

Nebraska Investment Finance Authority – Housing Study Grant Program.

“SNAPSHOT”

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



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

FEBRUARY, 2020

“Snapshot”.

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COUNTY-WIDE HOUSING STUDY WITH
STRATEGIES FOR AFFORDABLE HOUSING.**

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

Consultant:

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

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INTRODUCTION.

This “**Snapshot**” of the **County-Wide Housing Study** provides an executive summary of statistical and narrative data identifying a **housing profile** and **demand analysis** for **Cuming County, Nebraska**, including each incorporated Community and Rural Cuming County, identified as the “Balance of County.” A “**Five-Year Housing Action Plan**” providing recommended future housing projects is also included with this “Snapshot”.

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**.



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.**

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.

“Snapshot”.

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

Housing For:	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. Existing / 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 5 to 15 Years				
• Duplex/Townhouse Rent-to-Own				
1. Short-Term 3 to 5 Years				
2. Long-Term 5 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**.

HOUSING UNIT TARGET DEMAND.

Table A 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.

**TABLE A
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>
Cuming County:	88	46	134	\$34.9
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.

HOUSING DEMAND BY INCOME SECTOR.

Table B 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 B
AREA (HOUSEHOLD) MEDIAN INCOME (AMI)
CUMING COUNTY, NEBRASKA
2019

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

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

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 D, Page 10, 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 E, Page 11, 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.

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

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					TOTALS	Workforce Sector
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	4	4	6	14	28	6
Family	0	0	6	18	32	56	44
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	0	6	12	24	46	88	50
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	2	6	4	4	0	16	4
Family	0	6	12	8	0	26	20
Special							
<u>Populations¹</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>0</u>
Subtotals	4	14	16	12	0	46	24
TOTALS	4	20	28	36	46	134	74

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

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

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

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

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

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

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

¹Includes Downtown Housing Units.

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

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

N/A = Not Applicable.

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

HOUSING REHABILITATION/DEMOLITION DEMAND.

Table F 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 F		
ESTIMATED HOUSING UNIT		
REHABILITATION / DEMOLITION DEMAND		
CUMING COUNTY COMMUNITIES, NEBRASKA		
2025		
	# Rehabilitated / Est. Cost (Millions)*^	Demolition
Cuming County:	373 / \$11.3	88
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.

“Snapshot”.

FIVE-YEAR HOUSING ACTION PLAN.

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.***

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.

“Snapshot”.

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.

“Snapshot”.

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.

“Snapshot”.

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.

“Snapshot”.

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.

“Snapshot”.

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.

“Snapshot”.

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.