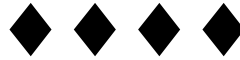


# *Phelps County & Communities, Nebraska*

## **“SNAPSHOT” COUNTY-WIDE HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING – 2022.**

**NEBRASKA INVESTMENT FINANCE AUTHORITY –  
HOUSING STUDY GRANT PROGRAM.**



*“A comprehensive report on current and projected demographic, economic and housing statistics and future housing demand/needs in Phelps County, Nebraska.”*

**Prepared For:**



**Prepared By:**

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

**OCTOBER, 2017**



**“SNAPSHOT”  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
COUNTY-WIDE HOUSING STUDY WITH  
STRATEGIES FOR AFFORDABLE HOUSING - 2022.**

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The Phelps County, Nebraska, County-Wide Housing Study with Strategies for Affordable Housing was funded by the Nebraska Investment Finance Authority Housing Study Grant Program, with matching funds from Phelps County Development Corporation, as well as local public, private and non-profit entities. The Housing Study was completed with the guidance and direction of the Phelps County-Wide Housing Steering Committee.

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## ***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 “**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, bankers and local citizens provided invaluable information throughout the development of this Housing Study. Funding for the **County-Wide Housing Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from PCDC and local public, private and non-profit entities.

## ***HOUSING TARGET DEMAND.***

**Table A, Page 2**, identifies the **estimated housing target demand** for **Phelps County** and **each Community** by **2022**. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout the County.

The total estimated **housing target demand** in **Phelps County**, by **2022**, is **270 housing units, including 170 owner and 100 rental units**, at an estimated development cost of **\$61.1 Million**. The smaller Communities of the County should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units. An “**Economic Development Boost**” potential of **135 new full-time employment opportunities in Phelps County** would increase the estimated total County Housing Target Demand by **90 additional housing units**.

The Community of **Holdrege** has the greatest demand for new construction and housing rehabilitation activities in Phelps County. An estimated **158 total units, including 86 owner and 72 rental units** should be created in Holdrege, at an estimated target budget of **\$31.1 Million**. Of the 158 new housing units, an estimated **22 units** should be targeted for **Downtown Holdrege**, consisting of **10 owner and 12 rental** housing units.

**TABLE A  
HOUSING TARGET DEMAND  
PHELPS COUNTY & COMMUNITIES, NEBRASKA  
2022**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand**^</u>	<u>Est. Required Target Budget (Millions)</u>
<b>Phelps County:</b>	<b>170</b>	<b>100</b>	<b>270</b>	<b>\$61.1</b>
Atlanta:	2	2	4	\$0.8
Bertrand:	14	12	26	\$5.2
Funk:	6	6	12	\$2.3
Holdrege:	86	72	158**	\$31.4
Loomis:	10	8	18	\$4.0
Balance of County:	52	0	52	\$17.4

\*Based upon new households, providing affordable housing for 20% of cost burdened households, replacement of 20% of housing stock classified as “bad” (100%) or “badly worn” (35%) by the Phelps County Assessor, absorb housing vacancy deficiency by creating 7% vacancy rate consisting of structurally sound housing units and build for “pent-up” demand, based upon local capacity and availability of land, financial resources and 2.5% of the existing owner and renter households.

**An “Economic Development Boost” of 135 new FTE opportunities in Phelps County would increase the estimated total County Housing Target Demand by 90 additional housing units.**

\*\*Includes Holdrege Downtown Housing Potential:  
22 Total Units (10 Owner, 12 Rental).

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

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

**HOUSING DEMAND BY INCOME SECTOR.**

**Table B** identifies the **estimated housing target demand by income sector** for Phelps County by 2022. Approximately 270 new units should be targeted, consisting of 170 owner units and 100 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 all income sectors 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 61 and 125 percent AMI.**

**TABLE B  
HOUSING TARGET DEMAND BY INCOME SECTOR  
PHELPS COUNTY/CITY OF HOLDREGE, NEBRASKA  
2022**

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
<b><u>Phelps County:</u></b>	<b><u>AMI</u></b>	<b><u>AMI</u></b>	<b><u>AMI</u></b>	<b><u>AMI</u></b>	<b><u>AMI</u></b>	
<b>Owner:</b>	0	4	38	48	80	<b>170</b>
<b>Rental:</b>	6	10	30	38	16	<b>100</b>
<b><u>Holdrege:</u></b>						
<b>Owner:</b>	0	4	20	28	34	<b>86</b>
<b>Rental:</b>	4	6	20	26	16	<b>72</b>

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



**HOUSING REHABILITATION/DEMOLITION DEMAND.**

Table C identifies the estimated rehabilitation and demolition target demand for the Communities of Phelps County, by 2022. Up to 414 units could be targeted for rehabilitation in Phelps County at an estimated cost of \$18 Million. Up to 196 housing units are considered not cost effective for rehabilitation and should be demolished. The estimated cost of demolition will range, depending on acquisition of the housing unit.

Land being occupied by “bad and unsafe” housing located in Communities should be secured in a single County-Wide “Land Bank,” reserved for future housing development. Phelps County Development Corporation, in 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 C                      TARGET REHABILITATION /                      DEMOLITION DEMAND &amp; ESTIMATED COSTS                      PHELPS COUNTY COMMUNITIES, NEBRASKA                      2022</b>		
	# Rehabilitated / <u>Est. Cost*</u>	<u>Demolition</u>
<b>Phelps County:</b>	<b>414 / \$18.0 M</b>	<b>196</b>
Atlanta:	10 / \$432,000	7
Bertrand:	45 / \$1.9 M	27
Funk:	14 / \$606,000	8
Holdrege:	322 / \$14.1 M	144
Loomis:	23 / \$996,000	10
*Based upon field inspections and age of housing. Source: Hanna:Keelan Associates, P.C., 2017.		

## ***FIVE-YEAR HOUSING ACTION PLAN.***

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 **270 new units; 170 owner units and 100 rental units, by 2022.**

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

Important to the cause for new and improved housing in Phelps County will be the creation of a **County-Wide Housing Partnership**, comprised of housing stakeholders throughout the County in the form of existing housing groups, local government and specific housing funding sources. *“The bigger the circle of Partners, the better the delivery of housing.” The following page identifies selected Phelps County groups, organizations and funds/funding sources are available to create new and preserve existing housing throughout the County.*



***POTENTIAL HOUSING/FUNDING PARTNERS.***

- HUD** = U.S. Department of Housing & Urban Development-  
Mortgage Insurance/Capital Advance.
- RD** = Department of Agriculture-Rural Development/Grants/Loan/  
Mortgage Guarantee.
- LG** = Local Governments.
- HDC** = Holdrege Development Corporation.
- AHP** = Federal Home Loan Bank-Affordable Housing Program.
- NIFA** = Nebraska Investment Finance Authority-Section 42 Low Income Housing Tax  
Credit (LIHTC), LB 884-State Low-Income Housing Tax Credit (SLIHTC), First-Time  
Homebuyer (Programs) & Workforce Housing Initiative.
- HTC** = Historic Tax Credits (State & Federal).
- CDBG** = Nebraska Department of Economic Development-  
Community Development Block Grant.
- HOME** = HOME Program.
- NAHTF** = Nebraska Affordable Housing Trust Fund.
- RWHIF** = Rural Workforce Housing Investment Fund.
- OE** = Owner Equity.
- CPF** = Conventional Private Financing.
- TIF** = Tax Increment Financing-Holdrege Community Redevelopment Authority &  
Bertrand Community Development Agency.
- PCDC** = Phelps County Development Corporation.
- HHA** = Holdrege Housing Authority.
- PC-WHP** = Phelps County-Wide Housing Partnership.
- HMH** = Holdrege Memorial Homes.
- ME** = Major Employers.
- SCEDD** = South Central Economic Development District.
- CAPMN** = Community Action Partnership of Mid-Nebraska.
- SCNAAA** = South Central Nebraska Area Agency on Aging..
- H-LB840** = Holdrege Economic Development (LB840 Funding).
- MHEG** = Midwest Housing Equity Group.
- MHDF** = Midwest Housing Development Fund.
- PD/O** = Private Developer/Owner.
- PF** = Local, State & Regional (Private) Foundations.
- PMHC** = Phelps Memorial Health Center.



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

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

### **ACCESS AND LINKAGES:**

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

### **COMFORT AND IMAGE:**

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

### **USES AND ACTIVITIES:**

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

### **SOCIABILITY:**

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

**HOUSING PROJECTS.**

The following **Phelps County Housing Action Plan** presents the “**priority**” housing programs proposed for the County and Communities during the next five years. Programs include activities associated with the organizational or operational requirements to ensure housing development exists as an ongoing community and economic process, housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the local housing stock. The **Plan** defines a purpose and estimated cost for each housing program and, where relevant, the estimated cost subsidy.

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

**ORGANIZATIONAL/OPERATIONAL PROGRAMS.**

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Est. Cost/Partners.</u>
1.	Establish a <b>Phelps County-Wide Housing Partnership (PC-WHP)</b> to promote and guide housing development activities in the County and each Community.	A <b>County-Wide organization</b> , created by <b>PCDC</b> that plans, guides and implements affordable housing programs. To include the input and involvement of existing Phelps County housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services.	\$60,000 (Selected Partners).
2.	Create a <b>Phelps County Land and Housing Bank Program.</b>	Secure both land and housing for future housing development and redevelopment throughout Phelps County.	\$150,000 Annually. PC-WHP, LG & ME.
3.	<b>County-Wide Housing Investment Club.</b>	With the guidance of the <b>Phelps County-Wide Housing Partnership</b> , organize local funding and housing stakeholders to create a pool or bank of funds to invest in needed gap financing for local housing developments.	\$225,000 Annually. PC-WHP.

## ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Est. Cost/Partners.</u>
4.	Maintain and expand an <b>Employer’s Housing Assistance Program</b> , encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing.	To encourage <b>Major Employers</b> in Phelps County to partner and financially assist in developing housing programs identified in the <b>Housing Action Plan</b> , including first-time homebuyer and down payment assistance programs and collaboration of major employers to complete needed workforce housing projects.	\$250,000 Annually. PC-WHP & ME.
5.	Continue/Expand a <b>Continuum of (Housing) Residential Care Program</b> in the County, directed at persons and families 55+ years of age.	Housing assistance program provided by the <b>Phelps County-Wide Housing Partnership</b> , to address all facets of <b>elderly housing needs and associated support services</b> in Phelps County, including advocating for the development of all housing types and needed supportive services for elderly households, with emphasis on new construction and home rehabilitation and modification.	\$125,000 Annually. PC-WHP, HMH, LG, SCNAAA, PHCS & PF.
6.	Plan and implement an annual <b>Phelps County Housing Summit</b> .	The <b>Phelps County-Wide Housing Partnership</b> , with the assistance of <b>PCDC</b> and local funders, should conduct an annual presentation of housing accomplishments and opportunities in Phelps County.	\$5,000 Annually. PC-WHP.

## HOUSING PRESERVATION/REHABILITATION.

	<u>Activity/Purpose.</u>	<u>Est. Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
7.	<b>County-Wide Housing Code Inspection and Rental Licensing Program</b> , to provide a year-round, on-going housing inspection and enforcement and licensing program, to support a safe, affordable both owner and rental housing stock. Can combine with a <b>Nuisance Abatement Program</b> .	\$95,000 Annually.	85% or \$80,750.	PC-WHP, LG, SCEDD, LG & OE.
8.	<b>County-Wide Single Family Owner Housing Rehabilitation Program, up to 65 Units, by 2022</b> , moderate rehabilitation at \$32,000 to \$38,000 per unit, to meet the needs of low- to moderate-income households (0% to 80% AMI).	\$2,500,000.	70% or \$1,750,000.	PC-WHP, LG, SCEDD, CAPMN, CDBG, HOME, NAHTF, TIF & OE.
9.	<b>Purchase and Demolition of up to 40 substandard, dilapidated housing units</b> in Phelps County Communities, by 2022. Credit property to the Land & Housing Bank for purpose of redevelopment.	\$1,650,000.	80% or \$1,320,000.	PC-WHP, LG, SCEDD, CDBG, NAHTF, TIF & OE.
10 .	<b>Single Family Purchase-Rehab-Resale/Re-Rent Program, 12 to 15 Units</b> , 3+ bedroom houses, standard amenities in Phelps County, by 2022, to meet the affordable homeowner/renter needs of low- to moderate-income households (31% to 80% AMI).	\$1,100,000.	70% or \$761,250.	PC-WHP, LG, SCEDD, CAPMN, PD/O, RD, CDBG, HOME, NAHTF, TIF, CPF & OE.

## HOUSING FOR ELDERLY/SENIOR POPULATIONS.

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
11.	<p><b>Elderly (55+ Years) Rental Housing Initiative, 14 Total Units.</b></p> <ul style="list-style-type: none"> <li>- Holdrege: 10 Units.</li> <li>- Bertrand: 4 Units.</li> </ul> <p>Mixed income, two- bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (31% to 80% AMI).</p>	\$1,820,000.	75% or \$1,305,000.	PC-WHP, LG, HHA, HDC, PD/O, SCNAAA, LIHTC, SLIHTC, MHEG, MHDF, HOME, NAHTF, AHP, HUD, RD, TIF, CPF & PF.
12.	<p><b>Elderly (55+ Years) Rental Housing Initiative, 20 to 24 Units in Holdrege.</b></p> <p>Mixed income, two- bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (81%+ AMI) with possible minimum supportive services.</p>	\$3,960,000.	35% or \$1,386,000.	PC-WHP, HMH, HHA, HDC, HUD, TIF & CPF.
13.	<p><b>Elderly (55+ Years) Homeownership Initiative, 50 Total Units.</b></p> <ul style="list-style-type: none"> <li>- Holdrege: 34 Units.</li> <li>- Balance of County: 10 Units.</li> <li>- Bertrand: 4 Units.</li> <li>- Loomis: 2 Units.</li> </ul> <p>Scattered site, mixed income, two &amp; three-bedroom single family, and town home units, standard amenities, complete accessibility design, to meet the needs of moderate- to upper-income elderly households (61%+ AMI).</p>	\$12,500,000.	30% or \$3,675,000.	PC-WHP, LG, PD/O & CPF.



## HOUSING FOR ELDERLY/SENIOR POPULATIONS (Continued).

<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
14. <b>Housing Rehabilitation/ Modification Initiative, 18 Total Units.</b> - Holdrege: 12 Units. - Bertrand, Funk & Loomis: 2 Units Each.  Standard amenities, visitability and accessibility design, to meet the needs of very-low- to moderate-income (31% to 80% AMI), <i>Elderly and Special Population Households.</i>	\$560,000.	85% or \$476,000.	PC-WHP, LG, HHA, HDC, SCNAAA, SCEDD, CAPMN, CDBG, HOME, NAHTF, PF, TIF & OE.
15. <b>Develop 12 to 16 unit affordable, licensed Assisted Living Facility in Holdrege,</b> with supportive/ specialized services for near-independent and frail-elderly residents.	\$2,500,000.	60% or \$1,500,000.	HMH, HUD, TIF & CPF.
16. <b>Long-Term Care Facility in Holdrege,</b> utilizing the Green House and/or Small House Concept, 10 to 14 units/rooms, with full supportive/specialized services.	\$900,000- \$1,600,000.	60% or \$540,000- \$960,000.	HMH, HUD, TIF & CPF.

## HOUSING FOR FAMILIES.

<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
<p>17. <b>Single Family Rental, CROWN Rent-To-Own Program, 10 Units in Holdrege.</b></p> <p>Scattered site, mixed income, 3+-bedroom houses with standard amenities to meet the affordable housing needs of moderate-income workforce households (61% to 80% AMI).</p>	\$1,720,000.	70% or \$1,204,000.	PC-WHP, LG, PD/O, HHA, HDC, ME, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF & CPF.
<p>18. <b>General Rental Housing Program, 38 Units.</b></p> <p>Holdrege: 28 Units. Bertrand: 6 Units. Funk &amp; Loomis: 2 Units Each.</p> <p>Scattered site, mixed income, multifamily apartments, town homes and/or duplexes, consisting of 2 &amp; 3 bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (31% to 125% AMI).</p>	\$5,200,000.	60% or \$3,120,000.	PC-WHP, LG, PD/O, HHA, HDC, ME, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF, RD, HUD & CPF.
<p>19. <b>Family Homeownership Initiative, 118 Units:</b></p> <p>Holdrege: 48 Units. Bertrand &amp; Loomis: 4 Units Each. Funk: 2 Units. Balance of County: 60 Units (Rural Residential Subdivision).</p> <p>Scattered Site, Mixed Income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (61%+ AMI). Communities should focus on both new construction and <b>Purchase-Rehab-Resale or Re-Rent Programs.</b></p>	\$32,630,000.	30% or \$10,100,000.	PC-WHP, LG, HHA, HDC, RD, HUD, PD/O, CDBG, NAHTF, HOME, TIF, CPF & OE.

## HOUSING FOR FAMILIES (Continued).

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
<p>20. <b>Owner/Rental Housing Initiative for Special Populations in the City of Holdrege, up to Eight Units:</b></p> <p>Scattered Site, 2 &amp; 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable housing needs of persons with special needs (0% to 80% AMI).</p>	<p>\$1,700,000.</p>	<p>80% or \$1,360,000.</p>	<p>PC-WHP, LG, HHA, HDC, SCEDD, CDBG, NAHTF, HOME, LIHTC, MHEG, MHDF, PF, TIF, AHP &amp; CPF.</p>
<p>21. <b>Downtown Housing Initiative, 10 Owner &amp; 12 Rental Units (22 Total Units).</b></p> <p>Mixed Income, or upper floors of existing commercial buildings, 1 &amp; 2-bedroom apartments.</p>	<p>\$4,300,000</p>	<p>60% or \$2,647,500.</p>	<p>PC-WHP, H-LB840, HDC, HUD, RD, PCDC, LG, PD/O, SCEDD, HTC, CDBG, HOME, LIHTC, NAHTF, AHP, MHEG, MHDF, TIF &amp; CPF.</p>