

# PHELPS COUNTY & COMMUNITIES, NEBRASKA

## COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING – 2027.



Prepared For:



Prepared By:

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

**AUGUST, 2022**

# **PHELPS COUNTY & COMMUNITIES, NEBRASKA COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING - 2027.**

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<b>Bruning Bank</b>	

The **Phelps County, Nebraska County-Wide Housing Study with Strategies for Affordable Housing** was prepared in partnership with the **Phelps County Development Corporation**, as well as both **public and private entities in Phelps County**. The **Housing Study** was completed with the guidance and direction of the **Phelps County-Wide Housing Steering Committee**.

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

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CONSULTANTS FOR AFFORDABLE HOUSING DEVELOPMENTS\*

\*Lincoln, Nebraska\* 402.464.5383 \*

\* Becky Hanna, Tim Keelan, Keith Carl, Elvira Batelaan \*

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

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

*\*Lincoln, Nebraska\* 402.464.5383 \**

*\* Becky Hanna, Tim Keelan, Keith Carl, Elvira Batelaan \**

# **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 **Phelps County, Nebraska**, including each Community and Rural Phelps County, identified as the “Balance of County.” The **Study** describes the past, present and projected demographics, economic and housing conditions in the County, as well as a “**Affordable Housing Action Plan,**” identifying recommended future housing projects.

The **Housing Study** was conducted for the **Phelps County Development Corporation (PCDC)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. **A Housing Steering Committee, comprised of PCDC staff, local elected officials, realtors, builders, banking institutions and local citizens provided invaluable information throughout the development of this Housing Study.** Funding for the **County-Wide Housing Study** was provided by **PCDC and local public, private and non-profit entities.**





## **RESEARCH APPROACH.**

The **Phelps County-Wide Housing Study** is comprised of information obtained from both public and private sources. All 2000, 2010 and 2020 demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2016-2020 American Community Survey. Preliminary 2020 Census population data from the 2020 Census Redistricting Data is also documented. 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 August, 2022, to August, 2027.**

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

## **PURPOSE OF STUDY.**

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

The **Objectives** of this **Housing Study** include:

- (1) **analyze the recent past and present housing situation** in Phelps County, with emphasis on determining the need for workforce, elderly and both rental and owner housing options;
- (2) **provide a process for educating and energizing the leadership** of Phelps 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 important **County-Wide Housing Partnerships**;
- (3) **identify the future target demand** for Phelps County for both new and rehabilitated housing with an associated **Five-Year Affordable Housing Action Plan**;
- (4) design program-specific housing projects to address **the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs**;
- (5) **introduce new and innovative housing programs** that are a “fit” for Phelps County, to address both **immediate and long-term housing needs, with Place-Based Development Components; and**
- (6) **address and eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of Phelps County.
- (7) recommend programs and initiatives to address **natural disaster preparation**, as it pertains to providing safe and affordable housing as a form of Community and County resiliency.
- (8) assist persons and families economically impacted by the **Covid-19 Pandemic**.

This **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**:

- ❖ **Phelps County Survey Summary.**
- ❖ **Phelps County/Community Profile.**
- ❖ **County-Wide Housing Unit Target Demand.**
- ❖ **Phelps County Housing Development Initiatives.**
- ❖ **Affordable Housing Concepts, Implementation & Funding Sources/Partnerships.**
- ❖ **Phelps County Five-Year Affordable Housing Action Plan.**

This **County-Wide Housing Study** should be utilized by representatives of **PCDC**, local Chambers of Commerce, housing development corporations, housing authorities, public school districts and other important for-profit and non-profit groups and organizations in Phelps County. Local developers and contractors have recently expressed interest in committing funds for housing development and could also utilize this **Study** for proposing appropriate housing programs for Phelps County.

This **Study** will also make the use of housing funds more effective and encourage investors to make better informed decisions that target the County's and each Community's needs and desires for new housing types. All of this will result in stability and growth for Phelps County.



## SECTION 2: PHELPS COUNTY SURVEY SUMMARY.

### INTRODUCTION.

As a primary component of the qualitative research approach to this Housing Study, the Communities of Phelps County participated in a County-Wide “Housing Survey” and a “Workforce Housing Needs Survey.” **The Housing Survey was completed by 367 participants. The Workforce Survey was completed by 136 participants.** The following summarizes the results of each Survey. The complete tabulated results of each **Survey** are included in “**Appendix I**” of this **Housing Study**.

### COUNTY-WIDE HOUSING SURVEY.

#### *RESIDENCY.*

A majority of **Survey** participants reside within Phelps County, many of whom are experiencing or have experienced on a first-hand basis, the strengths and weaknesses of housing affecting their Community. The information provided from the **Survey** results allows economic development leadership to more accurately determine housing need and implement local, grassroots-based housing programs that will benefit current residents.

- Place of Residence: (367 Total Survey Respondents).
  - **262 or 71 percent** of Survey respondents live in **Holdrege**.
  - **54 or 15 percent** of Survey respondents live in **Bertrand**.
  - **20 or 5 percent** live in **Rural/Unincorporated Phelps County**.
  - **16 or 5 percent** of Survey respondents live in **Loomis**.
  - **Eight or 2 percent** live in **other Counties/States**.
  - **Five or 1 percent** of Survey respondents live in **Funk**.
  - **Two or 1 percent** of Survey respondents live in **Atlanta**.



***DEMOGRAPHICS.***

The majority of **Survey** participants were female, between 35-44 years of age.

- Gender: (367 Total Survey Respondents).
  - **246 or 67 percent** identified as **female**.
  - **119 or 32 percent** identified as **male**.
  - Two or 1 percent preferred not to answer/didn't answer.
- Age: (367 Total Survey Respondents).
  - **109 or 30 percent** were between **35-44** years of age.
  - **77 or 21 percent** were between **55-64** years of age.
  - **67 or 18 percent** were between **45-54** years of age.
  - **60 or 16 percent** were between **25-34** years of age.
  - **34 or 9 percent** were between **65-74** years of age.
  - **12 or 3 percent** were between **75-84** years of age.
  - **Eight or 2 percent** were between **18-24** years of age.



***INCOME.***

The majority of respondents had a household income between \$100,000 and \$149,000, followed by households with income ranging from \$75,000 to \$99,000. This represents a good portion of Phelps County's moderate-income families. Of the 65 participants identified as renters, 19 participants (29%) **cannot** afford their rent. An additional 30 participants (46%) pay the most that they can afford. This is a strong indication that more affordable rental housing is needed in Phelps County.

- Household Income: (367 Total Survey Respondents).
  - \$100K to \$149K had 86 respondents.
  - \$75K to \$99K had 65 respondents.
  - \$50K to \$74K had 64 respondents.
  - Less than \$50K had 60 respondents.
  - \$150K to \$199K had 40 respondents.
  - \$300K or More had 24 respondents.
  - \$200K to \$249K had 19 respondents.
  - \$250K to \$299K had five respondents.
  - Four respondents had No response.
  - Average household income = \$96,969.
  
- Renters:
  - Total (65 Survey Respondents).
    - 25 respondents pay between \$400-\$600.
    - 25 respondents pay between \$601-\$800.
    - 24 selected maximum affordable rent of \$400-\$600.
    - 30 pay the maximum rent they can afford.
    - 19 respondents **can not** afford their rent.
  - Holdrege (56 Survey Respondents)
    - 21 respondents pay between \$400-\$600.
    - 20 respondents pay between \$601-\$800.
    - 25 pay the maximum rent they can afford.
    - 18 respondents **can not** afford their rent.
  
- Owners:
  - Total (302 Survey Respondents).
    - 77 respondents have Paid in Full.
    - 42 respondents pay between \$601-\$800.
    - 36 respondents pay between \$801-\$1,000.
    - 31 respondents pay between \$1,251-\$1,500.
  - Holdrege (206 Survey Respondents)
    - 51 respondents have Paid in Full.
    - 28 respondents pay between \$601-\$800.
    - 28 respondents pay between \$801-\$1,000.
    - 20 respondents pay between \$400-\$600.

***BARRIERS TO AFFORDABLE HOUSING.***

**Survey** participants from the City of Holdrege experienced very similar results as the participants from across the County in terms of satisfaction with their present housing situation, as well as the reasons behind their dissatisfaction. This is largely due to a lack of suitable housing available for rent/sale, cost of rent/purchase price and condition of existing residential properties. A small percentage of **Survey** respondents plan to change their housing situation in the next five years. Progressive efforts to create a housing stock desired by today's family structure, through both new construction and existing housing rehabilitation initiatives, could increase the desirability of Phelps County as a place to live and raise a family.

Single family, both owner and affordable/market rate rental housing, was noted to be of great need within Phelps County, as well as more housing choices for first time home buyers. General rental housing and single-family housing were also noted to be of great need within the City of Holdrege.

- Satisfied with Current Housing Situation:
  - Total (367 Survey Respondents).
    - Yes (281 or 77%).
    - No (82 or 22%).
    - No response (Four or 1%).
  - Holdrege (262 Survey Respondents).
    - Yes (194 or 74%).
    - No (64 or 24%).
    - No response (Four or 2%).
- Plan to Change their Housing Situation in next Five years:
  - Total (367 Survey Respondents).
    - 169 or 46 percent plan to change their housing situation.
      - 69 or 41 percent want to move to a single-family home in Holdrege.
  - Holdrege (262 Survey Respondents).
    - 131 or 50 percent plan to change their housing situation.
      - 69 or 53 percent want to move to a single-family home in Holdrege.

- When asked which housing types were most greatly needed in Phelps County, **Survey** participants selected the following: (367 Total Respondents) (1=not needed, 5=greatly needed).
  - Single-family housing: average score of 4.46.
  - Rental housing (general): average score of 4.40.
  - Housing choice for first-time homebuyer: 4.33.
  
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **owners** selected the following:
  - Total (302 respondents).
    - Lack suitable houses for sale (143 or 47%).
    - Housing purchase price (134 or 44%).
    - Condition of housing (87 or 29%).
  - Holdrege (206 respondents).
    - Housing purchase price (94 or 46%).
    - Lack suitable houses for sale (92 or 45%).
    - Condition of housing (64 or 22%).
  
- Senior/Elderly (55+ Years of Age) Housing Situation:
  - Total (123 respondents).
    - 65 plan to change their housing situation.
      - Single-family housing (43 or 66%).
      - Purchase townhome (25 or 38%).
  
- When asked which housing types were most greatly needed in **Holdrege**, participants selected the following: (262 Respondents) (1=not needed, 5=greatly needed).
  - Rental housing (general): average score of 4.50.
  - Single-family housing: average score of 4.45.
  - Housing choice for first-time homebuyer: 4.36.
  
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **renters** selected the following:
  - Total (65 respondents).
    - Lack of suitable rental units (43 or 66%).
    - Cost of rent (41 or 63%).
    - Condition of housing (27 or 42%).
  - Holdrege (56 respondents).
    - Lack of suitable rental units (39 or 70%).
    - Cost of rent (37 or 66%).
    - Condition of housing (26 or 46%).
  
- Holdrege (90 respondents).
  - 47 plan to change their housing situation.
    - Single-family housing (29 or 62%).
    - Purchase townhome (16 or 34%).

- When asked to rate the quality of Support Services for Seniors, **Survey** respondents rated them as follows: (4=Excellent, 3=Good, 2=Fair, 1=Poor)
  - Total (123 respondents).
    - Highest Quality (average scores).
      - Food/Meals-on-Wheels (3.09).
      - Volunteer Opportunities (2.97).
      - Health Services- Mental/Physical (2.95).
    - Lowest Quality (average scores).
      - Home Repair/Rehab Service (2.13).
      - Cultural/Language Assistance (2.23).
      - Housing- Permanent/Transitional (2.25).
  - Holdrege (90 respondents).
    - Highest Quality (average scores).
      - Food/Meals-on-Wheels (3.21).
      - Law Enforcement (3.05).
      - Health Services- Mental/Physical (3.00).
    - Lowest Quality (average scores).
      - Home Repair/Rehab Service (2.13).
      - Cultural/Language Assistance (2.33).
      - Housing- Permanent/Transitional (2.33).

### ***FUNDING/FINANCING PROGRAMS***

The majority of participants were supportive of various funding programs that would improve housing stock. Local residents supporting these types of initiatives and funding programs confirms the desire of **Phelps County** residents for community betterment programs to be implemented that address housing stock improvements and creating improved living situations for both existing and prospective residents.

- Support for a local program that would purchase dilapidated houses, tear them down and make the lots available for families to build a house.
  - Phelps County (313 or 85% out of 367 total respondents).
  - Holdrege (225 or 86% out of 262 total respondents).
- Support for the City using grant dollars to purchase, rehabilitate and resell vacant housing in the community.
  - Phelps County (306 or 83% out of 367 total respondents).
  - Holdrege (219 or 84% out of 262 total respondents).
- Support of using grant funds to conduct an owner housing rehabilitation program.
  - Phelps County (297 or 81% out of 367 total respondents).
  - Holdrege (213 or 81% out of 262 total respondents).
- Support of the City using grant dollars to provide down-payment assistance to first-time home buyers.
  - Phelps County (294 or 80% out of 367 total respondents).
  - Holdrege (215 or 82% out of 262 total respondents).
- Support of using grant funds to conduct a renter housing rehabilitation program.
  - Phelps County (282 or 77% out of 367 total respondents).
  - Holdrege (202 or 77% out of 262 total respondents).

## **WORKFORCE HOUSING NEEDS SURVEY.**

### **EMPLOYMENT.**

The **Workforce Housing Needs Survey** was completed by 136 participants, of which 70 resided in Holdrege, nine in Rural/Unincorporated Phelps County, seven in Loomis, three in Atlanta, three in Bertrand and two in Funk. The remaining 42 **Survey** participants reside in other Counties/States. Participating major employers in Phelps County included, but were not limited to Phelps Memorial Health Center with 88 participants and Becton Dickinson, with 17 participants. A total of 105, or 78 percent of participants were employed with these two employers and 37, or 35 percent of those participants resided outside of Phelps County.

- Place of Residence:
  - **70 or 51 percent** live in **Holdrege**.
  - **42 or 31 percent** live in **other counties/states**.
  - **Nine or 7 percent** live in **Rural/Unincorporated Phelps County**.
  - **Seven or 5 percent** live in **Loomis**.
  - **Three or 2 percent** live in **Atlanta**.
  - **Three or 2 percent** live in **Bertrand**.
  - **Two or 1 percent** live in **Funk**.
- Place of Employment: (136 Total Survey Respondents).
  - Phelps Memorial Health Center (88 or 65%).
  - Becton Dickinson (17 or 13%).
- No response (11 or 8%). Commuters: (136 Total Survey Respondents).
  - 57 or 42 percent commuted into their community for work.
    - 17 or 30 percent commute 10-20 minutes.
    - 14 or 25 percent commute 31-40 minutes.
    - 11 or 19 percent commute 21-30 minutes.



***INCOME.***

The majority (103 or 76%) of **Survey** participants were homeowners. A total of 20, or 19 percent of homeowners pay between \$801 and \$1,000 in monthly mortgage payments. Additionally, 24, or 72 percent of those identified as renters have a monthly rent ranging from \$400 to \$800.

- Housing Tenure:
  - Total (136 Respondents).
    - Homeowners (103 or 76%).
      - Paid in Full (22 or 21%).
      - \$801-\$1,000 (20 or 19%).
    - Renters (33 or 24%).
      - \$400-\$600 (13 or 39%).
      - \$601-\$800 (11 or 33%).
  - Holdrege (70 Respondents).
    - Homeowners (51 or 73%).
      - \$801-\$1,000 (12 or 24%).
      - Paid in Full (Nine or 18%).
    - Renters (19 or 27%).
      - \$601-\$800 (Nine or 47%).
      - \$400-\$600 (Six or 32%).
- Household Income Range:
  - Total (136 Respondents).
    - \$75K to \$99K (32 or 24%).
    - \$100K to \$149K (30 or 22%).
    - \$50K to \$74K (22 or 16%).
    - \$150K to \$199K (15 or 11%).
    - Less than \$50K (14 or 10%).
    - \$200K to \$249K (eight or 6%).
    - \$300K+ (seven or 5%).
    - \$250K to \$299K (four or 3%).
    - No response (four or 3%).
  - Holdrege (70 Respondents).
    - \$75K to \$99K (19 or 27%).
    - \$100K to \$149K (13 or 19%).
    - \$50K to \$74K (10 or 14%).
    - Less than \$50K (seven or 10%).
    - \$300K+ (seven or 10%).
    - \$150K to \$199K (six or 9%).
    - \$200K to \$249K (four or 6%).
    - \$250K to \$299K (three or 4%).
    - No response (one or 1%).



***RESIDENCY/BARRIERS TO AFFORDABLE HOUSING.***

Participants from Holdrege experienced similar results to the participants from the rest of the County or elsewhere. The majority of the participants were satisfied with their housing situation, but experienced dissatisfaction with the following items; housing purchase price/cost of rent, lack of suitable available rental units/houses for sale and condition of current housing stock. The County could benefit from programs to rehabilitate the current housing stock as well as construct new workforce housing.

- Satisfied with Current Housing Situation:
  - Total (136 Survey Respondents).
    - Yes (104 or 76%).
    - No (32 or 24%).
  - Holdrege (70 Survey Respondents).
    - Yes (51 or 73%).
    - No (19 or 27%).
  - Other Locations (42 Respondents).
    - Yes (35 or 83%).
    - No (Seven or 17%).
  
- What amenities would make Phelps County a more attractive place to live or relocate?
 

<ul style="list-style-type: none"> <li>○ Phelps County (119 responses).               <ul style="list-style-type: none"> <li>▪ Housing Choice (32).</li> <li>▪ Retail/Shopping (28).</li> <li>▪ Childcare (18).</li> <li>▪ Restaurants (13).</li> <li>▪ Entertainment (Eight).</li> <li>▪ Leisure/Recreation (Eight).</li> <li>▪ Medical Care Service (Six).</li> <li>▪ Education (Four).</li> <li>▪ Cheaper Tax (One).</li> <li>▪ Job Opportunity (One).</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>○ Holdrege (59 responses).               <ul style="list-style-type: none"> <li>▪ Retail/Shopping (19).</li> <li>▪ Housing Choice (12).</li> <li>▪ Childcare (Seven).</li> <li>▪ Restaurants (Six).</li> <li>▪ Leisure/Recreation (Five).</li> <li>▪ Entertainment (Four).</li> <li>▪ Education (Three).</li> <li>▪ Medical Care Service (One).</li> <li>▪ Cheaper Tax (One).</li> <li>▪ Job Opportunity (One).</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>○ Other Locations (38 responses).               <ul style="list-style-type: none"> <li>▪ Housing Choice (13).</li> <li>▪ Childcare (Six).</li> <li>▪ Entertainment (Four).</li> <li>▪ Medical Care Services (Four).</li> <li>▪ Retail/Shopping (Four).</li> <li>▪ Restaurants (Four).</li> <li>▪ Leisure/Recreation (Two).</li> <li>▪ Education (One).</li> </ul> </li> </ul>
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- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **owners** selected the following:
  - Total (103 Survey Responses).
    - Housing purchase price (46 or 45%).
    - Lack suitable houses for sale (41 or 40%).
    - Excessive down payment (23 or 22%).
    - Condition of housing (21 or 20%).
  - Holdrege (51 Survey Responses).
    - Housing purchase price (22 or 43%).
    - Lack suitable houses for sale (17 or 33%).
    - Excessive down payment (11 or 22%).
    - Condition of housing (11 or 22%).
  - Other Locations (34 Survey Responses).
    - Housing purchase price (17 or 50%).
    - Lack suitable houses for sale (16 or 47%).
    - Excessive down payment (Nine or 26%).
    - Age of housing (Eight or 24%).
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **renters** selected the following:
  - Total (33 Survey Responses).
    - Cost of rent (21 or 64%).
    - Lack of suitable rental units (18 or 55%).
    - Condition of housing (Nine or 27%).
    - Cost of utilities (Nine or 27%).
  - Holdrege (19 Survey Responses).
    - Lack of suitable rental units (15 or 79%).
    - Cost of rent (14 or 74%).
    - Cost of utilities (Seven or 37%).
    - Condition of housing (Six or 32%).
  - Other Locations (Eight Survey Responses).
    - Cost of rent (Four or 50%).
    - Attitude of landlords (Two or 25%).
    - Excessive rental deposit (Two or 25%).
    - Lack of suitable rental units (Two or 25%).

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

## **SECTION 3:** **PHELPS COUNTY/COMMUNITY PROFILE.**

### **INTRODUCTION.**

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

Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout Phelps 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 the foundation 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 Phelps County, included a five-year period, **July, 2022, to July, 2027.** This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

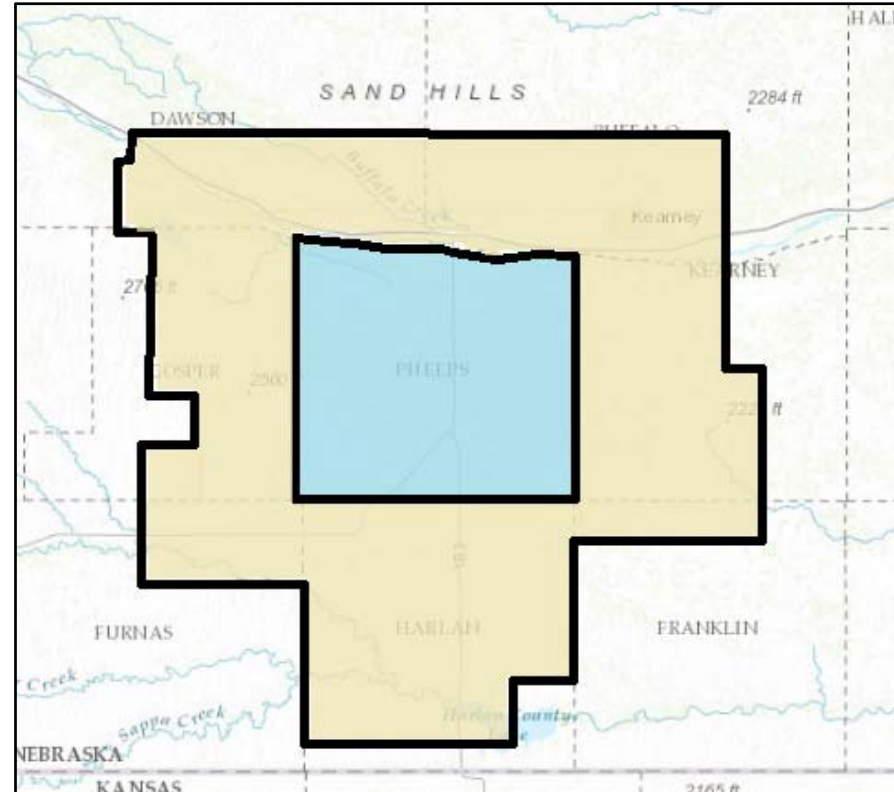
The following narrative provides population, income, economic and housing trends and projections for Phelps County. **All statistical Tables are included in “Appendix II” of this Housing Study.**

### **HOUSING MARKET AREA.**

The **Housing Market Area** for Phelps County is divided into two geographic areas: a **Primary** and a **Secondary Housing Market Area**. The **Primary Housing Market Area (Blue)** for the County includes the entire County and each Community.

The **Secondary Housing Market Area (Orange)** was determined by 2010 Census Tract boundaries and proximity to other large centers of population. This **Secondary Market Area** includes portions of Buffalo, Dawson, Gosper, Furnas, Harlan, Franklin and Kearney Counties, as well as the Communities of Kearney, Lexington, Alma and Minden.

This **Secondary Market Area** provides additional support to Phelps County’s housing market area, as well as increased economic development opportunities and support. In order for Phelps County to attract residents from the **Secondary Market Area**, Phelps County will need to provide a variety of housing types, owner and renter, at various price ranges, for all income levels and age groups.



## **POPULATION PROFILE.**

The analysis and projection of local demographics are at the center of all planning decisions. This process assists in the understanding of important changes which have and will occur from 2022 to 2027. Estimating population is critical to a community planning process, especially as it relates to the provision of housing. Further, projecting population growth and/or decline of a community is extremely complex. Projections are based upon various assumptions about the future and must be carefully analyzed and continually reevaluated, due to the changing economic and social structure of a community. Statistical tables regarding population for **Phelps County and each Community** are included in “**Appendix II**” of this **Housing Study**.

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

The population from the 2000 and 2010 Decennial Censuses, as highlighted in **Table 1, Page 18**, recorded a slight decline in population for Phelps County. The County’s population decreased from 9,747, in 2000, to 9,188, in 2010, a decrease of 559, or 5.7 percent. This trend continued, as highlighted in the 2020 Census Redistricting Data, which recorded a population of 8,968. **Currently (2022) the estimated population for the County is 8,937 and is projected to continue to decrease, to 8,868, by 2027.**

The Community of Holdrege, the County-Seat and largest Community in Phelps County, is projected to increase in population during the next five years, due to the Community being the center of government and commerce for the County, as well as recent housing development activities, expanding employment opportunities in close proximity to the Community and location to primary transportation corridors. The Community of Funk is experiencing a stable population, which is projected to continue through 2027. The Communities of Bertrand and Loomis are also experiencing stable population bases, with a slight decrease projected for 2027. **A stable population base contributes to the need for new and improved housing for persons of all incomes in the County.**

**A Community Growth Initiative (CGI) could potentially occur in Phelps County by 2027. Utilizing a scenario of 200 additional Full-Time Employment (FTE) opportunities being created and the securement of up to 10 percent of the current commuter workforce, Phelps County would have the potential to increase in population by up to 4.7 percent, or 422 persons, for an estimated 2027 population of 9,359. Each Community and the Balance of County would experience either a stable or increasing population as a result of this CGI scenario.**

**TABLE 1  
POPULATION TRENDS AND PROJECTIONS  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2000-2027**

	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2022</u>	<u>2027</u>	<u># Change 2022-2027</u>	<u>2027 CGI*</u>
<b>Phelps County</b>	<b>9,747</b>	<b>9,188</b>	<b>8,968</b>	<b>8,937</b>	<b>8,868</b>	<b>-69</b>	<b>9,359</b>
Atlanta	130	131	106	104	99	-5	99
Bertrand	786	750	709	707	701	-6	728
Funk	204	194	175	175	176	+1	184
Holdrege	5,636	5,495	5,515	5,531	5,583	+52	5,933
Loomis	397	382	391	393	392	-1	400
Comm. Planning Jurisdictions	392	349	306	289	266	-23	310
Rural Phelps County	2,202	1,887	1,766	1,738	1,651	-87	1,705

\*Includes estimated population increase associated with both a *Community Growth Initiative (CGI)* via increases in Full-Time Employment (FTE) positions (est. 200) in the next five years, both new positions and the securement of up to 10% of current employed commuter population. “CGI” 2027 = Est. 491 Additional population.

Source: 2000, 2010 Census & 2020 Census Redistricting Data.  
Hanna:Keelan Associates, P.C., 2022.

***Age.***

In 2022, Phelps County is experiencing an estimated median age of 39.7 years, an increase from the 2020 median age of 39.6 years. **Median age is projected to continue to increase; to 40.0 years by 2027.**

The “19 and Under” and “35 to 54” age cohorts were the largest population cohorts in Phelps County, as per the 2000 and 2010 Censuses as well as a 2020 Estimate, and remains the largest in the County, today. This trend is projected to continue through 2027.

**The Phelps County 55+ population is projected to increase by 2027, with the “55-64” age group projected to experience the largest population increase; an estimated 23 persons. All Communities in Phelps County are projected to either remain stable or increase in population among persons 55+ years of age. It is important that a range of elderly services, amenities and appropriate housing be made available in Phelps County to encourage senior/elderly populations to remain in their respective Communities and, ultimately, the County.**

***Persons Per Household.***

Persons per household declined in Phelps County, from 2000 to 2010, from 2.47 to 2.37. From 2010 to 2020, persons per household stayed stable at 2.36 and remains stable to this day. Currently, an average of 2.36 persons exist in a single household in Phelps County. This number is projected to continue to decrease, slightly, by 2027, to an estimated 2.35.



## ***INCOME PROFILE.***

Information presented in the **Income Profile** of this **Housing Study** assists in determining the number of households within Phelps County having the financial capacity to afford housing. In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in the County, in the future. Low cost and government subsidized housing are subject to Federal regulations, such as size and type, whereas upper income housing has few limitations.

### ***Per Capita Income.***

**Per capita income** is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. In 2022, per capita income in Phelps County is an estimated \$60,097, an increase of approximately 38.3 percent from the 2010 per capita income of \$43,449. **By 2027, per capita income in Phelps County will increase an estimated 18.1 percent, to \$70,975.**

The **median income** for all households in Phelps County, in **2022**, is estimated to be **\$55,165**. **By 2027, median income in Phelps County will increase an estimated 7.9 percent, to \$59,532**. The majority of County residents are projected to have incomes at or above \$50,000. **For households with persons 65+ years of age, the median income in 2022 is estimated to be \$33,994 and, by 2027, increase to \$38,186, or 12.3 percent.**

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

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

**In 2022, an estimated 362 owner households** in Phelps County, or 13.8 percent of all owner households, **are cost burdened or have housing problems**. **By 2027, this number is expected to decrease to 335 households**. **Currently, an estimated 374 renter households** in Phelps County, or 34.9 percent of all renter households, **are cost burdened or have housing problems**. **By 2027, an estimated 399 renter households will be of this status.**



## ***ECONOMIC PROFILE.***

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

Several programs and organizations of economic and business development are available to Phelps County residents. The **Phelps County Development Corporation (PCDC)** provides the technical assistance needed to attract, grow and retain employment and economic opportunities for Phelps County residents. These programs include the following:

- **GO! Programs** – These programs are meant to help grow opportunities in Phelps County.
  - GO! Business – This program includes assistance programs for every stage of a small business. This includes a Digital Marketing Support Program, a Business & Franchise Development Program, a Steps to Start Up Program, a Next Step Loan Program, a Legacy Business Loan Program and a Building Exterior Impact Grant.
  - GO! Dream – This program focuses on restoring and improving buildings in the downtown core, especially those with historic architectural features.
  - GO! Home – This program provides housing incentives and assistance programs. This includes New Resident Relocation Grant Programs, a New Homeowner Improvement Program and a Contractors Risk Mitigation Program.
  - GO! Work – This program provides training programs that are intended to retain workforce for Phelps County. This includes the High Demand Job Scholarship, which offers funding for training in high demand jobs including welders or electricians among other jobs and the Employee Training Grant Program. The recipients of this scholarship must return to work for a Phelps County employer.
  - GO! Build – This program encourages local development by providing programs like Permitting Assistance & Project Advocacy, Utility Development Assistance, Site Preparation Assistance and Infrastructure Development Assistance at the Iron Horse Business and Industry Park.
- **Iron Horse Business and Industry Park** – In 2012, PCDC purchased 134 acres to attract high paying jobs to the Community of Holdrege. The Park is west of the City of Holdrege and along the NKCR Railroad Corridor. PCDC provides the property at discounted rates and is currently working on providing infrastructure. In 2021, the City of Holdrege received a \$3 million CARES Act Recovery Assistance Grant to construct water, sewer and street improvements in the Iron Horse Business and Industry Park.

**Major Employers.**

Major Employers in Phelps County include Becton Dickinson, Landmark Implement Inc, Phelps Memorial Health Center, Integrated Electrical Services Inc, CHS Agri Service Center and Allmand Brothers.

- Currently (2022), Becton Dickinson is planning a \$200 million dollar expansion that will create 175 additional jobs. The Company is planning a completely new building with final approval in the next six months.
- In 2021, Becton Dickinson completed a \$70 million dollar expansion that brought up to 45 new jobs to Holdrege as part of an effort to support the US vaccination efforts due to Covid-19.
- In 2020, Phelps Memorial Health Center, revealed a new 42,000 square foot space that was part of an expansion of services.
- In 2018, Becton Dickinson invested \$200 million in its facilities in Columbus, Holdrege and Broken Bow, Nebraska which brought 300 new jobs, State-wide.
- In 2018, Allmand Brothers started an expansion of their facility in Holdrege, Nebraska. This expansion was completed in 2019 and brought 20 new jobs to Holdrege.
- Additionally, in 2016, Becton Dickinson invested \$100 million in its facility in Holdrege, Nebraska.

<b>Major Employers in Phelps County</b>		
<b>Employer</b>	<b>Type</b>	<b>FTE*</b>
Becton Dickinson/Embeta	Medical Technology	650
Landmark Implement Inc.	Farm Equipment	227
Phelps Memorial Health Center	Medical	220
Integrated Electrical Services Inc.	Electrical Contracting	215
CHS Agri Service Center	Agribusiness	200
Allmand Brothers	Electric Light Manufacture	177
Holdrege Public Schools	Education	168
Holdrege Memorial Homes	Long-term Care/Retirement	150
Christian Homes Care Community	Long-term Care/Retirement	130
Central NE Public Power	Electric Utility	102
Phelps County	County Government	81
City of Holdrege	City Government	56
Mosaic	Developmentally Disabled Services	54
*Full Time Equivalent Source: PCDC, 2022		

**Employment Trends.**

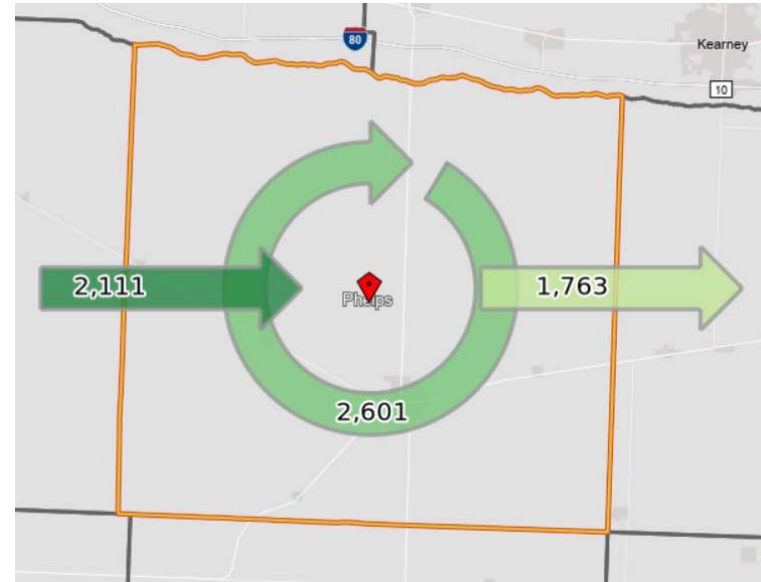
Between 2010 and 2022, the **unemployment rate** in Phelps County ranged from a high of 3.7 percent to a low of 1.7 percent. During this period, the total number of **employed persons** increased by 209. By 2027, an estimated 5,077 persons will be employed in Phelps County, with an unemployment rate of 2.7 percent.

**Employment By Type.**

In 2022, an estimated 4,406 persons in Phelps County work in a non-farm place of employment. The largest concentration of workers are employed in the Manufacturing, Health Care & Social Assistance, Local Government, Retail Trade and Wholesale Trade.

By 2027, **total employment** in Phelps County is projected to increase by an estimated 87 persons.

The Center of Economic Studies, through the U.S. Census, estimates that 4,712 persons were employed in Phelps County in 2019. An estimated 2,111 persons travelled from outside the county for employment. Additionally, 1,763 persons reside in Phelps County, but are employed elsewhere. However, a majority of Phelps County’s population, live and work within Phelps County. The **figures** on **Page 24** show the Counties that Phelps County’s residents work in as well as the Counties that Phelps County’s employees reside in. Additional workforce housing could increase the attractiveness of Phelps County as a place to live and work.



Places where Phelps County Residents Work		
Place	Number	Percentage
Phelps County, NE	2,601	59.6%
Buffalo County, NE	447	10.2%
Lancaster County, NE	171	3.9%
Dawson County, NE	143	3.3%
Hall County, NE	116	2.7%
Adams County, NE	107	2.5%
Kearney County, NE	92	2.1%
Douglas County, NE	88	2.0%
Gosper County, NE	51	1.2%
Harlan County, NE	37	0.8%
All Other Locations	511	11.7%
Source: U.S. Census, Center for Economic Studies, 2019.		

Places where Phelps County Employees Live		
Place	Number	Percentage
Phelps County, NE	2,601	55.2%
Buffalo County, NE	306	6.5%
Harlan County, NE	231	4.9%
Dawson County, NE	214	4.5%
Kearney County, NE	172	3.7%
Furnas County, NE	141	3.0%
Gosper County, NE	107	2.3%
Custer County, NE	106	2.2%
Adams County, NE	78	1.7%
Hall County, NE	75	1.6%
All Other Locations	681	14.5%
Source: U.S. Census, Center for Economic Studies, 2019.		

The City of Holdrege, the County-Seat of Phelps County, implements the provisions set forth in the Local Option Municipal Economic Development Act, also known as LB840, to utilize local tax dollars for economic development purposes. This Community is recognized as an “Economic Development Certified Community” which means, as per the Nebraska Department of Economic Development, have *“demonstrated preparedness for business growth and are ready to meet the needs of companies seeking new business and industrial locations.”*

The **Holdrege Chamber of Commerce, Holdrege Housing Authority, (Holdrege) Housing Development Corporation** and other local organizations and foundations also provide economic, community and housing development opportunities in Phelps County.

## ***HOUSING PROFILE.***

Statistical tables regarding housing stock information are included in “**Appendix II**” of this **Housing Study**.

### ***Households.***

**Currently, an estimated 3,692 households reside in Phelps County, consisting of an estimated 2,621 owner and 1,071 renter households.** By 2027, owner households will account for an estimated 70.8 percent of all households in the County. The Communities of Holdrege, Loomis and Funk are projected to experience stable or increasing numbers of households, through 2027, as it relates to both owner and renter households.

Group quarters include such housing structures as dormitories, nursing care centers, correctional facilities, etc. **The Communities of Holdrege and Bertrand, as well as the Balance of County, comprise all of the County’s (current) estimated 218 group quarters. The population in group quarters is projected to remain stable and increase slightly to 219 by 2027.**

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

**In 2022, Phelps County contains an estimated 4,396 housing units, consisting of approximately 3,096 owner and 1,300 rental units.** Of these 4,396 units, approximately 704 are vacant, resulting in an overall, estimated housing vacancy rate of 16 percent. The 704 vacant housing units consist of an estimated 500 owner and 204 rental units, equaling an owner housing vacancy rate of 15.3 percent and a rental housing vacancy rate of 15.7 percent. The Balance of County has the highest overall housing vacancy rate, 25.9 percent, while Loomis has the lowest at 9.4 percent.

The **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are available for year-round rent or purchase, meeting current housing code and having modern amenities. A vacancy rate of 6 percent is the minimum rate recommended for Phelps County, to have sufficient housing available for new and existing residents. **The overall, estimated AHVR for Phelps County is 8.4 percent, which includes an AHVR for owner housing of 9 percent and 7.2 percent for rental housing. This concludes that Phelps County has sufficient owner and rental housing vacancy.** The Communities of Holdrege and Loomis have an AVHR of 4 and 6 percent, respectively. This indicates an insufficient housing vacancy in these Communities.

Phelps County Communities should take a position to upgrade their housing stock during the next five years. This can be accomplished by, both, building new homes and rehabilitating (economically feasible) existing housing units. Housing units that are severely deteriorated or dilapidated should be targeted for substantial rehabilitation or, in extreme cases, demolition and replacement.

### ***Housing Values & Gross Rent.***

The cost of housing in any county or community is influenced by many factors, primarily the cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of the County or Community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. Phelps 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 **Phelps County median housing value**, estimated to be **\$145,300 in 2022**, is projected to increase by an estimated 15.7 percent **by 2027 to \$168,100**. The highest median housing value in 2022 exists in the Balance of County, which has a median housing value of \$186,534. By 2027, the Balance of County will continue to have the highest estimated median owner housing value, \$203,700.

In 2022, the estimated **median gross rent for Phelps County is \$694**. **The estimated median gross rent in Phelps County is expected to increase by 17.7 percent, by 2027, to \$817**. Currently, the City of Holdrege is estimated to have the highest median rent in Phelps County, at \$715. Holdrege is projected to continue experiencing the highest median rent in the County, an estimated \$882 by 2027.

### ***Affordable Housing Stock.***

It is important that appropriate, affordable housing stock of various types be available in all Communities of Phelps County, including housing for new and existing retirees and the elderly. Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families, as well as an active role in housing rehabilitation for homes that are cost effective for such activity.

**A total of 14 affordable rental housing programs were reviewed, comprising a total of 510 units. Nine programs identified 100 percent occupancy, with waiting lists ranging from 12 to 20 persons.** Ten of the reviewed Programs provide skilled nursing/long term care, assisted living and senior independent living. **Occupancy rates ranged from 60 to 100 percent. Two assisted living, skilled nursing and independent living facilities have a waiting list for persons seeking specialized residential care.**

## ***RECENT HOUSING DEVELOPMENT ACTIVITIES.***

Since the completion of the **2017 Housing Study**, Phelps County Communities have been very active in both the development and rehabilitation of housing. Phelps County has been at the forefront of community and economic development activities in the State. Their track record of development activities, including housing, has set a standard not only for south central Nebraska, but across the entire State. Several residential related projects have been developed, are currently under construction or are in the planning and permitting stages. The following highlights housing development activities in the County.

### ***Recent Housing Development.***

- **(Holdrege) Housing Development Corporation (HDC)** administered the **New Neighborhoods Initiative** to develop the **Lincoln Place** subdivision. In 2015, Lincoln Place was completed with the development of four duplexes on Valerie Circle. Lincoln Place consists of a total of 12 single family homes and six duplexes.
- **Windhaven Estates** is an income-based project managed by the **Holdrege Housing Authority** comprised of eight duplexes that were completed in 2016.
- In 2018, construction of the **Washington Square Apartments** was completed. This project included 18 townhome apartments for workforce housing as well as the development of the **Cobblestone Hotel**. The 45-room Cobblestone Hotel was approved for TIF financing in 2019 and was completed in 2020. Future commercial development is also planned for the site.
- **PCDC** awarded a GO! DREAM grant for the construction of the **Iron Horse Flats** in downtown Holdrege. Construction was completed in 2020 and all 18 one- to three- bedroom apartments are currently occupied.



- **PCDC** purchased a lot in Holdrege and demolished two dilapidated houses through their **GO! Home Phoenix Program**. In partnership with **SCEDD**, a new home was constructed with **Rural Workforce Housing Funds** for a buyer whose income could not exceed \$132,000.

### *Current Housing Development.*

- The **Prairie View Addition** subdivision will have 21 lots with an average size of 100' x 120'. The City of Holdrege is working with developers to provide financing towards the estimated total cost for this project which is expected to be \$877,000. If approved, additional Grant dollars will go towards the Prairie View Addition's green space and other expenses towards the development. Full infrastructure was added and completed in March/April 2015. Currently HDC has 15 lots sold, of which 10 have been developed with single family homes. The most recent single-family home was completed in 2021.
- Construction on housing units in the **CREW** subdivision started in 2019 with the project being approved for TIF. PCDC purchased land to make available to developers for workforce housing through a Nebraska Workforce Development Grant.





- In 2020, construction of 10 duplexes was completed, of which nine were for households with income between 50 and 70 percent AMI. These duplexes are part of the Horizon Estates owned by the Holdrege Housing Authority. Three townhomes were also part of Phase One and were completed in 2021. Phase Two of this project was also started in 2021 with three single family homes that are also set to be available in 2022. Phase two could include up to 16 single family homes depending on how the first three do. PCDC is looking for developers for 19 lots that are currently owned by PCDC.
- The **Dale Residences** will contain 34 fully furnished apartments along with commercial space on the first floor. PCDC provided a GO! DREAM Exterior Remediation Grant to assist in replacing 142 windows of the historic hotel as well as providing energy efficient improvements and an elevator. The 34 apartments will consist of one- and two-bedroom apartments as well as studio apartments.



### *Future Housing Development.*

- **Holdrege Memorial Homes** has expressed interest in developing the former **Franklin School Property** as a modern, innovative elderly housing project. The property was purchased in 2015 and a committee is working on a development plan.
- In 2021, **PCDC** provided a forgivable loan to provide five or more affordable housing units in Bertrand over the next few years. PCDC will forgive \$5,000 for each living unit that is created and occupied before December 31, 2026. The **Bertrand Housing Authority** proposes a two-phase project in which a triplex will be developed in the first phase and a duplex will be developed in the second phase. The Bertrand Housing Authority plans to apply for a Nebraska Affordable Housing Fund to cover the construction costs.
- The **Tagge Property**, located in north central Holdrege, is proposed to be a mixed housing development consisting of 26 lots.

## **SECTION 4:** **COUNTY-WIDE HOUSING UNIT TARGET DEMAND.**

### **INTRODUCTION.**

This **Section** of the **Phelps County & Communities, Nebraska, County-Wide Housing Study with Strategies for Affordable Housing** provides a **Housing Unit Target Demand and Land Use Needs Analysis**. The analysis includes the identification of **housing demand** for both **new housing development** and **housing rehabilitation activities**.

### **HOUSING DEMAND SITUATION.**

Approximately 158 new housing units have been built in Phelps County since 2014. Most of the owners of these new homes are previous homeowners or renters from the area desiring to move into a new/larger or more appropriate home.

Some of the housing needs expressed in the **Housing Surveys** and during the **Housing Steering Committee Meetings** included **additional single family homes as well as rental housing units, rehabilitation of owner and renter-occupied housing and housing choices for first-time homebuyers**. Participants of the **Phelps County-Wide Housing Survey** and the **Workforce Housing Needs Survey** stressed a need for safe, decent and affordable housing options for all populations and incomes and the need to rehabilitate or demolish distressed housing structures in the County. There is an increasing need for starter homes throughout Phelps County, consisting of three+-bedrooms, especially in the \$140,000 to \$180,000 price range for first-time homebuyers. The development of housing in this price range could be accomplished through local public and private partnerships.

The rehabilitation of homes in each Community could help to meet the needs of households/families wanting to purchase a home within a moderate price range. Both a purchase-rehabilitate-resale/re-rent program and a **“Land Bank” Program** is recommended, County-wide. Additionally, **elderly housing in Phelps County is needed to support an increase in the 55+ population of the County**. A home repair/modification program would be appropriate to assist elderly persons to stay in their home. Future housing options for elderly persons in Phelps County could also include low- to medium density housing, such as duplexes, triplexes and townhomes.

## **HOUSING DEMAND POTENTIAL.**

Community leadership and local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals that will effectively increase the quantity and quality of housing in the **Phelps County Area**. **To effectively determine housing unit demand for the Area, EIGHT separate components were reviewed. These included;**

- (1) housing demand based upon expected new population/households, during the next five years, including new housing construction and annexation of residential properties,**
- (2) need for affordable housing units for persons/families considered to be “cost burdened,”**
- (3) replacement of occupied housing in a “deteriorated to dilapidated” condition,**
- (4) address the owner and rental housing “vacancy deficiency” in each Community,**
- (5) development of housing to secure current commuter workforce population,**
- (6) determination of the local “pent-up” housing demand for existing residents,**
- (7) determination of the seasonal housing demand for transient populations and**
- (8) determination of local housing development capacity of each Community, during the next five years.**

A determination of **housing unit rehabilitation and demolition demand for each Phelps County Community**, during the next five years, including moderate and substantial housing rehabilitation and demolition and replacement, was also included in the determination of housing unit target demand in each Community. Statistical tables regarding **Housing Unit Target Demand** are included in “**Appendix II**” of this **Housing Study**.

***HOUSING DEMAND-NEW HOUSEHOLDS, REPLACEMENT & AFFORDABLE DEMAND.******New Households.***

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

The population for Holdrege is projected to increase during the next five years, due to the Community being the center of government and commerce for the County, as well as recent housing development activity, expanding employment opportunities in close proximity to the Community and primary transportation corridors. The Communities of Atlanta, Bertrand, Funk and Loomis are experiencing stable population bases, which is projected to continue through 2027.

**Currently (2022), the estimated population for the County is 8,937 and is projected to remain stable and decrease, slightly, to 8,868, by 2027.**

**Overall, total households in Phelps County are projected to decrease slightly by an estimated 15 households by 2027.**

***Cost Burdened Households.***

According to HUD standards, a housing unit is considered to have problems if overcrowded (more than one person per room) and/or if the household lacks complete plumbing.

**In 2022, an estimated 362 owner households in Phelps County, or 13.8 percent of all owner households, are cost burdened or have housing problems. By 2027, this number is expected to decrease to 335 households. Currently, an estimated 374 renter households in Phelps County, or 34.9 percent of all renter households, are cost burdened or have housing problems. By 2027, an estimated 399 renter households could be of this status.**

### ***Substandard Units/Overcrowded Conditions.***

A substandard unit, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room, including bedrooms, within a housing unit. The 2010 Census and Phelps County Assessor produced data identifying substandard housing units and housing units having overcrowded conditions.

- Housing structural conditions, provided by the County Assessor identified **542 housing units in “Badly Worn” condition and 145 units in “Worn Out” condition, as well as two additional housing units in worse condition than “Worn Out”**. During the next five years, these structures should be targeted for moderate to substantial rehabilitation or demolition. Units targeted to be demolished should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- As per the 2016-2020 American Community Survey, 98 housing units in Phelps County had overcrowded conditions and no units lacked complete plumbing.

### ***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, year-round and code acceptable housing units is less than 6 to 7 percent. A vacancy rate of 6 percent is the minimum rate recommended for Phelps County, to have sufficient housing available for new and existing residents.

An **adjusted housing vacancy rate** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities. Currently, the adjusted vacancy rate for Phelps County is 8.4 percent, including a 9 percent adjusted vacancy rate for owner housing units and 7.2 percent adjusted vacancy rate for rental housing units. **The Communities of Holdrege and Loomis have an insufficient adjusted housing vacancy rate at 4 and 6 percent, respectively.**

### ***“PENT-UP” HOUSING DEMAND.***

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

## **HOUSING UNIT TARGET DEMAND.**

**Table 2 on Page 35** identifies the estimated **Housing Unit Target Demand**, for **Phelps County** and each **Community** by 2027.

- The total estimated **housing unit “target” demand** for **Phelps County Area Communities**, by **2027**, is **197 housing units, including 114 owner and 83 rental units**, at an estimated development cost of **\$50.5 Million**. The smaller Communities should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units.
- As the County-Seat and largest Community in Phelps County, the **City of Holdrege** has the greatest demand for new construction and housing rehabilitation activities in **Phelps County**. An estimated **128 total units, including 57 owner and 71 rental units** should be built in Holdrege, at an estimated budget of **\$29.3 Million**. Of the 128 new housing units, up to **10 units** should be targeted for **Downtown Holdrege**, consisting of **four owner and six rental** housing units.
- With the **Community Growth Initiative (CGI)** scenario, as highlighted on **Table 3, Page 36**, the total estimated **housing “target” demand** in **Phelps County** would be **286 housing units, including 159 owner and 127 rental units**, at an estimated development cost of **\$73.3 Million**. **The Communities of Bertrand, Funk, Holdrege, Loomis and the Balance of County** would experience an increase in their respective total housing unit “target” demand and associated estimated development budget.



**TABLE 2  
ESTIMATED HOUSING UNIT “TARGET” DEMAND  
“MEDIUM” POPULATION PROJECTION  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2027**

	<u>Owner</u>	<u>Rental</u>	<u>Est. Total Housing Unit Target Demand*</u>	<u>Est. Required Housing Unit Target Demand Budget (Millions)</u>
<b>PHELPS COUNTY:</b>	<b>114</b>	<b>83</b>	<b>197<sup>^</sup></b>	<b>\$50.5</b>
<b>Atlanta:</b>	<b>2</b>	<b>2</b>	<b>4</b>	<b>\$0.9</b>
<b>Bertrand:</b>	<b>6</b>	<b>6</b>	<b>12</b>	<b>\$2.5</b>
<b>Funk:</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>\$1.3</b>
<b>Holdrege:</b>	<b>57</b>	<b>71</b>	<b>128<sup>**^</sup></b>	<b>\$29.3</b>
<b>Loomis:</b>	<b>5</b>	<b>2</b>	<b>7</b>	<b>\$1.9</b>
<b>Balance of County:</b>	<b>41</b>	<b>0</b>	<b>41</b>	<b>\$14.6</b>

**\*Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Workforce.
- “Pent Up” Housing Demand.
- Seasonal Housing Demand.
- **Five-Year Housing Development Capacity.**

**Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 30% of the Total Housing Demand).**

**\*\*Estimated Downtown Housing Unit Demand:** Holdrege: 10 Total Units (Four Owner, Six Rental).

**^Estimated Workforce Housing Unit Demand:**  
Phelps County: 120 Total Units (66 Owner, 54 Rental).  
Holdrege: 74 Total Units (30 Owner, 44 Rental).

<sup>^</sup>Includes Increased FTE Positions in the Community by 2027.

Source: Hanna:Keelan Associates, P.C., 2022.

<b>TABLE 3                      ESTIMATED HOUSING UNIT “TARGET” DEMAND – “CGI”                      PHELPS COUNTY, NEBRASKA                      2027</b>				
	<u>Owner</u>	<u>Rental</u>	<u>Est. Total Housing Unit Target Demand*</u>	<u>Est. Required Housing Unit Target Demand Budget (Millions)</u>
<b>PHELPS COUNTY:</b>	<b>159</b>	<b>127</b>	<b>286<sup>^</sup></b>	<b>\$73.3</b>
<b>Atlanta:</b>	<b>2</b>	<b>2</b>	<b>4</b>	<b>\$0.9</b>
<b>Bertrand:</b>	<b>6</b>	<b>8</b>	<b>14</b>	<b>\$2.8</b>
<b>Funk:</b>	<b>3</b>	<b>3</b>	<b>6</b>	<b>\$1.5</b>
<b>Holdrege:</b>	<b>83</b>	<b>110</b>	<b>206<sup>**^</sup></b>	<b>\$44.3</b>
<b>Loomis:</b>	<b>5</b>	<b>4</b>	<b>9</b>	<b>\$2.2</b>
<b>Balance of County:</b>	<b>60</b>	<b>0</b>	<b>60</b>	<b>\$21.6</b>

<p><b>*Housing Unit “Target” Demand, based on:</b></p> <ul style="list-style-type: none"> <li>- Expected New Households.</li> <li>- Cost-Burdened Households.</li> <li>- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.</li> <li>- Owner &amp; Rental Housing Vacancy Deficiency.</li> <li>- Secure Current Commuter Workforce.</li> <li>- “Pent Up” Housing Demand.</li> <li>- Seasonal Housing Demand.</li> <li>- <b>Five-Year Housing Development Capacity.</b></li> </ul>	<p><b>Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 30% of the Total Housing Demand).</b></p> <p><b>**Estimated Downtown Housing Unit Demand:</b> Holdrege: 18 Total Units (Six Owner, 12 Rental).</p> <p><b>^Estimated Workforce Housing Unit Demand:</b>                      Phelps County: 175 Total Units (92 Owner, 83 Rental).                      Holdrege: 114 Total Units (44 Owner, 70 Rental).</p>
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Source: Hanna:Keelan Associates, P.C., 2022.



**HOUSING DEMAND BY INCOME SECTOR.**

**Table 4** identifies the **estimated housing unit “target” demand by income sector** for Phelps County by 2027. Approximately 197 new units should be targeted, consisting of 114 owner units and 83 rental units. The County should focus on addressing the owner housing needs and demands of individuals and families who have an AMI of 31 percent or higher. For rental housing, programs assisting income sectors of 31 percent or higher AMI will need to be examined. The same procedure holds true for the development of low, middle- and upper-income housing in the City of Holdrege. **A majority of housing development in Holdrege and throughout Phelps County should be centered on persons and families between 81 and 125 percent AMI.**

**TABLE 4  
HOUSING UNIT “TARGET” DEMAND BY AMI  
“MEDIUM” POPULATION PROJECTION  
PHELPS COUNTY/ CITY OF HOLDREGE, NEBRASKA  
2027**

	<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>	
<b><u>Phelps County</u></b>						
<b>Owner:</b>	<b>0</b>	<b>8</b>	<b>12</b>	<b>24</b>	<b>70</b>	<b>114</b>
<b>Rental:</b>	<b>0</b>	<b>30</b>	<b>20</b>	<b>21</b>	<b>12</b>	<b>83</b>
<b><u>Holdrege</u></b>						
<b>Owner:</b>	<b>0</b>	<b>6</b>	<b>8</b>	<b>16</b>	<b>27</b>	<b>57</b>
<b>Renter:</b>	<b>0</b>	<b>24</b>	<b>15</b>	<b>20</b>	<b>12</b>	<b>71</b>

NOTE: Includes New Construction & Purchase-Rehab-Resale or Re-Rent.  
Source: Hanna:Keelan Associates, P.C., 2022.

## **HOUSING DEMAND POTENTIAL FOR TARGET POPULATIONS & PRICE POINTS/HOUSING TYPES.**

Target populations include elderly, family and special needs populations, per **Area Median Income (AMI)**. The housing types in Phelps County include both owner and rental units of varied types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the right population sector. The majority of new housing options in Phelps County should be directed towards family populations, especially the local workforce.

### ***PHELPS COUNTY.***

**Table 5, Page 39**, identifies **housing target demand** in Phelps County, for specific population groups by 2027. In Phelps County, **197 units** should be targeted by 2027, consisting of **114 owner** and **83 rental units**. This includes an estimated 71 total units for elderly (55+) populations, 114 total units for families and 12 total units for special populations, or those with a cognitive and/or physical disability(ies). **An estimated 120 housing units, consisting of 66 owner and 54 rental units should be targeted for the workforce population in the County.**

The **Table 6, Page 40**, identifies **proposed housing types by price product** for the given **AMI** for Phelps County, by 2027. The owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price of \$379,500. Two- and three-bedroom rental units, with an average affordable monthly rent between \$435 and \$1,250, present the greatest demand in Phelps County.

**Three+-bedroom units at an average purchase price of \$178,000 and an estimated average monthly rent cost of \$640 are the most needed housing types for the workforce population in Phelps County.**

**TABLE 5  
HOUSING UNIT “TARGET” DEMAND – “MEDIUM” POPULATION, SECTORS BY AMI  
PHELPS COUNTY-WIDE, NEBRASKA  
2027**

<b>OWNER UNITS</b>	<b><u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u></b>					<b><u>Totals</u></b>	<b>Workforce <u>Sector</u></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	0	2	8	32	<b>42</b>	<b>12</b>
<b>Family</b>	0	4	6	16	38	<b>64</b>	<b>52</b>
<b>Special Populations<sup>1</sup></b>	<u>0</u>	<u>4</u>	<u>4</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>2</u>
<b>Subtotals</b>	<b>0</b>	<b>8</b>	<b>12</b>	<b>24</b>	<b>70</b>	<b>114</b>	<b>66</b>
<b>RENTAL UNITS*</b>							
<b>Elderly (55+)</b>	0	10	6	7	6	<b>29</b>	<b>8</b>
<b>Family</b>	0	18	12	14	6	<b>50</b>	<b>44</b>
<b>Special Populations<sup>1</sup></b>	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>2</u>
<b>Subtotals</b>	<b>0</b>	<b>30</b>	<b>20</b>	<b>21</b>	<b>12</b>	<b>83</b>	<b>54</b>
<b>TOTALS</b>	<b>0</b>	<b>38</b>	<b>32</b>	<b>45</b>	<b>82</b>	<b>197</b>	<b>120</b>

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

\* Includes lease- or credit-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., 2022.

**TABLE 6  
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES  
BY PRICE POINT (PRODUCT) RANGE BY AMI  
“MEDIUM” POPULATION PROJECTION  
PHELPS COUNTY-WIDE, NEBRASKA  
2027**

**PRICE – PURCHASE COST RANGE (Area Median Income)**

	(0%-30%) \$0 to \$107,215*	(31%-60%) \$100,800 to \$181,700*	(61%-80%) \$185,350 to \$264,800*	(81%-125%) \$281,300 to \$375,000	(126%+) \$379,500**+	Totals	Workforce \$178,000*+
<b>OWNER UNITS*</b>							
2 Bedroom	0	2	4	6	26	38	0
3+ Bedroom	0	6	8	18	44	76	66
<b>TOTALS</b>	<b>0</b>	<b>8</b>	<b>12</b>	<b>24</b>	<b>70</b>	<b>114</b>	<b>66</b>

**PRICE – RENT COST RANGE (Area Median Income)**

	(0%-30%) \$0 to \$421**	(31%-60%) \$435 to \$820**	(61%-80%) \$835 to \$980**	(81%-125%) \$1,035 to \$1,250**	(126%+) \$1,265**+	Totals	Workforce \$640**
<b>RENTAL UNITS**</b>							
1 Bedroom	0	6	6	0	0	12	0
2 Bedroom	0	12	6	9	6	33	18
3+ Bedroom	0	12	8	12	6	38	36
<b>TOTALS</b>	<b>0</b>	<b>30</b>	<b>20</b>	<b>21</b>	<b>12</b>	<b>83</b>	<b>54</b>

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

\*Average Affordable Purchase Price, 3.0 PPHH, (25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

\*\*Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

***CITY OF HOLDREGE.***

**Table 7, Page 42 identifies housing target demand in the City of Holdrege, for specific population groups by 2027. A total of 128 housing units should be targeted for Holdrege by 2027, consisting of 57 owner and 71 rental units. This includes an estimated 51 total units for elderly (55+) populations, 65 total units for families and 12 total units for special populations, or those with a cognitive and/or physical disability(ies). An estimated 74 housing units, consisting of 30 owner and 44 rental units should be targeted for the workforce population in Holdrege.**

**Table 8, Page 43 identifies proposed housing types by price product associated for each AMI category for Holdrege, by 2027. The owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households between 81 and 125 percent AMI. The average affordable purchase price is projected to be between \$260,000 and \$372,600. Two- and three-bedroom rental units, with an average affordable monthly rent between \$427 and \$1,230, present the greatest demand in Holdrege.**

**Three+-bedroom units at an average purchase price of \$174,400 and an estimated average monthly rent cost of \$630 are the most needed housing types for the workforce population in Holdrege.**



**TABLE 7  
HOUSING UNIT “TARGET” DEMAND – “MEDIUM” POPULATION, SECTORS BY AMI  
HOLDREGE, NEBRASKA  
2027**

<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	0	2	6	17	<b>25</b>	<b>8</b>
<b>Family</b>	0	2	2	10	10	<b>24</b>	<b>20</b>
<b>Special Populations<sup>1</sup></b>	<u>0</u>	<u>4</u>	<u>4</u>	<u>0</u>	<u>0</u>	<b>8</b>	<b><u>2</u></b>
<b>Subtotals</b>	<b>0</b>	<b>6</b>	<b>8</b>	<b>16</b>	<b>27</b>	<b>57</b>	<b>30</b>
<b>RENTAL UNITS*</b>							
<b>Elderly (55+)</b>	0	8	5	7	6	<b>26</b>	<b>6</b>
<b>Family</b>	0	14	8	13	6	<b>41</b>	<b>36</b>
<b>Special Populations<sup>1</sup></b>	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<b>4</b>	<b><u>2</u></b>
<b>Subtotals</b>	<b>0</b>	<b>24</b>	<b>15</b>	<b>20</b>	<b>12</b>	<b>71</b>	<b>44</b>
<b>TOTALS</b>	<b>0</b>	<b>36</b>	<b>23</b>	<b>36</b>	<b>39</b>	<b>128</b>	<b>74</b>

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

\* Includes lease- or credit-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., 2022.

**TABLE 8  
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES  
BY PRICE POINT (PRODUCT) RANGE BY AMI  
“MEDIUM” POPULATION PROJECTION  
HOLDREGE, NEBRASKA  
2027**

**PRICE – PURCHASE COST RANGE (Area Median Income)**

	(0%-30%) <b>\$0 to</b> <b>\$105,270*</b>	(31%-60%) <b>\$108,800 to</b> <b>\$178,400*</b>	(61%-80%) <b>\$182,000 to</b> <b>\$260,000*</b>	(81%-125%) <b>\$276,200 to</b> <b>\$368,000</b>	(126%+) <b>\$372,600*+</b>	<b>Totals</b>	<b>Workforce</b> <b>\$174,400*+</b>
<b>OWNER UNITS*</b>							
2 Bedroom	0	2	2	4	16	24	0
3+ Bedroom	0	4	6	12	11	33	30
<b>TOTALS</b>	<b>0</b>	<b>6</b>	<b>8</b>	<b>16</b>	<b>27</b>	<b>57</b>	<b>30</b>

**PRICE – RENT COST RANGE (Area Median Income)**

	(0%-30%) <b>\$0 to</b> <b>\$415**</b>	(31%-60%) <b>\$427 to</b> <b>\$805**</b>	(61%-80%) <b>\$821 to</b> <b>\$962**</b>	(81%-125%) <b>\$1,015 to</b> <b>\$1,230**</b>	(126%+) <b>\$1,242***</b>	<b>Totals</b>	<b>Workforce</b> <b>\$630+***</b>
<b>RENTAL UNITS**</b>							
1 Bedroom	0	4	5	0	0	9	0
2 Bedroom	0	10	4	8	6	28	14
3+ Bedroom	0	10	6	12	6	34	30
<b>TOTALS</b>	<b>0</b>	<b>24</b>	<b>15</b>	<b>20</b>	<b>12</b>	<b>71</b>	<b>44</b>

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

\*Average Affordable Purchase Price, 3.0 PPHH, (25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

\*\*Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

**HOUSING REHABILITATION/DEMOLITION DEMAND.**

Table 9 identifies the estimated rehabilitation and demolition target demand for the Communities of Phelps County, by 2027. Up to 198 units could be targeted for rehabilitation in Phelps County at an estimated cost of \$7.76 Million. Up to 70 housing units are considered not cost effective for rehabilitation and should be demolished. The estimated cost of demolition will range, depending on acquisition of the housing unit.

Land being occupied by dilapidated housing located in Communities should be secured in a single County-Wide “Land Bank,” reserved for future housing development. Phelps County Development Corporation, in continued partnership with local public and private housing groups, will need to take a proactive role in housing development and rehabilitation activities in the County and each Community.

<b>TABLE 9 ESTIMATED HOUSING UNIT “TARGET” REHABILITATION / DEMOLITION TARGET DEMAND PHELPS COUNTY COMMUNITIES, NEBRASKA 2027</b>		
	<b># Rehabilitated / Est. Cost</b>	<b>Demolition</b>
<b>Phelps County Communities:</b>	<b>198 / \$7.76 M</b>	<b>70</b>
Atlanta:	16 / \$0.54 M	5
Bertrand:	41 / \$1.4 M	7
Funk:	10 / \$0.34 M	7
Holdrege:	114 / \$4.9 M	47
Loomis:	17 / \$0.58 M	4
*NOTE: Estimates based upon County Assessor Data, Age of Housing and General Field Evaluation, 2022. Source: Hanna:Keelan Associates, P.C., 2022.		



## **HOUSING LAND USE NEEDS.**

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

- Floodplain/wetland locations, which require lengthy public review process and consideration of alternative sites in the area.
- Sites in or adjacent to historic districts, buildings or archeological sites, which may result in expensive building modifications to conform to historic preservation requirements and a longer 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.”**

**Table 10, Page 47,** identifies the estimated **land use projections and housing types per age sector** for the Community of Holdrege, Nebraska, by 2027. Popular housing types in Holdrege will include single family units, patio home (single-level) units, town homes, duplexes/triplexes and apartment units, including Downtown housing.

The housing target demand for Holdrege identifies a need for an estimated 128 housing units, including 57 owner and 71 rental housing units. For persons age 18 to 54 years, a total of 32 owner and 45 rental housing units are needed to accommodate young professionals and workforce families, existing/new employees and persons of low-, moderate- and upper-income. An estimated **19.7 acres** will be needed for new and/or improved housing developments.

An estimated 25 owner and 26 rental housing units should be designated for retirees, seniors and elderly populations. An estimated **12.6 acres** will be needed for new and/or improved senior/elderly housing development projects.

**Combined, a minimum estimated 32.3 acres of land will be needed for and developed for owner and rental housing types in Holdrege, by 2027. Overall, for the next five years, the City of Holdrege should designate (via Future Land Use Maps and Zoning Districts) up to 82.5 acres of land for “new” construction of a variety of housing unit types, as well as allowing for choice in the identification and purchase of land areas for residential development.**



**TABLE 10  
HOUSING UNIT “TARGET” DEMAND –  
“MEDIUM” POPULATION PROJECTION  
ESTIMATED HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR  
HOLDREGE, NEBRASKA  
2027**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
<b>18 to 54 Years**</b>	Single Family Unit	29 / 8*	10.4
	Town Home Unit	8 / 8	4.2
	Duplex/Triplex Unit	0 / 17	3.5
	Apartment - 4+ Units***	0 / 12	1.6
<b>Totals</b>		<b>32 / 45</b>	<b>19.7</b>
<b>55+ Years</b>	Single Family Unit	13 / 0	4.3
	Town Home Unit	12 / 6	4.7
	Duplex/Triplex Unit	0 / 12	2.5
	Apartment - 4+ Units***	0 / 8	1.1
<b>Totals</b>		<b>25 / 26</b>	<b>12.6</b>
<b>TOTAL UNITS / ACRES</b>		<b>57 / 71</b>	<b>32.3</b>
<b>TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.</b>		<b>46 / 63</b>	<b>27.5 / 82.5^^</b>
<p>*Includes Credit-To-Own Units.                      **Includes housing for families and persons with a disability.                      ***Includes housing in Downtown.                      ^Includes Public Right-of-Way.                      ^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.</p>			
Source: Hanna:Keelan Associates, P.C., 2022.			

## **HOUSING DEVELOPMENT & REHABILITATION AREAS.**

Housing rehabilitation or preservation activities are important for each Phelps County Community. Overall, the housing stock throughout Phelps County is in “Average” condition as per the Phelps County Assessor, suggesting that a large number of homes are in need of one or more forms of moderate rehabilitation including, but not limited to: siding, window and door replacement, paint, plumbing repairs, landscaping, porch repairs and landscaping

“Pockets” of areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, exists in each Community throughout the County. Generally, these pockets are located near the Downtown “core” and/or the oldest neighborhoods of each Community. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development. **Other community development activities should complement housing redevelopment and rehabilitation activities. This includes street paving, street lighting and sidewalk installation, implementing nuisance abatement and community cleanup activities and other local incentives that enhance vehicular and pedestrian safety.**

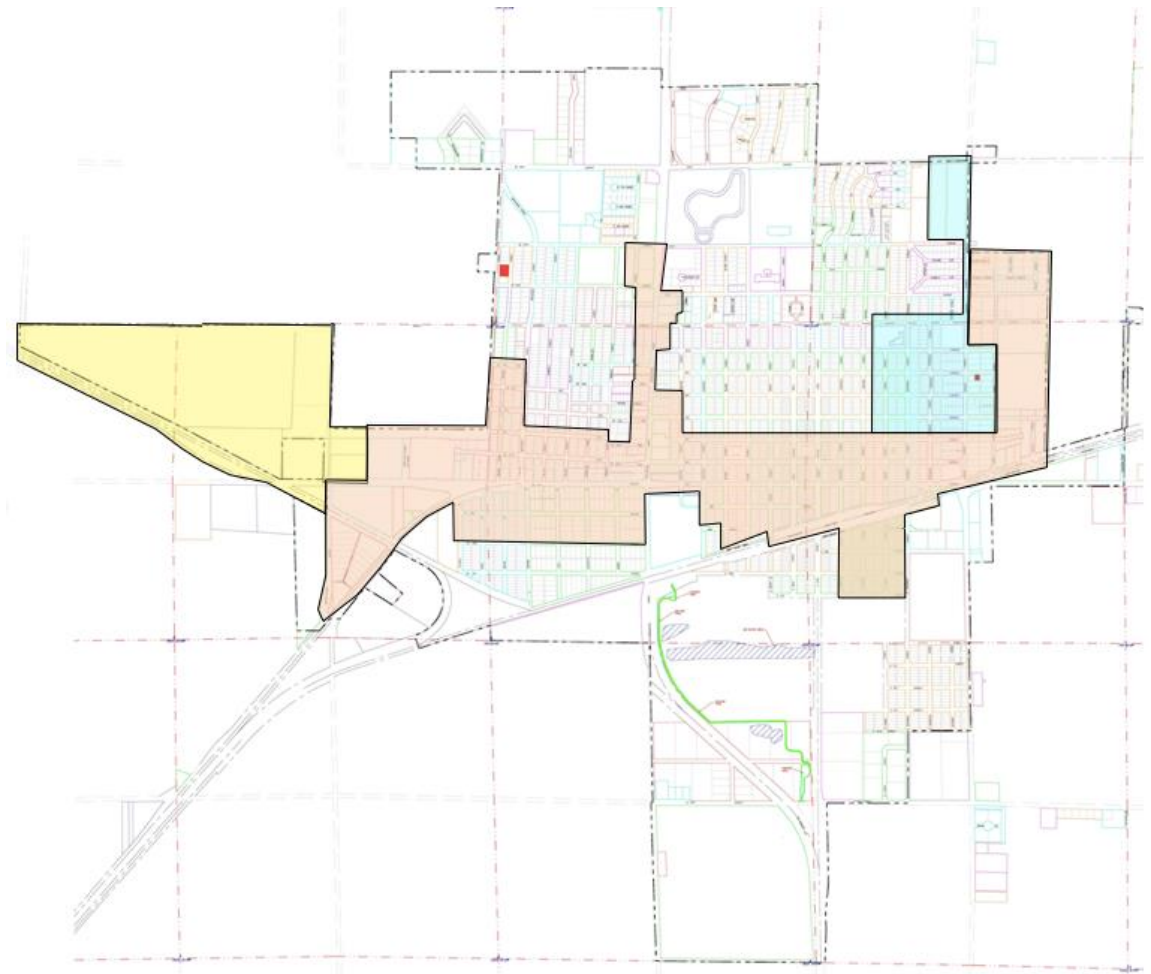
Each Community in Phelps County should address and identify vacant land suitable for new housing development. These areas should generally be free from of natural and man-made constraints to growth such as floodplains, steep topography and areas in close proximity to current developing areas and Community amenities.

The rural Communities of Phelps County should also consider the designation of “**Redevelopment Areas**” where Tax Increment Financing (TIF) could be used as a tool of “**Community Enhancement**” for blighted and substandard properties. TIF can be used for public infrastructure and utility improvements associated with both new residential development and housing preservation/rehabilitation activities.

Currently, the City of Holdrege has three designated **Redevelopment Areas**. The **Illustration on Page 49** identifies the existing **Redevelopment Areas**. Each area is described below.

- “**Area #1,**” the largest of the three **Areas**, comprises the Downtown, residential and commercial properties along the Highway 6/34 Corridor, commercial properties along the Highway 183 Corridor and residential properties generally east of Lincoln Street. This **Area** contains some of the oldest structures and public infrastructure in the Community, making TIF a popular source for a wide variety of improvements, including structural rehabilitation. Land originally designated as **Areas #1, #2 and #3**” were merged into **Area #1**.

- **“Area #4”** comprises the western portion of the City of Holdrege, Nebraska, generally bound by the section line extending westward from 11<sup>th</sup> Street, Gustin Road on the east, the south line of Highway 23 on the south and County Road “L” on the west. This land is designated for the proposed Iron Horse Industrial Park.
- **“Area #5”** is located in the eastern portion of the City of Holdrege, Nebraska, generally bound by 11th Avenue (north), East Street (east), 6th Avenue (south) and the alley between Logan and Arthur Streets (west). Three important land use features in **Area #5** include Holdrege Memorial Homes, the former Franklin Elementary School site and an undeveloped subdivision in the northern portion. Large tracts of land are available in this **Area** where TIF could be used for the installation of new public infrastructure to support development.



**Additionally, the entirety of the Village of Bertrand is designated as a “Redevelopment Area” for the use of TIF.**

**LEGEND**

- PLANNED**
- REDEVELOPMENT AREAS**

# **SECTION 5:** **PHELPS COUNTY HOUSING DEVELOPMENT INITIATIVES.**

## **INTRODUCTION.**

The following **County-Wide Housing Development Initiatives** address the housing issues, opportunities and needs of Phelps County and define the necessary housing activities for the successful implementation of selected housing programs or projects. These **Initiatives** are needed for the implementation of specific, both new housing development and existing housing preservation programs and are the product of both **qualitative and quantitative research activities** performed on the local level, in preparation of the **Phelps County Housing Study**.

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 a **County-Wide “Housing Survey”** for the general population and a **“Workforce Housing Needs Survey” for employees of major employers**. The **Surveys** provided important information for the formation of **Housing Development Initiatives**.

**Quantitative research activities** included the analysis and projection of pertinent population, income, economic and housing data from local, State and National sources, all in an effort to understand past and present statistical trends and the projected **Housing Unit Target Demand** for the individuals and families of Phelps County.

Since the completion of the **2017 Phelps County Housing Study**, local leadership, housing stakeholders and Governmental entities have implemented a variety of housing initiatives that have been a significant benefit to the housing development in the Communities of Phelps County. Much of this new housing was driven by new and expanded economic development activities, as well as the implementation of housing development programs. It is recommended that all local, State and Federal housing development, rehabilitation, preservation and funding entities continue to provide housing choice and opportunity for both existing and prospective citizens of the **County**.

## **HOUSING DEVELOPMENT INITIATIVES.**

### **1. HOUSING DEVELOPMENT PARTNERSHIPS & HOUSING EDUCATION.**

#### ***Housing Development Partnerships.***

The creation of both public and private **Housing Development Partnerships (HDPS)** is key to the successful production and improvement of the local housing stock. Since the completion of the 2017 **Housing Study**, each **Community**, as well as **Phelps County Development Corporation (PCDC)**, **Holdrege Development Corporation (HDC)**, **Holdrege Housing Authority (HHA)**, **South Central Economic Development District (SCEDD)** and other local housing-related organizations and stakeholders have initiated **HDPS** capable of creating housing in the Communities. This process should be continued and refined to produce additional **HDPS** to maximize the potential for both building new housing and preserving the existing housing stock throughout the **County**.

The organization of **HDPS** should be conducted for selected housing development programs to maximize the opportunity to develop housing for all price points for families and households at all income levels. A program specific HDPS can assist in producing safe decent affordable owner and rental housing by taking a lead in procuring financing opportunities.

**The following are important Steps in producing an effective HDPS program and process in the County.**

- **Step 1:** Define potential **HDPS** with a “**mission statement**” that meets the selected housing cause or purpose, as it relates to the identified housing of needs and demands of the **County**.
- **Step 2:** Recruit local persons and organizations that meet or match the defined “**mission statement**” of each **HDPS**.

*HDPS should, first and foremost, be comprised of existing Community and County-wide organizations and housing stakeholders including, but not limited to (the guidance and direction of) PCDC and selected private and public sector entities. These entities should include, but are not limited to the local governmental entities, including local Community Development Agencies and Redevelopment Authorities, local Housing Authorities and Chambers of Commerce, South Central Economic Development District, Community Action Partnership of Mid-Nebraska and the South Central Nebraska Agency on Aging, as well as the local elected leadership, local realtors, major employers, homebuilders and home remodelers, realtors, local banks, insurance companies hospital/health facilities, the local Public School District and both local and State-wide Foundations.*

- **Step 3:** Based upon selected **HDPS** and associated “**mission statements**”, each **HDPS** will select and prioritize housing programs for both new construction and housing preservation (rehabilitation), with an accompanying timeline for implementation and identify “most appropriate” funding tools for the completion of each selected housing.

*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. Housing for special populations should also be targeted to support populations with mental or physical disabilities.*

- **Step 4:** Train local “**housing advocates**” to assist selected **HDPS** with meeting the local housing needs and, specially, serve as caseworkers for individuals and families unable to have the either the income and/or knowledge to help themselves in securing safe, affordable housing.
- **Step 5:** Set up a local County-wide land bank to ensure availability of land and housing for future residential development as well as support existing housing development efforts.

### ***Housing Education.***

Elevating the “**housing intelligence**” of local and County-wide **HDPS** will be beneficial to the success of any housing program. Housing intelligence will be supplemented by providing the appropriate learning systems for educating **HDPS** and their members on the processes of housing financing and development, including appropriate methods for prioritizing both new construction and housing rehabilitation programs in each Community. The following Steps for providing “housing intelligence” are recommended.

- **Step 1:** Create a local “**Housing Development Education Program**” for **HDPS**, complete with certification of pertinent housing development topics, including, but limited to housing need recognition, housing advocacy, housing financial planning and housing development.
- **Step 2:** Train **HDPS** to monitor and understand Local, State and Federal housing legislative proposals and policies that could impact both existing and future housing programs in the **County**.
- **Step 3:** **HDPS** will need to fully understand the working connection between the **County-Wide Housing Study** and other, current, local planning initiatives that will, in some capacity, have an impact on the future development, rehabilitation and preservation of both the current and future housing stock in the **County**. These other planning initiatives typically include the Comprehensive Plans and Zoning Regulations, Capital Improvement Plans, Public Facility/Utility Plans, Downtown Revitalization Studies, Hazard Mitigation Plans, etc. associated with the County and each Community.



## **2. HOUSING DEVELOPMENT, REHABILITATION & PRESERVATION.**

Future housing development in the County will need to be directed at meeting the housing needs and wants of all household and income sectors, including families, the elderly or retiree, the local workforce, veterans, minority groups and populations with special needs, from the very-low to the upper income family. Such an effort will require housing programs to be planned and implemented for new construction, housing rehabilitation and the preservation and/or replacement of housing for families residing in substandard/ dilapidated housing.

Future housing development efforts should serve to address health, safety and social issues, as well as provide economic development opportunities. It should be the right of all persons and families in the Area to live in safe, decent and affordable housing. The results of new housing developments and the moderate- to substantial rehabilitation of existing housing will elevate the quality of life in the County.

### ***Housing Unit Target Demand.***

- **The County-Wide Housing Study identifies an estimated Housing Unit “Target” Demand of 197 new units consisting of 114 owner and 83 rental housing units in Phelps County.**
- **A Community Growth Initiative, including the addition of 200 new full-time employment opportunities and relocating up to 10 percent of the current commuter workforce to the County in the next five years, would result in an estimated additional 491 population increase. This would increase the overall Housing Unit Target Demand to 286 new units, consisting of 159 owner and 127 rental housing units.**

***An estimated 65 to 70 percent of the Housing Demand for Phelps County should be new construction, with the remaining housing need accomplished via a planned purchase-rehab-resale/re-rent of existing housing program.***

### ***Demand for Housing Types, Households & Income Sectors.***

- **Target the development of up to 38 housing units in Phelps County (eight owner, 30 rental) for persons of very low and low income, or between 31 and 60 percent AML. Typically, rental housing units for these income groups are developed with the assistance of Local, State and Federal subsidies, such as Low-Income Housing Tax Credits (LIHTC), HUD Section 8 and State-wide housing trust funds and includes purchase-rehab-resale or re-rent program. An additional activity could include rehabilitating existing low- to moderate income housing for increased marketability and safety of local tenants.**

- A total of **77 housing units 36 owner, 41 rental** for persons of low to moderate income, or **between 61 and 125 percent AMI** should be targeted for construction throughout the **County**. This income bracket represents much of the “missing middle” housing development product, considered to be in the highest demand among young professionals and workforce populations, but also in the smallest supply due to a lack of supportive funding availability, land and development costs, etc.
- A **County-Wide Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age will need to be implemented in the **County** to address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Partnerships should be created with the local senior/retirement Community including nursing homes, assisted living and senior independent living facilities and PCDC, Chambers of Commerce, local Community Development Agencies/Redevelopment Authorities, local Housing Authorities, as well as local homebuilders and home remodelers, realtors and financial institutions.

*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.*

- The **Communities of Phelps County** should consider infill housing and accessory housing development programs including in-law suites, granny flats, conversion housing, single room occupancy housing and tiny homes as a means of creating more density in developed and older neighborhoods.

### ***Residential Land Requirements.***

- The **City of Holdrege** will need to both identify and designate up to **82.5 acres** for the future development of “new” housing units, by 2027. This land use demand will require these Communities to revisit, review and, if necessary, modify the **Comprehensive Plan** and **Zoning Regulations** to identify future residential land use needs. Include exploring the need to modify Regulations to address the “**missing middle**” housing issue in each Community, potentially including the development practice of providing density bonuses.

### ***Workforce Housing Demand.***

- **Phelps County should develop an estimated 66 owner and 54 rental housing units for the local workforce, by 2027. This includes 30 owner and 44 rental units in Holdrege.**
- The successful implementation of workforce housing will depend on the creation of specific **Housing Development Partnerships (HDPS)** to address specific work sectors. The involvement of major employees as a participant in HDPS will be crucial in the successful implementation of various workforce housing programs.

### ***Downtown Housing.***

- The potential is there to **create additional Downtown housing, primarily units above the first floor of existing commercial buildings.** The majority of these units would be rental, developed as a result of a building conversion, re-use/repurpose program.
- A **Downtown Housing Initiative**, with a detailed schedule of design and implementation is needed in the Community of Holdrege to ensure housing opportunities in the Downtown. At least **10 additional downtown housing units**, including four owner and six rental units should be developed in Downtown Holdrege. Priority should be given to projects that utilize upper-level spaces of existing commercial buildings. In addition to new housing, Holdrege should continue to utilize programs of redevelopment implementation, including strategies for building structural rehabilitation and beautification, with additional recommendations for Downtown housing development, infrastructure improvements and business recruitment and retention initiatives.

**The renovation of the Dale Hotel building in Holdrege is a prime example of creating Downtown housing units. The project included the full renovation of the building to include energy efficiency improvements, an elevator and new windows and HVAC system. The project consists of 33 fully furnished apartment style rental housing units.**

### ***Zoning (Density) Review/Update, to allow for the Development of Innovative/Alternative Housing Types.***

- **Existing Community Zoning Regulations should be reviewed/updated to ensure that any “new” innovative Zoning concepts exist to maximize affordable housing development opportunities. This would include the review/evaluation of density standards, lot sizes, set-backs, street widths, etc. to allow for the development of the following innovative/alternative housing unit types;**
  - ✓ **Accessory Housing**, also known as “In-Law Suites” or “Granny Flats,” provide additional affordable housing opportunities in communities. Accessory Housing structures are typically constructed on established built residential lots, typically of 600 sq. ft. or less. These units must meet all local Building/Housing Code requirements;
  - ✓ **Tiny Houses**, a residential development concept currently being considered in many communities, today, is an inexpensive affordable housing option. Tiny Houses, constructed as small as 200 sq. ft., are being built in both open, vacant lots and planned subdivisions, equipped with all amenities necessary to meet local Building/Housing Code requirements;
  - ✓ **Single Room Occupancy (SRO) Housing**, typically developed as expanded dormitory-style housing, consisting of six, eight or more units per building, SRO housing is a suitable housing type for young professionals entering the workforce, as well as families in housing transitional; **and**

- ✓ **“Work/Live Residential Campus,”** consisting of workforce housing of varied types and price points developed in close proximity to one or several major employers in a “walkable” campus setting.

### *Housing & Alternative Energy.*

- Encourage housing developers throughout the **County** 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.
- Promote the use of **modern energy conservation methods** to reduce the consumption of energy in residential sectors.
- **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.
- Promote the development of vocational **education opportunities** at both **Public and Private School Systems** to educate the future workforce in alternative energy design, fabrication of equipment and maintenance.
- Promote the **expanded use of solar and geothermal exchange energy systems** for applications throughout each Community’s **Planning Jurisdiction.**
- Consider implementing a **“pilot” alternative energy program** at a developing residential subdivision in the **County.** An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- Promote the **rehabilitation of residential buildings in Communities throughout the County** utilizing weatherization methods and energy efficient or **“green building” materials** in conformance to the **“LEED” Certified Building techniques.**
- **Expand awareness of available incentives** that could assist in replacing old lighting fixtures, or heating and cooling systems in housing units with new energy efficient systems that reduce consumption and energy costs.

### *Impediments to Fair Housing Choice.*

- The Communities of Phelps County should continue efforts to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of each Community should play a role in this process, including local government, schools, churches and the private sector.
- Create and support the efforts of a **Community-Wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. Local Housing Authorities, with the assistance of PCDC should take the lead role in this important housing activity. **Activities of the Advisory Group could include the following:**
  - Create an **“Action Plan”** to identify strategies to further affordable housing opportunities.
  - Host a **“Housing Fair”** for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
  - Promote **“Equal Housing Opportunities”** on flyers, brochures and local newspapers.
- Address the **primary impediments to fair housing choice** throughout the County. Respondents to the **Housing Survey** identified impediments to fair housing for **homeowners** as housing prices and a lack of sufficient homes for sale. For **renter households**, impediments included the high cost of monthly rent and a lack of decent rental units at an affordable price range.
- The Communities of Phelps County should adopt (by ordinance) and implement a **Fair Housing Policy** and **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.
- Address the **housing needs of persons with a disability(ies)**, by planning and implementing fully accessible housing, both for rent and for sale. Include supportive services where necessary. It is recommended that, at a minimum, 10 percent of new housing added to the housing stock should be fully accessible for persons with a physical and/or sensory disability.
- **Support bilingual and impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.

### **3. HOUSING STUDY IMPLEMENTATION & REVIEW.**

This **County-Wide Housing Study** contains a variety of qualitative and quantitative information from local, State and Federal data sources and Survey implementation. Documented statistics and citizen input provide the clear and concise understanding of local housing needs to aid local governments and organizations in their housing development efforts.

#### ***Financing Activities for Housing Development.***

- **Housing developers** doing business in **Phelps County** should consider **both public and private funding sources** when constructing new or improving the local housing stock and, thus, be encouraged to pursue securing any and all available tools of financing assistance to do so. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Midwest Housing Development Fund, USDA Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs.
- First and foremost, Communities in **Phelps County** are encouraged to **establish or expand existing local Foundations** for the purpose of providing gap financing for housing development activities.
- Continue utilizing **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase, preparation and public facility/utility requirements.
- In 2017, the “**Rural Workforce Housing Investment Act**” (Legislative Bill 518) was adopted to allow non-profit housing developers to allocate funds from the Nebraska Affordable Housing Trust Fund into a **Rural Workforce Housing Fund (RWHF)**. 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. Grants must show a 50 percent match fund.

#### ***Housing Study Maintenance.***

- This **Phelps County-Wide Housing Study** should be reviewed annually by local housing providers and partnerships, including PCDC, HCD and local Housing Authorities, local business leadership and school systems, local Foundations and other important for-profit and non-profit groups and organizations and local housing stakeholders.
- Establish an **annual review process of local Comprehensive Plans** and associated **Zoning and Subdivision Regulations**. Local Planning Commissions, elected officials and local governmental volunteers and community and economic development groups should all be involved in this review, to ensure a consistent vision for community and economic growth and development throughout the County.

## **SECTION 6:** **AFFORDABLE HOUSING CONCEPTS, IMPLEMENTATION & FUNDING SOURCES/PARTNERSHIPS.**

### **INTRODUCTION.**

Section 6 of this **County-Wide Housing Study** provides a discussion of **affordable housing concepts, funding sources and partnerships** for Phelps County. Included is a discussion of various affordable housing development options, funding opportunities and important partnerships for the successful implementation of housing initiatives in Nebraska Communities, today. Phelps County and each Community can consider these and other successful affordable housing models in the development of needed housing.

### **AFFORDABLE HOUSING CONCEPTS.**

**A total of 197 new housing units have been targeted for Phelps County by 2027.** This would include up to **114 owner units** and **83 rental units**. Vacant land will need to be secured in or adjacent Phelps County Communities for the proper development of various, needed housing types. Identifying locations for new housing developments is important for Phelps County and each Community. Each Community has unique restrictions on where new development can occur, such as river beds, flood plains and topographic issues. **Each Community should review their respective Comprehensive Plans, Future Land Use Maps and Annexation Policies, all in an effort to identify land for new housing developments.**

The Communities of Phelps County will need to focus on **workforce families** needing safe, efficient and affordable housing, including employees currently living outside 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 Phelps County should implement housing rehabilitation activities, including purchase-rehab-resale or re-rent programs. The County/Communities have an estimated 198 housing structures needing moderate- to substantial rehabilitation and an estimated 70 housing structures requiring demolition and replacement.**

The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land for each Community, to 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**.

The analysis completed as an activity of this **County-Wide Housing Study** included an overall assessment of the condition of the existing housing stock, via information provided by the Phelps County Assessor's Office. All of the Communities in Phelps County have "**pockets**" or **areas** where houses are **in need of moderate- to substantial rehabilitation**. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development.





## **HOUSING DEVELOPMENT IMPLEMENTATION.**

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

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

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

**“Traditional ‘low-income housing’ is for persons and families at 0 percent to 80 percent of the Area Median Income, commonly referred to as “Very-Low to Moderate Income”. Housing for households within this income range, typically requires one or more public 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. Most units rental cost will be 30 percent of your household adjusted gross income. There may be a variety of housing types available through this program including single-family homes, townhomes, or apartments. “Section 8 Rental Housing (Tenant-Based).” Families with a tenant-based voucher choose and lease safe, decent and affordable privately-owned rental housing.***

## **FUNDING SOURCE & PARTNERSHIPS.**

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

### ***LOCAL FUNDING OPTIONS.***

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

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

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

A City or Village with a CRA or CDA has the authority to use TIF for commercial, industrial and residential redevelopment activities. The CRA/CDA can utilize TIF for public improvements and gain the revenue associated with these improvements. The tax increment is the difference between the taxes generated on an existing piece of property and the taxes generated after the redevelopment occurs. One hundred percent (100%) of the increment can be captured for up to 15 years, by the CRA and used for public improvements in a designated Redevelopment Area. Every Community in Nebraska is eligible to utilize TIF, after a CRA or CDA has been established and a Blight and Substandard Determination Study has been completed by the Community. TIF may be used for infrastructure improvements, public façade improvements in the Downtown and to purchase land for commercial or industrial development and for the development of workforce housing. **Additionally, “Nebraska Legislative Bill 496” allows for TIF funds to assist in funding the development of workforce housing.**

**The City of Holdrege has an established CRA while Bertrand has a CDA. Both of these organizations have experience in utilizing TIF for a variety of community and economic development projects.**

***Other Local Options.***

**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 the Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects. **The Holdrege Housing Authority provides affordable housing units for local residents in four rental housing programs including Sunrise Lane (18 units), Sunrise View (48 units), Sunrise East (16 units) and Windhaven Estates (16 units). These housing programs provide housing for families, the elderly and Veterans. The Bertrand Housing Authority provides affordable housing units for local residents in two rental housing programs including Courtyard Villa (eight units) and Heritage Apartments of Bertrand (five units).**

**Phelps County Development Corporation (PCDC)** – PCDC is the economic development corporation supporting business and industry in Phelps County. Several incentive programs are available to assist with all facets of development in Phelps County, including housing. Currently, **PCDC** promotes the use of four **GO! HOME** programs that encourage the development of housing for employees in Phelps County. These programs include the following:

- **Down Payment Assistance Grant to Employer** – PCDC provides a dollar-for-dollar match of up to \$2,500 for Phelps County employers to assist a current or new employee to move to Phelps County.
- **Public Employee Down Payment Assistance Grant to Employer** – PCDC provides \$1,000 to \$2,500 for current or new public employees to move to Phelps County.
- **Mobile Home Down Payment Assistance Grant** – PCDC provides a dollar-for-dollar match of up to \$1,000 for Phelps County employers to assist a current or new employee to move to Phelps County with a Down Payment Assistance Grant for qualifying mobile homes.
- **Renter Relocation Assistance Grant** – Provides \$500 to current or new employees in Phelps County to move to Phelps County. PCDC will provide the grant payment as a reimbursement to the landlord.

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

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

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

### ***STATE PROGRAMS.***

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

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

The **Proposed 2022 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$25.9 Million – Community Development Block Grant  
 \$7.7 Million – HOME Investment Partnership Fund  
 \$683,130 – Housing Opportunities for Persons with AIDS  
 \$1.0 Million – Emergency Solutions Grant Program  
 \$5.9 Million – Federal Housing Trust Fund  
 \$12.7 Million – Nebraska Affordable Housing Trust Fund  
 \$1.2 Million – Nebraska Homeless Shelter Assistance Trust Funds

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

**NDED** also administrates **HOME** Program 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.

**NDED** is allocating **CDBG Disaster Recovery (CDBG-DR)** funds to support Nebraska's disaster relief, long-term recovery and restoration efforts as a result of the 2019 flooding disaster. HUD has allocated \$108.9 million to the fund, which Nebraska local government will be able to apply for. NDED's CDBG-DR webpage will be continually updated to serve as an informational resource for potential grantees.

The primary goals of the **Housing Opportunities for Persons with AIDS (HOPWA) Program** is to help provide activities that serve persons with HIV/AIDS throughout the State of Nebraska. Activities of **HOPWA** include short-term rent/mortgage assistance, permanent housing replacement and supportive services.

The **Emergency Solutions Grant Program (ESG)** resources are allocated to non-profit agencies throughout Nebraska to provide ESG-eligible homeless and at-risk of homelessness services for the Nebraska Balance of State Continuum of Care (CoC) system.

**Federal Housing Trust Fund (HTF)** resources are primarily used for rental development and acquisition, rental rehabilitation and operating assistance and operating reserves for extremely low income persons at or below 30% AMI. As identified within the *AP-30: Methods of Distribution and the HTF Allocation Plan*, funds are distributed to projects through the following set-asides: LIHTC 9%, Targeted Needs and Permanent Housing.

**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.

Phelps County is a member of the **South Central Economic Development District (SCEDD)**, which provides local planning coordination and development activities. SCEDD provides assistance to members on a variety of issues of regional significance, including transportation planning, strategic planning and needs assessments, grant assistance for economic development and planning efforts for environmental issues.

***Rural Workforce Housing Investment Fund (RWHF).***

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 (RWHF)**. This Fund is also administered by NDED. The Fund 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 new historic tax credit will serve as a valuable incentive to allow Nebraska real property owners to offset Nebraska income, deposit or premium tax amounts equal to twenty percent of "eligible expenditures" on "improvements" made to "historically significant real property." Nebraska is now the 36th state to provide a historic tax credit at the state level, which is a tax credit that is separate and distinct from the federal historic tax credit.

The NHTC establishes a \$15,000,000 tax credit pool and the Nebraska State Historical Society (SHPO) will handle the annual allocation of the credits for the 2015 through 2022 tax years.

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

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

**Basic provisions of the NHTC:**

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

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

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

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

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

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

NIFA is a 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 administered by NIFA in a process similar to that of the LIHTC process.

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

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

CROWN utilizes the LIHTC program as one financing tool. Other sources of financing may be HOME funds, NAHTF, Federal Home Loan Bank funding, local government grants and loans and traditional development financing sources. **CRANE** (Collaborative Resources Alliance for Nebraska) is a LIHTC set-a-side program for targeted resources, for community development and housing programs. NIFA also provides the Single Family Mortgage Program – This program provides a less than current market interest rate for First-time Homebuyers in Nebraska. Local lender participation is encouraged in this Program.

***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. A Community Action Partnership (CAP) also provides community social services, emergency services, family development and nutrition programs. Nebraska Communities and Counties should work with their CAP to provide safe, accessible, affordable housing to its residents.

**Community Action Partnership of Mid-Nebraska (CAPMN) serves Phelps County as a CHDO. The Nebraska Housing Developers Association is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, Economic and Housing Development Grant administration is provided by both CAPMN and South Central Economic Development District (SCEDD).**



Several elderly and special needs housing providers also exist in Phelps County. They include Holdrege Memorial Homes, Christian Homes Care Community, Mosaic and Bertrand Nursing Home.

### ***Blueprint Nebraska.***

Blueprint Nebraska, a collaboration of State-wide business, industry and civic leaders, released a 2019 ‘Blueprint’ report to propel sustained economic prosperity for all Nebraskans. The Blueprint includes the creation of a Nebraska Housing Partnership, with five “Concurrent Tracks to Build Nebraska.” These five tracks include:

1. Developing Model Codes/Practices for building and zoning administration, taxation, infrastructure development, etc.;
2. Reviewing and Revising State-Administered Program;
3. Establishing a Housing Health Index, to measure the housing stock in each community, for example;
4. Reviewing/Revising Regional and Local Programs; and
5. Formalizing curriculum for community leaders to elevate the Housing Intelligence of a community.

### ***Nebraska Department of Environment and Energy.***

**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.

***Nebraska Realtors Association’s Homebuyer’s Assistance Foundation.***

The **Home Buyer’s Assistance Foundation** is a nonprofit organization dedicated to supporting first-time homebuyers in Nebraska, with an emphasis on low and moderate income individuals and communities. The Foundation also works to offer housing relief in times of natural disaster. Following the 2019 flooding disaster, the Foundation, in partnership with the National Association of Realtors, assisted families and individuals with mortgage payments and rental costs due to home displacement in Nebraska up to \$1,000.

***Nebraska Disaster Behavioral Health Project.***

The goal of the Disaster Behavioral Health Project is to develop human infrastructure in Nebraska to effectively mitigate or respond to the psycho-social consequences of terrorism and disaster. The project aims to enhance state level capacity for a coordinated response to mental health and substance abuse service needs in the event of an emergency or disaster. Behavioral health training and educational opportunities are available to local emergency managers, volunteers and community leaders via conferences, webinars and online training materials.

***Nebraska Department of Veterans’ Affairs – Nebraska Veterans Aid (NVA).***

Nebraska Veterans Aid (NVA) was established in 1921 to assist veterans and their dependents who experience a financial hardship, including those related to natural disasters. Following the 2019 flooding disaster, qualifying individuals were eligible to receive assistance with food, clothing, emergency housing and other eligible flood-related expenses.

***Housing.ne.gov – Housing Listing and Locator Service Partnership.***

Housing.NE.gov is a service created via collaboration and partnership between Assistive Technology Partnership (ATP), NDED, NIFA, NDHHS, Nebraska Rentwise, Region V Systems, HUD, USDA-RD, the Nebraska Chapter of the National Association of Housing and Redevelopment Officials (NAHRO), Omaha and Lincoln Housing Authorities and the Hotline for Disability Services, which allows Nebraskans to locate available housing that best fits their needs either through the website or via a toll-free number. Individuals can easily search for housing utilizing different criteria and access helpful websites. Tools for renters include an affordability calculator, a rental checklist and renter rights and responsibilities information.

**Property owners and managers, including Housing Authorities, can use this service to manage their property listing free of charge. The organizing agencies involved in this partnership are encouraging all owners and onsite managers of rental housing to register and begin listing their properties on [www.Housing.NE.Gov](http://www.Housing.NE.Gov).**

### ***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.

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

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

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

### ***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.

### ***FEDERAL FUNDING.***

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

### ***U.S. Department of Housing & Urban Development.***

- **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 and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.
- **HUD 203(b)** provides mortgage insurance for a person to purchase or refinance a principal residence. The mortgage loan is funded by a lending institution, such as a mortgage company, bank or savings and loan association and the mortgage is insured by HUD.

- **Section 203(k) Rehab Mortgage Insurance** enables homebuyers and homeowners to finance both the purchase or refinancing of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.
- **Section 811 Supportive Housing for Persons with Disabilities Program** – Through the Section 811 program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.
- **Section 202 Multifamily Health Care Program** – Helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.
- **Single Family Homeownership/Housing Counseling Agencies** – HUD provides free assistance through local housing counseling agencies where consumers can access information and counseling in regards to buying a home, refinancing a mortgage, saving a home from foreclosure and more.

***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.

***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:

- 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.

### **Federal Covid-19 Supplemental Appropriations-CARES Act.**

The State of Nebraska received approximately \$10.8 Billion of assistance for combatting economic distressed caused by the Coronavirus Pandemic. In June, 2020, a plan for the expenditure of these funds was announced, including the following:

- Community CARES program administered through the Department of Health and Human Services to provide food security, housing and behavioral health care: \$85 million.
- Reimbursements to state and local government for coronavirus-related expenses: \$180 million.
- Agriculture & businesses: \$392 million.
- Small business stabilization: \$230 million.
- Livestock producers stabilization: \$100 million.
- Rural broadband remote access grant program: \$40 million.
- Workforce retraining initiative: \$16 million.
- Admin support to all business programs: \$5 million.
- Gallup business stabilization and growth training: \$1 million.
- Unemployment Trust Fund and potential General Fund Budget Flexibility: \$427 million.

**In February, 2021, the State of Nebraska approved \$200 Million to support the State’s “Emergency Rental Assistance Program.” Eligible renter households of specified incomes will be those that are unable to pay past due or future rent and utilities as a result of the COVID-19 Pandemic. Funds will be paid to landlords on behalf of the tenants. Currently, \$158 Million is available to assist Nebraska low-income households. Current funding will be available through September, 2022.**

### **American Rescue Plan Act (ARPA).**

The State of Nebraska has appropriated \$111.2 Million for use by non-entitlement units of government to be used in a variety of methods as a means of combatting fiscal losses relating to the COVID-19 Pandemic. Local governments can utilize ARPA funds to replace lost public sector revenue in water, sewer and broadband infrastructure, which could ultimately support new housing development. Applications for grant funding are available on the State of Nebraska website.

***Other Federal Funding.***

Other funding products that may serve to be useful in the development of affordable housing include the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the (Historic) Rehabilitation Tax Credit, available via the Historic Preservation Act.



# **SECTION 7:** **PHELPS COUNTY** **FIVE-YEAR AFFORDABLE HOUSING ACTION PLAN.**

## **INTRODUCTION.**

The greatest challenge for Phelps County, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. Overall, Phelps County should target **197 new units; 114 owner units and 83 rental units, by 2027.** **This includes 120 workforce housing units.** The successful implementation of a **Community Growth Initiative** throughout the County would create a need for up to **286 housing units; 159 owner and 127 rental units,** including an estimated **175 workforce housing units.**

The successful implementation of the “**Phelps County Five-Year Affordable 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 Phelps County would be the continued implementation of **County-Wide Housing Partnerships**, comprised of housing stakeholders throughout the County to continue the efforts of existing housing groups, local government and specific housing funding sources to provide housing in Phelps County. *“The bigger the circle of Partners, the better the delivery of housing.”*

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

Each Housing Program identified in this **Phelps County Affordable 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.

## ORGANIZATIONAL/OPERATIONAL PROGRAMS.

### 1. Land Bank Program.

**Purpose:**

**Phelps County Development Corporation (PCDC)** should be a locally based leader in the creation of a **County-Wide Land Bank Program** to secure land for both future housing development and redevelopment activities throughout **Phelps County**.

**Estimated Cost (annual operational):** \$450,000.

### 2. Maintain Local Housing Investment Funding Programs.

**Purpose:**

**PCDC**, with assistance from other **housing stakeholders in the County**, should continue to organize local funding events, including The Phelps County Community Foundation’s “give2GROW” fundraising event, and contributions to create a “pool” or “bank” of funds to invest in needed gap financing for local housing developments. **PCDC** should continue to encourage the involvement of **major employers and local/regional housing developers** with assisting employees in obtaining affordable housing through first-time homebuyer and down payment assistance programs as well as financial support to local developers constructing workforce housing.

**Estimated Cost (annual fund drive):** \$700,000.

### 3. Plan and implement an annual “Housing Summit” Program.

**Purpose:**

**PCDC**, Community leadership, housing providers, local funders and governments, should conduct an annual presentation of housing accomplishments, opportunities and proposed housing development/redevelopment and rehabilitation programs in the **Phelps County Area**. 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.

**Estimated Cost (annual operational):** \$2,900.

## HOUSING REHABILITATION/PRESERVATION PROGRAMS.

### 4. Establish an Area-Wide Housing Disaster/Pandemic Recovery Program.

**Purpose:**

PCDC, with the assistance of **Local Housing Partners**, 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 include funding via local foundations, financial lending institutions and private donations.

**Estimated Cost (annual):** \$210,000.

### 5. Owner/Rental Housing Rehabilitation/Preservation Program.

**Purpose:**

PCDC, with the assistance of **Local Housing Partners** and housing providers, as well as personal investment among housing property owners/developers, should set a 2027 goal of **85 to 95 housing units (including 55 to 60 units in Holdrege)** for moderate- to substantial rehabilitation, **Phelps County-Wide**. Identify Community block areas with excessive deterioration and dilapidation of housing units. This could also include utilizing a Purchase-Rehab-Resale and/or Re-Rent Program providing housing for low- to moderate-income family households (31% to 80% AMI).

**Estimated Moderate Rehabilitation Cost:** \$27,000 to \$40,000 per unit.  
**Estimated Substantial Rehabilitation Cost:** \$44,000 to \$55,000 per unit.  
**Estimated Cost Subsidy:** 40% to 80% per unit.

### 6. Owner/Rental Housing Demolition/Replacement Program.

**Purpose:**

PCDC, with the assistance of **Local Housing Partners** and personal investment among housing property owners/developers, should set a 2027 goal of **50 housing units County-Wide (including up to 30 units in Holdrege)**, to be purchased/donated, demolished and replaced with new, innovative housing types, for families/elderly.

**Estimated Purchase/Demolition/Construction Cost:** \$265,000-\$332,000 per unit.  
**Estimated Cost Subsidy:** 45% to 60% per unit.

## HOUSING FOR ELDERLY/SENIOR POPULATIONS.

### 7. Affordable Elderly (55+ Years) Rental Housing Program.

**Purpose:**

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 80% AMI). This **Program** would include **16 to 20 units in Holdrege**. This could be coupled with a Purchase-Rehab-Resale or Re-Rent Housing Program. **Strong consideration could be given to the former Franklin Elementary School site in Holdrege.**

**Total Estimated Cost:** \$3,200,000.  
**Estimated Cost Subsidy:** 70% or \$2,240,000.

### 8. Moderate- to Upper-Income Elderly Rental Housing Program.

**Purpose:**

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 (81%+ AMI). Program should include **14 to 24 units in Holdrege**. **Strong consideration could be given to the former Franklin Elementary School site in Holdrege.**

**Total Estimated Cost:** \$3,500,000.  
**Estimated Cost Subsidy:** 30% or \$1,050,000.

### 9. Elderly (55+ Years) Owner Housing Initiative.

**Purpose:**

Develop up to 50 two+-bedroom owner units, County-wide, with standard amenities, to meet the housing needs of elderly households (31%+ AMI). Program would include **up to 30 units in Holdrege**. This could be coupled with a Purchase-Rehab-Resale or Re-Rent Housing Program. **Strong consideration could be given to the former Franklin Elementary School site in Holdrege.**

**Total Estimated Cost:** \$15,500,000.  
**Estimated Cost Subsidy:** 20% or \$3,100,000.

## HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

### 10. General Affordable & Workforce Rental Housing Program.

**Purpose:**

Develop up to **65 two- or three-bedroom duplex/triplex, townhome or general rental apartment units**, County-wide, with standard amenities, to meet the rental housing needs of families and individuals (31%+ AMI), including the local workforce. **Program** should include up to **40 to 55 units in Holdrege**. **Program** should be combined with a **Workforce Employer Housing Assistance Program**.

**Estimated Cost:** \$19,175,000.

**Estimated Cost Subsidy:** 60% or \$11,505,000.

### 11. Moderate- to Upper-Income Homeownership Initiative.

**Purpose:**

Develop up to **80 two+-bedroom owner units**, County-wide, with standard amenities, to meet the housing needs of moderate- to upper income family households (61%+ AMI), including the local workforce. **Program** should include **40 units, each, in the Balance of County and the City of Holdrege**. **Program** should be combined with a **Workforce Employer Housing Assistance Program**.

**Estimated Cost:** \$25,760,000.

**Estimated Cost Subsidy:** 20% or \$5,152,000.

### 12. Special Needs Population Affordable Housing Program.

**Purpose:**

PCDC, in partnership with local professional service providers, should plan and implement a **Program** of up to **12 units** of owner and rental housing for **Phelps County** residents with special needs.

**Estimated Cost:** \$2,600,000.

**Estimated Cost Subsidy:** 75% or \$1,950,000.



## **APPENDIX I**

### **PHELPS COUNTY SURVEY RESULTS.**

**Constant Contact Survey Results**

**Campaign Name:** Phelps County Housing Survey

**Survey Starts:** 993

**Survey Submits:** 366

**Export Date:** 06/27/2022 09:33 AM







Where do you reside?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Atlanta			2	0%
Bertrand			54	14%
Funk			5	1%
Holdrege			261	71%
Loomis			16	4%
Rural/Unincorporated Phelps County			20	5%
Other			8	2%
<b>Total Responses</b>			<b>366</b>	<b>100%</b>


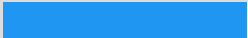
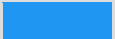
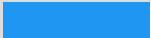
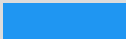
Gender

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Male			119	32%
Female			245	67%
Prefer not to answer			1	0%
<b>Total Responses</b>			<b>365</b>	<b>100%</b>

What is your current age?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
18-24			7	1%
25-34			60	16%
35-44			109	29%
45-54			67	18%
55-64			77	21%
65-74			34	9%
75-84			12	3%
85+			0	0%
<b>Total Responses</b>			<b>366</b>	<b>100%</b>

Number of persons in your household?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			33	9%
2			131	35%
3			61	16%
4			77	21%
5+			63	17%
<b>Total Responses</b>			<b>365</b>	<b>100%</b>



Please indicate your household income range.

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$50K			60	16%
\$50K-\$74K			64	17%
\$75K-\$99K			64	17%
\$100K-\$149K			86	23%
\$150K-\$199K			40	11%
\$200K-\$249K			19	5%
\$250K-\$299K			5	1%
\$300K or More			24	6%
<b>Total Responses</b>			<b>362</b>	<b>100%</b>

If you do not live in Phelps County, are you interested in moving to the County?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			27	42%
No			37	57%
<b>Total Responses</b>			<b>64</b>	<b>100%</b>

Which type of housing do you currently live in?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family House (Own)			278	75%
Single Family House (Rent)			41	11%
Duplex/Triplex (Own)			0	0%
Duplex/Triplex (Rent)			6	1%
Townhome (Own)			2	0%
Townhome (Rent)			2	0%
Manufactured/Mobile Home (Own)			2	0%
Manufactured/Mobile Home (Rent)			2	0%
Rental Apartment			13	3%
Condominium			0	0%
Acreage			19	5%
Other			1	0%
<b>Total Responses</b>			<b>366</b>	<b>100%</b>

How many bedrooms do you have in your current home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
One			6	1%
Two			57	15%
Three			128	35%
Four+			174	47%
<b>Total Responses</b>			<b>365</b>	<b>100%</b>

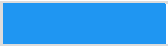


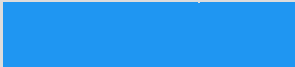

Are you satisfied with your current housing situation?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			280	77%
No			82	22%
<b>Total Responses</b>			<b>362</b>	<b>100%</b>

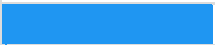




**For Renters**

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household?  
Please check all that apply.

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of handicap accessible housing			6	7%
Lack of adequate public transportation			3	3%
Lack of knowledge of fair housing rights			6	7%
Cost of rent			50	60%
Restrictive zoning/building codes			4	4%
Job status			4	4%
Attitudes of landlords & neighbors			19	23%
Lack of availability of decent rental units in your price range			59	71%
Use of background checks			6	7%
Excessive application fees and/or rental deposits			14	17%

Cost of utilities		20	24%
Lack of educational resources about tenant responsibilities		2	2%
Age of existing rental housing		23	28%
Condition of existing rental housing		35	42%
Other		9	10%
<b>Total Responses</b>		<b>82</b>	<b>100%</b>

How much are you currently paying for your monthly rent?









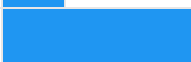








Answer Choice	0%	100%	Number of Responses	Responses Ratio
No Rent Payment			33	30%
Less Than \$400			2	1%
\$400-\$600			26	23%
\$601-\$800			30	27%
\$801-\$950			13	11%
\$951-\$1,100			5	4%
\$1,101+			1	0%
<b>Total Responses</b>			<b>110</b>	<b>100%</b>

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
No Rent Payment			22	20%
Less Than \$400			10	9%
\$400-\$600			29	26%
\$601-\$800			26	23%
\$801-\$950			12	11%
\$951-\$1,100			5	4%
\$1,101+			5	4%
<b>Total Responses</b>			<b>109</b>	<b>100%</b>

## For Owners

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household?  
Please check all that apply.

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of handicap accessible housing			12	5%
Lack of adequate public transportation			7	3%
Lack of knowledge of fair housing rights			9	4%
Housing purchase prices/cost to own			137	62%
Restrictive zoning/building codes			25	11%
Job status			13	5%
Attitudes of immediate neighbors			23	10%
Mortgage lending application requirements			20	9%
Excessive down payment/closing costs			64	29%
Cost of utilities			44	20%
Lack of educational resources about homeowner responsibilities			6	2%
Cost of homeowners insurance			45	20%
Lack of sufficient homes for sale/housing choice			147	67%
Age of existing housing			72	33%
Condition of existing housing			87	39%
Inability to get a loan			11	5%
Other			13	5%
<b>Total Responses</b>			<b>218</b>	<b>100%</b>

What is your monthly mortgage payment?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Paid in Full			77	26%
Less Than \$400			6	2%
\$400-\$600			25	8%
\$601-\$800			43	14%
\$801-\$1,000			38	13%
\$1,001-\$1,250			28	9%
\$1,251-\$1,500			31	10%
\$1,501-\$2,000			20	6%
\$2,001+			20	6%
<b>Total Responses</b>			<b>288</b>	<b>100%</b>

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$100K			43	15%
\$100K-\$175K			77	27%
\$176K-\$250K			67	23%
\$251K-\$300K			31	11%
\$301K+			63	22%
<b>Total Responses</b>			<b>281</b>	<b>100%</b>

Please rate the level of need for the following housing types in your Community.

Single Family Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			5	1%
2			8	2%
3			35	9%
4			77	21%
5 (Greatly Needed)			231	64%
Mean	4.46			
Median	5.00			
<b>Total Responses</b>			<b>356</b>	<b>100%</b>

Rental Housing (General)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			6	1%
2			10	2%
3			43	12%
4			70	19%
5 (Greatly Needed)			222	63%
Mean	4.40			
Median	5.00			
<b>Total Responses</b>			<b>351</b>	<b>100%</b>








Condominiums/Townhomes

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			29	8%
2			45	13%
3			109	31%
4			63	18%
5 (Greatly Needed)			100	28%
Mean	3.46			
Median	3.00			
<b>Total Responses</b>			<b>346</b>	<b>100%</b>






Duplex/Triplex Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			25	7%
2			49	14%
3			106	31%
4			68	19%
5 (Greatly Needed)			93	27%
Mean	3.45			
Median	3.00			
<b>Total Responses</b>			<b>341</b>	<b>100%</b>





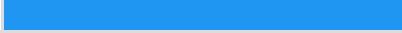
Rehabilitation of Owner-occupied Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			15	4%
2			29	8%
3			94	27%
4			77	22%
5 (Greatly Needed)			122	36%
Mean	3.78			
Median	4.00			
<b>Total Responses</b>			<b>337</b>	<b>100%</b>






Rehabilitation of Renter-occupied Housing

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			15	4%
2			29	8%
3			89	26%
4			73	21%
5 (Greatly Needed)			130	38%
Mean	3.82			
Median	4.00			
<b>Total Responses</b>			<b>336</b>	<b>100%</b>




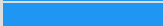

Housing Choices for First-Time Homebuyers

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			5	1%
2			13	3%
3			43	12%
4			87	25%
5 (Greatly Needed)			198	57%
Mean	4.33			
Median	5.00			
<b>Total Responses</b>			<b>346</b>	<b>100%</b>






Independent/Group Home Housing for Persons with a Mental/Physical Disability

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			34	10%
2			52	16%
3			134	41%
4			44	13%
5 (Greatly Needed)			59	18%
Mean	3.13			
Median	3.00			
<b>Total Responses</b>			<b>323</b>	<b>100%</b>

Senior Independent Living Housing – Owner & Rental

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			19	5%
2			38	11%
3			108	32%
4			82	24%
5 (Greatly Needed)			90	26%
Mean	3.55			
Median	4.00			
<b>Total Responses</b>			<b>337</b>	<b>100%</b>

Licensed Assisted Living, with Specialized Services (i.e. health, food prep, recreation services, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1 (Not Needed/ Sufficient Supply Exists)			29	8%
2			51	15%
3			115	34%
4			74	22%
5 (Greatly Needed)			64	19%
Mean	3.28			
Median	3.00			
<b>Total Responses</b>			<b>333</b>	<b>100%</b>

Are you planning to change your current housing situation in the next five years?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			168	54%
No			139	45%
<b>Total Responses</b>			<b>307</b>	<b>100%</b>

If Yes, why are you planning to change your current housing situation?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Need local affordable housing.			21	12%
Need larger housing.			58	33%
Present home in poor state of repair.			13	7%
Need senior/elderly housing.			3	1%
Need specially adapted home.			3	1%
Need to be closer to relatives who are in the area.			6	3%
Need independent housing.			4	2%
Need to "downsize".			32	18%
Need to be closer to employment.			7	4%
Need to be closer to a dependent.			1	0%
Death, divorce or other change in family structure requiring a move.			4	2%
Other			21	12%
<b>Total Responses</b>			<b>173</b>	<b>100%</b>


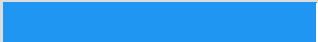

Which of the following places in the County do you desire to rent or purchase a home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Atlanta			1	0%
Bertrand			30	12%
Funk			3	1%
Holdrege			132	57%
Loomis			10	4%
Rural/Unincorporated Phelps County			39	16%
Other			16	6%
<b>Total Responses</b>			<b>231</b>	<b>100%</b>

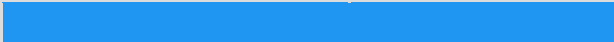

Which one of the following housing types are you most like to purchase?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family			177	75%
Attached Townhouse or Duplex/Triplex Unit			13	5%
Residential Acreage			26	11%
Mobile Home			0	0%
Patio Home/Slab Home			6	2%
Tiny Home			1	0%
Upper Level/Downtown			1	0%
Apartment			5	2%
Senior Living Community			7	2%
<b>Total Responses</b>			<b>236</b>	<b>100%</b>

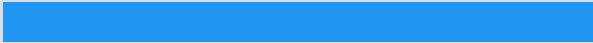
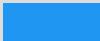
How many bedrooms would your family need?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			2	0%
2			36	15%
3			109	45%
4+			92	38%
<b>Total Responses</b>			<b>239</b>	<b>100%</b>

Will you support your Community using Local, State and/or Federal grant funds to conduct an owner housing rehabilitation program?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			296	88%
No			40	11%
<b>Total Responses</b>			<b>336</b>	<b>100%</b>

Will you support your Community using Local, State and/or Federal grant funds to conduct a renter housing rehabilitation program?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			282	85%
No			49	14%
<b>Total Responses</b>			<b>331</b>	<b>100%</b>

Will you support your Community establishing a program to purchase and remove dilapidated houses to make affordable lots available for development?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			312	92%
No			26	7%
<b>Total Responses</b>			<b>338</b>	<b>100%</b>

Will you support your Community securing State and/or Federal grant dollars to purchase, rehabilitate and resell vacant housing?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			305	91%
No			30	8%
<b>Total Responses</b>			<b>335</b>	<b>100%</b>


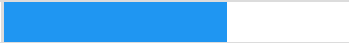


Will you support your Community securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			294	87%
No			42	12%
<b>Total Responses</b>			<b>336</b>	<b>100%</b>







Please rate the quality of the following Support Services for Seniors.




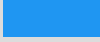
Case Management/Legal Aid

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			20	17%
2			37	32%
3			44	38%
4			13	11%
Mean	2.44			
Median	2.50			
<b>Total Responses</b>			<b>114</b>	<b>100%</b>


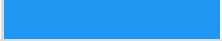

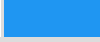
Cultural/Language Assistance

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			25	22%
2			46	41%
3			31	27%
4			10	8%
Mean	2.23			
Median	2.00			
<b>Total Responses</b>			<b>112</b>	<b>100%</b>


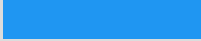


Continuing Education Opportunities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			15	12%
2			35	29%
3			51	43%
4			17	14%
Mean	2.59			
Median	3.00			
<b>Total Responses</b>			<b>118</b>	<b>100%</b>





Employment Opportunities/Training

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			12	10%
2			37	31%
3			51	43%
4			17	14%
Mean	2.62			
Median	3.00			
<b>Total Responses</b>			<b>117</b>	<b>100%</b>




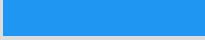
Adult Care Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			17	14%
2			34	29%
3			48	41%
4			16	13%
Mean	2.55			
Median	3.00			
<b>Total Responses</b>			<b>115</b>	<b>100%</b>

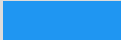
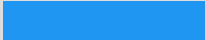


Health Services (Mental, Physical, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			12	10%
2			24	20%
3			50	42%
4			33	27%
Mean	2.87			
Median	3.00			
<b>Total Responses</b>			<b>119</b>	<b>100%</b>


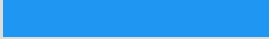
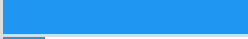

Food/Meals-On-Wheels

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			6	5%
2			17	14%
3			59	50%
4			35	29%
Mean	3.05			
Median	3.00			
<b>Total Responses</b>			<b>117</b>	<b>100%</b>


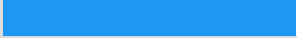
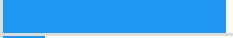

Home Health & Memory Care

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			20	17%
2			34	29%
3			46	39%
4			16	13%
Mean	2.50			
Median	3.00			
<b>Total Responses</b>			<b>116</b>	<b>100%</b>

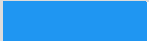



Counseling Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			22	19%
2			44	38%
3			40	35%
4			7	6%
Mean	2.28			
Median	2.00			
<b>Total Responses</b>			<b>113</b>	<b>100%</b>




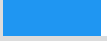
Aides for Disabilities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			20	18%
2			47	42%
3			36	32%
4			7	6%
Mean	2.27			
Median	2.00			
<b>Total Responses</b>			<b>110</b>	<b>100%</b>

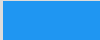

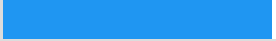

Home Repair/Rehabilitation Services

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			25	21%
2			59	51%
3			23	20%
4			8	6%
Mean	2.12			
Median	2.00			
<b>Total Responses</b>			<b>115</b>	<b>100%</b>

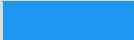
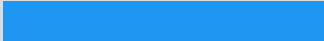


Transportation/Auto Repair

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			10	8%
2			35	30%
3			53	46%
4			17	14%
Mean	2.67			
Median	3.00			
<b>Total Responses</b>			<b>115</b>	<b>100%</b>



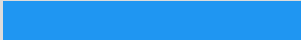
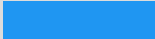
Finance Assistance/Management

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			16	14%
2			42	38%
3			43	39%
4			9	8%
Mean	2.41			
Median	2.00			
<b>Total Responses</b>			<b>110</b>	<b>100%</b>


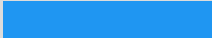
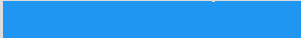

Housing (Permanent, Transitional, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			22	19%
2			52	46%
3			31	27%
4			8	7%
Mean	2.22			
Median	2.00			
<b>Total Responses</b>			<b>113</b>	<b>100%</b>

Law Enforcement


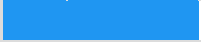

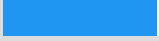
Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			10	8%
2			28	24%
3			50	43%
4			26	22%
Mean	2.81			
Median	3.00			
<b>Total Responses</b>			<b>114</b>	<b>100%</b>

Senior Social & Recreation Activities


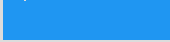

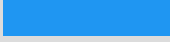
Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			17	14%
2			35	30%
3			50	43%
4			12	10%
Mean	2.50			
Median	3.00			
<b>Total Responses</b>			<b>114</b>	<b>100%</b>




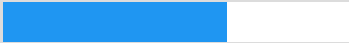


Emergency Transportation

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			11	9%
2			33	28%
3			44	38%
4			26	22%
Mean	2.75			
Median	3.00			
<b>Total Responses</b>			<b>114</b>	<b>100%</b>

Volunteer Opportunities

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			4	3%
2			29	25%
3			54	46%
4			28	24%
Mean	2.92			
Median	3.00			
<b>Total Responses</b>			<b>115</b>	<b>100%</b>

Specialized Services (Veteran, Homeless, etc.)

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			19	17%
2			36	32%
3			42	37%
4			14	12%
Mean	2.46			
Median	3.00			
<b>Total Responses</b>			<b>111</b>	<b>100%</b>

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).

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family Home			81	75%
Duplex - Rent			10	9%
Duplex - Purchase			14	13%
Town Home - Rent			7	6%
Town Home – Purchase			34	31%
Nursing Home/Long-Term Care			1	0%
Apartment – Purchase			2	1%
Assisted Living Housing			5	4%
One Bedroom Apartment - Rent			4	3%
Two Bedroom Apartment - Rent			10	9%
Tiny Home			6	5%
Upper Level/Downtown Housing			3	2%
Other			4	3%
<b>Total Responses</b>			<b>107</b>	<b>100%</b>

**Constant Contact Survey Results**

**Campaign Name:** Phelps County Workforce Housing Needs Survey

**Survey Submits:** 135

**Export Date:** 06/27/2022 09:14 AM

Place of Employment

Phelps Memorial Health Center Hawkins and

Phelps Memorial PMHC

**124 Response(s)**

Where do you reside?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Atlanta			3	2%
Bertrand			3	2%
Funk			2	1%
Holdrege			69	51%
Loomis			7	5%
Rural/Unincorporated Phelps County			9	6%
Other			42	31%
<b>Total Responses</b>			<b>135</b>	<b>100%</b>

If Other, where and why?

Stamford, NE

Travel nurse from Omaha

Axtell, husband works in Kearney

**36 Response(s)**

Do you commute into Phelps County for work?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			56	42%
No			75	57%
<b>Total Responses</b>			<b>131</b>	<b>100%</b>

How far do you commute for work?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
No Commute/Work From Home			12	9%
Less Than 10 Minutes			64	49%
10-20 Minutes			19	14%
21-30 Minutes			11	8%
31-40 Minutes			14	10%
41-50 Minutes			5	3%
51-60 Minutes			1	0%
61+ Minutes			4	3%
<b>Total Responses</b>			<b>130</b>	<b>100%</b>

Number of persons in your household?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			13	9%
2			44	32%
3			28	20%
4			29	21%
5+			21	15%
<b>Total Responses</b>			<b>135</b>	<b>100%</b>










Do you currently rent or own your home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Rent			33	24%
Own			102	75%
<b>Total Responses</b>			<b>135</b>	<b>100%</b>

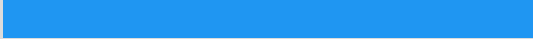

If you are a RENTER, How much are you currently paying for your monthly rent?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
No Rent Payment			23	41%
Less Than \$400			1	1%
\$400-\$600			13	23%
\$601-\$800			11	20%
\$801-\$950			5	9%
\$951-\$1,100			1	1%
\$1,101+			1	1%
<b>Total Responses</b>			<b>55</b>	<b>100%</b>



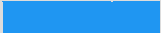




If you are an OWNER, what is your monthly mortgage payment?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Paid in Full			22	22%
Less Than \$400			1	1%
\$400-\$600			9	9%
\$601-\$800			11	11%
\$801-\$1,000			20	20%
\$1,001-\$1,250			10	10%
\$1,251-\$1,500			12	12%
\$1,501-\$2,000			9	9%
\$2,001+			6	6%
<b>Total Responses</b>			<b>100</b>	<b>100%</b>

Are you satisfied with your current housing situation?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Yes			103	76%
No			32	23%
<b>Total Responses</b>			<b>135</b>	<b>100%</b>

Please indicate your household income range.

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$50K			14	10%
\$50K-\$74K			22	16%
\$75K-\$99K			31	23%
\$100K-\$149K			30	22%
\$150K-\$199K			15	11%
\$200K-\$249K			8	6%
\$250K-\$299K			4	3%
\$300K or More			7	5%
<b>Total Responses</b>			<b>131</b>	<b>100%</b>






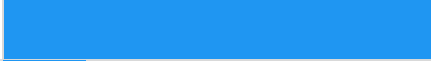








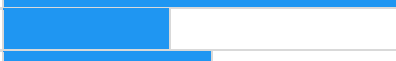

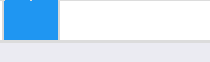


**For Renters**

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household?  
Please check all that apply.

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of handicap accessible housing			1	2%
Lack of adequate public transportation			0	0%
Lack of knowledge of fair housing rights			2	5%
Cost of rent			24	68%
Restrictive zoning/building codes			1	2%
Job status			0	0%
Attitudes of landlords & neighbors			8	22%
Lack of availability of decent rental units in your price range			20	57%
Use of background checks			1	2%
Excessive application fees and/or rental deposits			7	20%
Cost of utilities			9	25%
Lack of educational resources about tenant responsibilities			1	2%
Age of existing rental housing			6	17%
Condition of existing rental housing			10	28%
Other			6	17%
<b>Total Responses</b>			<b>35</b>	<b>100%</b>

For Owners

What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household?  
Please check all that apply.

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Lack of handicap accessible housing			2	2%
Lack of adequate public transportation			3	4%
Lack of knowledge of fair housing rights			0	0%
Housing purchase prices/cost to own			47	62%
Restrictive zoning/building codes			9	12%
Job status			5	6%
Attitudes of immediate neighbors			5	6%
Mortgage lending application requirements			4	5%
Excessive down payment/closing costs			23	30%
Cost of utilities			17	22%
Lack of educational resources about homeowner responsibilities			3	4%
Cost of homeowners insurance			15	20%
Lack of sufficient homes for sale/housing choice			43	57%
Age of existing housing			18	24%
Condition of existing housing			23	30%
Inability to get a loan			3	4%
Other			6	8%
<b>Total Responses</b>			<b>75</b>	<b>100%</b>


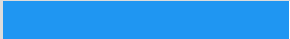

Where would you like to rent or purchase a home?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Atlanta			2	2%
Bertrand			3	3%
Funk			0	0%
Holdrege			40	47%
Loomis			4	4%
Rural/Unincorporated Phelps County			14	16%
Other			21	25%
<b>Total Responses</b>			<b>84</b>	<b>100%</b>



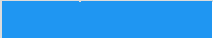


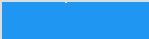
Which one of the following housing types would you most like to purchase?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Single Family			60	71%
Attached Townhouse or Duplex/Triplex Unit			4	4%
Residential Acreage			19	22%
Mobile Home			0	0%
Patio Home/Slab Home			0	0%
Tiny Home			0	0%
Upper Level/Downtown			0	0%
Apartment			0	0%
Senior Living Community			1	1%
<b>Total Responses</b>			<b>84</b>	<b>100%</b>

How many bedrooms would your family need?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
1			0	0%
2			16	18%
3			35	40%
4+			36	41%
<b>Total Responses</b>			<b>87</b>	<b>100%</b>

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
No Rent Payment			10	14%
Less Than \$400			1	1%
\$400-\$600			8	11%
\$601-\$800			22	30%
\$801-\$950			8	11%
\$951-\$1,100			7	9%
\$1,101+			15	21%
<b>Total Responses</b>			<b>71</b>	<b>100%</b>

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

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Less Than \$100K			14	16%
\$100K-\$175K			23	27%
\$176K-\$250K			16	19%
\$251K-\$300K			10	12%
\$301K-\$350K			7	8%
\$351K-\$400K			8	9%
\$401K+			5	6%
<b>Total Responses</b>			<b>83</b>	<b>100%</b>

What amenities would make Phelps County a more attractive place to live or relocate?

Answer Choice	0%	100%	Number of Responses	Responses Ratio
Child Care			14	13%
Education			2	1%
Retail/Shopping			25	24%
Restaurants			11	10%
Housing Choices			27	26%
Entertainment			6	5%
Leisure & Recreation Activities			6	5%
Medical Care Services			3	2%
Other			7	6%
<b>Total Responses</b>			<b>101</b>	<b>100%</b>

**HOUSING SURVEY COMMENTS**

Comments have been edited for clarity.

Are you satisfied with your current housing situation? Why or why not?

- \$800.00 is too high when you are trying to manage all bill and for our kids to be in sports! We love the home but have to move soon. We cannot buy a house and there is nothing here to rent!
- A lack of housing options have me in a 1 bedroom instead of 2 that are needed. The options are overpriced and the landlord I have meet treat their renters like sh\*\*
- As a new member to Phelps the limited choices for the amount of money was very discouraging. If a lot of work is needed and the price is high, that will create the push to look somewhere else. Now if there were grants or other means that were offered to buy an older house, that would be very entertaining.
- Can not wait to move away from Holdrege. This is the most unfriendly town I have ever been too. Nothing but clicks and arrogant rude people. Home valuations are way over valued for the local tax man. The amount of corruption and incompetence in the city government is like nothing I have ever seen.
- Cost and age of housing is insufficient to meet the desired requirements of living situation. Very limited construction is modern - limited garages, power, etc causing extensive remodeling costs to achieve desired results.
- Expensive
- High price for square footage. Noisy. Shared washer and dryer - not sanitary. Not a lot of closet space. Odd layouts make it difficult to arrange furniture
- Homes are overpriced.
- House is affordable for us but would eventually like to get into something bigger with more storage. Also dislike the snakes they could go!!
- House is too small but housing is too expensive.
- Housing is expensive and hard to find. I don't like the location of my rental either.
- Housing is so expensive currently.
- I am pleased with my apartment but it is too small for the price. small rooms and not enough storage or closet space.
- I am satisfied with my current situation, but needed to make this comment somewhere and had to answer no for this remark to show up. We currently have 3 homes. We love the community and have been heavily involved in it for 34 years. Most of the kids have families outside of our area and want to congregate at the lake if they are going to travel, so this is why we are moving to Johnson Lake full time. Holdrege needs affordable housing-stagnating because housing not available!

- I do like our house and where we live now but when we were ready to move back to Bertrand we ended up having to look for three years. No housing options were available and those that were, ended up being sold privately. Or the homes weren't family ready.
- I do not believe there are enough apartment buildings and or short term rentals. Generally speaking, the work force is so transient and split where one works in Kearney and the other in Holdrege. Holdrege could capture these folks who have to make that choice of which partner need to commute. Apartment dwellers tend not to make big purchases and could support our local grocery stores, banks, doctors, fast food ect... Once apartment folks are in town, experience the area, then as opportunity r
- I have a mental health issue and living with others tends to make it worse. I am unable to garden at this place, I am unable to have my things in sight without permission and it wears on my nerves. I am filing for disability but I doubt I will be able to afford a place of my own with rent so high.
- I was not looking for a house, but there are not enough traditional apartment complexes in town and not all the ones that are here have all the things I'm looking for like garages. Most landlords in town seem to think that only people who are looking to buy a house rent and only until they can find a house to buy. There are a lot of people like me who would prefer to rent, but don't want run down trashy rentals.
- I would like a newer home with less stairs in order to not move as I gracefully age.
- I would like to be able to purchase my own house without renting anymore. Houses for sale in today's market are priced really high compared to 4 years ago.
- I would like to build a home that would better suit our needs and wants.
- I would like to renovate an old farm house near Spring Creek, but I suspect it would be rather usurious to undertake.
- I would like to see some more affordable housing options available. I realize the supply/demand kicks up prices, but paying \$200,000-\$260,000 for a starter home isn't feasible. I think there is also a need for affordable rental options for families and elders. I would also like to see special consideration given to local contractors, who live and work here, for building the structures facilitated by PCDC.
- I would love to live in town or closer to town
- It's a nice roomy house but it needs so much work we purchased it two years ago. Their wasn't anything else available that was in good condition and at an affordable price for us.
- It's a trailer house that is not up to par for winter conditions
- Its big enough to handle our family comfortably and any guests.
- Looking for house in Loomis or country. House too small.
- Loomis lacks housing for education staff.
- My landlord is a major slum lord.
- Need a new home.

- Need more space, more bedrooms.
- Need something larger and preferably in the country. 2 bedrooms is not enough.
- Needing a residence with more rooms for my family.
- Needs work inside i cant afford.
- next to feedlot.
- No room.
- Not big enough for my family and needs updates.
- I'm sick of taxes going up. Also we need nicer smaller houses. No more McMansions- Holdrege can't afford \$400k houses. Idea: \$5-10k grants to spruce up homes in the county.
- Old house in a less desirable location.
- Our home needs repairs and updates. It is also small and a portion of the neighbor's garage and driveway are on our property, which makes expansion a challenge. The availability of materials has been a challenge and costs for repairs and updates is also higher than we can afford due to asbestos siding.
- Our house is super old and we would like to work on it but things are so expensive. We would also like a garage.
- Outside wall is sliding off foundation.
- Really need a larger home to rent or purchase that won't drain us of our life savings.
- Rent increases without updates to apartment, laundry area is unclean.
- Rent is high for a retiree; I am hoping to move to a duplex at Sunrise/HHA.
- RENT IS MORE EXPENSIVE.
- TAXES ARE VERY HIGH IN OUR NEIGHBORHOOD AND JUST RECENTLY WENT UP QUITE A BIT.
- The annual valuation increases are not logical and the taxes are exorbitant for the size of the property
- The house we were/are able to afford needs work, but we can't afford to get the work done.
- The previous owners of my home and the contractor did not know what they were doing when adding on to the house. There's plenty of problems and I am unable to fix them due to lack of not having thousands of dollars to put into it. I am also not sure how it passed any codes and was given the okay.
- The rent at our house is very reasonable but we have been wanting to buy and there are very little in our price range that check all the boxes we are looking for.
- They don't give low-income senior citizens a break on their lot rent. In fact they don't do anything for the residents. But take your money.
- Too small, need room for my kids to play.
- Too small for our growing family.
- Too small of house.



- Very old home that needs updated have a high electricity bill due to weatherization issues. Paying rent is not what we want to do forever but have a hard time getting a loan due to our credit.
- Very small, rent is high, outdated.
- way too costly for what you get in south central Nebraska. looking forward to the day i can move and never come back. no housing, nothing is here, no economy to support anything but agriculture.
- we are a family of five and we have outgrown our house that we live in right now in Bertrand there is nothing in Bertrand to be able to buy or to be able to buy a piece of ground to build a house on very discouraged because Bertrand is such a beautiful place to live we need to figure out something to fix this so we can bring more people into the great community that we have.
- We do not have enough big family homes in Holdrege. We have to move and it took our family 8 months to find a new house with 3 bedrooms for a family of 8!
- We have had difficulty trying to purchase a home. As soon as homes are listed for sale, they are sold before a person can even view them with a realtors help. We had difficulties finding a rental. We found our current rental via Facebook marketplace. We are continuing to look for a home to purchase with a 2 car garage. Holdrege rent and sale prices are above the norm for the surrounding Kearney area.
- We have outgrown our current home.
- we have outgrown our current home. 2 bedrooms are located on the second story of the house where it gets extremely hot in the summer time, central air will not keep space cool enough so window air conditioners are a must in each bedroom. only 1 bedroom on the main floor, and the other bedroom is located in the basement. At the time is ok for us until the next child came along but with only 5 more years left until it's paid off we make it work for now.
- We would like to downsize or move into the country or Loomis or Bertrand. Nothing is available in the country or in Loomis. Houses that should be torn down for new housing are bought by slumlords. Houses in Bertrand get sold before they are listed. Holdrege homes choices are sparse, too expensive and taxes in town are far too high compared to most other places I've looked.
- We would prefer to live in the country, but yet still close to town.
- Would like a bigger house at a more affordable price.
- Would like a larger home, but no homes are available in Bertrand. If they become available they are already sold to be rented out.
- Would like A little larger.
- Would like more space.
- Would like the ability to have more bedrooms and space but there isn't that option in Bertrand nor is there the option to build a new bigger home.
- Would like to build at some point in the future, but with the cost of lumber, etc. have been putting this off.

- Would like to down size.
- Would like to downsize.
- Would like to get out of the apartment and into a house. Maybe expand to a three bedroom.
- Would like to purchase a lot and build a more modern home in Bertrand. Our current home is older, there is nothing wrong with it but would like to update our home.
- would love to be in a 4 bedroom.
- Would prefer a larger home. No desirable lots available to build a new home.
- Would prefer to downsize/townhome.
- Would rather rent a house at a lower cost that allows pets.
- Yes we love our current house but also realize that older people like us would probably prefer a duplex or smaller affordable new housing in a good neighborhood. Many neighborhoods have houses that are unkept and literally need to be torn down for example 6th Avenue between Tilden and Blaine. A block like Erlandson Square is very study and well maintained. More neighborhoods like Erlandson would work for young and old.

For Renters: What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply. – Other

- Other: Enforcement of landlord responsibilities.
- Other: Families are looking for affordable housing with 3+ bedrooms which there is none available because we have seniors citizens that are taking them all. Which not sure why 1 person needs a 3 bedroom in first place.
- Other: in general the space is too small. I pay \$800 for a one bedroom. why is rent so high in this small town. AND you can barely find a place because of no advertising of available apartments you literally have drive around and check.
- Other: Lack of pet friendly places that would allow large dogs and dog park.
- Other: Not enough rental options. We looked for 9 months before finding something.
- Other: pets.

For Owners: What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply. – Other

- Other: Have a hard time maintaining home because hard to find qualified contractor willing to do really small stuff, even if I'm willing to pay well. Such as fence repair, masonry repair, small concrete job
- Other: High property taxes.
- Other: High Real Estate Taxes.
- Other: High speed internet.

- Other: high taxes!
- Other: No desirable lots
- Other: no lots for sale
- Other: Not many available houses
- Other: Property tax for town's
- Other: Real estate taxes in Holdrege are extremely high!
- Other: The job to housing ratio in Holdrege is terrible. There is not enough housing for the jobs we have. But also not enough diverse jobs to attract more people here to buy homes or rent. Both of these problems need to be addressed to save our town.
- Other: We are not currently looking for housing (and, Lord willing, will not be for years to come), but if we were, the chief issue would be availability.
- Other: We have taken a big hit with property tax. I know Bertrand has to pay for certain things with taxes ( which is understandable) but our taxes took a \$2,200 dollar swing in two years.

Please provide any additional comments regarding the future of housing in your Community.

- 3 BEDROOM RENTALS ARE NEEDED.
- And allows pets.
- As the mayor I often hear about the lack of affordable housing availability. Seems to be support even for more nice mobile or modular homes. When I was involved in our local Habitat Homes building it seemed to also bring the community together. If we could do something like that again. Right now the high cost of materials is limiting any new construction.
- Bertrand is in desperate need of assistance and direction! Our lack of housing options is going to eventually negatively effect our entire community.
- Don't tax us anymore to enable others to live off us who have paid are are still paying for things that will never benefit us. Please.
- Great strides have been made in recent years. There is always the need for more housing as our businesses and manufacturers expand and need more employees.
- Having the ability to get lots and upgrade housing in our community would be so essential and would grow our community. I am willing to help and find ways to make this happen.
- Holdrege desperately needs additional housing in all facets of income levels.
- Holdrege needs more townhomes & single family homes ~1500 sq. ft. with option to finish basement.
- Housing in Holdrege has been high compared to other communities. My last home in Adams County was twice the size and 100+ years newer for the same price.

- Housing needed, on west side of town so many homes that aren't livable and need knocked down, I understand the insurance side of things and have to wait!
- Housing options at all levels are key to community growth and development.
- I believe it would be good to create programs that financially assist property owners in improving or rehabbing existing housing units.
- I certainly sympathize with those who rent, or are seeking to buy a house in our area and nation-wide. I'm a bit shocked that a house for sale in Holdrege that is listed at \$524,000 If I hadn't bought my house during the mortgage crisis in 2006 I wouldn't be able to buy or rent currently in Holdrege.
- I don't currently have plans to change my housing, however, I'll consider it when I approach retirement (12-15 yrs) or if health dictates. My biggest concern is out-of-Phelps-County developers buying properties then exponentially raising rents and selling prices to where "affordable" isn't within reach for many locals. Significant concern with rentals available for our low-income population. Yes, we have trailer courts, but we don't have enough housing with loss of Hotel Dale & Westenaire.
- I think we definitely need to give this town a face lift maybe off those that have the beaten down house grants or have commute service to help them. Also more housing for lower income would also be helpful for many
- I'd love to be able to live in a retirement community as I grow old and feel safe here in Holdrege
- If local assistance is provided that's great. Don't raise taxes for it.
- In Bertrand there really isn't many houses to rent, but there are plenty of houses that have sat empty. These houses could either be flipped or tore down for new to come in.
- More available affordable housing for renting and purchasing for lower income based families.
- More housing similar to Erlandson Square is needed for seniors. Rehab of existing housing should be a priority, as well as demolition of abandoned homes and buildings.
- My concern is that a certain landlord is buying up the properties for "low income housing" but instead he is kicking out the residents that can't afford the new rent. He is charging 800.00 to 1200.00. He calls this low income. Maybe for New York but not here in this state. He doesn't care if it makes you homeless or not. In his words "not my problem".
- No future in it for old people. It's like Holdrege completely forgot about them. There needs to be twice as many places for people to live that are over 65.
- Our community is in desperate need of single family homes for purchase and any type of rentals. We have too many vacant homes that have been sitting for years empty and owners unwilling to sell. It's very sad that we have turned away many housing opportunities for incoming teachers and the there other employers to live close in the community where they are employed.

- Physical Medical care is excellent in our community. Mental healthcare is horrible. The VA system is very difficult for our Vets to access and there seems to be a lack of care available through their system for vets in our area. Skilled nursing care is very difficult to find even with 2 nursing homes in our community, beds/staffing for beds are very lacking.
- Problem is too many people and not enough housing in general. many apartments are too expensive or the opposite bad landlords that do not fix a thing or fix it improperly then jacks up the rent. Or landlords that jack up the rent every time someone moves out.
- Some new housing may be affordable to buy, but not to own, given the current state of property taxes in Holdrege.
- the cost to rent a 2/3 bedroom house is a lot more than a house payment very hard for a young couple that can't get a loan to purchase a home.
- There are no in between housing for sale in our area. Meaning 250-350. It would be nice to see more housing in this range.
- Two things vital to a Bertrand-specific conversation: 1. The current critical need is so broad that any type of new/rehab/made-available housing will help. Ideally, existing vacant homes/lots would become available. 2. Within 15 years, the home ownership landscape is likely to change dramatically with deaths and relocations of older residents. Bertrand desperately needs housing now, but that situation could very well flip as this change progresses. Decisions made now need to keep this in mind.
- We are in dire need of a new street in Loomis so people can build. Our family has ground available on the edge of town, but we need someone willing to assist the village with putting in a street/sewer hookups. We do not have the funds available or enough staff at the village to tackle such a project. We also have a lot of run down houses that need fixed up. We have great pride in our community and would love to see it grow!!!
- We need more building lots for houses, not duplexes aimed at lower income. We also need a more cohesive plan, where commercial properties are separate from residential. This is in reference to the Hotel on Burlington, and the three new homes built too close to the new softball complex on 18th. While all are assets to our town, I wonder if different zoning would have worked better for everyone. There are also no places to develop acreages anywhere.
- We need to focus on all aspects of housing, workforce housing on up to high end custom homes. We need people to move up in their standard of homes to open up existing homes. The older existing homes are cheaper to buy than building new work force housing.
- We struggle as employers to hire staff. There are no housing options for people to move into Holdrege that are making \$15/hour.
- Would love to build a new home but there is a lack of lots to purchase in a nice, new neighborhood. By building a new house, we would free up our current home. Other towns have more lot options to build nicer homes - Alma has a great new one near the golf course. Would love to see a "lake community" developed for high-end housing like in Wahoo. There are a lot of incentives for new people. Why not an incentive for current residents to build new to free up their homes for newbies.

**WORKFORCE SURVEY COMMENTS**

Comments have been edited for clarity.

Where do you reside? If other, where and why?

- Alma, husband works in Alma
- Arapahoe, Closer to family and family farm
- Arapahoe, My husband got a teaching job there
- Axtell, Housing availability, cost.
- Axtell, Housing is more affordable.
- Axtell, husband works in Kearney
- Axtell, Husband works in Kearney
- Axtell, Husband has to live in Kearney country due to job.
- Axtell, NE
- Axtell. I have lived there for over 40 years.
- Axtell, Nice new Build homes available for same cost here
- CASS COUNTY, FAMILY
- Elm Creek
- Franklin
- Franklin, NE, Housing costs are much lower.
- Furnas County, farmer husband
- Hampton...because that's where my house is
- Kearney - Moved with boyfriend and family
- Kearney, lived there for 33 years
- Kearney, NE My family lives there
- Kearney, seeking relocation, but houses are too expensive
- Kearney, Unknown job stability; good market in Kearney.
- Omaha, Travel nurse
- Oxford, NE, Hometown friendly and cheaper housing
- Ravenna, Live there with my family
- Rural Frontier County, We live on the family ground where my husband grew
- Rural Kearney County, We live on an acreage in Kearney Co. with cattle.
- rural Orleans, near family and husbands work
- Smithfield Ne is where my boyfriend's farm is.
- Stamford, NE
- Stamford, NE
- Stamford, I've lived there most of my life
- Stamford. No available housing closer
- Wilcox. Because rent is way cheaper.
- Wilcox, purchased a home there 6 years ago
- Wilcox, renting house

Are you satisfied with your current housing situation? Please explain.

- I currently live in a multi-family home and would prefer to live in a single family home.
- I LOVE my house, but it is too much room for me. But, when I was searching for a home, I couldn't find a nice, smaller, updated home. The taxes just keep going up and up. The taxes would be the reason why I would need to leave at all.
- It's an apartment. I hate apartment living. I also have an 18 yr old son with Autism and the doors in my apartment

don't have great locks on them. He has gotten the door unlocked and went out the door before. I just don't feel it's a safe environment for him but there were no other houses for rent when I needed them.

- need bigger house for family size
- need house we can control allergens
- need larger home
- need more bedrooms
- need to move nothing around lady wants to sell house
- Needs to be better less expensive housing in Holdrege
- No, renting a home here in Holdrege feels like we are being gouged when we could just buy a home and pay less
- Not where we want to live forever.
- Paying too much for a place that is very expensive compare with a monthly mortgage payment
- Rent is expensive.
- Taxes in Holdrege are high and going up almost every single year. When I bought my new house in 2009 the taxes a year were \$2,207. Now they are quickly approaching the \$6,000 dollar mark. Greedy and not caring individuals run these counties and towns spending like drunken sailors. Pricing us out of our own homes. Driving up prices to the point of no return. Who will pay when we are gone? This isn't Kearney or Grand Island. \$500 mo. taxes is garbage.
- The house is too small and we have not been able to find house with enough space. we have 3 boys that live in the home full time and 3 more girls and 1 more boy that are not there full time. Ideally we need a 4-5 bedroom place.
- The house smells like animal urine from the previous renters
- The land taxes keep increasing every year. Homeowners will soon be selling their homes because they can't afford the increase in taxes every July.
- The place I'm currently renting doesn't allow pets and if I want one I'd have to move into a place that does and pay more than double what I'm paying now for rent because of the pet fees and then have all the utilities on top of that.
- Trying to find an acreage to buy close to work.
- Want to get into a house with an extra bedroom.
- Would have rather lived in Holdrege
- would like a house with lower rent that allows dogs
- Would like more room, love the town I live
- would like to be closer to Holdrege as both my husband and i work up here
- Would like to buy but there are not many options in our price range.
- Would like to own a house
- Would like to purchase own home

- Would like to relocate, however the house market is too expensive at this time. I do not foresee myself buying an older home and having to remodel for a greater price than a new home. However there aren't any new homes on the market to buy either. My husband and I both commute now and fuel is also insanely expensive. It's hard to make ends meet in today's reality.
- Would love to own but it's so hard to get a loan.
- Would rather own but there are very little single family homes on the market for a reasonable price.
- Yes, but it would be so much more convenient if I could live in the town I work in, but it's just not possible with the housing prices in Holdrege.

For Renters: What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply. – Other.

- Other: Availability of rentals that allow pets, high cost of pet rent and deposit.
- Other: no housing available for larger families.
- Other: none.
- Other: There are not options in Holdrege.

For Owners: What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply. – Other

- Other: Cost of living in general
- Other: Lack of quality, affordable homes for LPS staff
- Other: limited supply
- Other: none
- Other: TAXES. THE MORE YOU PAY THE MORE THEY TAKE AND WASTE.





## **APPENDIX II**

### **PHELPS COUNTY TABLE PROFILE.**

**TABLE 1  
POPULATION TRENDS AND PROJECTIONS  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2000-2027**

	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2022</u>	<u>2027</u>	<u># Change 2022-2027</u>	<u>2027 CGI*</u>
<b>Phelps County</b>	<b>9,747</b>	<b>9,188</b>	<b>8,968</b>	<b>8,937</b>	<b>8,868</b>	<b>-69</b>	<b>9,359</b>
Atlanta	130	131	106	104	99	-5	99
Bertrand	786	750	709	707	701	-6	728
Funk	204	194	175	175	176	+1	184
Holdrege	5,636	5,495	5,515	5,531	5,583	+52	5,933
Loomis	397	382	391	393	392	-1	400
Comm. Planning Jurisdictions	392	349	306	289	266	-23	310
Rural Phelps County	2,202	1,887	1,766	1,738	1,651	-87	1,705

\*Includes estimated population increase associated with both a *Community Growth Initiative (CGI)* via increases in Full-Time Employment (FTE) positions (est. 200) in the next five years, both new positions and the securement of up to 10% of current employed commuter population. “CGI” 2027 = Est. 491 Additional population.

Source: 2000, 2010 Census & 2020 Census Redistricting Data.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 2  
SPECIFIC HOUSEHOLD CHARACTERISTICS  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2000-2027**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<b>Phelps County</b>	2000	9,747	259	9,488	3,844	2.47
	2010	9,188	249	8,939	3,779	2.37
	2020	8,968	223	8,745	3,706	2.36
	<b>2022</b>	<b>8,937</b>	<b>218</b>	<b>8,719</b>	<b>3,692</b>	<b>2.36</b>
	<b>2027</b>	<b>8,868</b>	<b>219</b>	<b>8,649</b>	<b>3,677</b>	<b>2.35</b>
	<b>2027 CGI</b>	<b>9,359</b>	<b>219</b>	<b>9,140</b>	<b>3,854</b>	<b>2.37</b>
<b>Atlanta</b>	2000	130	0	130	53	2.45
	2010	131	0	131	52	2.52
	2020	106	0	106	43	2.47
	<b>2022</b>	<b>104</b>	<b>0</b>	<b>104</b>	<b>42</b>	<b>2.48</b>
	<b>2027</b>	<b>99</b>	<b>0</b>	<b>99</b>	<b>40</b>	<b>2.48</b>
	<b>2027 CGI</b>	<b>99</b>	<b>0</b>	<b>99</b>	<b>41</b>	<b>2.41</b>
<b>Bertrand</b>	2000	786	35	751	307	2.45
	2010	750	22	728	314	2.32
	2020	709	26	683	276	2.47
	<b>2022</b>	<b>707</b>	<b>24</b>	<b>683</b>	<b>269</b>	<b>2.54</b>
	<b>2027</b>	<b>701</b>	<b>19</b>	<b>682</b>	<b>252</b>	<b>2.70</b>
	<b>2027 CGI</b>	<b>728</b>	<b>19</b>	<b>709</b>	<b>261</b>	<b>2.71</b>
<b>Funk</b>	2000	204	0	204	77	2.65
	2010	194	0	194	79	2.46
	2020	175	0	175	70	2.50
	<b>2022</b>	<b>175</b>	<b>0</b>	<b>175</b>	<b>68</b>	<b>2.57</b>
	<b>2027</b>	<b>176</b>	<b>0</b>	<b>176</b>	<b>68</b>	<b>2.59</b>
	<b>2027 CGI</b>	<b>184</b>	<b>0</b>	<b>184</b>	<b>71</b>	<b>2.59</b>

**CONTINUED:**

**TABLE 2 (CONTINUED)**  
**SPECIFIC HOUSEHOLD CHARACTERISTICS**  
**PHELPS COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2027**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<b>Holdrege</b>	2000	5,636	110	5,526	2,355	2.35
	2010	5,495	151	5,344	2,351	2.27
	2020	5,515	137	5,378	2,329	2.31
	<b>2022</b>	<b>5,531</b>	<b>135</b>	<b>5,396</b>	<b>2,325</b>	<b>2.32</b>
	<b>2027</b>	<b>5,583</b>	<b>144</b>	<b>5,442</b>	<b>2,335</b>	<b>2.33</b>
	<b>2027 CGI</b>	<b>5,933</b>	<b>144</b>	<b>5,789</b>	<b>2,464</b>	<b>2.35</b>
<b>Loomis</b>	2000	397	4	393	162	2.42
	2010	382	0	382	155	2.46
	2020	391	0	391	164	2.38
	<b>2022</b>	<b>393</b>	<b>0</b>	<b>393</b>	<b>166</b>	<b>2.37</b>
	<b>2027</b>	<b>392</b>	<b>0</b>	<b>392</b>	<b>171</b>	<b>2.29</b>
	<b>2027 CGI</b>	<b>400</b>	<b>0</b>	<b>400</b>	<b>173</b>	<b>2.31</b>
<b>Balance of County</b>	2000	2,594	110	2,484	890	3.12
	2010	2,236	76	2,160	828	2.61
	2020	2,072	60	2,012	824	2.44
	<b>2022</b>	<b>2,027</b>	<b>59</b>	<b>1,968</b>	<b>822</b>	<b>2.39</b>
	<b>2027</b>	<b>1,917</b>	<b>56</b>	<b>1,861</b>	<b>811</b>	<b>2.29</b>
	<b>2027 CGI</b>	<b>2,015</b>	<b>56</b>	<b>1,959</b>	<b>844</b>	<b>2.32</b>

Source: 2000 & 2010 Census, 2020 Census Redistricting Data, 2016-2020 American Community Survey.  
 Hanna:Keelan Associates, P.C., 2022.

**TABLE 3  
TENURE BY HOUSEHOLD  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2000-2027**

	<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>Phelps County</b>	2000	3,844	2,821	73.4%	1,023	26.6%
	2010	3,779	2,719	71.9%	1,060	28.1%
	2020	3,706	2,637*	71.2%	1,069*	28.8%
	<b>2022</b>	<b>3,692</b>	<b>2,621</b>	<b>71.0%</b>	<b>1,071</b>	<b>29.0%</b>
	<b>2027</b>	<b>3,677</b>	<b>2,604</b>	<b>70.8%</b>	<b>1,073</b>	<b>29.2%</b>
	<b>2027 CGI</b>	<b>3,854</b>	<b>2,758</b>	<b>71.6%</b>	<b>1,096</b>	<b>28.4%</b>
	<b>Atlanta</b>	2000	53	45	84.9%	8
2010		52	40	76.9%	12	23.1%
2020		43	33*	76.7%	10*	23.3%
<b>2022</b>		<b>42</b>	<b>32</b>	<b>76.2%</b>	<b>10</b>	<b>23.8%</b>
<b>2027</b>		<b>40</b>	<b>30</b>	<b>75.0%</b>	<b>10</b>	<b>25.0%</b>
<b>2027 CGI</b>		<b>41</b>	<b>31</b>	<b>75.6%</b>	<b>10</b>	<b>24.4%</b>
<b>Bertrand</b>	2000	307	251	81.7%	56	18.3%
	2010	314	234	74.5%	80	25.5%
	2020	276	206*	74.6%	70*	25.4%
	<b>2022</b>	<b>269</b>	<b>201</b>	<b>74.7%</b>	<b>68</b>	<b>25.3%</b>
	<b>2027</b>	<b>252</b>	<b>189</b>	<b>75.0%</b>	<b>63</b>	<b>25.0%</b>
	<b>2027 CGI</b>	<b>261</b>	<b>195</b>	<b>74.8%</b>	<b>66</b>	<b>25.2%</b>
<b>Funk</b>	2000	77	68	88.3%	9	11.7%
	2010	79	68	86.0%	11	14.0%
	2020	70	63*	90.0%	7*	10.0%
	<b>2022</b>	<b>68</b>	<b>61</b>	<b>89.7%</b>	<b>7</b>	<b>10.3%</b>
	<b>2027</b>	<b>68</b>	<b>60</b>	<b>88.2%</b>	<b>8</b>	<b>11.8%</b>
	<b>2027 CGI</b>	<b>71</b>	<b>62</b>	<b>88.4%</b>	<b>9</b>	<b>11.6%</b>

**CONTINUED:**

**TABLE 3 (CONTINUED)**  
**TENURE BY HOUSEHOLD**  
**PHELPS COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2027**

	<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>Holdrege</b>	2000	2,355	1,729	73.4%	626	26.6%
	2010	2,351	1,663	70.7%	688	29.3%
	2020	2,329	1,574*	67.6%	755*	32.4%
	<b>2022</b>	<b>2,325</b>	<b>1,557</b>	<b>67.0%</b>	<b>768</b>	<b>33.0%</b>
	<b>2027</b>	<b>2,335</b>	<b>1,538</b>	<b>65.9%</b>	<b>797</b>	<b>34.1%</b>
	<b>2027 CGI</b>	<b>2,464</b>	<b>1,643</b>	<b>66.7%</b>	<b>821</b>	<b>33.4%</b>
<b>Loomis</b>	2000	162	128	79.0%	34	21.0%
	2010	155	114	73.5%	41	26.5%
	2020	164	133*	81.1%	31*	18.9%
	<b>2022</b>	<b>166</b>	<b>137</b>	<b>82.5%</b>	<b>29</b>	<b>17.5%</b>
	<b>2027</b>	<b>171</b>	<b>147</b>	<b>86.0%</b>	<b>24</b>	<b>14.0%</b>
	<b>2027 CGI</b>	<b>173</b>	<b>143</b>	<b>83.0%</b>	<b>30</b>	<b>17.0%</b>
<b>Balance of County</b>	2000	890	600	67.4%	290	32.6%
	2010	828	600	72.5%	228	27.5%
	2020	824	628*	76.2%	196*	23.8%
	<b>2022</b>	<b>822</b>	<b>633</b>	<b>77.0%</b>	<b>189</b>	<b>23.0%</b>
	<b>2027</b>	<b>811</b>	<b>640</b>	<b>78.9%</b>	<b>171</b>	<b>21.1%</b>
	<b>2027 CGI</b>	<b>844</b>	<b>684</b>	<b>81.0%</b>	<b>160</b>	<b>19.0%</b>

Source: 2000, 2010 Census, 2020 Census Redistricting Data. \*=Estimate.  
 Hanna:Keelan Associates, P.C., 2022.

**TABLE 4  
POPULATION AGE DISTRIBUTION  
TRENDS AND PROJECTIONS  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2000-2027**

<b>Phelps County</b>	<b>2000-2010</b>			<b>2022-2027</b>			<b>2027</b>
<b>Age Group</b>	<b>2000</b>	<b>2010</b>	<b>Change</b>	<b>2020</b>	<b>2022</b>	<b>2027</b>	<b>CGI</b>
19 and Under	2,842	2,437	-405	2,316	2,301	2,266	2,392
20-34	1,416	1,334	-82	1,491	1,482	1,461	1,542
35-54	2,827	2,455	-372	2,065	2,036	1,965	2,074
55-64	938	1,216	+278	1,231	1,240	1,263	1,333
65-74	838	798	-40	952	957	969	1,023
75-84	606	625	+19	643	648	661	698
85+	320	323	+3	270	273	283	297
<b>Totals</b>	<b>9,747</b>	<b>9,188</b>	<b>-559</b>	<b>8,968</b>	<b>8,937</b>	<b>8,868</b>	<b>9,359</b>
Median Age	39.4	42.8	+3.4	39.6	39.7	40.0	41.8
<b>Atlanta</b>							
19 and Under	37	39	+2	32	31	25	22
20-34	23	23	+0	18	17	16	16
35-54	50	46	-4	34	34	35	35
55-64	9	16	+7	13	12	10	12
65-74	7	4	-3	5	6	8	10
75-84	4	2	-2	2	2	3	2
85+	0	1	+1	2	2	2	2
<b>Totals</b>	<b>130</b>	<b>131</b>	<b>+1</b>	<b>106</b>	<b>104</b>	<b>99</b>	<b>99</b>
Median Age	37.3	38.5	+1.2	36.6	37.2	39.6	41.2

**CONTINUED:**

<b>TABLE 4 (CONTINUED)</b>								
<b>POPULATION AGE DISTRIBUTION</b>								
<b>TRENDS &amp; PROJECTIONS</b>								
<b>PHELPS COUNTY &amp; COMMUNITIES, NEBRASKA</b>								
<b>2000-2027</b>								
<b>Bertrand</b>								
<b>Age Group</b>	<b>2000</b>	<b>2010</b>	<b>2000-2010</b>	<b>2020</b>	<b>2022</b>	<b>2027</b>	<b>2022-2027</b>	<b>2027</b>
			<b>Change</b>				<b>Change</b>	<b>CGI</b>
19 and Under	220	193	-27	198	196	189	-7	196
20-34	85	85	+0	132	131	128	-3	133
35-54	240	204	-36	177	175	169	-6	176
55-64	70	104	+34	84	85	88	+3	92
65-74	68	66	-2	68	68	69	+1	72
75-84	51	57	+6	33	34	37	+3	38
85+	52	41	-11	17	18	21	+3	21
<b>Totals</b>	<b>786</b>	<b>750</b>	<b>-36</b>	<b>709</b>	<b>707</b>	<b>701</b>	<b>-6</b>	<b>728</b>
Median Age	41.9	46.9	+5.0	36.9	37.1	37.8	+0.6	39.4
<b>Funk</b>								
19 and Under	65	57	-8	59	59	58	-1	61
20-34	15	16	+1	13	13	12	-1	12
35-54	59	62	+3	47	46	47	+1	50
55-64	27	23	-4	20	20	19	-1	20
65-74	26	19	-7	24	25	26	+1	27
75-84	8	14	+6	8	8	10	+2	10
85+	4	3	-1	4	4	4	+0	4
<b>Totals</b>	<b>204</b>	<b>194</b>	<b>-10</b>	<b>175</b>	<b>175</b>	<b>176</b>	<b>+1</b>	<b>184</b>
Median Age	42.3	45.6	+3.3	39.6	39.7	40.4	+0.7	42.2
<b>Holdrege</b>								
19 and Under	1,558	1,416	-142	1,304	1,301	1,296	-5	1,376
20-34	872	873	+1	1,071	1,084	1,114	+30	1,187
35-54	1,585	1,412	-173	1,266	1,261	1,250	-11	1,328
55-64	560	734	+174	723	725	731	+6	777
65-74	493	495	+2	584	592	615	+23	654
75-84	402	391	-11	377	377	381	+4	404
85+	166	174	+8	190	191	196	+5	207
<b>Totals</b>	<b>5,636</b>	<b>5,495</b>	<b>-141</b>	<b>5,515</b>	<b>5,531</b>	<b>5,583</b>	<b>+52</b>	<b>5,933</b>
Median Age	39.7	42.4	+2.7	39.2	39.2	39.3	+0.1	40.8



**CONTINUED:**

**TABLE 4 (CONTINUED)  
POPULATION AGE DISTRIBUTION  
TRENDS & PROJECTIONS  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2000-2027**

<b>Loomis</b>							<b>2022-2027</b>	<b>2027</b>
<b>Age Group</b>	<b>2000</b>	<b>2010</b>	<b>2000-2010</b>	<b>2020</b>	<b>2022</b>	<b>2027</b>	<b>Change</b>	<b>CGI</b>
			<b>Change</b>					
19 and Under	121	120	-1	121	121	119	-2	122
20-34	64	54	-10	54	54	51	-3	52
35-54	114	110	-4	95	94	91	-3	93
55-64	45	48	+3	48	48	49	+1	49
65-74	28	29	+1	53	56	61	+5	63
75-84	21	19	-2	16	16	17	+1	17
85+	4	2	-2	4	4	4	+0	4
<b>Totals</b>	<b>397</b>	<b>382</b>	<b>-15</b>	<b>391</b>	<b>393</b>	<b>392</b>	<b>-1</b>	<b>400</b>
Median Age	38.2	38.5	+0.3	38.0	38.2	39.0	+0.8	40.3
<b>Balance of County</b>								
19 and Under	801	612	-189	602	593	577	-16	611
20-34	357	283	-74	193	173	133	-40	133
35-54	779	621	-158	469	451	400	-51	418
55-64	227	291	+64	340	346	359	+13	378
65-74	216	185	-31	208	199	179	-20	189
75-84	120	142	+22	207	211	213	+2	227
85+	94	102	+8	53	54	56	+2	59
<b>Totals</b>	<b>2,594</b>	<b>2,236</b>	<b>-15</b>	<b>2,072</b>	<b>2,027</b>	<b>1,917</b>	<b>-110</b>	<b>2,015</b>
Median Age	38.3	41.8	+3.5	42.2	42.7	43.7	+1.0	47.0

\*Estimated data, subject to margin of error.  
Source: 2000, 2010 Census, 2020 Census Redistricting Data, 2016-2020 American Community Survey.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 5  
HOUSEHOLDS BY HOUSEHOLD SIZE  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2020 ESTIMATE\***

	<u>1 Person</u>	<u>2 Persons</u>	<u>3 Persons</u>	<u>4 Persons</u>	<u>5 Persons</u>	<u>6 Persons</u>	<u>7+ Persons</u>
<b>Phelps County:</b>	<b>1,223</b>	<b>1,416</b>	<b>418</b>	<b>401</b>	<b>309</b>	<b>118</b>	<b>15</b>
Atlanta:	11	11	5	0	7	0	0
Bertrand:	110	84	55	46	11	6	0
Funk:	11	32	4	3	17	6	0
Holdrege:	822	901	248	185	186	88	8
Loomis	51	63	24	18	9	7	7
Balance of County:	218	325	82	149	79	11	0

\*Estimate subject to margin of error.

Source: 2016-2020 American Community Survey.

**TABLE 6  
HOUSEHOLD INCOME BY AGE GROUP\*  
TRENDS AND PROJECTIONS  
PHELPS COUNTY, NEBRASKA  
2000-2027**

<u>Income Group</u>	<u>2010*</u>	<u>2020*</u>	<u>2022</u>	<u>2027</u>	<u>2027 CGI</u>	<u>% Change 2022-2027^</u>
<b><u>All Households</u></b>						
Less than \$10,000	196	255	241	233	245	-3.3%
\$10,000-\$19,999	508	483	457	442	466	-3.3%
\$20,000-\$34,999	769	410	389	382	403	-1.8%
\$35,000-\$49,999	601	538	509	502	529	-1.4%
\$50,000-\$74,999	788	767	726	733	765	+1.0%
\$75,000-\$99,999	533	472	447	445	466	-0.4%
\$100,000 or More	437	975	923	940	980	+1.8%
<b>Totals</b>	<b>3,832</b>	<b>3,900</b>	<b>3,692</b>	<b>3,677</b>	<b>3,854</b>	<b>-0.4%</b>
<b>Median Income</b>	<b>\$45,221</b>	<b>\$58,105</b>	<b>\$55,165</b>	<b>\$59,532</b>	<b>\$61,281</b>	<b>+7.9%</b>
<b><u>Households 65+ Yrs.</u></b>						
Less than \$10,000	98	69	59	47	47	-20.3%
\$10,000-\$19,999	310	182	152	98	98	-35.5%
\$20,000-\$34,999	351	210	176	175	175	-0.6%
\$35,000-\$49,999	155	189	179	172	172	-3.9%
\$50,000-\$74,999	164	255	258	266	266	+3.1%
\$75,000-\$99,999	66	99	99	102	102	+3.0%
\$100,000 or More	53	149	185	237	237	+28.1%
<b>Totals</b>	<b>1,197</b>	<b>1,153</b>	<b>1,108</b>	<b>1,097</b>	<b>1,097</b>	<b>-1.0%</b>
<b>Median Income</b>	<b>\$28,141</b>	<b>\$29,167</b>	<b>\$33,994</b>	<b>\$38,186</b>	<b>\$38,186</b>	<b>+12.3%</b>

\* Specified Data Used. 2020 Estimate subject to margin of error.

^Does not include CGI.

Source: 2010-2020 American Community Survey.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 7  
PER CAPITA INCOME  
PHELPS COUNTY, NEBRASKA / STATE OF NEBRASKA  
2010-2027**

<u>Year</u>	<b>Phelps County</b>		<b>State of Nebraska</b>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2010	\$43,449	--	\$41,248	--
2011	\$51,062	+17.5%	\$45,674	+10.7%
2012	\$51,458	+0.8%	\$46,670	+2.2%
2013	\$60,448	+17.5%	\$46,653	-0.0%
2014	\$61,059	+1.0%	\$48,957	+4.9%
2015	\$63,794	+4.5%	\$50,556	+3.3%
2016	\$58,636	-8.1%	\$49,360	-2.4%
2017	\$49,530	-15.5%	\$50,204	+1.7%
2018	\$50,321	+1.6%	\$52,023	+3.6%
2019	\$53,449	+5.9%	\$53,419	+2.7%
2020	\$59,324	+11.0%	\$56,869	+6.5%
<b>2022</b>	<b>\$60,097</b>	<b>+7.2%</b>	<b>\$60,622</b>	<b>+6.6%</b>
<b>2010-2022</b>	<b>\$43,449-\$60,097</b>	<b>+38.3%</b>	<b>\$41,248-\$60,622</b>	<b>+39.8%</b>
<b>2022-2027</b>	<b>\$60,097-\$70,975</b>	<b>+18.1%</b>	<b>\$60,622-\$70,625</b>	<b>+16.5%</b>

Source: Bureau of Economic Analysis, 2022.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 8  
RACE AND HISPANIC ORIGIN  
PHELPS COUNTY, NEBRASKA  
2010 & 2020\***

<u>Race</u>	<u>2010</u>		<u>2020 Est.*</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	6,782	97.9%	6,432	94.0%
Black	7	0.1%	22	0.3%
Native American	21	0.3%	27	0.4%
Asian	8	0.1%	17	0.3%
<u>Other</u>	<u>112</u>	<u>1.6%</u>	<u>343</u>	<u>5.0%</u>
<b>Totals</b>	<b>6,930</b>	<b>100.0%</b>	<b>6,841</b>	<b>100.0%</b>
<b>Hispanic Origin</b>	<b>211</b>	<b>3.0%</b>	<b>300</b>	<b>4.4%</b>

\*Specified Data Used. Subject to margin of error.  
Source: 2010 Census. 2016-2020 American Community Survey.

<b>TABLE 9</b>	
<b>PERSONS RECEIVING SOCIAL SECURITY INCOME</b>	
<b>PHELPS COUNTY, NEBRASKA</b>	
<b>2020</b>	
<u><b>Social Security Income-2020</b></u>	<u><b>Number of Beneficiaries</b></u>
<u>Retirement Benefits</u>	
Retired Workers	1,635
Wives & Husbands	65
Children	15
<u>Survivor Benefits</u>	
Widows & Widowers	130
Children	40
<u>Disability Benefits</u>	
Disabled Persons	210
Wives & Husbands	5
Children	20
<b>Total</b>	<b>2,120</b>
<u>Aged 65 &amp; Older</u>	
Men	780
Women	1,010
<b>Total</b>	<b>1,790</b>
<u><b>Supplemental Security Income-2020</b></u>	<u><b>Number of Beneficiaries</b></u>
Aged 65 or Older	19
<u>Blind and Disabled</u>	<u>N/A</u>
<b>Total</b>	<b>19</b>
Source: Department of Health and Human Services, Social Security Administration, 2022.	

**TABLE 10  
ESTIMATED HOUSEHOLDS BY INCOME  
COST BURDENED WITH HOUSING PROBLEMS  
PHELPS COUNTY, NEBRASKA  
2010-2027**

	<b>2010*</b>	<b>2018*</b>	<b>2022</b>	<b>2027</b>
<b>Owner Inc. Rng.</b>	<b># / #CB-HP</b>	<b># / #CB-HP</b>	<b># / #CB-HP</b>	<b># / #CB-HP</b>
0%-30% AMI	235 / 205	100 / 75	65 / 47	41 / 29
31%-50% AMI	315 / 160	275 / 130	237 / 119	208 / 105
51%-80% AMI	435 / 110	480 / 140	465 / 140	485 / 145
81%+ AMI	1,870 / 70	1,965 / 70	1,854 / 56	1,870 / 56
<b>Totals</b>	<b>2,860 / 550</b>	<b>2,820 / 420</b>	<b>2,621 / 362</b>	<b>2,604 / 335</b>
	<b>2010*</b>	<b>2018*</b>	<b>2022</b>	<b>2027</b>
<b>Renter Inc. Rng.</b>	<b># / #CB-HP</b>	<b># / #CB-HP</b>	<b># / #CB-HP</b>	<b># / #CB-HP</b>
0%-30% AMI	205 / 135	290 / 220	308 / 234	342 / 261
31%-50% AMI	125 / 90	155 / 100	153 / 92	157 / 94
51%-80% AMI	295 / 50	240 / 30	192 / 19	150 / 15
81%+ AMI	345 / 4	425 / 20	418 / 29	424 / 29
<b>Totals</b>	<b>975 / 275</b>	<b>1,110 / 370</b>	<b>1,071 / 374</b>	<b>1,073 / 399</b>

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

\*Specified Data Used.  
Source: 2006-2010, 2014-2018 CHAS Data.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 11**

Phelps County & Communities, Nebraska  
County-Wide Housing Study with Strategies for Affordable Housing – 2027.

**EMPLOYMENT DATA TRENDS AND PROJECTIONS  
PHELPS COUNTY, NEBRASKA  
2010-2027**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2010	4,781	--	3.6%
2011	4,830	+49	3.7%
2012	4,897	+67	3.0%
2013	4,942	+45	3.0%
2014	4,915	-27	2.6%
2015	4,870	-45	2.4%
2016	4,800	-70	2.5%
2017	4,784	-16	2.3%
2018	4,771	-13	2.3%
2019	4,838	+67	2.6%
2020	4,805	-33	3.0%
2021	4,885	+80	1.7%
<b>2022*</b>	<b>4,990</b>	<b>+105</b>	<b>1.8%</b>
<b>2027</b>	<b>5,077</b>	<b>+87</b>	<b>2.7%</b>
<b>2027 CGI</b>	<b>5,099</b>	<b>+109</b>	<b>2.5%</b>
<b>2010-2027^</b>	<b>4,781-5,077</b>	<b>+296</b>	<b>3.6%-2.7%</b>

\*2022 Average from January-March.  
^Does not include CGI.  
Source: Nebraska Department of Labor, Labor Market Information, 2022.  
Hanna:Keelan Associates, P.C., 2022.



**TABLE 12**  
**WORKFORCE EMPLOYMENT BY TYPE**  
**PHELPS COUNTY, NEBRASKA**  
**JANUARY, 2022**

**Workforce**

<b>Non-Farm Employment (Wage and Salary)</b>	<b>4,406</b>
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	*
Construction.	200
Manufacturing.	767
Wholesale Trade.	381
Retail Trade.	492
Transportation & Warehousing.	78
Information.	*
Finance & Insurance.	185
Real Estate & Rental/Leasing.	19
Professional, Scientific & Technical Services.	119
Management of Companies & Enterprises.	*
Administrative/Support/Waste.	37
Educational Services.	*
Health Care & Social Assistance.	730
Arts, Entertainment & Recreation.	114
Accommodation & Food Service.	248
Other Services (except Public Administration).	157
Federal Government.	61
State Government.	45
Local Government.	656

\*Data not available because of disclosure suppression.  
 Source: Nebraska Department of Labor, Labor Market Information, 2022.

**TABLE 13  
TRAVEL TIME TO WORK  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2020 ESTIMATE\***

	<b>9 Minutes or Less</b>	<b>10-19 Minutes</b>	<b>20-29 Minutes</b>	<b>30-39 Minutes</b>	<b>40 Minutes or More</b>
<b>Phelps County</b>	2,354	862	301	357	475
Atlanta	22	10	4	0	8
Bertrand	182	45	89	22	61
Funk	14	42	1	22	1
Holdrege	1,723	356	78	234	322
Loomis	59	94	11	16	24
Balance of County	354	315	118	63	59

\*Subject to margin of error.  
Source: 2016-2020 American Community Survey.

**TABLE 14  
HOUSING STOCK PROFILE / UNITS IN STRUCTURE  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2010 & 2020 ESTIMATE**

	<u>Year</u>	<u>Number of Units</u>				<u>Total</u>
		<u>1 Unit</u>	<u>2-9 Units</u>	<u>10+ Units</u>	<u>Other*</u>	
<b>Phelps County</b>	<b>2010**</b>	3,455	289	232	217	4,193
	<b>2020**</b>	3,619	264	136	249	4,268
Atlanta	<b>2010**</b>	50	5	0	5	60
	<b>2020**</b>	49	0	0	7	56
Bertrand	<b>2010**</b>	319	6	0	7	332
	<b>2020**</b>	313	5	14	15	347
Funk	<b>2010**</b>	79	0	0	10	89
	<b>2020**</b>	67	0	0	11	78
Holdrege	<b>2010**</b>	2,001	260	170	147	2,578
	<b>2020**</b>	2,092	216	78	174	2,560
Loomis	<b>2010**</b>	167	15	0	3	185
	<b>2020**</b>	173	8	0	2	183
Balance of County	<b>2010**</b>	839	3	62	45	949
	<b>2020**</b>	925	35	44	40	1,044

\*Includes mobile homes and trailers.  
 \*\*Specified Data Used. Estimates subject to margin of error.  
 Source: 2006-2010 American Community Survey  
 2016-2020 American Community Survey.

**TABLE 15  
HOUSING STOCK PROFILE  
DEFINING SUBSTANDARD HOUSING – HUD  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2010 & 2020 ESTIMATE**

	<u>Year</u>	<u>Totals</u>	<b>Complete Plumbing</b>		<b>Lack of Complete Plumbing</b>		<b>Units with 1.01+ Persons per Room</b>	
			<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>
<b>Phelps County</b>	<b>2010*</b>	3,832	3,832	100.0%	0	0.0%	37	1.0%
	<b>2020*</b>	3,900	3,900	100.0%	0	0.0%	98	2.5%
Atlanta	<b>2010*</b>	53	53	100.0%	0	0.0%	0	0.0%
	<b>2020*</b>	34	34	100.0%	0	0.0%	0	0.0%
Bertrand	<b>2010*</b>	294	294	100.0%	0	0.0%	0	0.0%
	<b>2020*</b>	312	312	100.0%	0	0.0%	3	1.0%
Funk	<b>2010*</b>	74	74	100.0%	0	0.0%	0	0.0%
	<b>2020*</b>	73	73	100.0%	0	0.0%	0	0.0%
Holdrege	<b>2010*</b>	2,396	2,396	100.0%	0	0.0%	35	1.5%
	<b>2020*</b>	2,438	2,438	100.0%	0	0.0%	88	3.6%
Loomis	<b>2010*</b>	171	171	100.0%	0	0.0%	2	1.2%
	<b>2020*</b>	179	179	100.0%	0	0.0%	7	3.9%
Balance of County	<b>2010*</b>	844	844	100.0%	0	0.0%	0	0.0%
	<b>2020*</b>	864	864	100.0%	0	0.0%	0	0.0%

\*Specified Data Used. Estimates subject to margin of error.  
Source: 2006-2010 American Community Survey  
2016-2020 American Community Survey.

**TABLE 16  
ESTIMATED YEAR UNITS BUILT\*  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2022**

<u>Year</u>	<u>PHELPS COUNTY</u>	<u>Atlanta</u>	<u>Bertrand</u>	<u>Funk</u>	<u>Holdrege</u>	<u>Loomis</u>	<u>Balance of County</u>
November 2017 to present	74	N/A	0	N/A	25	0	49
2014 to October 2017	84	0	10	N/A	44	N/A	30
2010 to 2013	78	0	0	0	32	0	46
2000 to 2009	175	6	3	2	67	5	92
1990 to 1999	533	5	13	5	353	20	137
1980 to 1989	387	5	17	10	186	19	150
1970 to 1979	828	9	61	10	457	58	233
1960 to 1969	515	1	54	8	365	13	74
1950 to 1959	416	3	52	13	268	14	66
1940 to 1949	226	2	9	0	167	18	30
<u>1939 or Before</u>	<u>1,083</u>	<u>25</u>	<u>138</u>	<u>30</u>	<u>651</u>	<u>36</u>	<u>203</u>
<b>Subtotal</b>	<b>4,399</b>	<b>56</b>	<b>357</b>	<b>78</b>	<b>2,615</b>	<b>183</b>	<b>1,110</b>
<u>Units Lost (2017 to Present)</u>	<u>3</u>	<u>N/A</u>	<u>2</u>	<u>N/A</u>	<u>1</u>	<u>0</u>	<u>0</u>
<b>Total Est. Units – 2022</b>	<b>4,396</b>	<b>56</b>	<b>355</b>	<b>78</b>	<b>2,614</b>	<b>183</b>	<b>1,110</b>
% 1939 or Before	24.6%	44.6%	38.9%	38.5%	24.9%	19.7%	18.3%
% 1959 or Before	39.2%	53.6%	56.1%	55.1%	41.5%	37.2%	26.9%

\*Specified Data Used; subject to margin of error.  
Source: Phelps County Communities, 2022;  
2016-2020 American Community Survey.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 17  
HOUSING STOCK OCCUPANCY / VACANCY STATUS  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2022**

	<u>PHELPS COUNTY</u>	<u>Atlanta</u>	<u>Bertrand</u>	<u>Funk</u>	<u>Holdrege</u>	<u>Loomis</u>	<u>Balance of County</u>
<b>a) Housing Stock</b>	<b>4,396</b> <b>(O=3,096;</b> <b>R=1,300)</b>	<b>56</b> <b>(O=43;</b> <b>R=13)</b>	<b>355</b> <b>(O=273;</b> <b>R=82)</b>	<b>78</b> <b>(O=69;</b> <b>R=9)</b>	<b>2,614</b> <b>(O=1,705;</b> <b>R=909)</b>	<b>183</b> <b>(O=151;</b> <b>R=32)</b>	<b>1,110</b> <b>(O=855;</b> <b>R=255)</b>
<b>b) Vacant Housing Stock</b>	<b>704</b>	<b>14</b>	<b>86</b>	<b>10</b>	<b>289</b>	<b>17</b>	<b>288</b>
<b>c) Occupied Housing Stock</b>	<b>3,692</b>	<b>42</b>	<b>269</b>	<b>68</b>	<b>2,325</b>	<b>166</b>	<b>822</b>
Owner Occupied	2,621	32	201	61	1,557	137	633
Renter Occupied	1,071	10	68	7	768	29	189
<b>d) Housing Vacancy Rate</b>	<b>16.0%</b> <b>(704)</b>	<b>25.0%</b> <b>(14)</b>	<b>24.2%</b> <b>(86)</b>	<b>12.8%</b> <b>(10)</b>	<b>11.0%</b> <b>(289)</b>	<b>9.4%</b> <b>(17)</b>	<b>25.9%</b> <b>(288)</b>
Owner Vacancy	15.3% (500)	25.6% (11)	26.4% (72)	11.6% (8)	10.1% (173)	9.3% (14)	26.0% (222)
Renter Vacancy	15.7% (204)	23.1% (3)	17.1% (14)	22.2% (2)	12.7% (116)	9.4% (3)	25.9% (66)
<b>e) Adjusted Vacancy Rate*</b>	<b>8.4%</b> <b>(372)</b>	<b>16.1%</b> <b>(9)</b>	<b>15.8%</b> <b>(56)</b>	<b>9.0%</b> <b>(7)</b>	<b>4.0%</b> <b>(105)</b>	<b>6.0%</b> <b>(11)</b>	<b>16.6%</b> <b>(184)</b>
<b>Adjusted Owner Vacancy*</b>	<b>9.0%</b> <b>(278)</b>	<b>16.3%</b> <b>(7)</b>	<b>17.2%</b> <b>(47)</b>	<b>8.7%</b> <b>(6)</b>	<b>3.9%</b> <b>(66)</b>	<b>6.0%</b> <b>(9)</b>	<b>16.7%</b> <b>(143)</b>
<b>Adjusted Renter Vacancy*</b>	<b>7.2%</b> <b>(94)</b>	<b>15.4%</b> <b>(2)</b>	<b>11.0%</b> <b>(9)</b>	<b>11.1%</b> <b>(1)</b>	<b>4.3%</b> <b>(39)</b>	<b>6.3%</b> <b>(2)</b>	<b>16.1%</b> <b>(41)</b>

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

Source: 2016-2020 American Community Survey.  
Phelps County & Communities, 2022.  
Hanna:Keelan Associates, P.C., 2022.

**TABLE 18  
OWNER OCCUPIED HOUSING VALUE  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2000-2027**

		<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,000</u>	<u>\$200,000 or More</u>	<u>Totals</u>
<b>Phelps County</b>	<b>2010*</b>	537	1,096	639	271	316	<b>2,859</b>
	<b>2010 Med. Val.</b>	<b>\$90,200</b>					
	<b>2020*</b>	158	739	624	443	811	<b>2,775</b>
	<b>2020 Med. Val.</b>	<b>\$139,900</b>					
	<b>2022</b>	<b>\$145,300</b>					
	<b>2027</b>	<b>\$168,100</b>					
<b>Atlanta</b>	<b>2010*</b>	18	20	8	0	0	<b>46</b>
	<b>2010 Med. Val.</b>	<b>\$62,500</b>					
	<b>2020*</b>	7	8	3	11	5	<b>34</b>
	<b>2020 Med. Val.</b>	<b>\$116,700</b>					
	<b>2022</b>	<b>\$126,900</b>					
	<b>2027</b>	<b>\$146,300</b>					
<b>Bertrand</b>	<b>2010*</b>	91	114	33	5	3	<b>246</b>
	<b>2010 Med. Val.</b>	<b>\$60,500</b>					
	<b>2020*</b>	24	49	94	41	25	<b>233</b>
	<b>2020 Med. Val.</b>	<b>\$119,800</b>					
	<b>2022</b>	<b>\$133,300</b>					
	<b>2027</b>	<b>\$163,500</b>					
<b>Funk</b>	<b>2010*</b>	22	27	19	2	4	<b>74</b>
	<b>2010 Med. Val.</b>	<b>\$66,700</b>					
	<b>2020*</b>	9	32	15	4	6	<b>66</b>
	<b>2020 Med. Val.</b>	<b>\$94,700</b>					
	<b>2022</b>	<b>\$102,651</b>					
	<b>2027</b>	<b>\$124,197</b>					

**CONTINUED:**

**TABLE 18 (CONTINUED)  
OWNER OCCUPIED HOUSING VALUE  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2000-2027**

		<b>Less than \$50,000</b>	<b>\$50,000 to \$99,999</b>	<b>\$100,000 to \$149,999</b>	<b>\$150,000 to \$199,000</b>	<b>\$200,000 or More</b>	<b>Totals</b>
<b>Holdrege</b>	<b>2010*</b>	362	762	329	146	161	<b>1,760</b>
	<b>2010 Med. Val.</b>	<b>\$79,000</b>					
	<b>2020*</b>	98	541	370	288	351	<b>1,648</b>
	<b>2020 Med. Val.</b>	<b>\$131,900</b>					
	<b>2022</b>	<b>\$149,565</b>					
	<b>2027</b>	<b>\$169,600</b>					
<b>Loomis</b>	<b>2010*</b>	25	51	27	11	2	<b>116</b>
	<b>2010 Med. Val.</b>	<b>\$92,200</b>					
	<b>2020*</b>	9	56	28	34	18	<b>145</b>
	<b>2020 Med. Val.</b>	<b>\$112,500</b>					
	<b>2022</b>	<b>\$117,454</b>					
	<b>2027</b>	<b>\$130,384</b>					
<b>Balance of County</b>	<b>2010*</b>	19	122	223	107	146	<b>617</b>
	<b>2010 Med. Val.</b>	<b>\$87,556</b>					
	<b>2020*</b>	11	53	114	65	406	<b>649</b>
	<b>2020 Med. Val.</b>	<b>\$160,037</b>					
	<b>2022</b>	<b>\$186,534</b>					
	<b>2027</b>	<b>\$203,700</b>					

\*Specified Data Used. 2010 & 2020 estimate subject to margin of error.  
Source: 2006-2010 & 2016-2020 American Community Survey.  
Hanna:Keelan Associates, P.C., 2022.



**TABLE 19  
GROSS RENT  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2000-2027**

		<u>Less than \$300</u>	<u>\$300 to \$399</u>	<u>\$400 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Totals</u>
<b>Phelps County</b>	<b>2010*</b>	299	63	249	157	205	<b>973</b>
	<b>Median Rent</b>	<b>\$479</b>					
	<b>2020*</b>	201	77	113	394	340	<b>1,125</b>
	<b>Median Rent</b>	<b>\$648</b>					
	<b>2022</b>	<b>\$694</b>					
	<b>2027</b>	<b>\$817</b>					
<b>Atlanta</b>	<b>2010*</b>	0	0	7	0	0	<b>7</b>
	<b>Median Rent</b>	<b>N/A</b>					
	<b>2020*</b>	0	0	0	0	0	<b>0</b>
	<b>Median Rent</b>	<b>N/A</b>					
	<b>2022</b>	<b>N/A</b>					
	<b>2027</b>	<b>N/A</b>					
<b>Bertrand</b>	<b>2010*</b>	3	0	11	14	20	<b>48</b>
	<b>Median Rent</b>	<b>\$636</b>					
	<b>2020*</b>	18	10	2	19	30	<b>79</b>
	<b>Median Rent</b>	<b>\$686</b>					
	<b>2022</b>	<b>\$697</b>					
	<b>2027</b>	<b>\$725</b>					
<b>Funk</b>	<b>2010*</b>	0	0	0	0	0	<b>0</b>
	<b>Median Rent</b>	<b>N/A</b>					
	<b>2020*</b>	1	0	0	4	2	<b>7</b>
	<b>Median Rent</b>	<b>N/A</b>					
	<b>2022</b>	<b>N/A</b>					
	<b>2027</b>	<b>N/A</b>					

**CONTINUED:**

**TABLE 19 (CONTINUED)**  
**GROSS RENT**  
**PHELPS COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2027**

		<b>Less than \$300</b>	<b>\$300 to \$399</b>	<b>\$400 to \$499</b>	<b>\$500 to \$699</b>	<b>\$700 or More</b>	<b>Totals</b>
<b>Holdrege</b>	<b>2010*</b>	194	57	192	96	97	<b>636</b>
	<b>Median Rent</b>	<b>\$445</b>					
	<b>2020*</b>	107	20	100	309	254	<b>790</b>
	<b>Median Rent</b>	<b>\$654</b>					
	<b>2022</b>	<b>\$715</b>					
	<b>2027</b>	<b>\$882</b>					
<b>Loomis</b>	<b>2010*</b>	4	3	18	18	12	<b>55</b>
	<b>Median Rent</b>	<b>\$579</b>					
	<b>2020*</b>	1	0	0	20	13	<b>34</b>
	<b>Median Rent</b>	<b>\$638</b>					
	<b>2022</b>	<b>\$651</b>					
	<b>2027</b>	<b>\$684</b>					

\*Specified Data Used. 2020 estimate subject to margin of error.  
 Source: 2006-2010 & 2016-2020 American Community Survey.  
 Hanna:Keelan Associates, P.C., 2022.

**TABLE 20  
 MEDIAN VALUE OF  
 SINGLE FAMILY HOMES  
 PHELPS COUNTY, NEBRASKA  
 2010-2020**

<u>Fiscal Year*</u>	<u>Median Value</u>
2010	\$90,200
2011	\$93,300
2012	\$98,200
2013	\$100,700
2014	\$106,400
2015	\$110,000
2016	\$114,300
2017	\$120,000
2018	\$127,000
2019	\$134,000
<u>2020</u>	\$139,900
<b>Change (2010-2020)</b>	<b>+\$49,700 (+55.1%)</b>

\*Specified Data used, subject to margin of error.  
 Source: 2010-2020 American Community Survey.  
 Hanna Keelan Associates, P.C., 2022.

<b>TABLE 21 SELECTED RENTAL HOUSING OPTIONS PHELPS COUNTY, NEBRASKA 2022</b>					
<u>Name &amp; Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
Bertrand Nursing Home	1974	SN: 26	Skilled Nursing	N/A	SN: 77%
100 Minor Avenue		AL: 16	Assisted Living	Dependent on Care	AL: 100%
Bertrand, NE 68927					Yes (2 for SN)
308-472-3341					
Chrisoma West	2000	AL: 25	Assisted Living &	AL: \$3,500 or less	AL: 80%
1927 W. 4 <sup>th</sup> Avenue		Ind: 18	Independent	/Month	Ind: 78%
Holdrege, NE 68949			Living	Ind: \$1,900-\$2,600	Yes (2-3 for AL)
308-995-2086				/Month	
Christian Homes, Inc.	1956	SN: 86	Skilled Nursing,	SN: \$8,000-\$12,000	SN: 60%
1923 W. 4 <sup>th</sup> Avenue		AL: 32	Assisted Living &	AL: \$2,300-\$2,800	AL: 63%
Holdrege, NE 68949		Ind: 20	Independent	Ind: \$2,300-\$3,500	Ind: 75%
308-995-4493		Owner Hs: 12	Living	O Hs: \$4,500-\$6,500	Owner Hs: 92%
				Dependent on Need	No
Courtyard Villa N/A	N/A	1-Bd: 8	USDA-RD	30% of Income	100%
604 Mason Avenue			Multi-Family		
Bertrand, NE 68927					
308-472-3384					
Holdrege Memorial Homes	1953	SN: 83	Skilled Nursing	SN: \$7,400/Month	SN: 86%
1320 11 <sup>th</sup> Avenue		AL: 36	Assisted Living	AL: \$3,400-\$3,500	AL: 61%
Holdrege, NE 68949				/Month	No, Lack of Staffing
308-995-8631					
Heritage Apts. of Bertrand	2000	5 Total Units	NIFA (LIHTC)	\$425/Month	100%
510 Mason Avenue			Multi-Family		Yes
Bertrand, NE 68927					
402-434-3344					
<b>Continued:</b>					

<b>TABLE 21 (CONTINUED)</b>					
<b>SELECTED RENTAL HOUSING OPTIONS</b>					
<b>PHELPS COUNTY, NEBRASKA</b>					
<b>2022</b>					
<u>Name &amp; Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
Heritage Apts. of Holdrege	1995	2-Bd: 12	NIFA (LIHTC)	Newer units: \$700	100%
115 5 <sup>th</sup> Avenue			Elderly	Older units: \$625	No
Holdrege, NE 68949					
308-995-6571					
Mosaic Housing Corp I	N/A	2-Bd: 5	HUD	33% of Income	60%
706 Broadway Street			Special Needs		No
Holdrege, NE 68949					
402-896-3884					
Mosaic Housing Corp IV	2001	2-Bd: 2	HUD	33% of Income	100%
402 & 425 Broadway Street			Special Needs		No
Holdrege, NE 68949					
402-896-3884					
Sunrise East*	2008	2-Bd:16	NIFA (LIHTC)	\$436	100%
1516 12 <sup>th</sup> Avenue			NDED		Yes (12-20)
Holdrege, NE 68949			Elderly		
308-995-8733					
Sunrise Lane*	2011	2-Bd: 18	NIFA (LIHTC)	\$436	100%
1616 12 <sup>th</sup> Avenue			NDED		Yes (12-20)
Holdrege, NE 68949			Elderly		
308-995-8733					
Sunrise View*	1978	1-Bd: 48	HUD	30% of Income	100%
1422 12 <sup>th</sup> Avenue			Elderly	(Contract Rent = \$608)	Yes (15-20)
Holdrege, NE 68949					
308-995-8733					
<b>Continued:</b>					

**TABLE 21 (CONTINUED)  
SELECTED RENTAL HOUSING OPTIONS  
PHELPS COUNTY, NEBRASKA  
2022**

<u>Name &amp; Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
Westport Apts. of Holdrege 1300 & 1314 Tibbal Street Holdrege, NE 68949 402-827-8234	1993	1-Bd: 26	NIFA (LIHTC) USDA-RD General/Elderly	\$575	96% No
Windhaven Estates* 1500 12 <sup>th</sup> Avenue Holdrege, NE 68949 308-995-8733	2017	3-Bd: 4 4-Bd: 12	NIFA (LIHTC) NDED Elderly, Family & Veterans	3-Bd: \$546 4-Bd: \$595	100% Yes (12)

N/A = Not Available, Information included from previous Housing Study (2017). AL = Assisted Living. NF = (Skilled) Nursing Facility. Ind = Independent Senior Living.  
 \*= Managed by Holdrege Housing Authority

Source: Nebraska Investment Finance Authority, 2022. U.S. Department of Agriculture-Rural Development, 2022.  
 U.S. Department of Housing and Urban Development, 2022.  
 Hanna:Keelan Associates, P.C., 2022

**TABLE 22A  
ESTIMATED HOUSING UNIT “TARGET” DEMAND  
“MEDIUM” POPULATION PROJECTION  
PHELPS COUNTY, NEBRASKA  
2027**

	<u>Owner</u>	<u>Rental</u>	<u>Est. Total Housing Unit Target Demand*</u>	<u>Est. Required Housing Unit Target Demand Budget (Millions)</u>
<b>PHELPS COUNTY:</b>	<b>114</b>	<b>83</b>	<b>197<sup>^</sup></b>	<b>\$50.5</b>
<b>Atlanta:</b>	<b>2</b>	<b>2</b>	<b>4</b>	<b>\$0.9</b>
<b>Bertrand:</b>	<b>6</b>	<b>6</b>	<b>12</b>	<b>\$2.5</b>
<b>Funk:</b>	<b>3</b>	<b>2</b>	<b>5</b>	<b>\$1.3</b>
<b>Holdrege:</b>	<b>57</b>	<b>71</b>	<b>128<sup>**^</sup></b>	<b>\$29.3</b>
<b>Loomis:</b>	<b>5</b>	<b>2</b>	<b>7</b>	<b>\$1.9</b>
<b>Balance of County:</b>	<b>41</b>	<b>0</b>	<b>41</b>	<b>\$14.6</b>

**\*Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Workforce.
- “Pent Up” Housing Demand.
- Seasonal Housing Demand.
- **Five-Year Housing Development Capacity.**

**Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 30% of the Total Housing Demand).**

**\*\*Estimated Downtown Housing Unit Demand:** Holdrege: 10 Total Units (Four Owner, Six Rental).

**^Estimated Workforce Housing Unit Demand:**  
Phelps County: 120 Total Units (66 Owner, 54 Rental).  
Holdrege: 74 Total Units (30 Owner, 44 Rental).

<sup>^</sup>Includes Increased FTE Positions in the Community by 2027.

Source: Hanna:Keelan Associates, P.C., 2022.

<b>TABLE 22B</b>				
<b>ESTIMATED HOUSING UNIT “TARGET” DEMAND – “CGI”</b>				
<b>PHELPS COUNTY, NEBRASKA</b>				
<b>2027</b>				
	<u>Owner</u>	<u>Rental</u>	<u>Est. Total Housing Unit Target Demand*</u>	<u>Est. Required Housing Unit Target Demand Budget (Millions)</u>
<b>PHELPS COUNTY:</b>	<b>159</b>	<b>127</b>	<b>286<sup>^</sup></b>	<b>\$73.3</b>
<b>Atlanta:</b>	<b>2</b>	<b>2</b>	<b>4</b>	<b>\$0.9</b>
<b>Bertrand:</b>	<b>6</b>	<b>8</b>	<b>14</b>	<b>\$2.8</b>
<b>Funk:</b>	<b>3</b>	<b>3</b>	<b>6</b>	<b>\$1.5</b>
<b>Holdrege:</b>	<b>83</b>	<b>110</b>	<b>206<sup>**^</sup></b>	<b>\$44.3</b>
<b>Loomis:</b>	<b>5</b>	<b>4</b>	<b>9</b>	<b>\$2.2</b>
<b>Balance of County:</b>	<b>60</b>	<b>0</b>	<b>60</b>	<b>\$21.6</b>

<p><b>*Housing Unit “Target” Demand, based on:</b></p> <ul style="list-style-type: none"> <li>- Expected New Households.</li> <li>- Cost-Burdened Households.</li> <li>- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.</li> <li>- Owner &amp; Rental Housing Vacancy Deficiency.</li> <li>- Secure Current Commuter Workforce.</li> <li>- “Pent Up” Housing Demand.</li> <li>- Seasonal Housing Demand.</li> <li>- <b>Five-Year Housing Development Capacity.</b></li> </ul>	<p><b>Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 30% of the Total Housing Demand).</b></p> <p><b>**Estimated Downtown Housing Unit Demand:</b> Holdrege: 18 Total Units (Six Owner, 12 Rental).</p> <p><b><sup>^</sup>Estimated Workforce Housing Unit Demand:</b>                  Phelps County: 175 Total Units (92 Owner, 83 Rental).                  Holdrege: 114 Total Units (44 Owner, 70 Rental).</p>
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Source: Hanna:Keelan Associates, P.C., 2022.



**TABLE 23  
AREA HOUSEHOLD INCOME (AMI)  
PHELPS COUNTY, NEBRASKA  
2021**

	<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>	\$16,250	\$18,600	\$20,900	\$23,200	\$25,100	\$26,950	\$28,800	\$30,650
<b>50% AMI</b>	\$27,100	\$30,950	\$34,800	\$38,650	\$41,750	\$44,850	\$47,950	\$51,050
<b>60% AMI</b>	\$32,520	\$37,140	\$41,760	\$46,380	\$50,100	\$53,820	\$57,540	\$61,260
<b>80% AMI</b>	\$43,300	\$49,500	\$55,700	\$61,850	\$66,800	\$71,750	\$76,700	\$81,650
<b>100%AMI</b>	\$54,200	\$61,900	\$69,600	\$77,300	\$83,500	\$89,700	\$95,900	\$102,100
<b>125%AMI</b>	\$67,750	\$77,375	\$87,000	\$96,625	\$104,375	\$112,125	\$119,875	\$127,625

Source: U.S. Department of Housing and Urban Development, 2021.

**TABLE 24  
HOUSING UNIT “TARGET” DEMAND BY AMI  
“MEDIUM” POPULATION PROJECTION  
PHELPS COUNTY/ CITY OF HOLDREGE, NEBRASKA  
2027**

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
<u>Phelps County</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
<b>Owner:</b>	<b>0</b>	<b>8</b>	<b>12</b>	<b>24</b>	<b>70</b>	<b>114</b>
<b>Rental:</b>	<b>0</b>	<b>30</b>	<b>20</b>	<b>21</b>	<b>12</b>	<b>83</b>
<u>Holdrege</u>						
<b>Owner:</b>	<b>0</b>	<b>6</b>	<b>8</b>	<b>16</b>	<b>27</b>	<b>57</b>
<b>Renter:</b>	<b>0</b>	<b>24</b>	<b>15</b>	<b>20</b>	<b>12</b>	<b>71</b>

NOTE: Includes New Construction & Purchase-Rehab-Resale or Re-Rent.  
Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 25A  
HOUSING UNIT “TARGET” DEMAND – “MEDIUM” POPULATION, SECTORS BY AMI  
PHELPS COUNTY-WIDE, NEBRASKA  
2027**

<b>OWNER UNITS</b>	<b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b>					<b>Totals</b>	<b>Workforce Sector</b>
	<b>0%-30%</b>	<b>31%-60%</b>	<b>61%-80%</b>	<b>81%-125%</b>	<b>126%+</b>		
<b>Elderly (55+)</b>	0	0	2	8	32	<b>42</b>	<b>12</b>
<b>Family</b>	0	4	6	16	38	<b>64</b>	<b>52</b>
<b>Special Populations<sup>1</sup></b>	<u>0</u>	<u>4</u>	<u>4</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>2</u>
<b>Subtotals</b>	<b>0</b>	<b>8</b>	<b>12</b>	<b>24</b>	<b>70</b>	<b>114</b>	<b>66</b>
<b>RENTAL UNITS*</b>							
<b>Elderly (55+)</b>	0	10	6	7	6	<b>29</b>	<b>8</b>
<b>Family</b>	0	18	12	14	6	<b>50</b>	<b>44</b>
<b>Special Populations<sup>1</sup></b>	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>4</u>	<u>2</u>
<b>Subtotals</b>	<b>0</b>	<b>30</b>	<b>20</b>	<b>21</b>	<b>12</b>	<b>83</b>	<b>54</b>
<b>TOTALS</b>	<b>0</b>	<b>38</b>	<b>32</b>	<b>45</b>	<b>82</b>	<b>197</b>	<b>120</b>

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

\* Includes lease- or credit-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., 2022.

**TABLE 25B  
HOUSING UNIT “TARGET” DEMAND – “MEDIUM” POPULATION, SECTORS BY AMI  
HOLDREGE, NEBRASKA  
2027**

<b>OWNER UNITS</b>	<b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b>					<b>Totals</b>	<b>Workforce Sector</b>
	<b>0%-30%</b>	<b>31%-60%</b>	<b>61%-80%</b>	<b>81%-125%</b>	<b>126%+</b>		
<b>Elderly (55+)</b>	0	0	2	6	17	<b>25</b>	<b>8</b>
<b>Family</b>	0	2	2	10	10	<b>24</b>	<b>20</b>
<b>Special Populations<sup>1</sup></b>	<u>0</u>	<u>4</u>	<u>4</u>	<u>0</u>	<u>0</u>	<b>8</b>	<b>2</b>
<b>Subtotals</b>	<b>0</b>	<b>6</b>	<b>8</b>	<b>16</b>	<b>27</b>	<b>57</b>	<b>30</b>
<b>RENTAL UNITS*</b>							
<b>Elderly (55+)</b>	0	8	5	7	6	<b>26</b>	<b>6</b>
<b>Family</b>	0	14	8	13	6	<b>41</b>	<b>36</b>
<b>Special Populations<sup>1</sup></b>	<u>0</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>0</u>	<b>4</b>	<b>2</b>
<b>Subtotals</b>	<b>0</b>	<b>24</b>	<b>15</b>	<b>20</b>	<b>12</b>	<b>71</b>	<b>44</b>
<b>TOTALS</b>	<b>0</b>	<b>36</b>	<b>23</b>	<b>36</b>	<b>39</b>	<b>128</b>	<b>74</b>

Note: Housing Demand includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

\* Includes lease- or credit-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., 2022.

**TABLE 26A  
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES  
BY PRICE POINT (PRODUCT) RANGE BY AMI  
“MEDIUM” POPULATION PROJECTION  
PHELPS COUNTY-WIDE, NEBRASKA  
2027**

**PRICE – PURCHASE COST RANGE (Area Median Income)**

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	<b>Totals</b>	<b>Workforce</b>
<b>OWNER UNITS*</b>	<b>\$0 to \$107,215*</b>	<b>\$100,800 to \$181,700*</b>	<b>\$185,350 to \$264,800*</b>	<b>\$281,300 to \$375,000</b>	<b>\$379,500*+</b>		<b>\$178,000*+</b>
2 Bedroom	0	2	4	6	26	<b>38</b>	<b>0</b>
3+ Bedroom	0	6	8	18	44	<b>76</b>	<b>66</b>
<b>TOTALS</b>	<b>0</b>	<b>8</b>	<b>12</b>	<b>24</b>	<b>70</b>	<b>114</b>	<b>66</b>

**PRICE – RENT COST RANGE (Area Median Income)**

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	<b>Totals</b>	<b>Workforce</b>
<b>RENTAL UNITS**</b>	<b>\$0 to \$421**</b>	<b>\$435 to \$820**</b>	<b>\$835 to \$980**</b>	<b>\$1,035 to \$1,250**</b>	<b>\$1,265**+</b>		<b>\$640+**</b>
1 Bedroom	0	6	6	0	0	12	<b>0</b>
2 Bedroom	0	12	6	9	6	33	<b>18</b>
3+ Bedroom	0	12	8	12	6	38	<b>36</b>
<b>TOTALS</b>	<b>0</b>	<b>30</b>	<b>20</b>	<b>21</b>	<b>12</b>	<b>83</b>	<b>54</b>

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

\*Average Affordable Purchase Price, 3.0 PPHH, (25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

\*\*Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 26B  
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES  
BY PRICE POINT (PRODUCT) RANGE BY AMI  
“MEDIUM” POPULATION PROJECTION  
HOLDREGE, NEBRASKA  
2027**

**PRICE – PURCHASE COST RANGE (Area Median Income)**

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	<b>Totals</b>	<b>Workforce</b>
<b>OWNER UNITS*</b>	<b>\$0 to \$105,270*</b>	<b>\$108,800 to \$178,400*</b>	<b>\$182,000 to \$260,000*</b>	<b>\$276,200 to \$368,000</b>	<b>\$372,600*+</b>		<b>\$174,400*+</b>
2 Bedroom	0	2	2	4	16	24	0
3+ Bedroom	0	4	6	12	11	33	30
<b>TOTALS</b>	<b>0</b>	<b>6</b>	<b>8</b>	<b>16</b>	<b>27</b>	<b>57</b>	<b>30</b>

**PRICE – RENT COST RANGE (Area Median Income)**

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	<b>Totals</b>	<b>Workforce</b>
<b>RENTAL UNITS**</b>	<b>\$0 to \$415**</b>	<b>\$427 to \$805**</b>	<b>\$821 to \$962**</b>	<b>\$1,015 to \$1,230**</b>	<b>\$1,242**+</b>		<b>\$630+**</b>
1 Bedroom	0	4	5	0	0	9	0
2 Bedroom	0	10	4	8	6	28	14
3+ Bedroom	0	10	6	12	6	34	30
<b>TOTALS</b>	<b>0</b>	<b>24</b>	<b>15</b>	<b>20</b>	<b>12</b>	<b>71</b>	<b>44</b>

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

\*Average Affordable Purchase Price, 3.0 PPHH, (25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

\*\*Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

<b>TABLE 27                      HOUSING UNIT “TARGET” DEMAND –                      “MEDIUM” POPULATION PROJECTION                      ESTIMATED HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR                      HOLDREGE, NEBRASKA                      2027</b>			
<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
<b>18 to 54 Years**</b>	Single Family Unit	29 / 8*	10.4
	Town Home Unit	8 / 8	4.2
	Duplex/Triplex Unit	0 / 17	3.5
	Apartment - 4+ Units***	0 / 12	1.6
<b>Totals</b>		<b>32 / 45</b>	<b>19.7</b>
<b>55+ Years</b>	Single Family Unit	13 / 0	4.3
	Town Home Unit	12 / 6	4.7
	Duplex/Triplex Unit	0 / 12	2.5
	Apartment - 4+ Units***	0 / 8	1.1
<b>Totals</b>		<b>25 / 26</b>	<b>12.6</b>
<b>TOTAL UNITS / ACRES</b>		<b>57 / 71</b>	<b>32.3</b>
<b>TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.</b>		<b>46 / 63</b>	<b>27.5 / 82.5^^</b>
*Includes Credit-To-Own Units. **Includes housing for families, and persons with a disability. ***Includes housing in Downtown. ^Includes Public Right-of-Way. ^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.			
Source: Hanna:Keelan Associates, P.C., 2022.			

**TABLE 28A  
HOUSING STRUCTURES  
QUALITY SURVEY  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2022**

	<u>Phelps County</u>	<u>Atlanta</u>	<u>Bertrand</u>	<u>Funk</u>	<u>Holdrege</u>	<u>Loomis</u>	<u>Balance of County</u>
<b>6 Excellent</b>	0	0	0	0	0	0	0
<b>5 Very Good</b>	8	0	0	0	4	0	4
<b>4.5</b>	1	0	0	0	1	0	0
<b>4 Good</b>	232	0	4	2	150	6	70
<b>3.75</b>	10	0	0	0	7	0	3
<b>3.5</b>	69	2	2	1	50	3	11
<b>3.25</b>	12	0	0	0	8	0	4
<b>3 Average</b>	1,351	12	99	26	734	54	426
<b>2.75</b>	1	0	0	0	1	0	0
<b>2.5</b>	25	1	1	0	19	1	3
<b>2.25</b>	1	0	0	0	1	0	0
<b>2 Fair</b>	1,903	27	188	51	1,156	96	385
<b>1.5</b>	1	0	0	0	0	0	1
<b>1 Low</b>	137	2	5	1	73	0	56
<b><u>0.5 Very Low</u></b>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
<b>Totals</b>	<b>3,751</b>	<b>44</b>	<b>299</b>	<b>81</b>	<b>2,204</b>	<b>160</b>	<b>963</b>

Source: Phelps County Assessor, 2022.

**TABLE 28B  
HOUSING STRUCTURES  
CONDITIONS SURVEY  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2022**

	<u>Phelps County</u>	<u>Atlanta</u>	<u>Bertrand</u>	<u>Funk</u>	<u>Holdrege</u>	<u>Loomis</u>	<u>Balance of County</u>
<b>6 Excellent</b>	0	0	0	0	0	0	0
<b>5 Very Good</b>	3	0	0	0	1	0	2
<b>4.5</b>	1	0	0	0	1	0	0
<b>4 Good</b>	433	0	18	5	267	7	136
<b>3.75</b>	1	1	0	0	0	0	0
<b>3.5</b>	111	2	12	5	81	7	4
<b>3.25</b>	1	0	0	0	1	0	0
<b>3 Average</b>	2,267	22	183	53	1,231	98	680
<b>2.75</b>	1	0	0	0	1	0	0
<b>2.5</b>	244	10	32	7	170	21	4
<b>2 Badly Worn</b>	542	6	38	10	334	24	130
<b>1 Worn Out</b>	145	3	16	1	115	3	7
<b>0.5</b>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>
<b>Totals</b>	<b>3,751</b>	<b>44</b>	<b>299</b>	<b>81</b>	<b>2,204</b>	<b>160</b>	<b>963</b>

Source: Phelps County Assessor, 2022.



**TABLE 29  
ESTIMATED HOUSING UNIT “TARGET”  
REHABILITATION / DEMOLITION TARGET DEMAND  
PHELPS COUNTY COMMUNITIES, NEBRASKA  
2027**

	<b># Rehabilitated / <u>Est. Cost</u></b>	<b><u>Demolition</u></b>
<b>Phelps County Communities:</b>	<b>198 / \$7.76 M</b>	<b>70</b>
Atlanta:	16 / \$0.54 M	5
Bertrand:	41 / \$1.4 M	7
Funk:	10 / \$0.34 M	7
Holdrege:	114 / \$4.9 M	47
Loomis:	17 / \$0.58 M	4

\*NOTE: Estimates based upon County Assessor Data, Age of Housing and General Field Evaluation, 2022.  
Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 30  
HOUSING UNIT REHABILITATION &  
DEMOLITION “TARGET” DEMAND & ESTIMATED COSTS  
HOLDREGE, NEBRASKA  
2027**

	<b># Units / Est. Costs</b>
- Moderate Rehabilitation	74 / \$2.1 M*
- Substantial Rehabilitation	40 / \$2.8 M*
- Demolition	47 / \$0.89 M**
	<b>\$3.3 M***</b>

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

Source: Hanna:Keelan Associates, P.C., 2022.