

“COMMUNITY PRESENTATION”

Nebraska Investment Finance Authority – Housing Study Grant Program.

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



Prepared For:



Prepared By:

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COMMUNITY PLANNING & RESEARCH**

FEBRUARY, 2021

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

Thayer County Economic Development Alliance (TCEDA)

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TCEDA Board of Directors

Pat Kenner, President

Randy Hergott, Vice President

Zach Messman, Secretary

Deb Craig, Treasurer

Kara Wenske

Adam Tipton

Al Dlouhy

Paul Edwards

Thayer County Housing Steering Committee Members.

Al Dlouhy (Deshler)

Kara Wenske (Byron)

Denise Henry (Deshler)

Arlene Vorce (Davenport)

Ryne Philippi (Bruning)

Paul Edwards (Hebron)

Danielle Larson (Hebron)

Deanna Gunn (Hebron)

Jana Tietjen (Hebron)

Karyn Kayser (Hebron)

Jolene Harms (Hebron)

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

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

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INTRODUCTION.

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



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

PURPOSE OF STUDY.

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

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

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

RESEARCH APPROACH.

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

Quantitative research activities included the gathering of multiple sets of statistical and field data for the **County** and **each Community**. The collection and analysis of this data allowed for the projection of the County population and household base, income capacity and housing profile and demand.

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

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

HOUSING STUDY OBJECTIVES.

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

- 1) **Analyze the recent past and present housing situation in Thayer County, especially the need for families, elderly and special population owner and rental housing options, including the identification of housing needs for Thayer County's workforce population, documented as a five-year workforce housing unit target demand;**
- 2) **Provide a process for educating and energizing the leadership of Thayer County and each Community to take an active role in improving and creating modern and safe, both market rate and affordable housing options, including the creation of Community and County-Wide Housing Partnerships;**
- 3) **Identify a five-year housing unit target demand for the County and each Community, including residential recovery needs;**
- 4) **Address methods to eliminate any impediments and/or barriers to fair housing opportunities for all citizens of the County and each Community;**
- 5) **Introduce new and innovative housing programs that are a "fit" for Thayer County, to address both immediate and long-term housing needs and include the incorporation of Place-Based Development Components;**

- 6) Encourage **Thayer County** and **Community leadership** to take an active role in **improving and creating modern and safe housing options** for persons and families of all incomes and backgrounds; and
- 7) Encourage the use of local, State and Federal housing development and retention programs that have been created and implemented as a result of the **COVID-19 Pandemic**.

This **County-Wide Housing Study** is prepared in a manner that thoroughly addresses all of the preceding **Objectives**. Public opinion, population and economic trends and projections and future housing needs are detailed in the following sections of this **Housing Study**:

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

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

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

POPULATION PROFILE.

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

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

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

HOUSING UNIT TARGET DEMAND.

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

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

***Downtown Housing Potential:**

Hebron = Two Owner & Four Rental Housing Units.

Deshler = Two Rental Housing Units.

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

^{^^}Land Use Requirement:

Hebron = 7 to 21 Acres.

Deshler = 5 to 15 Acres.

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

HOUSING DEMAND BY INCOME SECTOR.

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

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$15,050	\$17,200	\$19,350	\$21,500	\$23,250	\$24,950	\$26,700	\$28,400
50% AMI	\$25,100	\$28,650	\$32,250	\$35,800	\$38,700	\$41,550	\$44,400	\$47,300
60% AMI	\$30,120	\$34,380	\$38,700	\$42,950	\$46,440	\$49,860	\$53,280	\$56,760
80% AMI	\$40,150	\$45,850	\$51,600	\$57,300	\$61,900	\$66,500	\$71,100	\$75,650
100%AMI	\$50,200	\$57,300	\$64,500	\$71,600	\$77,400	\$83,100	\$88,800	\$94,600
125%AMI	\$62,750	\$71,625	\$80,625	\$89,500	\$96,750	\$103,875	\$111,000	\$118,250

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

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

	<u>Income Range</u>						
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>		<u>Est. Workforce</u>
<u>Thayer County:</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>Totals</u>	<u>Housing Demand</u>
Owner	4	10	10	10	20	54	34
Rental	4	26	16	6	0	52	26
<u>Hebron:</u>							
Owner	0	3	5	4	4	16	9
Rental	0	8	4	4	0	16	8
<u>Deshler:</u>							
Owner	0	2	2	2	2	8	7
Rental	0	8	4	2	0	14	8
<u>Remaining Communities & Balance of County:</u>							
Owner	4	5	3	4	14	30	18
Rental	4	10	8	0	0	22	10

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

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

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

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

* Includes lease-to-own units

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

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

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

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

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

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

¹Includes Downtown Housing Units.

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

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

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

HOUSING REHABILITATION/ DEMOLITION DEMAND

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

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

*Based upon field inspections and age of housing.

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

HOUSING DEVELOPMENT INITIATIVES.

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

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

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

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

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

HOUSING ACTION PLAN.

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

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

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

1. Establish Housing Development Partnerships (HDPS).

Purpose:

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

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

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

2. Regional Land Bank Program.

Purpose:

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

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

3. Establish A County-Wide Housing Investment Fund.

Purpose:

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

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

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

Purpose:

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

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

5. Plan and implement an annual "Housing Summit".

Purpose:

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

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

6. Continue and maintain Comprehensive and Redevelopment Planning Activities.

Purpose:

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

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

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

Purpose:

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

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

HOUSING REHABILITATION/PRESERVATION PROGRAMS.

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

Purpose:

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

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

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

Purpose:

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

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

10. Owner/Rental Housing Rehabilitation/Preservation Program.

Purpose:

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

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

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

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

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

11. Owner/Rental Housing Demolition/Replacement Program.

Purpose:

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

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

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

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

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

Purpose:

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

Total Estimated Cost: \$1,320,000.

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

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

Purpose:

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

Total Estimated Cost: \$990,000.

Estimated Cost Subsidy: 60% to 70% per unit.

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

Purpose:

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

Total Estimated Cost: \$2,360,000.

Estimated Cost Subsidy: 30% or \$70,800.

HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

15. Low- to Moderate Income Rental Housing Initiative.

Purpose:

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

Estimated Cost: \$2,280,000.

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

16. Low-Income Homeownership Initiative.

Purpose:

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

Estimated Cost: \$1,470,000.

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

17. Moderate- to Upper-Income Homeownership Initiative.

Purpose:

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

Estimated Cost: \$10,100,000.

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

18. Downtown Housing Initiative-Hebron & Deshler.

Purpose:

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

Estimated Cost: \$850,000.

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