INCOME**  
**CUMING COUNTY, NEBRASKA**  
**2017**

<u><b>Social Security Income-2017</b></u>	<u><b>Number of Beneficiaries</b></u>
<u>Retirement Benefits</u>	
Retired Workers	1,600
Wives & Husbands	115
Children	10
<u>Survivor Benefits</u>	
Widows & Widowers	190
Children	60
<u>Disability Benefits</u>	
Disabled Persons	150
Wives & Husbands	0
<u>Children</u>	<u>25</u>
<b>TOTAL</b>	<b>2,150</b>
<u>Aged 65 &amp; Older</u>	
Men	815
<u>Women</u>	<u>1,020</u>
<b>TOTAL</b>	<b>1,835</b>
<u><b>Supplemental Security Income-2017</b></u>	<u><b>Number of Beneficiaries</b></u>
Aged 65 or Older	N/A
<u>Blind and Disabled</u>	<u>59</u>
<b>TOTAL</b>	<b>70</b>

Source: Department of Health and Human Services.  
Social Security Administration, 2020.  
Hanna:Keelan Associates, P.C., 2020.

Appendix I:  
Cuming County Table Profile.

**TABLE 8**  
**ESTIMATED OWNER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**CUMING COUNTY, NEBRASKA**  
**2000-2025**

	<b>2000*</b>	<b>2016*</b>	<b>2020</b>	<b>2025</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	163 / 125	160 / 80	<b>150 / 78</b>	<b>135 / 72</b>
31-50% AMI	239 / 117	215 / 70	<b>204 / 67</b>	<b>191 / 62</b>
51-80% AMI	501 / 158	455 / 30	<b>446 / 24</b>	<b>435 / 20</b>
81%+ AMI	<u>1,895 / 174</u>	<u>1,770 / 95</u>	<u><b>1,867 / 90</b></u>	<u><b>1,892 / 79</b></u>
<b>TOTALS</b>	<b>2,798 / 574</b>	<b>2,600 / 275</b>	<b>2,667 / 259</b>	<b>2,653 / 233</b>

\*Specified data.

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

Source: 2000 CHAS Tables.

Hanna:Keelan Associates, P.C., 2020.

**TABLE 9**  
**ESTIMATED RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**CUMING COUNTY, NEBRASKA**  
**2000-2025**

	<b>2000*</b>	<b>2016*</b>	<b>2020</b>	<b>2025</b>
<b><u>Inc. Rng.</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>	<b><u># / #CB-HP</u></b>
0-30% AMI	144 / 73	215 / 135	<b>207 / 135</b>	<b>200 / 136</b>
31-50% AMI	172 / 95	295 / 175	<b>284 / 174</b>	<b>292 / 180</b>
51-80% AMI	301 / 34	325 / 100	<b>313 / 98</b>	<b>324 / 103</b>
81%+ AMI	<u>506 / 8</u>	<u>350 / 4</u>	<u><b>338 / 5</b></u>	<u><b>359 / 6</b></u>
<b>TOTALS</b>	<b>1,123 / 210</b>	<b>1,185 / 414</b>	<b>1,142 / 412</b>	<b>1,175 / 425</b>

\*Specified data

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

Source: 2000 CHAS Tables.

Hanna:Keelan Associates, P.C., 2020.

Appendix I:  
Cuming County Table Profile.

**TABLE 10**  
**EMPLOYMENT DATA TRENDS & PROJECTIONS**  
**CUMING COUNTY, NEBRASKA**  
**2009-2025**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2009	4,801	--	3.8%
2010	4,685	-116	3.7%
2011	4,756	+71	3.4%
2012	4,763	+7	3.1%
2013	4,811	+48	3.0%
2014	4,813	+2	2.6%
2015	4,709	-104	2.6%
2016	4,576	-133	2.9%
2017	4,597	+21	2.7%
2018	4,597	+0	2.5%
<b>2020*</b>	<b>4,580</b>	<b>-17</b>	<b>2.5%</b>
<b><u>2025</u></b>	<b><u>4,515</u></b>	<b><u>-65</u></b>	<b><u>2.4%</u></b>
<b>2009-2025</b>	<b>4,801-4,515</b>	<b>-286</b>	<b>3.8%-2.4%</b>

\*Information available as of August, 2020.

Source: Nebraska Department of Labor, 2020.

Hanna:Keelan Associates, P.C., 2020.

Appendix I:  
Cuming County Table Profile.

**TABLE 11**  
**CIVILIAN LABOR FORCE & EMPLOYMENT**  
**TRENDS & PROJECTIONS**  
**CUMING COUNTY, NEBRASKA**  
**1990-2025**

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2025</u>
Civilian Labor Force	5,046	5,679	4,863	<b>4,702</b>	<b>4,632</b>
Unemployment	4,993	5,550	4,685	<b>4,580</b>	<b>4,515</b>
Rate of Unemployment	53	129	178	<b>122</b>	<b>117</b>
Employment	1.1%	2.3%	3.7%	<b>2.5%</b>	<b>2.4%</b>
<u>Change in Employment</u>					
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-2000	+557	+55.7	+11.2%	+1.1%	
2000-2010	-865	-86.5	-15.6%	-1.6%	
<b>2020-2025</b>	<b>-65</b>	<b>-13.0</b>	<b>-1.4%</b>	<b>-0.3%</b>	

Source: Nebraska Department of Labor, Labor Market Information, 2020.  
Hanna:Keelan Associates, P.C., 2020.

**Appendix I:  
Cuming County Table Profile.**

**TABLE 12  
WORKFORCE EMPLOYMENT BY TYPE  
CUMING COUNTY, NEBRASKA  
2020**

**Workforce**

**Non-Farm Employment**

**(Wage and Salary) 3,507**

Agriculture Forestry, Fishing & Hunting. 0

Mining, Quarrying and Oil/Gas Extraction. \*

Utilities. 0

Construction. 221

Manufacturing. 460

Wholesale Trade. 229

Retail Trade. 328

Transportation & Warehousing. 127

Information. 72

Finance & Insurance. 240

Real Estate & Rental/Leasing. \*

Professional, Scientific & Technical Services. 121

Management of Companies & Enterprises. \*

Administrative/Support/Waste. 35

Educational Services. \*

Health Care & Social Assistance. 370

Arts, Entertainment & Recreation. \*

Accommodation & Food Service. 257

Other Services (except Public Administration). 206

Federal Government. 34

State Government. 22

Local Government. 645

N/A=Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2020.

Hanna:Keelan Associates, P.C., 2020.

**Appendix I:  
Cuming County Table Profile.**

**TABLE 13  
HOUSING STOCK PROFILE  
DEFINING SUBSTANDARD HOUSING – HUD  
CUMING COUNTY & COMMUNITIES, NEBRASKA  
2017 ESTIMATE\***

	<b>Complete Plumbing</b>			<b>Lack of Complete Plumbing</b>		<b>Units with 1.01+ Persons per Room</b>	
	<u><b>Total</b></u>	<u><b>Number</b></u>	<u><b>% of Total</b></u>	<u><b>Number</b></u>	<u><b>% of Total</b></u>	<u><b>Number</b></u>	<u><b>% of Total</b></u>
<b>Cuming County:</b>	<b>3,790</b>	<b>3,764</b>	<b>99.3%</b>	<b>26</b>	<b>0.7%</b>	<b>33</b>	<b>0.9%</b>
Bancroft:	226	226	100.0%	0	0.0%	3	1.3%
Beemer:	296	283	95.6%	13	4.4%	7	2.4%
West Point:	1,380	1,380	100.0%	0	0.0%	17	1.2%
Wisner:	512	512	100.0%	0	0.0%	0	0.0%
Balance of County:	1,376	1,363	99.1%	13	0.9%	6	0.4%

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

Source: 2013-2017 American Community Survey.

Hanna:Keelan Associates, P.C., 2020.

Appendix I:  
Cuming County Table Profile.

**TABLE 14**  
**HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT**  
**CUMING COUNTY & COMMUNITIES, NEBRASKA**  
**2020**

<u>Year</u>	<u>Cuming County</u>	<u>Bancroft</u>	<u>Beemer</u>
2014 to Present*	82	2	2
2010 to 2013*	33	1	0
2000 to 2009	156	20	23
1990 to 1999	324	11	15
1980 to 1989	344	13	32
1970 to 1979	566	52	41
1960 to 1969	428	19	38
1950 to 1959	591	10	72
1940 to 1949	284	20	19
<u>1939 or Before</u>	<u>1,509</u>	<u>108</u>	<u>98</u>
<b>SUBTOTAL</b>	<b>4,317</b>	<b>256</b>	<b>340</b>
<u>Units Lost (2014 to Present)</u>	<u>(9)</u>	<u>N/A</u>	<u>(5)</u>
<b>TOTAL EST. UNITS – 2020</b>	<b>4,308</b>	<b>256</b>	<b>335</b>
% 1939 or Before	34.9%	42.2%	27.7%
% 1959 or Before	55.2%	53.9%	54.9%
<b>CONTINUED:</b>			

Appendix I:  
Cuming County Table Profile.

**TABLE 14 (CONTINUED)**

**HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT  
CUMING COUNTY & COMMUNITIES, NEBRASKA**

**2020**

<u>Year</u>	<u>West Point</u>	<u>Wisner</u>	<u>Balance of County</u>
2014 to Present*	42	6	30
2010 to 2013*	7	1	24
2000 to 2009	44	16	53
1990 to 1999	97	48	153
1980 to 1989	215	25	59
1970 to 1979	292	98	83
1960 to 1969	167	85	119
1950 to 1959	197	63	249
1940 to 1949	162	38	45
<u>1939 or Before</u>	<u>367</u>	<u>195</u>	<u>741</u>
<b>SUBTOTAL</b>	<b>1,590</b>	<b>575</b>	<b>1,556</b>
<u>Units Lost (2014 to Present)</u>	(4)	N/A	N/A
<b>TOTAL EST. UNITS – 2020</b>	<b>1,586</b>	<b>575</b>	<b>1,556</b>
% 1939 or Before	23.1%	33.9%	47.6%
% 1959 or Before	45.8%	49.7%	66.5%

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

N/A = Data not available.

Source: 2013-2017 American Community Survey.

Communities of Cuming County, 2020.

Cuming County Assessor, 2020.

Hanna:Keelan Associates, P.C., 2020.

**Appendix I:  
Cumming County Table Profile.**

**TABLE 15  
HOUSING STOCK OCCUPANCY/VACANCY STATUS  
CUMMING COUNTY & COMMUNITIES, NEBRASKA  
2020**

	<u><b>Cumming County</b></u>	<u><b>Bancroft</b></u>
<b>a) Housing Stock</b>	<b>4,308</b>	<b>256</b>
	<b>(O=2,988; R=1,320)</b>	<b>(O=187; R=69)</b>
<b>b) Vacant Housing Stock</b>	<b>499</b>	<b>51</b>
<b>c) Occupied Housing Stock</b>	<b>3,809</b>	<b>205</b>
*Owner Occupied	2,667	146
*Renter Occupied	1,142	59
<b>d) Housing Vacancy Rate*</b>	<b>11.5% (499)</b>	<b>19.9% (51)</b>
*Owner Vacancy	10.8% (323)	21.9% (41)
*Renter Vacancy	13.3% (176)	14.5% (10)
<b>e) Adjusted Vacancy Rate**</b>	<b>3.8% (168)</b>	<b>4.3% (11)</b>
**Owner Vacancy	<b>3.3% (100)</b>	<b>4.3% (8)</b>
**Renter Vacancy	<b>5.1% (68)</b>	<b>4.3% (3)</b>
	<u><b>Beemer</b></u>	<u><b>West Point</b></u>
<b>a) Housing Stock</b>	<b>335</b>	<b>1,586</b>
	<b>(O=216; R=119)</b>	<b>(O=1,032; R=554)</b>
<b>b) Vacant Housing Stock</b>	<b>49</b>	<b>146</b>
<b>c) Occupied Housing Stock</b>	<b>286</b>	<b>1,440</b>
*Owner Occupied	188	952
*Renter Occupied	98	488
<b>d) Housing Vacancy Rate*</b>	<b>14.6% (49)</b>	<b>9.2% (146)</b>
*Owner Vacancy	13.8% (30)	7.8% (80)
*Renter Vacancy	15.9% (19)	11.9% (66)
<b>e) Adjusted Vacancy Rate**</b>	<b>4.4% (15)</b>	<b>4.1% (65)</b>
**Owner Vacancy	<b>4.1% (9)</b>	<b>3.5% (36)</b>
**Renter Vacancy	<b>5.0% (6)</b>	<b>5.2% (29)</b>

**CONTINUED:**

Appendix I:  
Cuming County Table Profile.

**TABLE 15 (CONTINUED)**  
**HOUSING STOCK OCCUPANCY/VACANCY STATUS**  
**CUMING COUNTY & COMMUNITIES, NEBRASKA**  
**2020**

	<u>Wisner</u>	<u>Balance of County</u>
<b>a) Housing Stock</b>	<b>575</b>	<b>1,556</b>
	(O=411; R=164)	(O=1,142; R=414)
<b>b) Vacant Housing Stock</b>	<b>73</b>	<b>180</b>
<b>c) Occupied Housing Stock</b>	<b>502</b>	<b>1,376</b>
*Owner Occupied	360	1,021
*Renter Occupied	142	355
<b>d) Housing Vacancy Rate*</b>	<b>12.7% (73)</b>	<b>11.6% (180)</b>
*Owner Vacancy	12.4% (51)	10.6% (121)
*Renter Vacancy	13.4% (22)	14.3% (59)
<b>e) Adjusted Vacancy Rate**</b>	<b>4.3% (25)</b>	<b>4.0% (62)</b>
**Owner Vacancy	<b>3.4% (14)</b>	<b>3.8% (43)</b>
**Renter Vacancy	<b>6.7% (11)</b>	<b>4.6% (19)</b>

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

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

Source: 2010 Census, 2013-2017 American Community Survey.  
Cuming County & Communities, 2020.  
Hanna:Keelan Associates, P.C., 2020.

Appendix I:  
Cuming County Table Profile.

**TABLE 16**  
**OWNER OCCUPIED HOUSING VALUE**  
**CUMING COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2025**

		<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>
<b>Cuming County:</b>	2000*	594	893	267	54	27	1,835
	<b>2000 Med. Val.</b>	<b>\$66,000</b>					
	2017*	396	684	616	346	538	2,580
	<b>2017 Med. Val.</b>	<b>\$113,200</b>					
	<b>2020</b>	<b>\$115,400</b>					
<b>Bancroft:</b>	<b>2025</b>	<b>\$127,900</b>					
	2000*	114	68	6	0	0	188
	<b>2000 Med. Val.</b>	<b>\$44,100</b>					
	2017*	58	60	29	12	5	164
	<b>2017 Med. Val.</b>	<b>\$75,800</b>					
<b>Beemer:</b>	<b>2020</b>	<b>\$77,000</b>					
	<b>2025</b>	<b>\$80,500</b>					
	2000*	96	67	14	2	0	179
	<b>2000 Med. Val.</b>	<b>\$47,900</b>					
	2017*	67	89	19	11	7	193
	<b>2017 Med. Val.</b>	<b>\$64,800</b>					
	<b>2020</b>	<b>\$66,600</b>					
	<b>2025</b>	<b>\$69,500</b>					

**CONTINUED:**

**Appendix I:  
Cuming County Table Profile.**

**TABLE 16 (CONTINUED)  
OWNER OCCUPIED HOUSING VALUE  
CUMING COUNTY & COMMUNITIES, NEBRASKA  
2000-2025**

<b>West Point:</b>	2000*	132	537	128	36	16	<b>849</b>
	<b>2000 Med. Val.</b>	<b>\$73,900</b>					
	2017*	136	254	229	76	113	<b>808</b>
	<b>2017 Med. Val.</b>	<b>\$103,300</b>					
	<b>2020</b>	<b>\$105,300</b>					
<b>Wisner:</b>	<b>2025</b>	<b>\$111,700</b>					
	2000*	167	143	33	11	4	<b>358</b>
	<b>2000 Med. Val.</b>	<b>\$53,500</b>					
	2017*	71	131	96	22	42	<b>362</b>
	<b>2017 Med. Val.</b>	<b>\$90,500</b>					
<b>Balance of County:</b>	<b>2020</b>	<b>\$92,400</b>					
	<b>2025</b>	<b>\$96,800</b>					
	2000*	85	78	86	5	7	<b>261</b>
	<b>2000 Med. Val.</b>	<b>\$79,100</b>					
	2017*	64	150	243	225	371	<b>1,053</b>
	<b>2017 Med. Val.</b>	<b>\$163,100</b>					
	<b>2020</b>	<b>\$165,200</b>					
	<b>2025</b>	<b>\$170,100</b>					

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

Source: 2000 Census, 2013-2017 American Community Survey.  
Hanna:Keelan Associates, P.C., 2020.

Appendix I:  
Cuming County Table Profile.

**TABLE 17  
GROSS RENT  
CUMING COUNTY & COMMUNITIES, NEBRASKA  
2000-2025**

		<u>Less than \$300</u>	<u>\$300 to \$399</u>	<u>\$400 to \$499</u>	<u>\$500 or More</u>	<u>Total</u>
<b>Cuming County:</b>	2000*	185	446	133	11	<b>775</b>
	<b>2000 Median Rent</b>	<b>\$398</b>				
	2017*	76	195	361	458	<b>1,090</b>
	<b>2017 Median Rent</b>	<b>\$652</b>				
	<b>2020</b>	<b>\$655</b>				
<b>Bancroft:</b>	<b>2025</b>	<b>\$700</b>				
	2000*	19	8	5	0	<b>32</b>
	<b>2000 Median Rent</b>	<b>\$263</b>				
	2017*	13	7	15	16	<b>51</b>
	<b>2017 Median Rent</b>	<b>\$528</b>				
<b>Beemer:</b>	<b>2020</b>	<b>\$535</b>				
	<b>2025</b>	<b>\$575</b>				
	2000*	38	34	10	7	<b>89</b>
	<b>2000 Median Rent</b>	<b>\$330</b>				
	2017*	22	14	39	26	<b>101</b>
	<b>2017 Median Rent</b>	<b>\$548</b>				
	<b>2020</b>	<b>\$550</b>				
	<b>2025</b>	<b>\$600</b>				

**CONTINUED:**

Appendix I:  
Cuming County Table Profile.

**TABLE 17 (CONTINUED)**

**GROSS RENT**

**CUMING COUNTY & COMMUNITIES, NEBRASKA**

**2000-2025**

		<u>Less than \$300</u>	<u>\$300 to \$399</u>	<u>\$400 to \$499</u>	<u>\$500 or More</u>	<u>Total</u>
<b>West Point:</b>	2000*	72	250	82	0	<b>404</b>
	<b>2000 Median Rent</b>	<b>\$424</b>				
	2017*	24	105	181	249	<b>559</b>
	<b>2017 Median Rent</b>	<b>\$643</b>				
	<b>2020</b>	<b>\$645</b>				
	<b>2025</b>	<b>\$710</b>				
<b>Wisner:</b>	2000*	30	90	14	2	<b>136</b>
	<b>2000 Median Rent</b>	<b>\$368</b>				
	2017*	12	35	47	45	<b>139</b>
	<b>2017 Median Rent</b>	<b>\$653</b>				
	<b>2020</b>	<b>\$655</b>				
	<b>2025</b>	<b>\$705</b>				
<b>Balance of County:</b>	2000*	26	64	22	2	<b>114</b>
	<b>2000 Median Rent</b>	<b>\$395</b>				
	2017*	5	34	79	122	<b>240</b>
	<b>2017 Median Rent</b>	<b>\$705</b>				
	<b>2020</b>	<b>\$710</b>				
	<b>2025</b>	<b>\$765</b>				

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

Source: 2000 Census, 2013-2017 American Community Survey.  
Hanna:Keelan Associates, P.C., 2020.

**Appendix I:  
Cuming County Table Profile.**

**TABLE 18  
SURVEY OF RENTAL PROPERTIES  
CUMING COUNTY, NEBRASKA  
2002-2018**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	5	90	2.2	109.0
2003	5	98	4.1	12.2
2004	7	130	9.2	84.8
2005	9	140	7.9	66.5
2006	13	184	14.7	80.0
2007	14	134	3.0	58.2
2008	20	230	5.7	45.4
2009	22	257	7.8	53.7
2010	18	165	7.3	39.1
2011	27	294	1.7	32.1
2012	26	281	5.7	36.1
2013	17	203	4.9	70.0
2014	14	131	9.2	55.0
2015	11	111	7.2	56.3
2016	11	114	1.8	60.0
2017	12	133	6.8	17.0
2018	14	147	6.1	47.5

Source: Nebraska Investment Finance Authority, 2020.

**Appendix I:  
Cuming County Table Profile.**

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

<b><u>Type of Units</u></b>	<b><u>Total Units</u></b>	<b><u>Vacant Units</u></b>	<b><u>Vacancy Rate (%)</u></b>	<b><u>5-Year Average (%)</u></b>
Single Family Units	10	0	0.0	0.0
Apartments	137	6	4.4	3.1
Mobile Homes	0	0	0.0	0.0
“Other” Units	0	0	0.0	0.0
<u>Not Sure of Type</u>	<u>0</u>	<u>3</u>	<u>100.0</u>	<u>n/a</u>
<b>Total Units</b>	<b>147</b>	<b>9</b>	<b>6.1</b>	<b>5.5</b>

Source: Nebraska Investment Finance Authority, 2020.

Appendix I:  
Cuming County Table Profile.

**TABLE 20**  
**AVERAGE SALES PRICE OF**  
**SINGLE FAMILY HOMES**  
**CUMING COUNTY, NEBRASKA**  
**1999-2018**

<u>Fiscal Year</u>	<u>Average Sales Price</u>
1999	\$61,158
2000	\$55,944
2001	\$62,395
2002	\$66,367
2003	\$66,904
2004	\$66,317
2005	\$67,163
2006	\$67,760
2007	\$79,721
2008	\$74,956
2009	\$74,368
2010	\$82,741
2011	\$95,163
2012	\$125,468
2013	\$83,444
2014	\$93,753
2015	\$117,768
2016	\$99,491
2017	\$110,137
<u>2018</u>	<u>\$122,127</u>
<b>Change (1999-2018)</b>	<b>+\$60,969 (+99.7%)</b>

Source: Nebraska Investment Finance Authority, 2020.

**TABLE 21**  
**FEMA FLOOD-RELATED HOUSING DAMAGE ASSESSMENT –**  
**VERIFIED LOSS BY TENURE**  
**CUMING COUNTY, NEBRASKA**  
**2020**

	Number of Registrations	Total FVL \$200-\$5,000	Total FVL \$5,000-\$24,999	Total FVL >\$25,000	RP FVL Recorded	PP FVL Recorded	Homeowners/ Flood Insurance
<b>Owners:</b>	70	17	12	0	30	16	70
<b>Renters:</b>	5	0	0	0	0	0	5

Note 1: FVL = FEMA Verified Loss. FVL is to be viewed as a relative indicator of loss, rather than a precise estimate of the value of lost property or estimate of the replacement cost for that property.

Note 2: RP = Real Property.

Note 3: PP = Personal Property.

Source: FEMA Impact Assessment Data, 2020.

**TABLE 22**  
**FEMA FLOOD-RELATED HOUSING DAMAGE**  
**ASSESSMENT – VULNERABLE POPULATIONS**  
**CUMING COUNTY, NEBRASKA**  
**2020**

**Pre-Disaster**

Population:	9,039
Poverty Rate:	5%
Population 60+:	27.3%

**Post-Disaster (Owner Registrants)**

FEMA Registrants:	70
HH with Member 60+:	57%
HH with AFN Member:	1%

**Post-Disaster (Renter Registrants)**

FEMA Registrants:	5
HH with Member 60+:	20%
HH with AFN Member:	0%

Source: FEMA Impact Assessment Data, 2020.

**Appendix I:  
Cuming County Table Profile.**

<b>TABLE 23 SELECTED AFFORDABLE RENTAL HOUSING OPTIONS CUMING COUNTY &amp; COMMUNITIES, NEBRASKA 2020</b>					
<b><u>Name &amp; Address</u></b>	<b><u>Year</u></b>	<b><u>Units</u></b>	<b><u>Project Type</u></b>	<b><u>Rent Range</u></b>	<b><u>Occup./Waiting List</u></b>
Barbers Sunrise Villa	N/A	1-Bd: 8	USDA-RD	30% of Income	N/A
402 Vine Street					
Bancroft, NE					
402-349-5604					
Colonial Haven	1972	NF: 34	Nursing/	NF: \$189-\$215/Day	NF: 76%
424 Harrison Street		AL: 16	Assisted Living	AL \$108-\$122/Day	AL: 94%
Beemer, NE					No
402-528-3269					
Elkhorn Valley Courts/	1989	1-Bd: 14	USDA-RD	30% of Income	100%
Beemer Housing Authority		2-Bd: 4	HUD	1-Bd: 442	Yes (3)
801 4 <sup>th</sup> Street				2-Bd: 558	
Beemer, NE					
402-528-3553					
Lincoln Apartments I	1991	1-Bd: 5	N/A	N/A	N/A
222 North Lincoln		2-Bd: 5			
West Point, NE					
402-727-4825					
Lincoln Apartments II	1986	1-Bd: 8	N/A	N/A	N/A
126 North Lincoln					
West Point, NE					
402-727-4825					
Pine Estates	2001	2-Bd: 8	NIFA (LIHTC)	30% of Income	100%
301-408 Pine Street			General/Elderly	\$450	Waiting List: 2
West Point, NE			Section 8		
402-635-2078					
<b>CONTINUED:</b>					

**Appendix I:  
Cuming County Table Profile.**

<b>TABLE 23 (CONTINUED) SELECTED AFFORDABLE RENTAL HOUSING OPTIONS CUMING COUNTY &amp; COMMUNITIES, NEBRASKA 2020</b>					
<b><u>Name &amp; Address</u></b>	<b><u>Year</u></b>	<b><u>Units</u></b>	<b><u>Project Type</u></b>	<b><u>Rent Range</u></b>	<b><u>Occup./Waiting List</u></b>
St. Joseph's Retirement Comm.	1986*	63	Assisted Living*	\$1,200-\$4,700/	62%*
320 E. Decatur Street		1 & 2-Bd		Month*	No*
West Point, NE		Units*			
402-372-3477					
St. Joseph's Hillside Villa	2019	NF: 54	Skilled Nursing	\$225-\$245/Day	80%
540 East Washington					Yes (2)
West Point, NE					
402-372-2441					
Somerset Apartments	N/A	1-Bd: 24	HUD	30% of Income	75%
411 E. Washington Street			Elderly	\$605	No
West Point, NE					
712-328-2222					
Wisner Care Center	1971	NF: 38	Nursing/	NF: \$186-\$205/Day	NF: 95%
1109 9 <sup>th</sup> Street		AL: 16	Assisted Living	AL: \$2,850	AL: 94%
Wisner, NE					Yes (2)
402-529-3286					
Woodland Circle Apartments/	1990	1-Bd: 14	USDA-RD	30% of Income	80%
Northeast NE Joint Hsg. Auth.		2-Bd: 1		1-Bd: \$380	Yes (4)
526 Schultz Drive				2-Bd: \$470	
Wisner, NE					
402-529-6278					
*Information current as of 2018. <b>NF</b> = Nursing Facility (Beds). <b>AL</b> = Assisted Living. <b>N/A</b> = Not Available. Source: Property Managers, 2020. Hanna:Keelan Associates, P.C., 2020.					

**Appendix I:  
Cuming County Table Profile.**

<b>TABLE 24 CONDITIONS SURVEY – HOUSING STRUCTURES CUMING COUNTY COMMUNITIES, NEBRASKA 2020</b>			
	<b>CUMING COUNTY</b>		
<b><u>RATING</u></b>	<b><u>(TOTAL)</u></b>	<b><u>BANCROFT</u></b>	<b><u>BEEMER</u></b>
<b>5 - Excellent</b>	12	0	0
<b>4.5</b>	5	0	0
<b>4 - Good</b>	477	17	24
<b>3.5</b>	557	36	61
<b>3 - Average</b>	857	68	68
<b>2.5</b>	423	36	39
<b>2 - Fair</b>	267	28	30
<b>1.5</b>	17	5	1
<b>1 - Poor</b>	112	11	20
<b>0.5</b>	14	0	1
<b><u>0 – Very Poor</u></b>	<u>3</u>	<u>1</u>	<u>1</u>
<b>Totals</b>	<b>2,744</b>	<b>202</b>	<b>245</b>
<b>CONTINUED:</b>			

Appendix I:  
Cuming County Table Profile.

TABLE 24 (CONTINUED) CONDITIONS SURVEY – HOUSING STRUCTURES CUMING COUNTY COMMUNITIES, NEBRASKA 2020			
<u>RATING</u>	<u>WEST POINT</u>	<u>WISNER</u>	<u>BALANCE OF COUNTY</u>
5 - Excellent	0	2	10
4.5	0	1	4
4 - Good	206	85	145
3.5	271	98	91
3 - Average	416	166	139
2.5	195	83	70
2 - Fair	103	70	36
1.5	2	1	8
1 - Poor	44	27	10
0.5	3	6	4
<u>0 – Very Poor</u>	<u>1</u>	<u>0</u>	<u>0</u>
<b>Totals</b>	<b>1,241</b>	<b>539</b>	<b>517</b>
Source: Cuming County Assessor, 2020.			

**Appendix I:  
Cuming County Table Profile.**

**TABLE 25  
ESTIMATED HOUSING UNIT TARGET DEMAND\*  
CUMING COUNTY & COMMUNITIES, NEBRASKA  
2025**

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
<b>Cuming County:</b>	<b>88</b>	<b>46</b>	<b>134</b>	<b>\$34.9</b>
Bancroft:	5	5	10	\$2.2
Beemer:	7	6	13	\$3.0
West Point:	28	26	54	\$12.4
Wisner:	12	9	21	\$4.9
Balance of County:	36	0	36	\$12.4

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

NOTE: Housing development activities in each Community should include both new construction (64%) and purchase-rehab/resale or re-rent (36%) activities.

Source: Hanna:Keelan Associates, P.C., 2020.

**Appendix I:  
Cuming County Table Profile.**

**TABLE 26  
AREA (HOUSEHOLD) MEDIAN INCOME (AMI)  
CUMING COUNTY, NEBRASKA  
2020**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
<b>30% AMI</b>	\$14,700	\$16,800	\$18,900	\$21,000	\$22,700	\$24,400	\$26,050	\$27,750
<b>50% AMI</b>	\$24,500	\$28,000	\$31,500	\$35,000	\$37,800	\$40,600	\$43,400	\$46,200
<b>60% AMI</b>	\$29,400	\$33,600	\$37,800	\$42,000	\$45,360	\$48,720	\$52,080	\$55,440
<b>80% AMI</b>	\$39,200	\$44,800	\$50,400	\$56,000	\$60,500	\$65,000	\$69,450	\$73,950
<b>100%AMI</b>	\$49,000	\$56,000	\$63,000	\$70,000	\$75,600	\$81,200	\$86,800	\$92,400
<b>125%AMI</b>	\$61,250	\$70,000	\$78,750	\$87,500	\$94,500	\$101,500	\$108,500	\$115,500

Source: U.S. Department of Housing & Urban Development, 2019.

**TABLE 27  
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR  
CUMING COUNTY, NEBRASKA  
2025**

	<u>Income Range</u>					
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>Totals</u>
<b>Owner:</b>	0	6	12	24	46	<b>88</b>
<b>Rental:</b>	4	14	16	12	0	<b>46</b>

Source: Hanna:Keelan Associates, P.C., 2020.

Appendix I:  
Cuming County Table Profile.

**TABLE 28**  
**HOUSING EXPECTATIONS – SPECIFIC POPULATION GROUPS**  
**CUMING COUNTY, NEBRASKA**  
**2025**

<b>OWNER UNITS</b>	<b><u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u></b>					<b><u>TOTALS</u></b>	<b>Workforce Sector</b>
	<b><u>0%-30%</u></b>	<b><u>31%-60%</u></b>	<b><u>61%-80%</u></b>	<b><u>81%-125%</u></b>	<b><u>126%+</u></b>		
<b>Elderly (55+)</b>	0	4	4	6	14	<b>28</b>	<b>6</b>
<b>Family</b>	0	0	6	18	32	<b>56</b>	<b>44</b>
<b>Special</b>							
<b><u>Populations<sup>1</sup></u></b>	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
<b>Subtotals</b>	<b>0</b>	<b>6</b>	<b>12</b>	<b>24</b>	<b>46</b>	<b>88</b>	<b>50</b>
<b>RENTAL</b>							
<b><u>UNITS*</u></b>							
<b>Elderly (55+)</b>	2	6	4	4	0	<b>16</b>	<b>4</b>
<b>Family</b>	0	6	12	8	0	<b>26</b>	<b>20</b>
<b>Special</b>							
<b><u>Populations<sup>1</sup></u></b>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
<b>Subtotals</b>	<b>4</b>	<b>14</b>	<b>16</b>	<b>12</b>	<b>0</b>	<b>46</b>	<b>24</b>
<b>TOTALS</b>	<b>4</b>	<b>20</b>	<b>28</b>	<b>36</b>	<b>46</b>	<b>134</b>	<b>74</b>

\* Includes Credit- or Lease-to-Own units.

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

Source: Hanna:Keelan Associates, P.C., 2020.

**Appendix I:  
Cuming County Table Profile.**

**TABLE 29  
HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)  
CUMING COUNTY, NEBRASKA  
2025**

<b><u>PRICE – PURCHASE COST (Area Median Income)</u></b>							
<b>OWNER</b>	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		<b>Work</b>
<b>UNITS*</b>	<b><u>N/A</u></b>	<b><u>\$78,760-</u></b>	<b><u>\$154,970-</u></b>	<b><u>\$207,425-</u></b>	<b><u>\$322,650+</u></b>	<b><u>TOTALS</u></b>	<b><u>Force</u></b>
		<b><u>\$152,440</u></b>	<b><u>\$203,240</u></b>	<b><u>\$320,100</u></b>			<b><u>\$201,160</u></b>
2 Bedroom <sup>1</sup>	0	6	8	2	0	16	10
3+ Bedroom	0	0	4	22	46	72	40
<b>TOTALS</b>	<b>0</b>	<b>6</b>	<b>12</b>	<b>24</b>	<b>46</b>	<b>88</b>	<b>50</b>

<b><u>PRICE – PURCHASE COST (Area Median Income)</u></b>							
<b>RENTAL</b>	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		<b>Work</b>
<b>UNITS**</b>	<b><u>\$0-</u></b>	<b><u>\$340-</u></b>	<b><u>\$670-</u></b>	<b><u>\$895-</u></b>	<b><u>N/A</u></b>	<b><u>TOTALS</u></b>	<b><u>Force</u></b>
	<b><u>\$330</u></b>	<b><u>\$665</u></b>	<b><u>\$885</u></b>	<b><u>\$1,385</u></b>			<b><u>\$975</u></b>
1 Bedroom <sup>1</sup>	2	4	0	0	0	6	4
2 Bedroom <sup>1</sup>	2	8	10	2	0	22	16
3+ Bedroom	0	2	6	10	0	18	4
<b>TOTALS</b>	<b>4</b>	<b>14</b>	<b>16</b>	<b>12</b>	<b>0</b>	<b>46</b>	<b>24</b>

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

<sup>1</sup>Includes Downtown Housing Units.

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

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

N/A = Not Applicable.

Source: Hanna:Keelan Associates, P.C., 2020.

**Appendix I:  
Cuming County Table Profile.**

**TABLE 30  
ESTIMATED HOUSING UNIT  
REHABILITATION / DEMOLITION DEMAND  
CUMING COUNTY COMMUNITIES, NEBRASKA  
2025**

	<b># Rehabilitated / <u>Est. Cost (Millions)*^</u></b>	<b><u>Demolition</u></b>
<b>Cuming County:</b>	<b>373 / \$11.3</b>	<b>88</b>
Bancroft:	44 / \$1.4	7
Beemer:	53 / \$1.6	10
West Point:	179 / \$5.4	43
Wisner:	97 / \$2.9	28

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

^Includes both Moderate and Substantial Rehabilitation Activities.

Source: Hanna:Keelan Associates, P.C., 2020.

## **APPENDIX II:** **CUMING COUNTY SURVEY RESULTS.**



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

**Appendix II:  
Cumming County Survey Results.**

**COUNTY-WIDE CITIZEN SURVEY FOR CUMING COUNTY, NEBRASKA**

**Cuming County Economic Development (CCED)** is preparing a **County-Wide Housing Study** to determine both present and future housing needs in Cuming County, during the next five years. **The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from CCED.** An important activity of the **Housing Study** is to ask about the housing needs of your Community and the County.

***TOTAL SURVEYS: 433.***

**1. Where do you reside (or near)?**

- ☐ Bancroft (73)      ☐ Beemer (48)      ☐ West Point (95)      ☐ Wisner (56)  
☐ Rural/Unincorporated Cuming County (135)      ☐ Other/Outside of Cuming County (15)      *No Response (11)*

**2. If you do not live in Cuming County, are you interested in moving to the County? Yes\_\_18\_\_ **No\_\_35\_\_****

**3. Did you and/or your family move to Cuming County from another County or State? **Yes\_\_115\_\_** No\_\_82\_\_**

**If Yes, please indicate year of relocation and reason for relocation.**

***\*Most popular reasons for relocation include employment and family obligations.***

**4. Which of the following sectors are you employed?**

- |  |   |
|--|---|
| <input type="checkbox"/> Government (32)               | <input type="checkbox"/> Finance (26)                                 |
| <input type="checkbox"/> Non-Profit Organization (14)  | <input type="checkbox"/> Manufacturing (13)                           |
| <input type="checkbox"/> Retail & Wholesale Trade (30) | <input type="checkbox"/> Agricultural/Forestry/Natural Resources (68) |
| <input type="checkbox"/> Real Estate (1)               | <input type="checkbox"/> Administrative (5)                           |
| <input type="checkbox"/> Information (1)               | <input type="checkbox"/> Health Care/Social (26)                      |
| <input type="checkbox"/> Education (55)                | <input type="checkbox"/> Utilities/Construction (15)                  |
| <input type="checkbox"/> Leisure & Hospitality (0)     | <input type="checkbox"/> Professional/Technical (14)                  |
| <input type="checkbox"/> Transportation (12)           | <input type="checkbox"/> Mining (0)                                   |
| <input type="checkbox"/> Accommodation & Food (0)      | <input type="checkbox"/> Arts/Entertainment (2)                       |
| <input type="checkbox"/> Retired (82)                  | <input type="checkbox"/> Other (19)                                   |

**5. Gender? Male\_\_181\_\_ Female\_\_228\_\_**

**Appendix II:  
Cuming County Survey Results.**

6. What is your current age? 18-24\_\_19\_\_ 25-34\_\_53\_\_ 35-44\_\_63\_\_ 45-54\_\_63\_\_ **55-64\_\_88\_\_** 65-74\_\_71\_\_ 75-84\_\_46\_\_ 85+\_\_14\_\_

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

- |  |  |
|--|--|
| <input type="checkbox"/> Single Family House (own) (297) | <input type="checkbox"/> Acreage (14)                        |
| <input type="checkbox"/> Single Family House (rent) (41) | <input type="checkbox"/> Manufactured/Mobile Home (own) (8)  |
| <input type="checkbox"/> Duplex/Triplex (own) (1)        | <input type="checkbox"/> Manufactured/Mobile Home (rent) (1) |
| <input type="checkbox"/> Duplex/Triplex (rent) (0)       | <input type="checkbox"/> Rental Apartment (6)                |
| <input type="checkbox"/> Townhome (own) (2)              | <input type="checkbox"/> Condominium (0)                     |
| <input type="checkbox"/> Townhome (rent) (1)             | <input type="checkbox"/> Acreage (51)                        |
|  | <input type="checkbox"/> Other (12)                          |

8. Number of persons in your household? 1 = 73 2 = 187 3 = 48 4 = 56 5+ = 60

9. Please indicate your household income range, for 2018.

**Less than \$50K (118);** \$50K-\$74,999 (101); \$75K-\$99,999 (75); \$100K-\$149,999 (60);  
\$150K-\$199,999 (31); \$200K-\$249,999 (6); \$250K-\$299,999 (1); \$300K+ (5)

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

For Renters		For Owners	
6	Lack of handicap accessible housing	35	Lack of handicap accessible housing
6	Lack of adequate public transportation	17	Lack of adequate public transportation
4	Lack of knowledge of fair housing rights	9	Lack of knowledge of fair housing rights
<b>32</b>	<b>Cost of rent</b>	<b>104</b>	<b>Housing prices</b>
7	Restrictive zoning/building codes	41	Restrictive zoning/building codes
5	Job status	19	Job status
8	Attitudes of landlords & neighbors	17	Attitudes of immediate neighbors
<b>29</b>	<b>Lack of availability of decent rental units in your price range</b>	22	Mortgage lending application requirements
1	Use of background checks	39	Excessive down payment/closing costs
5	Excessive application fees and/or rental deposits	<b>109</b>	<b>Cost of utilities</b>
<b>25</b>	<b>Cost of utilities</b>	7	Lack of educational resources about homeowner responsibilities
3	Lack of educational resources about tenant responsibilities	73	Cost of homeowners insurance
13	Age of existing rental housing	<b>111</b>	<b>Lack of sufficient homes for sale</b>
19	Condition of existing rental housing	<b>86</b>	<b>Age of existing housing</b>
		56	Condition of existing housing
	Other:		Other:

**Appendix II:  
Cuming County Survey Results.**

11. Are you satisfied with your current housing situation? \_\_\_\_334\_\_\_\_Yes \_\_\_\_45\_\_\_\_No

If no, please explain:

*\*Most popular reasons for relocation include housing unit is too small, in need of moderate or significant rehabilitation and specific restrictions in rental housing programs.*

12. Please rate the level of need for each housing type in Cuming County? Please Check (✓).

	<b>Greatly Needed</b>	<b>Somewhat Needed</b>	<b>Not Needed</b>	<b>Don't Know</b>
▪ Housing For:	-----	-----	-----	-----
1. Lower-Income Families	<b>144</b>	107	19	59
2. Middle-Income Families	<b>155</b>	113	9	48
3. Upper-Income Families	44	84	<b>93</b>	87
4. Single Parent Families	<b>133</b>	96	12	75
5. Existing / New Employees	<b>143</b>	91	8	73
▪ Residential Acreages	90	<b>103</b>	32	87
▪ Single Family Housing	<b>145</b>	104	7	61
▪ Rental Housing (General)	<b>117</b>	104	21	74
▪ Manufactured Homes	34	<b>92</b>	49	131
▪ Mobile Homes	9	40	<b>149</b>	108
▪ Condominiums/Townhomes	48	<b>113</b>	50	103
▪ Duplex Housing	50	<b>126</b>	38	93
▪ Apartment Complexes (4 to 12 Units per Complex)	50	<b>127</b>	48	83
▪ Rehabilitation of Owner-occupied Housing	80	<b>104</b>	15	108
▪ Rehabilitation of Renter-occupied Housing	79	<b>97</b>	14	115
▪ Housing Choices for First-Time Homebuyers	<b>148</b>	85	5	68
▪ Single Family Rent-To-Own	-----	-----	-----	-----
1. Short-Term 3 to 5 Years	77	<b>104</b>	20	104
2. Long-Term 6 to 15 Years	85	<b>98</b>	17	105
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----	-----
1. Short-Term 3 to 5 Years	52	<b>90</b>	34	120
2. Long-Term 6 to 15 Years	48	<b>124</b>	37	93
▪ One Bedroom (Apartment or House)	95	<b>123</b>	14	79
▪ Two Bedroom (Apartment or House)	100	<b>110</b>	13	83
▪ Three+ Bedroom (Apartment or House)	67	<b>102</b>	23	118

**Appendix II:  
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	<b><u>Greatly Needed</u></b>	<b><u>Somewhat Needed</u></b>	<b><u>Not Needed</u></b>	<b><u>Don't Know</u></b>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	56	93	35	122
▪ Group Home Housing for Persons with a Mental/Physical Disability	24	69	97	112
▪ Housing in Downtown	66	120	21	104
▪ Retirement Housing – Rental	58	123	17	109
▪ Retirement Housing – Purchase (Owner occupant)	120	101	16	75
▪ Retirement Housing For:	-----	-----	-----	-----
1. Low-income Elderly Persons	97	120	16	78
2. Middle-income Elderly Persons	46	95	63	97
3. Upper-income Elderly Persons	67	104	45	88
▪ Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	15	61	78	147
▪ Single-Room-Occupancy Housing (Boarding Homes)	31	67	66	139
▪ Short-Term Emergency Shelters – 30 Days or Less	24	59	80	136
▪ Long-Term Shelters – 90 Days or Less	22	77	59	142
▪ Transitional Housing (3-12 month temporary housing)	30	67	67	140
▪ Housing for Persons with Chronic Mental Illness	4	6	6	48
▪ 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.**

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

- ☐ Bancroft (36)      ☐ Beemer (11)      ☐ West Point (57)      ☐ Wisner (19)  
☐ Rural/Unincorporated Cuming County (40)      ☐ Other/Outside of Cuming County (9)

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

**83** **Single Family**    16 Attached Townhouse or Duplex-Type Unit    33 Residential Acreage  
 0 Mobile Home    0 Patio Home/Slab Home    **56** **I plan to remain where I am.**

Appendix II:  
Cuming County Survey Results.

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

\_\_5\_\_ One \_\_48\_\_ Two **70 Three** \_\_60\_\_ Four +

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

**67 Less than \$100K** \_\_51\_\_ \$100K-\$175K \_\_34\_\_ \$176K-\$250K \_\_25\_\_ \$251K+

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

\_\_37\_\_ Less than \$400 **67 \$400 to \$600** \_\_23\_\_ \$601 to \$800 \_\_13\_\_ \$801 to \$950  
\_\_11\_\_ \$951 to \$1,100 \_\_12\_\_ \$1,101+

14. Did your place of residence experience any damage due to the Spring and Summer rain and flooding? \_\_36\_\_ Yes **211 No**

If Yes, please explain.

*\*Common responses include water in basement, driveways washed out.*

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

... an owner housing rehabilitation program? **246 Yes** \_\_76\_\_ No

... a renter housing rehabilitation program? **225 Yes** \_\_86\_\_ No

16. Are you in favor of your community establishing a program to purchase and remove dilapidated houses to make affordable lots available for development? **297 Yes** \_\_38\_\_ No

17. Do you support your Community securing State and/or Federal grant dollars to purchase, rehabilitate and resale vacant housing? **281 Yes** \_\_50\_\_ No

18. Do you support your Community securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers? **263 Yes** \_\_67\_\_ No

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

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

- |   |   |
|---|---|
| <input type="checkbox"/> <b>106 Single Family Home</b>  | <input type="checkbox"/> 14 Apartment - Purchase                |
| <input type="checkbox"/> 58 Duplex - Rent               | <input type="checkbox"/> <b>95 Assisted Living Housing</b>      |
| <input type="checkbox"/> 60 Duplex - Purchase           | <input type="checkbox"/> 45 One Bedroom Apartment - Rent        |
| <input type="checkbox"/> 46 Town Home - Rent            | <input type="checkbox"/> <b>61 Two Bedroom Apartment - Rent</b> |
| <input type="checkbox"/> 71 Town Home - Purchase        | <input type="checkbox"/> 1 Other _____                          |
| <input type="checkbox"/> 54 Nursing Home/Long-Term Care |   |

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

- |  |   |
|--|---|
| <input type="checkbox"/> 2.3 Case Management/Legal Aid           | <input type="checkbox"/> 2.6 Transportation/Auto Repair                             |
| <input type="checkbox"/> 2.2 Cultural/Language Assistance        | <input type="checkbox"/> 2.4 Finance Assistance/Management                          |
| <input type="checkbox"/> 2.8 Continuing Education Opportunities  | <input type="checkbox"/> <b>2.4 Health Services (Mental, Physical, etc.)</b>        |
| <input type="checkbox"/> 2.4 Employment Opportunities/Training   | <input type="checkbox"/> 2.7 Law Enforcement  |
| <input type="checkbox"/> 2.5 Adult Day Care Services             | <input type="checkbox"/> 2.6 Senior Social & Recreation Activities                  |
| <input type="checkbox"/> 2.4 Alcohol/Drug Abuse Services         | <input type="checkbox"/> 2.5 Housing (Permanent, Transitional, etc.)                |
| <input type="checkbox"/> <b>2.9 Food/Meals-On-Wheels</b>         | <input type="checkbox"/> <b>2.8 Emergency Transportation</b>                        |
| <input type="checkbox"/> 2.5 Home Health & Memory Care           | <input type="checkbox"/> 2.8 Volunteer Opportunities                                |
| <input type="checkbox"/> 2.3 Counseling Services                 | <input type="checkbox"/> 2.1 Specialized Housing Services (Veteran, Homeless, etc.) |
| <input type="checkbox"/> 2.3 Aids for Disabilities               | <input type="checkbox"/> Other: _____   |
| <input type="checkbox"/> 2.2 Home Repair/Rehabilitation Services |   |

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

- |   |   |
|---|---|
| <input type="checkbox"/> <b>91 Single Family Home</b>   | <input type="checkbox"/> 9 Apartment - Purchase                 |
| <input type="checkbox"/> 20 Duplex - Rent               | <input type="checkbox"/> <b>41 Assisted Living Housing</b>      |
| <input type="checkbox"/> 47 Duplex - Purchase           | <input type="checkbox"/> 15 One Bedroom Apartment - Rent        |
| <input type="checkbox"/> 21 Town Home - Rent            | <input type="checkbox"/> <b>39 Two Bedroom Apartment - Rent</b> |
| <input type="checkbox"/> 53 Town Home - Purchase        | <input type="checkbox"/> 11 Other _____                         |
| <input type="checkbox"/> 19 Nursing Home/Long-Term Care |   |

## Workforce Housing Needs Survey

Cuming County Development Agency (CCED) is preparing a County-Wide Housing Study to determine both present and future workforce housing needs in Cuming County, during the next five years. **The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from CCED.** We would appreciate you completing and returning the following Survey to your employer.

TOTAL SURVEYS: 204

1. Place of Employment? \_\_\_\_\_

*\*Participating employers included local public school districts, Albers Feedlot, Cuming County Public Power District, Valmont Industries, & St. Francis Memorial Hospital.*

2. Where do you currently reside?

☐ Bancroft (6)      ☐ Beemer (23)      ☐ West Point (94)      ☐ Wisner (47)  
☐ Rural/Unincorporated Cuming County (37)      ☐ Other/Outside of Cuming County (41)      No Response: 8

If outside of Cuming County, would you be interested in moving to the County?

Yes \_\_19\_\_      No \_\_48\_\_

3. Do you commute to Cuming County for work?    Yes \_\_66\_\_    **No \_\_117\_\_**

If yes, how far is your commute?

Less Than 10 Minutes \_\_23\_\_    **10-20 Minutes \_\_24\_\_**    21-30 Minutes \_\_22\_\_  
31-40 Minutes \_\_6\_\_    41-50 Minutes \_\_5\_\_    51-60 Minutes \_\_2\_\_    61+ Minutes \_\_0\_\_

4. Number of Persons in your household?

1 \_\_14\_\_    2 \_\_93\_\_    3 \_\_33\_\_    4 \_\_45\_\_    **5+ \_\_62\_\_**

5. Do you rent or are you a homeowner?    \_\_52\_\_ Rent    **\_\_194\_\_ Own**

6. How much is your monthly rent or mortgage payment?    **\$0-\$499 \_\_75\_\_**    \$500-\$649 \_\_34\_\_    \$650-\$799 \_\_19\_\_  
\$800-\$949 \_\_19\_\_    \$950-\$1,099 \_\_20\_\_    \$1,100-\$1,249 \_\_20\_\_    \$1,250+ \_\_28\_\_

7. Are you satisfied with your current housing situation?    **\_\_201\_\_ Yes**    \_\_39\_\_ No

If no, why? *\*Most popular reasons for relocation include housing unit is too small, in need of moderate or significant rehabilitation and specific restrictions in rental housing programs.*

**Appendix II:  
Cuming County Survey Results.**

8. What is your current annual total household income?

  30   Less than \$35K   29   \$36K-\$50K   48   \$51K-\$70K   25   \$71K-\$85K  108   \$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	
3	Lack of handicap accessible housing	4	Lack of handicap accessible housing
2	Lack of adequate public transportation	3	Lack of adequate public transportation
3	Lack of knowledge of fair housing rights	5	Lack of knowledge of fair housing rights
<b>27</b>	<b>Cost of rent</b>	<b>82</b>	<b>Housing prices</b>
2	Restrictive zoning/building codes	19	Restrictive zoning/building codes
4	Job status	11	Job status
9	Attitudes of landlords & neighbors	10	Attitudes of immediate neighbors
<b>25</b>	<b>Lack of availability of decent rental units in your price range</b>	13	Mortgage lending application requirements
1	Use of background checks	25	Excessive down payment/closing costs
7	Excessive application fees and/or rental deposits	<b>60</b>	<b>Cost of utilities</b>
12	Cost of utilities	4	Lack of educational resources about homeowner responsibilities
4	Lack of educational resources about tenant responsibilities	29	Cost of homeowners insurance
13	Age of existing rental housing	<b>64</b>	<b>Lack of sufficient homes for sale</b>
15	Condition of existing rental housing	<b>52</b>	<b>Cost of Real Estate Taxes</b>
		41	Age of existing housing
		46	Condition of existing housing
	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**?

- ☐ Bancroft (7)      ☐ Beemer (14)      ☐ West Point (68)      ☐ Wisner (32)  
☐ Rural/Unincorporated Cuming County (34)

Appendix II:  
Cuming County Survey Results.

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

**78 Single Family** \_\_\_4\_\_\_ Attached Townhouse/Duplex-Type Unit \_\_\_35\_\_\_ Residential Acreage  
\_\_\_1\_\_\_ Mobile Home \_\_\_2\_\_\_ Patio Home/Slab Home \_\_\_37\_\_\_ I plan to remain where I am.

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

\_\_\_2\_\_\_ One \_\_\_18\_\_\_ Two \_\_\_59\_\_\_ Three **69 Four +**

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

\_\_\_47\_\_\_ Less than \$100K **42 \$100K-\$175K** \_\_\_34\_\_\_ \$176K-\$250K \_\_\_24\_\_\_ \$251K+

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

\_\_\_9\_\_\_ Less than \$400 **50 \$400 to \$600** \_\_\_22\_\_\_ \$601 to \$800 \_\_\_11\_\_\_ \$801 to \$950  
\_\_\_14\_\_\_ \$951 to \$1,100 \_\_\_15\_\_\_ \$1,101+