



# Jefferson County and Communities, Nebraska County-Wide Housing Study with Strategies for Affordable Housing. - 2023

*Nebraska Investment Finance  
Authority – Housing Study  
Grant Program.*

Prepared For:  
Fairbury Community  
Redevelopment Authority

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August, 2018

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**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA  
COUNTY-WIDE HOUSING STUDY WITH  
STRATEGIES FOR AFFORDABLE HOUSING - 2023.**

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The Housing Study was completed by Hanna:Keelan Associates, P.C., a professional Community Planning and Research Consulting Firm based in Lincoln, Nebraska. Guidance and direction was provided by the Jefferson County Housing Steering Committee.

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# SECTION 1

OVERVIEW OF  
RESEARCH APPROACH  
& PURPOSE OF STUDY.

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

August, 2018

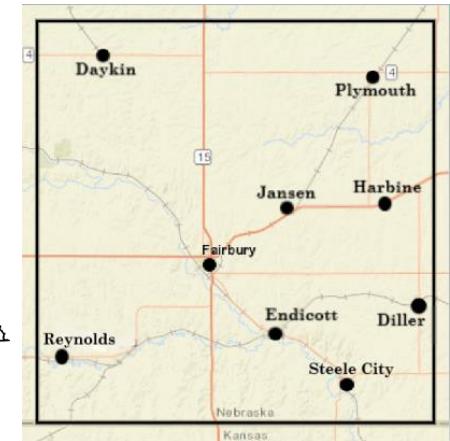


# SECTION 1 | *OVERVIEW OF RESEARCH APPROACH & PURPOSE OF STUDY.*

## **INTRODUCTION.**

This **Housing Study** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for **Jefferson County, Nebraska**, including the Communities of Jefferson County. The **Study** describes the past, present and projected demographics, economic and housing conditions in the County, with a specific emphasis and analysis of **“Workforce Housing needs”** and a **“Five-Year Housing Action Plan,”** identifying recommended future housing projects and activities. The **Study** recognizes **“housing”** in Jefferson County as both a **“quality of life”** issue and an **important “economic development”** activity.

The **Housing Study** was conducted for the **Fairbury Community Redevelopment Authority (FCRA)** by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. **FCRA**, as well as local elected officials and the general citizenry, 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 **FCRA**.



## RESEARCH APPROACH.



The **County-Wide Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2012-2016 American Community Survey. 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, 2018, to August, 2023.**

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

## **PURPOSE OF STUDY.**

***“The purpose of this County-Wide 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 Jefferson 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 Jefferson County, with emphasis on determining the need for workforce, family, elderly, and both rental and owner housing options;**
- (2) **provide a process for educating and energizing the leadership of Jefferson County 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 Jefferson County for both new and rehabilitated housing with an associated Five-Year Housing Action Plan;**
- (4) **identify and implement program-specific housing projects to address the needs of the local workforce and young professionals, 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 both an economic and social “fit” for Jefferson 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 Jefferson County.**

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

- ◆ **Comprehensive Citizen Participation Program.**
- ◆ **Jefferson County Profile.**
- ◆ **County-Wide Housing Target Demand & Land Use Needs Analysis.**
- ◆ **Housing Goals & Action Steps.**
- ◆ **Jefferson County Five-Year Housing Action Plan.**
- ◆ **Affordable Housing Concepts, Implementation & Funding Sources/Partnerships.**



This **Housing Study** should not only be utilized by **Jefferson County** and each **Community**, but also representatives of local Chambers of Commerce, economic and housing development corporations, public school districts and other important for-profit and non-profit groups, organizations and housing stakeholder groups throughout the 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 the Communities of the County.

This **Housing Study** will also make the use of housing funds more accessible and effective and encourage investors to make better informed decisions that target the needs and desires for new housing types in the County. All of this will result in stability and growth for the Communities of Jefferson County.

# SECTION 2

## COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

**HANNA:KEELAN ASSOCIATES, P.C.  
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**August, 2018**



# SECTION 2 | COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

## INTRODUCTION.

The Jefferson County, Nebraska Housing Study includes both qualitative and quantitative research activities. A comprehensive citizen participation program was implemented to gather the opinions of the Jefferson County citizenry regarding housing issues and needs. *Planning for the County and each Community's future is most effective when it includes opinions from as many citizens as possible.* The methods used to gather information from the citizens of Jefferson County and each Community included two important Surveys; a “County-Wide Citizen Housing Survey,” and a “Workforce Housing Needs Survey”.

## COUNTY-WIDE CITIZEN HOUSING SURVEY.

The “County-Wide Citizen Housing Survey” was made available to households in Jefferson County at select locations and on local websites. A total of 155 Surveys were completed and returned, providing valuable public information. Survey participants were asked to give their opinion about barriers to obtaining affordable owner or rental housing, as well as specific housing types greatly needed throughout the County. The following summarizes the results of the Survey. The complete results of the Survey are available in Appendix I of this County-Wide Housing Study.



- Survey participants were asked to address some of the **issues or barriers** they experience in **obtaining affordable owner or renter housing**. The barriers identified when obtaining affordable **owner housing** included the lack of sufficient homes for sale, housing prices and the cost of utilities. The identified barriers faced when obtaining affordable **rental housing** included a lack of available and decent rental housing and the cost of utilities.
- A total of 28 participants were not satisfied with their current housing situation. Reasons includes homes that are too small and an overall lack of new housing options to improve their housing situation.
- Top housing needs in Jefferson County, identified by Survey participants, included, but not limited to housing for low- to middle-income families and elderly persons, housing for existing/new employees, single family housing, general rental housing, housing choices for first-time homebuyers, rehabilitation of owner- and renter-occupied housing and two- and three-bedroom+ apartments or homes.
- Participants of the Survey identified the price range as being most affordable for **purchasing a home**, as \$50,000-\$100,000.

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

The Fairbury Community Redevelopment Authority (FCRA) is preparing a County-Wide Housing Study to determine both present and future housing needs in Jefferson County, during the next five years. The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from the FCRA. An important activity of the Housing Study is to ask you, a local resident, about the housing needs of your Community and the County. Please complete the following Survey, by FRIDAY, MARCH 2<sup>ND</sup>. TOTAL RESPONSES (155)

1. Where do you reside (or near)?

|  |                                       |                                       |  |   |
|--|---------------------------------------|---------------------------------------|--|---|
| <input type="checkbox"/> Fairbury (105)  | <input type="checkbox"/> Daykin (1)   | <input type="checkbox"/> Diller (1)   | <input type="checkbox"/> Endicott (1)    | <input type="checkbox"/> Harbine (0)              |
| <input type="checkbox"/> Jansen (1)  | <input type="checkbox"/> Plymouth (3) | <input type="checkbox"/> Reynolds (1) | <input type="checkbox"/> Steele City (4) | <input type="checkbox"/> Rural Jefferson Co. (27) |
| <input type="checkbox"/> Other (Identify) (4) Lincoln, Morrioville, KS Gladstone, and Washington County KS |                                       |                                       |  |   |

2. If you do not live in Jefferson County, are you interested in moving to the County? Yes 5 No 10

3. Which of the following sectors are you employed?

|   |   |
|---|---|
| <input type="checkbox"/> Government (15)              | <input type="checkbox"/> Finance (4)                                      |
| <input type="checkbox"/> Non-Profit Organization (10) | <input type="checkbox"/> Manufacturing (5)                                |
| <input type="checkbox"/> Retail & Wholesale Trade (9) | <input type="checkbox"/> Agricultural/Forestry/Natural Resources (9)      |
| <input type="checkbox"/> Real Estate (4)              | <input type="checkbox"/> Administrative (8)                               |
| <input type="checkbox"/> Information (3)              | <input type="checkbox"/> Health Care/Social (12)                          |
| <input type="checkbox"/> Education (14)               | <input type="checkbox"/> Utilities/Construction (2)                       |
| <input type="checkbox"/> Leisure & Hospitality (2)    | <input type="checkbox"/> Professional/Technical (8)                       |
| <input type="checkbox"/> Transportation (2)           | <input type="checkbox"/> Mining (0)                                       |
| <input type="checkbox"/> Accommodation & Food (0)     | <input type="checkbox"/> Arts/Entertainment (1)                           |
| <input type="checkbox"/> Retired (27)                 | <input type="checkbox"/> Other (12) Disabled, Stay at Home Mom, Insurance |

4. Gender? Male 55 Female 91

5. What is your current age? 18-24 2 25-34 19 35-44 28 45-54 34 55-64 29 65-74 28 75-84 7 85+ 1

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

|  |   |
|--|---|
| <input type="checkbox"/> Single Family House (own) (121) | <input type="checkbox"/> Manufactured/Mobile Home (own) (2)     |
| <input type="checkbox"/> Single Family House (rent) (11) | <input type="checkbox"/> Manufactured/Mobile Home (rent) (0)    |
| <input type="checkbox"/> Duplex/Triplex (own) (0)        | <input type="checkbox"/> Rental Apartment (11)                  |
| <input type="checkbox"/> Duplex/Triplex (rent) (0)       | <input type="checkbox"/> Condominium (0)                        |
| <input type="checkbox"/> Townhome (own) (0)              | <input type="checkbox"/> Other (3) Four-Plex, Workforce Housing |
| <input type="checkbox"/> Townhome (rent) (0)             |   |

7. Number of persons in your household? 1 (23) 2 (69) 3 (24) 4 (24) 5+ (18)

8. Please indicate your household income range, for 2017. <\$25K (20) \$25K-\$30K (18) \$40K-50K (6) \$60K-\$79K (17) \$80K-\$99K (23) \$100K-\$124K (17) \$125K-149K (6) \$150K-\$174K (2) \$175K-\$199K (1) \$175K-\$199K (8)

| 11. Which of the following housing types are needed in your Community? Please Check (V).                |                   |                    |               |
|---|-------------------|--------------------|---------------|
|   | Greatly<br>Needed | Somewhat<br>Needed | Not<br>Needed |
| ▪ Housing For:  | -----             | -----              | -----         |
| 1. Lower-Income Families  | 40                | 36                 | 28            |
| 2. Middle-Income Families   | 65                | 38                 | 3             |
| 3. Upper-Income Families  | 14                | 44                 | 41            |
| 4. Single Parent Families   | 45                | 41                 | 14            |
| 5. Existing / New Employees   | 36                | 51                 | 9             |
| ▪ Single Family Housing   | 51                | 45                 | 3             |
| ▪ Rental Housing (General)  | 53                | 34                 | 16            |
| ▪ Manufactured Homes  | 17                | 49                 | 30            |
| ▪ Mobile Homes  | 8                 | 22                 | 73            |
| ▪ Condominiums/Townhomes  | 32                | 49                 | 20            |
| ▪ Duplex Housing  | 34                | 56                 | 13            |
| ▪ Apartment Complexes (3 to 12 Units per Complex)   | 38                | 43                 | 24            |
| ▪ Rehabilitation of Owner-occupied Housing  | 60                | 33                 | 12            |
| ▪ Rehabilitation of Renter-occupied Housing   | 62                | 24                 | 12            |
| ▪ Housing Choices for First-Time Homebuyers   | 64                | 27                 | 9             |
| ▪ Single Family Rent-To-Own   | -----             | -----              | -----         |
| 1. Short-Term 3 to 5 Years  | 40                | 44                 | 19            |
| 2. Long-Term 6 to 15 Years  | 36                | 44                 | 20            |
| ▪ Duplex/Townhouse Rent-To-Own  | -----             | -----              | -----         |
| 1. Short-Term 3 to 5 Years  | 29                | 37                 | 34            |
| 2. Long-Term 6 to 15 Years  | 25                | 42                 | 32            |
| ▪ One Bedroom (Apartment or House)  | 27                | 40                 | 33            |
| ▪ Two Bedroom (Apartment or House)  | 41                | 42                 | 17            |
| ▪ Three+ Bedroom (Apartment or House)   | 54                | 39                 | 9             |
| ▪ Independent Living Housing for Persons with a Mental/Physical Disability                              | 26                | 48                 | 25            |
| ▪ Group Home Housing for Persons with a Mental/Physical Disability                                      | 18                | 58                 | 22            |
| ▪ Housing in Downtown   | 13                | 50                 | 36            |
| ▪ Retirement Housing – Rental   | 33                | 43                 | 23            |
| ▪ Retirement Housing – Purchase (Owner occupant)  | 32                | 46                 | 20            |
| ▪ Retirement Housing For:   | -----             | -----              | -----         |
| 1. Low-income Elderly Persons   | 48                | 39                 | 18            |
| 2. Middle-income Elderly Persons  | 41                | 47                 | 13            |
| 3. Upper-income Elderly Persons   | 15                | 49                 | 36            |
| ▪ Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.) | 23                | 45                 | 30            |
| ▪ Single-Room-Occupancy Housing (Boarding Homes)  | 11                | 46                 | 40            |
| ▪ Short-Term Emergency Shelters – 30 Days or Less   | 28                | 42                 | 28            |
| ▪ Long-Term Shelters – 90 Days or Less  | 18                | 35                 | 45            |
| ▪ Transitional Housing (3-12 month temporary housing)   | 15                | 44                 | 36            |
| ▪ Housing for Persons with Chronic Mental Illness   | 20                | 39                 | 39            |

- **Monthly rent of Less than \$400** was identified by **Survey** respondents as being the maximum their family could afford. Monthly rent ranging from **\$400 to \$600** was the next popular choice.
- 59 percent of the **Survey** respondents supported Jefferson County using State or Federal grant funds to conduct an owner housing rehabilitation program. 47 percent of the **Survey** respondents supported using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **68 percent of the Survey respondents supported Jefferson County establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.**
- 60 percent of the **Survey** respondents supported the County using grant dollars to purchase, rehabilitate and resell vacant housing.
- 53 percent of the **Survey** respondents supported Jefferson County using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.
- **Elderly (55+ years) participants** of the **Survey** identified single family homes, duplexes, two bedroom apartments for rent and assisted living housing as the specific housing types they would be most interested in moving to.

## **WORKFORCE HOUSING NEEDS SURVEY.**

A “**Workforce Housing Needs Survey**” was implemented at local businesses and industries to determine the specific renter and owner housing needs of the County’s workforce. A total of **68 Surveys** were returned. **Survey** participants were asked to provide information on subjects such as issues and barriers to obtaining affordable housing, place of employment, annual household income and in what Community or region participants would like to become either a homeowner or a renter. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in **Appendix I** of this **Housing Study**.

- **Survey** participants consisted of **44 homeowners** and **12 renters**. Twelve additional **Survey** participants did not indicate whether they were a homeowner or renter. A **total of 13 participants were not satisfied with their current housing situation**. Reasons included rental units in need of rehabilitation, issues with neighbors, and a lack of decent, affordable housing options that would improve their current situation.
- Most participants of the **Survey** identified an affordable price range for **purchasing a home** as **\$50,000 - \$100,000**. Participants also identified the ability to afford a **monthly rent** in the **\$500 to \$600** range.
- **The City of Fairbury was favored by Survey participants as the location they would like to purchase or rent a home.**
- A total of **24 participants** identified a desire to **purchase a single family home**.
- The most common **barriers** identified to obtaining affordable **owner housing** included housing prices, cost of utilities, cost of real estate taxes and a lack of sufficient homes for sale.
- **Barriers** faced when obtaining affordable **rental housing** included the high cost of rent, a lack of decent rental units at an affordable price range and the cost of utilities.

# SECTION 3

## JEFFERSON COUNTY PROFILE.

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

August, 2018



# SECTION 3 | JEFFERSON COUNTY PROFILE.

## INTRODUCTION.

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

Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout Jefferson County. The statistical data, projections and associated assumptions presented in this **Profile** will serve as the very basic foundation for preparing the County 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 Jefferson County, included a five-year period, **August, 2018, to August, 2023**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

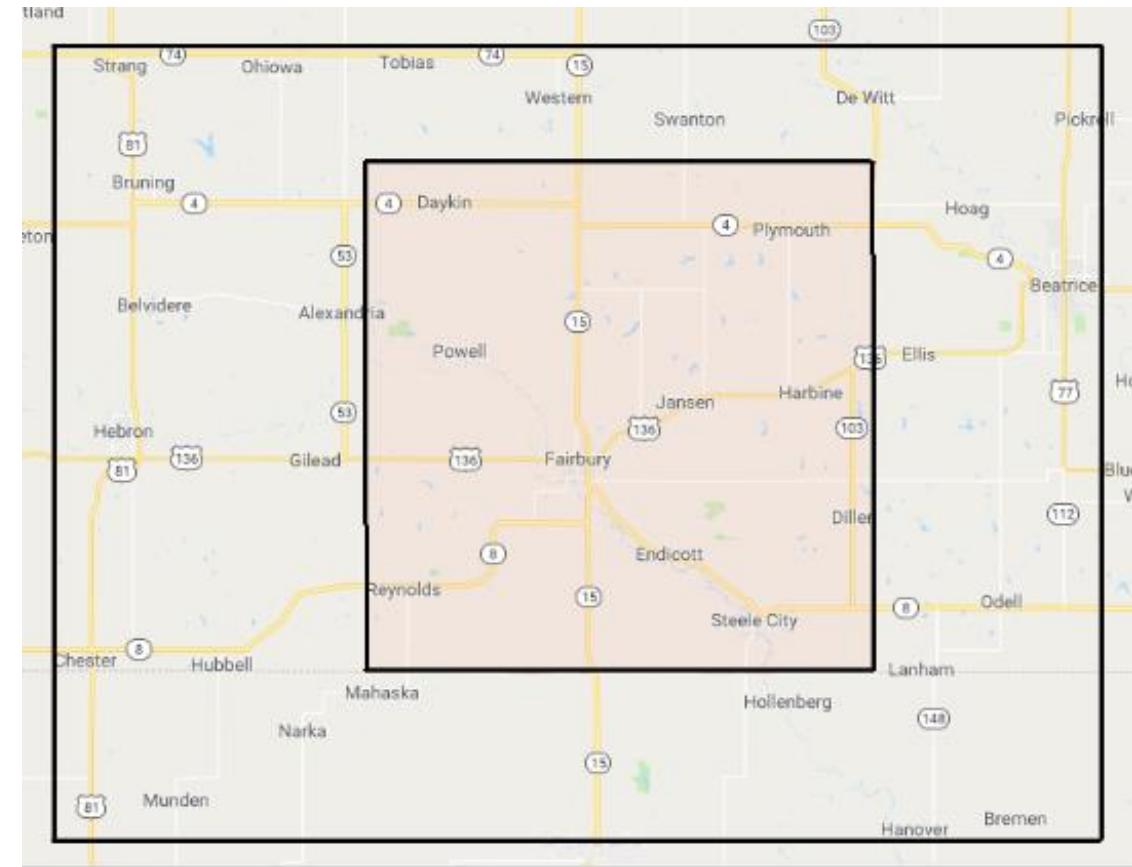
The following narrative provides population, income, economic and housing trends and projections for Jefferson County. **All statistical Tables are included in Appendix II.**



## HOUSING MARKET AREA.

The **Housing Market Area** for **Jefferson County** is divided into two segments, a **Primary** and a **Secondary Housing Market Area**. The **Primary Housing Market Area** includes all of Jefferson County and each Community. The **Secondary Housing Market Area** includes portions of Thayer, Fillmore, Saline and Gage Counties in Nebraska, as well as Marshall, Washington and Republic Counties in Kansas. Examples of Communities included in the Secondary Housing Market Area are Beatrice in Gage County and Hebron in Thayer County.

This **Secondary Housing Market Area** could provide added stability to the population of Jefferson County. In order for Jefferson County to attract residents from the Secondary Area, **the County and Communities need to provide a variety of housing types, owner and renter, at various price ranges, for all income levels and age groups.**



## POPULATION PROFILE.

### *Population Trends and Projections.*

**Table 3.1, Page 3.4,** identifies population trends and projections for Jefferson County Communities, from 2000 to 2023. The population of the previous two Decennial Censuses (2000 and 2010) recorded a decrease in population for the County. Jefferson County population decreased from 8,333, in 2000, to 7,547, in 2010, a decrease of 786, or 9.4 percent.

**Currently (2018), the estimated population for the County is 7,228 and is projected to decline by 192, to 7,036, by 2023.**

The City of Fairbury, the County Seat and largest Community in Jefferson County, is projected to remain stable in population, experiencing a slight decline from 3,747 persons in 2018, to 3,704 persons in 2023. **Table 3.1** highlights the projected 2023 population for the eight remaining Communities in the County. All Communities in Jefferson County, as well as the Balance of County, are projected to experience declining populations from 2018 to 2023.



### POPULATION NOTES.

- The Jefferson County population is projected to decline, by an estimated 2.6 percent, or by 192 persons, by 2023.
- All Communities in Jefferson County are projected to experience a slight decline, but remain stable in population from 2018 to 2023.
- The Jefferson County 55+ population is projected to increase by 2023.
- Average Jefferson County 2018 estimated ratio of persons per household = 2.19.
- Jefferson County 2018 Group Quarters Population = 94.

**TABLE 3.1**  
**POPULATION TRENDS AND PROJECTIONS**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

|                          | <u>2000</u>  | <u>2010</u>  | <u>2018</u>  | <u>2023</u>  | <u>% Change</u><br><u>2018-2023</u> |
|--------------------------|--------------|--------------|--------------|--------------|-------------------------------------|
| <b>Jefferson County:</b> | <b>8,333</b> | <b>7,547</b> | <b>7,228</b> | <b>7,036</b> | <b>-2.6%</b>                        |
| Fairbury:                | 4,262        | 3,942        | <b>3,747</b> | <b>3,704</b> | <b>-1.1%</b>                        |
| Daykin:                  | 177          | 166          | <b>160</b>   | <b>153</b>   | <b>-4.3%</b>                        |
| Diller:                  | 287          | 260          | <b>254</b>   | <b>247</b>   | <b>-2.7%</b>                        |
| Endicott:                | 139          | 132          | <b>125</b>   | <b>119</b>   | <b>-4.8%</b>                        |
| Harbine:                 | 56           | 49           | <b>47</b>    | <b>43</b>    | <b>-8.5%</b>                        |
| Jansen:                  | 143          | 118          | <b>111</b>   | <b>103</b>   | <b>-7.2%</b>                        |
| Plymouth:                | 477          | 409          | <b>379</b>   | <b>372</b>   | <b>-1.8%</b>                        |
| Reynolds:                | 88           | 69           | <b>65</b>    | <b>60</b>    | <b>-7.6%</b>                        |
| Steele City:             | 84           | 61           | <b>57</b>    | <b>51</b>    | <b>-10.5%</b>                       |
| Balance of County:       | 2,620        | 2,341        | <b>2,283</b> | <b>2,184</b> | <b>-4.3%</b>                        |

2016 U.S. Census Population Estimates:

Jefferson Co. – 7,177; Fairbury – 3,714; Daykin – 161; Diller – 256; Endicott – 126; Harbine – 47; Jansen – 113; Plymouth – 382; Reynolds – 66; Steele City – 58.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2018.

## INCOME PROFILE.

Information presented in the **Income Profile** of this **Housing Study** aids in determining the number of households within Jefferson County having the financial capacity to afford new or upgraded 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. Currently (2018), Jefferson County per capita income is an estimated \$50,087. This amount is projected to increase an estimated 6.5 percent, to \$53,343 by 2023.

### ***Median Household Income.***

**Median Household Income** in Jefferson County is expected to increase, from \$45,579 in 2018, to \$49,003 in 2023, or 7.5 percent.

The Median Household Income for Households that are 65+ in Jefferson County, is also expected to experience an increase of 14.4 percent from \$33,071 in 2018, to an estimated \$37,824 in 2023.

## INCOME NOTES.

- Jefferson County 2018 per capita income = \$50,087 (compared to the State of Nebraska per capita income of \$51,436).
- In 2018, an estimated 377 owner households and an estimated 238 renter households, in Jefferson County, are cost burdened or have housing problems.
- In 2016, 1,920 persons received social security income. A total of 1,520, or 79 percent, were persons aged 65 and older.
- The Median Income for Jefferson County is expected to increase an estimated 7.5 percent, from 2018 to 2023.

***Cost Burden/Housing Problems.***

Households throughout Jefferson 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 2018, an estimated 377 owner households in Jefferson County, or 15.7 percent of all owner households, are cost burdened or have housing problems.** Additionally, **an estimated 238 renter households in Jefferson County, or 27.9 percent of all renter households, are cost burdened or have housing problems.**

The number of cost burdened households is related to the low supply and high demand for housing in Jefferson County with affordable prices. Adding to the issue of cost burden are two key factors: **1) most of the new rental housing being developed, today, does not meet the affordability needs of persons and families with the greatest housing need, and 2) housing that is available for purchase or rent is either severely deteriorating or dilapidated, and in extreme cases, experiencing health and safety issues such as mold, inadequate utilities and deferred maintenance.**

It will be important that all Jefferson County Communities, through 2023, take an aggressive approach to developing housing for persons and families of low- to moderate-income.

## ***ECONOMIC PROFILE.***

Jefferson County enjoys many economic development benefits that are provided by the Southeast Nebraska Development District and the Nebraska Department of Economic Development. The following is a review of relevant labor force data, annual employment trends and the identification of major employers.

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

Between 2007 and 2018, the **unemployment rate** in Jefferson County ranged from a high of 4.9 percent to a low of 2.2 percent. During this period, the total number of employed persons decreased by 689. By 2023, a projected 3,776 persons will be employed in Jefferson County, with an estimated unemployment rate of 2.7 to 2.9 percent.

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

Data obtained from the Nebraska Department of Labor highlights Jefferson County's largest employers in 2018. An estimated 3,063 persons work in a non-farm place of employment. The largest concentration of workers are employed in the Local Government, Manufacturing, Health Care & Social Services, Retail & Wholesale Trade and Construction.

## ***ECONOMIC NOTES.***

- Jefferson County 2018 unemployment rate = 2.2%.
- Employment in Jefferson County has decreased by an estimated 298 employees, or 7.3 percent, since 2010.
- Total employment in Jefferson County is expected to remain relatively stable over the next five years, with a projected 3,776 persons employed in the County by 2023.
- There are an estimated 3,063 persons employed in Jefferson County in Non-Farm Employment (Wage and Salary).
- Manufacturing is the largest employer in Jefferson County with an estimated 588 employees.

In addition to agriculturally-based employment business activity, **major employers in Jefferson County** include County employees, the City of Fairbury, Fairbury Public Schools, Meridian Public Schools, Tri County Public Schools, Diller-Odell Public Schools, Endicott Clay Products, Prairie View Industries, Jefferson Community Health & Life, Farmers Cooperative and Heritage Care Center.

Several programs and organizations of economic and community development are available to Jefferson County residents. **Southeast Nebraska Development District, Blue Valley Community Action Partnership** and the **Fairbury Housing Authority**, a public housing agency that operates a 60-unit income-based housing complex in Fairbury. Other local public and private/non-profit organizations and foundations also provide economic, community and housing development opportunities in Jefferson County.



## ***HOUSING PROFILE.***

The development of housing of any size, shape and capacity should be viewed as a primary economic development activity for all the Jefferson County Communities. Community leadership must have a competitive mindset and be engaged when it comes to attracting developers, funders and contractors to propose housing initiatives for their cities and villages. This must also be the case in regards to alleviating various housing issues such as overcrowding, vacancy deficiency and deferred maintenance of existing housing units.

**The following highlights housing trends and projections for Jefferson County.**

### ***Households.***

**Currently, an estimated 3,251 households reside in Jefferson County, consisting of an estimated 2,398 owner and 853 renter households.** By 2023, owner households will account for an estimated 2,351, or 73.3 percent of the total 3,203 households projected for the County. **All Communities and rural areas of Jefferson County are projected to experience a decreasing number of total households through 2023.**

**Group quarters** include such housing structures as college dormitories, nursing care centers, correctional facilities, etc. Fairbury is the only Community within Jefferson County to have segments of the population residing in group quarters. **The total group quarters population in the County is projected to decrease from 94 in 2018, to 79 in 2023.** The most important group quarters in Jefferson County include skilled nursing and long-term care facilities.

## ***HOUSING NOTES.***

- Jefferson County 2018 persons per household = 2.19.
- Jefferson County 2018 total households = 3,251 (2,398 owner, 853 renter).
- With an estimated 605 vacant housing units, Jefferson County has an Adjusted Vacancy Rate of 6.0% (includes only vacant units available year-round and meeting current housing code and modern amenities).
- As per the 2012-2016 American Community Survey, estimated four households in Jefferson County lack complete plumbing, while an additional four households are considered “overcrowded”.
- Jefferson County 2016 average single family sales price = \$60,851.

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

**In 2018, Jefferson County Communities contain an estimated 3,856 housing units, consisting of approximately 2,790 owner and 1,066 rental units.** Of these 3,856 units, approximately 605 are vacant, resulting in an overall, estimated housing vacancy rate of 15.7 percent. The 605 vacant housing units consist of an estimated 392 owner and 213 rental units, equaling an owner housing vacancy rate of 14 percent and a rental housing vacancy rate of 19.9 percent. The Village of Steele City has the highest housing vacancy rate at 49.2 percent, while the Village of Endicott has the lowest at 6.5 percent.

The **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are available for year-round rent or purchase, meeting current housing code standards and having modern, marketable amenities. A minimum AHVR of 7 percent would be ideal for Jefferson County to ensure sufficient housing is available for both new and existing residents.

The **estimated overall AHVR for Jefferson County is 6 percent**, which includes an estimated AHVR for owner housing of 5.6 percent and 7 percent for rental housing. **This concludes that Jefferson County, currently, is experiencing a slight owner housing vacancy deficiency, and close to a renter housing vacancy deficiency.** This is due in part to the condition of vacant housing in the County, including vacant units too small or too costly for families and young professionals.



**Table 3.2**, identifies a **Survey of Rental Properties**, conducted by the **Nebraska Investment Finance Authority**, for Jefferson County (2002-2016). In Jefferson County, a total of seven rental housing programs participated in the 2016 Survey, totaling 171 rental units. Results identified a **2.9 percent rental housing vacancy rate** in the County. The **absorption rate**, or average number of days until a vacant rental unit becomes occupied, was **9.6 days**.

**TABLE 3.2**  
**SURVEY OF RENTAL PROPERTIES**  
**JEFFERSON COUNTY, NEBRASKA**  
**2002-2016**

| <u>Year</u> | <u>Completed Surveys</u> | <u>Total Units</u> | <u>Vacancy Rate (%)</u> | <u>Absorption Rate (Days)</u> |
|-------------|--------------------------|--------------------|-------------------------|-------------------------------|
| 2002        | 2                        | 40                 | 2.5                     | 10.5                          |
| 2003        | 2                        | 36                 | 0.0                     | 27.5                          |
| 2004        | 4                        | 136                | 15.0                    | 120.9                         |
| 2005        | 5                        | 154                | 14.3                    | 48.9                          |
| 2006        | 7                        | 87                 | 27.6                    | 95.2                          |
| 2007        | 6                        | 107                | 19.6                    | 22.0                          |
| 2008        | 4                        | 49                 | 16.3                    | 24.5                          |
| 2009        | 5                        | 151                | 17.2                    | 31.0                          |
| 2010        | 6                        | 159                | 22.6                    | 20.5                          |
| 2011        | 5                        | 154                | 18.2                    | 20.3                          |
| 2012        | 6                        | 156                | 14.1                    | 25.0                          |
| 2013        | 4                        | 44                 | 0.0                     | 0.0                           |
| 2014        | 7                        | 123                | 9.8                     | 60.0                          |
| 2015        | 9                        | 167                | 10.2                    | 33.0                          |
| 2016        | 7                        | 171                | 2.9                     | 9.6                           |

Source: Nebraska Investment Finance Authority, 2018.

**Table 3.3** identifies the **vacancy rate by unit type** for Jefferson County in 2016. Jefferson County recorded only five of the 171 reviewed rental housing units as vacant.

Jefferson County Communities should take an active role in increasing 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.

Additional rental housing units are desired and needed in Jefferson County, as reflected by the Citizen Housing and Workforce Survey results and pertinent statistical data. **Rental housing for persons and families of all incomes should be developed throughout the County by 2023, with emphasis on workforce housing and two+ bedroom apartments and single family homes.**

**TABLE 3.3**  
**VACANCY RATES BY UNIT TYPE**  
**JEFFERSON COUNTY, NEBRASKA**  
**2016**

| <b>Type of Units</b>    | <b>Units Managed</b> | <b>Available Units</b> | <b>Vacancy Rate (%)</b> |
|-------------------------|----------------------|------------------------|-------------------------|
| Single Family Units     | 9                    | 0                      | 0.0                     |
| Apartments              | 162                  | 5                      | 3.1                     |
| Mobile Homes            | 0                    | 0                      | 0.0                     |
| <u>Not Sure of Type</u> | <u>0</u>             | <u>0</u>               | <u>0.0</u>              |
| <b>Total Units</b>      | <b>171</b>           | <b>5</b>               | <b>2.9</b>              |

Source: Nebraska Investment Finance Authority, 2018.



**Table 3.4** highlights the **average sales price of single family homes** in Jefferson County, from 1999 to 2016. In 2016, an average sales price of \$60,851 was recorded, representing an increase of \$19,175, or 46 percent, from the 1999 price of \$41,676. 2015 represents the peak average sale price of homes in the County since 1999, at \$72,686.

**TABLE 3.4**  
**AVERAGE SALES PRICE OF**  
**SINGLE FAMILY HOMES**  
**JEFFERSON COUNTY, NEBRASKA**  
**1999-2016**

| <b><u>Fiscal Year</u></b> | <b><u>Average Sale Price</u></b> |
|---------------------------|----------------------------------|
| 1999                      | \$41,676                         |
| 2000                      | \$43,983                         |
| 2001                      | \$40,018                         |
| 2002                      | \$40,541                         |
| 2003                      | \$50,424                         |
| 2004                      | \$38,444                         |
| 2005                      | \$53,198                         |
| 2006                      | \$50,493                         |
| 2007                      | \$44,246                         |
| 2008                      | \$59,177                         |
| 2009                      | \$56,845                         |
| 2010                      | \$52,672                         |
| 2011                      | \$58,114                         |
| 2012                      | \$46,617                         |
| 2013                      | \$65,433                         |
| 2014                      | \$62,116                         |
| 2015                      | \$72,686                         |
| <b><u>2016</u></b>        | <b><u>\$60,851</u></b>           |

**Change (1999-2016)**      **+\$19,175 (46.0%)**

Source: Nebraska Investment Finance Authority, 2018.

### ***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 any county or community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. Jefferson County and each Community 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 2018 **median rent** in Jefferson County is an estimated \$548, and is projected to increase to \$604 by 2023. The Village of Diller currently has the highest median rent of all Jefferson County Communities, an estimated \$636, followed by the Village of Plymouth, at \$578. The lowest median rent, for 2018, is in the Village of Steele City, at an estimated \$411. The median rent in Fairbury, the largest Community and County Seat of Jefferson County, is \$546, and is projected to increase to \$613 by 2023. 2018 data was either not available or rental units did not exist for the Communities of Daykin, Endicott, Harbine and Jansen.

The **median value for owner housing** in Jefferson County is currently \$79,300, and is projected to increase to \$86,400 by 2023. In 2018, the Communities of Plymouth and Diller have the highest median value for owner households in Jefferson County, at \$84,000 and \$74,900 respectively. By 2023, these two Communities will continue to experience the highest owner housing median value at \$89,700 and \$80,000, respectively. In 2018, the median value of owner households for the Balance of Jefferson County was \$172,300, and is projected to increase to \$189,500 in 2023.

### *Affordable Housing Stock.*

Although the population in Jefferson County is projected to decrease by 192 persons, or 2.6 percent by 2023, it is important that appropriate, affordable housing stock of various types be available in all Communities of Jefferson County. An emphasis on housing for new and existing retirees and the elderly, as well as new workforce housing, will help to stabilize and potentially increase the population. 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.

**Five affordable rental housing programs were reviewed in Jefferson County, including four in Fairbury and one in Plymouth. Table 3.5, Page 3.16** lists the reviewed rental programs in Jefferson County. Together, the facilities contain a total of **132 units**, approximately 10 of which are currently vacant. Two property managers of facilities with unoccupied units reported that they are typically at 100 percent occupancy, and stressed the need for a greater number of affordable living facilities, particularly for the growing elderly population. These programs are financially supported by the U.S. Department of Housing and Urban Development, and other local, State and Regional entities.

**One skilled nursing home and one assisted living facility** in Fairbury were also reviewed, totaling 150 units, including 100 nursing beds and 50 assisted living units. Occupancy rates of 56 and 75 percent currently exist for the skilled nursing home and assisted living facility, respectively.



**TABLE 3.5**  
**OCCUPANCY OF SELECTED RENTAL HOUSING PROGRAMS**  
**JEFFERSON COUNTY, NEBRASKA**  
**AUGUST, 2018**

| <u>Name &amp; Address</u>   | <u>Year</u> | <u>Units</u>                                   | <u>Project Type</u>            | <u>Rent Range</u>   | <u>Occupancy</u> | <u>Waiting List</u> |
|---|-------------|--|--------------------------------|---|------------------|---------------------|
| Cedarwood Assisted Living<br>828 22 <sup>nd</sup> Street<br>Fairbury, NE 68352            | 2004        | 1-Bd: 50 units                                 | Assisted Living                | \$98-\$177.30/day   | 75%              | No                  |
| Fairbury 23 Apartments<br>720 J Street<br>Fairbury, NE 68352                              | 2005        | 2- Bd: 26 units<br>(Remodeled Old High School) | NIFA (LIHTC)<br>DED<br>Elderly | 50% AMI = \$320-\$329/month<br>60% AMI = \$540-\$590  | 96%              | No                  |
| Fairbury Gardens Apartments<br>2001 I Street<br>Fairbury, NE 68352                        | 1997        | 1- Bd: 30 units                                | HUD<br>Elderly                 | 30% of Income & Deductions;<br>\$534/month Maximum  | 93%              | No                  |
| Heritage Care Center<br>909 17 <sup>th</sup> Street<br>Fairbury, NE 68352                 | 1975        | 100 beds                                       | Skilled Nursing                | N/A   | 56%              | No                  |
| Maple Leaf Housing<br>112 E Maple Street<br>Plymouth, NE 68424                            | 1993        | 8  | HUD<br>Elderly                 | 30% of Income   | 75%              | No                  |
| Parkview Apartments<br>Public Housing Authority<br>105 W 5th Street<br>Fairbury, NE 68352 | 1977        | 1-, 2- & 3- Bd<br>60 units                     | HUD & Indian<br>Housing        | 30% of Income;<br>Max Monthly Rent =<br>\$318.50-\$558.50 (Qualifying<br>Low-Income Applicants)<br>or \$343.50-\$583.50 | 92%              | No                  |
| Valley Heights Apartments<br>700 4 <sup>th</sup> Street<br>Fairbury, NE 68352             | 1998        | 2- Bd: 4 units<br>3- Bd: 4 units               | USDA - RD                      | 30% of Income   | 100%             | Yes                 |

Source: Property Managers, 2018.

Hanna:Keelan Associates, P.C., 2018.

# SECTION 4

COUNTY-WIDE  
HOUSING TARGET  
DEMAND & LAND USE  
NEEDS ANALYSIS.

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

August, 2018



# SECTION 4 | COUNTY-WIDE HOUSING TARGET DEMAND & LAND USE NEEDS ANALYSIS.

## INTRODUCTION.

This **Section** of the **Jefferson County, Nebraska, Housing Study with Strategies for Affordable Housing** provides a **Housing Target Demand and Land Use Needs Analysis**. The analysis includes the identification of **housing “target” demand** for both **new housing development** and **housing rehabilitation activities**.

## HOUSING DEMAND SITUATION.

Some of the housing needs expressed by participants of the **Housing Surveys** included **additional owner and rental housing units for low- to middle-income families and elderly persons, rehabilitation of owner and renter-occupied housing and housing choices for first-time homebuyers, consisting of two+ bedrooms**. Participants of the Jefferson County-Wide Citizen Housing Survey and the Workforce Housing Needs Survey stressed that the lack of safe, decent and affordable housing options for all populations and incomes is an issue, as well as the need to rehabilitate or demolish distressed housing structures in the County.

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 are recommended, County-Wide.**



**Workforce housing is a need in Jefferson County.** Workforce housing, as defined by the recently approved LB 518 Rural Workforce Housing Investment Act, consists of “*Owner-occupied housing units that cost at least one hundred fifty thousand dollars but not more than two hundred seventy-five thousand dollars to construct or rental housing units that cost at least one hundred thousand dollars but not more than two hundred thousand dollars per unit to construct.*” There is an increasing need for starter homes throughout Jefferson County consisting of three+-bedrooms, especially in the \$50,000-100,000 price range for the local workforce, including first-time homebuyers and moderate-income households. The development of housing in this price range could be accomplished through local public and private partnerships. **It will be important for these partnerships to provide sound, decent both owner and rental housing to support major economic/employment opportunities currently located in Jefferson County.**

**Elderly housing improvements in Jefferson County are needed to support an increase in the 55+ year populations 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 the County could also include low- to medium density housing, such as duplexes, triplexes and townhomes.

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

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

### **(1) 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. All Communities in Jefferson County are projected to experience a slight decrease in the overall number of households by 2023.

***Cost Burdened Households.***

According to Department of Housing and Urban Development (HUD) standards, 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.

As of 2018, **377 owner households**, or 15.7 percent of all owner households in the County, **are cost burdened or have housing problems**. An estimated **238 renter households** in Jefferson County, or 27.9 percent of all renter households, **are cost burdened or have housing problems**.

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

A **substandard unit**, as defined by HUD, is a unit lacking complete plumbing, or one that is overcrowded (more than one person per room), including bedrooms. The 2000 and 2010 Census, the Jefferson County Assessor office and the field observations completed by Hanna:Keelan for Jefferson County produced data identifying substandard housing units and housing units having overcrowded conditions.

Housing structural conditions, provided by the Jefferson County Assessor, included **1,757 housing units in “Average” condition and an additional 552 units in “Badly Worn” or “Worn Out” condition**. During the next five years, these housing structures should be targeted for moderate to substantial rehabilitation or possible demolition/replacement. 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 and single family housing.

**As per the 2012-2016 American Community Survey, four housing units in Jefferson County were experiencing overcrowded conditions and four units lacked complete plumbing.**

## **(2) HOUSING VACANCY DEFICIENCY (DEMAND).**

**Housing vacancy deficiency** is defined as the number of vacant units lacking in a Community. The **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant, year-round and code acceptable housing units. An AHVR of 7 percent is the minimum rate recommended for Jefferson County in order to have sufficient housing available for new and existing residents.

**The estimated AHVR for Jefferson County in 2018 is 6 percent**, which includes an estimated AHVR for owner housing of 5.6 percent and 7 percent for rental housing. **This concludes that Jefferson County has a housing vacancy deficiency, specifically for owner housing, but is also very close to a renter housing vacancy deficiency, both of which could become more evident in the coming years. Many vacant units are too small and expensive for the needs of families in the County, or, too costly.**

## **(3) “PENT-UP” HOUSING DEMAND.**

The **“Pent-Up” housing demand** is defined as those current residents of Jefferson 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 TARGET DEMAND.

**Table 4.1, Page 4.6,** identifies the **estimated housing target demand for Jefferson County by 2023.** 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 Jefferson County, by **2023**, is **192 housing units, including 121 owner and 71 rental units**, at an estimated development cost of **\$46 Million.** The smaller Communities of the County should focus on housing rehabilitation activities, consisting of purchasing, rehabilitating and reselling or re-renting existing housing units.

The **City of Fairbury** has the highest demand for new housing construction activities in Jefferson County. An estimated **88 total units**, including **49 owner and 39 rental units**, should be built in Fairbury, at an estimated target budget of **\$18.7 Million.** The 88 total units includes the potential for **10 Downtown housing units, four owner and six rental.** Additionally, an estimated **11 owner and eight rental housing units** should be developed in the **Village of Diller**, while **nine owner and seven rental housing units** should be targeted for the **Village of Plymouth.** The target demand for the six other communities in the County is less than 10 total housing units in each Community.

The **Balance of County**, or rural unincorporated areas of Jefferson County, will demonstrate a demand for up to **49 owner units.** It is recommended that these units be built in a modern, planned subdivision pattern.



**TABLE 4.1**  
**ESTIMATED HOUSING TARGET DEMAND**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2023**

|                          | <u>Owner</u> | <u>Rental</u> | <u>Total Target Demand*</u> | <u>Est. Required Target Budget (Millions)</u> |
|--------------------------|--------------|---------------|-----------------------------|---|
| <b>Jefferson County:</b> | <b>121</b>   | <b>71</b>     | <b>192</b>                  | <b>\$46.0</b>                                 |
| Fairbury:                | 49           | 39            | 88                          | \$18.7  |
| Daykin:                  | 0            | 2             | 2                           | \$0.3   |
| Diller:                  | 11           | 8             | 19                          | \$4.1   |
| Endicott:                | 0            | 3             | 3                           | \$0.45  |
| Harbine:                 | 0            | 2             | 2                           | \$0.3   |
| Jansen:                  | 2            | 4             | 6                           | \$1.1   |
| Plymouth:                | 9            | 7             | 16                          | \$3.35  |
| Reynolds:                | 0            | 2             | 2                           | \$0.3   |
| Steele City:             | 1            | 4             | 5                           | \$0.8   |
| Balance of County:       | 49           | 0             | 49                          | \$16.6  |

\*Based upon new households, providing affordable housing for 10% of cost burdened households, replacement of 20% of substandard/dilapidated housing stock and housing stock experiencing plumbing, overcrowded conditions, 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 and financial resources.

\*\*Includes Downtown Housing Potential:  
 Fairbury, 10 Units; Four Owner & Six Rental Units.

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

Source: Hanna:Keelan Associates, P.C., 2018.

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

**Table 4.2** identifies **household area median income (AMI)** for Jefferson County, while **Table 4.3, Page 4.8**, identifies the **estimated housing target demand by income sector** for the County and the City of Fairbury, by 2023. Approximately **192 new units** should be targeted, County-wide, consisting of **121 owner units** and **71 rental units**. It is recommended that the City of Fairbury target **88 additional units**, consisting of **49 owner** and **39 rental units**.

The City of Fairbury, and Jefferson County as a whole, should focus on addressing the owner housing needs and demands of individuals and families who have an AMI of 61 percent or higher. For rental housing, both Fairbury and the County should target the needs of individuals and families who are in the AMI range of 31 to 80 percent, although the need for a smaller number of high-income rental units should be examined.

**TABLE 4.2**  
**AREA HOUSEHOLD INCOME (AMI)**  
**JEFFERSON COUNTY, NEBRASKA**  
**2018**

|                | <b><u>1PHH</u></b> | <b><u>2PHH</u></b> | <b><u>3PHH</u></b> | <b><u>4PHH</u></b> | <b><u>5PHH</u></b> | <b><u>6PHH</u></b> | <b><u>7PHH</u></b> | <b><u>8PHH</u></b> |
|----------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| <b>30% AMI</b> | \$13,200           | \$15,050           | \$16,950           | \$18,800           | \$20,350           | \$21,800           | \$23,350           | \$24,850           |
| <b>50% AMI</b> | \$21,950           | \$25,050           | \$28,200           | \$31,300           | \$33,850           | \$36,350           | \$38,850           | \$41,350           |
| <b>60% AMI</b> | \$26,340           | \$30,060           | \$33,840           | \$37,560           | \$40,620           | \$43,620           | \$46,620           | \$49,620           |
| <b>80% AMI</b> | \$35,100           | \$40,100           | \$45,100           | \$50,100           | \$54,150           | \$58,150           | \$62,150           | \$66,150           |
| <b>100%AMI</b> | \$43,900           | \$50,100           | \$56,400           | \$62,600           | \$67,700           | \$72,700           | \$77,700           | \$82,700           |
| <b>125%AMI</b> | \$54,875           | \$62,625           | \$70,500           | \$78,250           | \$84,625           | \$90,875           | \$97,125           | \$103,375          |

Source: Hanna:Keelan Associates, P.C., 2018.

TABLE 4.3

ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR  
**JEFFERSON COUNTY/CITY OF FAIRBURY, NEBRASKA**  
**2023**

|                          | <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>Jefferson County:</b> | <u>AMI</u>          | <u>AMI</u>    | <u>AMI</u>    | <u>AMI</u>     | <u>AMI</u>   |               |
| Owner:                   | 0                   | 0             | 12            | 37             | 72           | <b>121</b>    |
| Rental:                  | 0                   | 34            | 25            | 12             | 0            | <b>71</b>     |
| <b>Fairbury:</b>         |                     |               |               |                |              |               |
| Owner:                   | 0                   | 0             | 6             | 22             | 21           | <b>49</b>     |
| Rental:                  | 0                   | 20            | 13            | 6              | 0            | <b>39</b>     |

Source: Hanna:Keelan Associates, P.C., 2018.



## ***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 Jefferson County include both owner and rental units of varied bedroom sizes. 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 Jefferson County should be directed towards family populations, especially the local workforce.

**Table 4.4, Page 4.10,** identifies **housing target demand** for **Jefferson County, for specific population groups**, by 2023. It is recommended that a minimum of **192 housing units** be targeted by 2023, to meet the demand potential, which should include both new construction and purchase/rehab/resale or re-rent. The 192 total housing units should consist of approximately **121 owner** and **71 rental units**. This includes an estimated 64 total units for elderly (55+) populations, 120 total units for families and eight total units for special populations, or those families with a member with a cognitive or physical disability(ies).

**Table 4.5, Page 4.11,** identifies **housing target demand** for the **City of Fairbury, for specific population groups**, by 2023. A minimum of **88 housing units** are recommended to be targeted by 2023, which should include both new construction and purchase/rehab/resale or re-rent. The 88 total housing units should consist of approximately **49 owner** and **39 rental units**. This includes an estimated 34 total units for elderly (55+) populations, 46 total units for families and eight total units for special populations, or those families with a member with a cognitive or physical disability(ies).

**An estimated 119 housing units, consisting of 78 owner and 41 rental units should be targeted for the workforce population County-Wide by 2023. The workforce housing demand in the City of Fairbury by 2023 is an estimated 47 total housing units (26 owner, 21 rental).**

**TABLE 4.4****HOUSING DEMAND POTENTIAL – TARGET POPULATIONS****JEFFERSON COUNTY-WIDE, NEBRASKA****2023**

| <b>OWNER<br/>UNITS</b>                | <b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b> |                |                |                 |              |               | <b>Workforce<br/>Sector</b> |
|---------------------------------------|---|----------------|----------------|-----------------|--------------|---------------|-----------------------------|
|                                       | <b>0%-30%</b>                             | <b>31%-60%</b> | <b>61%-80%</b> | <b>81%-125%</b> | <b>126%+</b> | <b>TOTALS</b> |                             |
| <b>Elderly (55+)</b>                  | 0   | 0              | 4              | 12              | 22           | <b>38</b>     | <b>8</b>                    |
| <b>Family</b>                         | 0   | 0              | 6              | 23              | 50           | <b>79</b>     | <b>70</b>                   |
| <b>Special</b>                        |   |                |                |                 |              |               |                             |
| <b><u>Populations<sup>1</sup></u></b> | <b>0</b>                                  | <b>0</b>       | <b>2</b>       | <b>2</b>        | <b>0</b>     | <b>4</b>      | <b>0</b>                    |
| <b>Subtotals</b>                      | <b>0</b>                                  | <b>0</b>       | <b>12</b>      | <b>37</b>       | <b>72</b>    | <b>121</b>    | <b>78</b>                   |
| <b>RENTAL</b>                         |   |                |                |                 |              |               |                             |
| <b><u>UNITS*</u></b>                  |   |                |                |                 |              |               |                             |
| <b>Elderly (55+)</b>                  | 0   | 10             | 8              | 8               | 0            | <b>26</b>     | <b>5</b>                    |
| <b>Family</b>                         | 0   | 22             | 15             | 4               | 0            | <b>41</b>     | <b>36</b>                   |
| <b>Special</b>                        |   |                |                |                 |              |               |                             |
| <b><u>Populations<sup>1</sup></u></b> | <b>0</b>                                  | <b>2</b>       | <b>2</b>       | <b>0</b>        | <b>0</b>     | <b>4</b>      | <b>0</b>                    |
| <b>Subtotals</b>                      | <b>0</b>                                  | <b>34</b>      | <b>25</b>      | <b>12</b>       | <b>0</b>     | <b>71</b>     | <b>41</b>                   |
| <b>TOTALS</b>                         | <b>0</b>                                  | <b>34</b>      | <b>37</b>      | <b>49</b>       | <b>72</b>    | <b>192</b>    | <b>119</b>                  |

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

\* 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., 2018.

**TABLE 4.5**  
**HOUSING DEMAND POTENTIAL – TARGET POPULATIONS**  
**FAIRBURY, NEBRASKA**  
**2023**

| <b>OWNER<br/>UNITS</b>         | <b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b> |                |                |                 |              |               | <b>Workforce<br/>Sector</b> |
|--------------------------------|---|----------------|----------------|-----------------|--------------|---------------|-----------------------------|
|                                | <b>0%-30%</b>                             | <b>31%-60%</b> | <b>61%-80%</b> | <b>81%-125%</b> | <b>126%+</b> | <b>TOTALS</b> |                             |
| Elderly (55+)                  | 0   | 0              | 2              | 6               | 12           | 20            | 4                           |
| Family                         | 0   | 0              | 2              | 14              | 9            | 25            | 22                          |
| Special                        |   |                |                |                 |              |               |                             |
| <b>Populations<sup>1</sup></b> | <b>0</b>                                  | <b>0</b>       | <b>2</b>       | <b>2</b>        | <b>0</b>     | <b>4</b>      | <b>0</b>                    |
| <b>Subtotals</b>               | <b>0</b>                                  | <b>0</b>       | <b>6</b>       | <b>22</b>       | <b>21</b>    | <b>49</b>     | <b>26</b>                   |
| <b>RENTAL</b>                  |   |                |                |                 |              |               |                             |
| <b>UNITS*</b>                  |   |                |                |                 |              |               |                             |
| Elderly (55+)                  | 0   | 6              | 4              | 4               | 0            | 14            | 2                           |
| Family                         | 0   | 12             | 7              | 2               | 0            | 21            | 19                          |
| Special                        |   |                |                |                 |              |               |                             |
| <b>Populations<sup>1</sup></b> | <b>0</b>                                  | <b>2</b>       |                | <b>0</b>        | <b>0</b>     | <b>4</b>      | <b>0</b>                    |
| <b>Subtotals</b>               | <b>0</b>                                  | <b>20</b>      | <b>13</b>      | <b>6</b>        | <b>0</b>     | <b>39</b>     | <b>21</b>                   |
| <b>TOTALS</b>                  | <b>0</b>                                  | <b>20</b>      | <b>19</b>      | <b>28</b>       | <b>21</b>    | <b>88</b>     | <b>47</b>                   |

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

\* 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., 2018.

Tables 4.6 and 4.7 identify **proposed housing types by target price points** with the given AMI for Jefferson County and the City of Fairbury, respectively, by 2023. County-Wide, the owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households at 81 percent+ AMI with an **average affordable purchase price of \$206,500**. Two- and three-bedroom rental units, with an **average affordable monthly rent of \$615**, present the greatest demand in the County. **Three+bedroom units, at an average purchase price of \$231,000 and an estimated average monthly rent cost of \$730, are the most needed housing types for the workforce population in Jefferson County.**

**TABLE 4.6**  
**HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)**  
**JEFFERSON COUNTY-WIDE, NEBRASKA**

**2023**

| <b>OWNER</b>  | <b>PRICE – PURCHASE COST (Area Median Income)</b> |                   |                   |                   |                    | <b>Work Force</b> |                   |
|---------------|---|-------------------|-------------------|-------------------|--------------------|-------------------|-------------------|
|               | (0%-30%)  | (31%-60%)         | (61%-80%)         | (81%-125%)        | (126%+)            |                   |                   |
| <b>UNITS</b>  | <b>\$113,000*</b>                                 | <b>\$125,000*</b> | <b>\$144,500*</b> | <b>\$206,500*</b> | <b>\$289,500*+</b> | <b>TOTALS</b>     | <b>\$231,000*</b> |
| 2 Bedroom     | 0   | 0                 | 6                 | 9                 | 10                 | 25                | 5                 |
| 3+ Bedroom    | 0   | 0                 | 6                 | 28                | 62                 | 96                | 73                |
| <b>TOTALS</b> | <b>0</b>  | <b>0</b>          | <b>12</b>         | <b>37</b>         | <b>72</b>          | <b>121</b>        | <b>78</b>         |

| <b>RENTAL</b> | <b>PRICE – PURCHASE COST (Area Median Income)</b> |                |                |                |                 | <b>Work Force</b> |                |
|---------------|---|----------------|----------------|----------------|-----------------|-------------------|----------------|
|               | (0%-30%)  | (31%-60%)      | (61%-80%)      | (81%-125%)     | (126%+)         |                   |                |
| <b>UNITS</b>  | <b>\$565**</b>                                    | <b>\$615**</b> | <b>\$665**</b> | <b>\$785**</b> | <b>\$935**+</b> | <b>TOTALS</b>     | <b>\$730**</b> |
| 1 Bedroom     | 0   | 0              | 2              | 2              | 0               | 4                 | 2              |
| 2 Bedroom     | 0   | 12             | 8              | 6              | 0               | 26                | 5              |
| 3+ Bedroom    | 0   | 22             | 15             | 4              | 0               | 41                | 34             |
| <b>TOTALS</b> | <b>0</b>  | <b>34</b>      | <b>25</b>      | <b>12</b>      | <b>0</b>        | <b>71</b>         | <b>41</b>      |

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

\*Average Affordable Purchase Price.

\*\*Average Affordable Monthly Rent.

Source: Hanna:Keelan Associates, P.C., 2018.

For the Community of Fairbury, the owner housing type in highest demand is projected to be units with three or more bedrooms, for persons or households at 81 percent – 125 percent AMI and 126 percent+ AMI, with **average affordable purchase prices of \$202,500 (81%-125% AMI) and \$269,900 (126%+ AMI)**. Two- and three-bedroom rental units, with an **average affordable monthly rent of \$620**, present the greatest demand in the Community. **Three+-bedroom units, at an average purchase price of \$197,000 and an estimated average monthly rent cost of \$765, are the most needed housing types for the workforce population in Fairbury.**

**TABLE 4.7**  
**HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)**  
**FAIRBURY, NEBRASKA**  
**2023**

| <u>PRICE – PURCHASE COST (Area Median Income)</u> |                               |                                |                                |                                 |                               |               | Work<br>Force<br>\$197,000* |
|---|-------------------------------|--------------------------------|--------------------------------|---------------------------------|-------------------------------|---------------|-----------------------------|
| OWNER<br>UNITS                                    | (0%-30%)<br><u>\$113,000*</u> | (31%-60%)<br><u>\$125,000*</u> | (61%-80%)<br><u>\$144,500*</u> | (81%-125%)<br><u>\$202,500*</u> | (126%+)<br><u>\$269,900*+</u> | <u>TOTALS</u> |                             |
| 2 Bedroom <sup>1</sup>                            | 0                             | 0                              | 3                              | 5                               | 4                             | 12            | 2                           |
| 3+ Bedroom  | 0                             | 0                              | 3                              | 17                              | 17                            | 37            | 24                          |
| <b>TOTALS</b>                                     | <b>0</b>                      | <b>0</b>                       | <b>6</b>                       | <b>22</b>                       | <b>21</b>                     | <b>49</b>     | <b>26</b>                   |

| <u>PRICE – PURCHASE COST (Area Median Income)</u> |                            |                             |                             |                              |                            |               | Work<br>Force<br>\$765** |
|---|----------------------------|-----------------------------|-----------------------------|------------------------------|----------------------------|---------------|--------------------------|
| RENTAL<br>UNITS                                   | (0%-30%)<br><u>\$565**</u> | (31%-60%)<br><u>\$620**</u> | (61%-80%)<br><u>\$675**</u> | (81%-125%)<br><u>\$785**</u> | (126%+)<br><u>\$955**+</u> | <u>TOTALS</u> |                          |
| 1 Bedroom <sup>1</sup>                            | 0                          | 0                           | 2                           | 2                            | 0                          | 4             | 2                        |
| 2 Bedroom <sup>1</sup>                            | 0                          | 5                           | 4                           | 2                            | 0                          | 11            | 3                        |
| 3+ Bedroom  | 0                          | 15                          | 7                           | 2                            | 0                          | 24            | 16                       |
| <b>TOTALS</b>                                     | <b>0</b>                   | <b>20</b>                   | <b>13</b>                   | <b>6</b>                     | <b>0</b>                   | <b>39</b>     | <b>21</b>                |

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

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

\*Average Affordable Purchase Price.

\*\*Average Affordable Monthly Rent.

Source: Hanna:Keelan Associates, P.C., 2018.

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

**Table 4.8** identifies the estimated rehabilitation and demolition target demand for Jefferson County by 2023. Up to 834 units could be targeted for rehabilitation throughout the County, at an estimated cost of \$26.7 Million. An additional 346 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 the Counties should be secured in a single, County-Wide “Land Bank,” reserved for future housing development.** Each Community, in partnership with local public, private and non-profit housing groups, will need to take a proactive role in housing development and rehabilitation activities. Communities seeking to revitalize their respective housing stock will want to consider tools of redevelopment, such as Community Development Block Grants and Tax Increment Financing to assist with such activities.

**TABLE 4.8  
ESTIMATED TARGET HOUSING  
REHABILITATION / DEMOLITION DEMAND  
JEFFERSON COUNTY COMMUNITIES, NEBRASKA  
2023**

|                          | <b><u># Rehabilitated /<br/>Est. Cost (Millions)*^</u></b> | <b><u>Demolition</u></b> |
|--------------------------|--|--------------------------|
| <b>Jefferson County:</b> | <b>834 / \$26.70</b>                                       | <b>346</b>               |
| Fairbury:                | 586 / \$18.75  | 210                      |
| Daykin:                  | 26 / \$0.83  | 11                       |
| Diller:                  | 55 / \$1.76  | 27                       |
| Endicott:                | 16 / \$0.52  | 15                       |
| Harbine:                 | 14 / \$0.45  | 6                        |
| Jansen:                  | 28 / \$0.90  | 19                       |
| Plymouth:                | 75 / \$2.40  | 25                       |
| Reynolds:                | 16 / \$0.52  | 14                       |
| Steele City:             | 18 / \$0.57  | 19                       |

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

^Includes both Moderate and Substantial Rehabilitation Activities.

Source: Hanna:Keelan Associates, P.C., 2018.

## **SITE ANALYSIS PROCESS.**

The location of a proposed housing project to pertinent facilities and services crucially influences the benefits that a person can derive from society. These facilities/services are comprised of many things, including schools, shopping, recreation and medical, to name a few.

Physical capabilities, age and household structure establish the priority for particular amenities. The services/amenities of households for the elderly and physically or mentally disabled differ from those needed by young and middle-aged families. Facilities are prioritized into categories: Primary and Secondary Services.

In an attempt to rate a subject property in terms of proximity of Primary and Secondary amenities, a point scale was derived based upon distance. The criteria presented on the following page provides a basis from which to analyze a proposed housing site. If, for example, the medical facility was located one mile from a proposed housing site, one (1) point would be awarded to elderly/disabled housing and three (3) points would be allocated for family housing. For each housing type, a minimum total of 14 to 16.5 points are required for recommended development. However, in smaller, rural communities, the total number of points will vary based upon the types of services and amenities available in the County.



## Residential Site Analysis Criteria

### Housing for the Elderly and Disabled

| <u>Primary</u>   | <u>Points</u> | <u>Points</u> | <u>Points</u> |
|------------------|---------------|---------------|---------------|
|                  | 3             | 2             | 1             |
| A. Grocery       | Wkg.          | ½ M           | 1 M           |
| B. Drug          | Wkg.          | ½ M           | 1 M           |
| C. Medical       | Wkg.          | ½ M           | 1 M           |
| D. Shopping      | ½ M           | ¾ M           | 1 M           |
| E. Religious     | ½ M           | ¾ M           | 1 M           |
| <br>             |               |               |               |
| <u>Secondary</u> |               |               |               |
| F. Educational   | 1 M           | 2 M           | 3 M           |
| G. Recreational  | 1 M           | 2 M           | 3 M           |

### Family Housing

| <u>Primary</u>   |      |     |     |
|------------------|------|-----|-----|
| A. Educational   | Wkg. | ½ M | 1 M |
| B. Recreational  | Wkg. | ½ M | 1 M |
| C. Shopping      | ½ M  | ¾ M | 1 M |
| D. Religious     | ½ M  | ¾ M | 1 M |
| E. Grocery       | 1 M  | 2 M | 3 M |
| F. Drug          | 1 M  | 2 M | 3 M |
| <br>             |      |     |     |
| <u>Secondary</u> |      |     |     |
| G. Medical       | 2 M  | 3 M | 4 M |

Notes:      Wkg = Within Walking Distance  
                   M = Miles

**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.”**

## COMMUNITY HOUSING LAND USE NEEDS.

Housing for the local workforce and young professionals is a great need in Jefferson County. The City of Fairbury will need to designate the appropriate acres to allow for new housing development. Land Use Plans, found in the City Comprehensive Plan, should designate an estimated **2.5 times** the total required acres identified for future residential development. **Rental units should be geared towards providing housing for families and persons involved in the local workforce, at 45+ percent AMI, needing decent, affordable rental housing.** Rental housing development could include the use of **Nebraska Investment Finance Authority's Low-Income Housing Tax Credit and CROWN Credit-To-Own Housing Programs.**

**Table 4.9, Page 4.19,** gives the estimated future land requirements for the various housing types in the **Community of Fairbury.** An estimated **22.4 acres of land** will be required to complete the needed housing target demand by 2023. The total required acres consist of 11.5 acres for single family use, 10.4 acres of patio/town home and duplex/triplex use and approximately 0.75 acres of apartment use.



**TABLE 4.9**  
**HOUSING TARGET DEMAND –**  
**HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR**  
**FAIRBURY, NEBRASKA**  
**2023**

| <u>Age Sector</u>          | <u>Type of Unit</u>     | <u>#Owner /<br/>#Rental</u> | <u>Land Requirements<br/>(Acres)^</u> |
|----------------------------|-------------------------|-----------------------------|---------------------------------------|
| <b>18 to 54 Years**</b>    | Single Family Unit      | 19 / 6                      | 9.3                                   |
|                            | Patio Home Unit         | 4 / 0                       | 1.1                                   |
|                            | Town Home Unit          | 6 / 2                       | 1.9                                   |
|                            | Duplex/Triplex Unit     | 0 / 13                      | 2.4                                   |
|                            | Apartment - 4+ Units*** | 0 / 4                       | 0.3                                   |
| <b>Totals</b>              |                         | <b>29 / 25</b>              | <b>14.7</b>                           |
| <b>55+ Years</b>           | Single Family Unit      | 6 / 0                       | 2.2                                   |
|                            | Patio Home Unit         | 4 / 0                       | 1.1                                   |
|                            | Town Home Unit          | 6 / 4                       | 2.4                                   |
|                            | Duplex/Triplex Unit     | 0 / 8                       | 1.5                                   |
|                            | Apartment - 4+ Units*** | 4 / 2                       | 0.45                                  |
| <b>Totals</b>              |                         | <b>20 / 14</b>              | <b>7.65</b>                           |
| <b>TOTAL UNITS / ACRES</b> |                         | <b>49 / 39</b>              | <b>22.35^^</b>                        |

\*Includes Credit-To-Own Units.  
\*\*Includes housing for persons with a disability  
\*\*\*Includes housing in Downtown.  
^Includes Public Right-of-Way.  
^^Community Land Use (Residential) Plan should designate 2.5x total acres needed.

Source: Hanna:Keelan Associates, P.C., 2018.

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

Housing rehabilitation or preservation activities are important for each Jefferson County Community. The field analysis completed as an activity of this **Housing Study** included an assessment of the condition of the existing housing stock, which also utilized information from the Jefferson County Assessor Office. **Overall, the housing stock throughout the County is in “Average” condition**, 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, 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 in Jefferson 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 possible 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 Jefferson County should address and identify vacant land suitable for new housing development. These areas should generally be free from natural and man-made constraints to growth, such as floodplains and steep topography, but located in close proximity to current developments and Community amenities. Communities should designate **“Redevelopment Areas”** to allow for Tax Increment Financing (TIF) to 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. **The City of Fairbury currently has four designated “Redevelopment Areas” where TIF can be implemented.**

**The recently passed, and signed into law, “Legislative Bill 496,” will allow for the use of TIF to assist in financing the development of workforce housing.**

# SECTION 5

## HOUSING GOALS & ACTION STEPS.

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# SECTION 5 | HOUSING GOALS & ACTION STEPS.

## INTRODUCTION.

The following “**Housing Goals & Action Steps**” reflect the results of the housing planning research and citizen input via two important Housing Surveys, Housing Listening Sessions and meetings with the Jefferson County Housing Steering Committee. These assisted in identifying and prioritizing housing **Goals and Action Steps** for Jefferson County, **with an emphasis on the provision of housing for the local workforce**.

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

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

- **Goal 1: County-Wide Housing Development Initiative.**
- **Goal 2: New Housing Developments.**
- **Goal 3: Rehabilitation/Preservation of Existing Owner and Rental Housing Stock.**
- **Goal 4: Financing Activities for Housing Development in Jefferson County.**
- **Goal 5: Alternative Energy Initiatives.**
- **Goal 6: Impediments to Fair Housing Choice.**
- **Goal 7: Housing Study Review and Implementation.**



## ***HOUSING GOALS & ACTION STEPS.***

### ***Goal 1: County-Wide Housing Development Initiative.***

Implement a **housing development** initiative for Jefferson County, an estimated **192 housing units** by **2023**, as a primary economic development activity, **with an emphasis on the development of workforce housing for local employees and elderly persons**. The “key” to this housing development initiative being a success will be the official establishment of a **Jefferson County Housing Partnership (JCHP)** to monitor and encourage housing development throughout the County.

The **JCHP** should be created and maintained by Jefferson County and work directly with both local and State housing stakeholders and housing funding sources. This Partnership will encourage the development of specific housing programs that meet the needs of the County’s current and future residents, with emphasis on housing constructed for the local workforce, young families, the elderly, veterans, minorities and populations with special needs.

- **Action Step 1: JCHP**, with the guidance and direction of the Jefferson County Housing Steering Committee, would include the services of important Community and County leadership, as well as selected private and public sector entities. These entities could include, but are not limited to, local Housing Authorities, Fairbury Community Redevelopment Authority (FCRA), Fairbury Chamber of Commerce, Southeast Nebraska Development District (SENDD), Blue Valley Community Action Partnership (BVCAP) and Blue Rivers Area Agency on Aging (BRAAA), as well as local foundations, realtors, major employers and financial institutions.
- **Action Step 2:** The **JCHP** should continue the planning and facilitation of both local and **County-Wide Workforce Housing Assistance Programs** to encourage and directly involve major employers with assisting their employees in obtaining affordable housing. Assistance could include locating and negotiating the purchase of a home and/or providing funding assistance for the purchase and/or rehabilitation of a house. Funding assistance could be, for example, grant monies and/or low-interest loans to persons and families for closing costs, down payment, etc.

An estimated **119 housing units**, consisting of **78 owner and 41 rental units** should be targeted for the “workforce population” in Jefferson County by 2023. The workforce housing demand includes an estimated **47 units in the City of Fairbury (26 owner, 21 rental)**. The JCHP, with SENDD’s assistance, should take the responsibility for preparing and implementing grant administration and funding associated with the **Rural Workforce Housing Investment Fund (LB 518)** for workforce housing development activities in Jefferson County.

- **Action Step 3:** Establish a **Jefferson County Land Bank Program**, by a local non-profit and/or Foundation to ensure the availability of land for future housing developments and to enhance Community residential development efforts.
- **Action Step 4:** JCHP should implement a **Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age. The population of all age groups 55+ in Jefferson County are projected to increase over the next five years. **Program** activities would address several facets of elderly housing and supportive services needs to coincide with the projected growth in the elderly population. Partnerships should be created with local Housing Authorities, BRAAA, BVCAP, Jefferson Community Health & Life Hospital, local nursing homes and assisted living and senior independent living facilities to assist with **Continuum of Care Programs**.

**Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.**

Several independent elderly and special needs housing options are available throughout Jefferson County, including affordable rental housing options (highlighted in **Appendix II**). These include independent living, assisted living and skilled nursing/long term care facilities. Future facilities could consider funding assistance from the Nebraska Investment Finance Authority, United States Department of Agriculture-Rural Development and United States Department of Housing and Urban Development.



## ***Goal 2: New Housing Developments.***

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

- **Action Step 1:** Build new owner and rental housing units that are affordable for low- to middle income workforce families and households to alleviate housing issues including cost burden, overcrowding, units with incomplete plumbing and other essential components, units in deteriorating or dilapidated condition and housing vacancy deficiency.

The **Housing Development Initiative** should target the production of up to **192 additional housing units in Jefferson County, by 2023**, including an estimated **121 owner housing units** and **71 rental units**. The development of these new housing units would add an estimated **\$46 Million** to the local residential property tax base.

**“Greatly Needed” housing types/activities, as per the Jefferson County-Wide Citizen Housing Survey, included housing for low to middle-income families and elderly persons, general rental housing, housing for first-time homebuyers, rehabilitation of owner- and renter-occupied housing units and two- and three-bedroom+ apartments or homes.**

Currently, an estimated **377 owner** and **238 renter households** are considered **cost burdened** in Jefferson County, or spending, at least, 30 percent of their monthly income on housing costs (mortgage, rent, maintenance, etc.). Additionally, Jefferson County Communities, combined, have a current **adjusted housing vacancy rate (AHVR)** of 6 percent. Specifically, the County Communities have a combined **owner AHVR of 5.6 percent** and a **renter AHVR of 7 percent**. Several vacant housing options in Jefferson County are either deteriorating, too costly or too small to meet the needs of local families.

- **Action Step 2:** Owner housing units should be constructed in Jefferson County, with emphasis on single family homes. **The price product in highest demand in Jefferson County, are homes with an average purchase price of \$206,500.** In an effort to create housing for low- to moderate-income households, the average affordable purchase price of a home in Jefferson County should be priced at or above **\$144,000**. Additionally, an average affordable purchase price of **\$231,000** would be the most suitable for the local workforce. Owner housing should generally consist of three+-bedrooms, with the exception of housing for retirees, which would typically be two-bedroom units.

- **Action Step 3:** New and modern, affordable rental units should be constructed in Jefferson County, with emphasis on townhome, duplex/triplex and apartment units for the elderly and local workforce households. **Rental housing price products for the County workforce should have an average affordable monthly rent of \$730.** General rental housing, preferably units consisting of two- and three-bedrooms, should be constructed to provide safe, decent and affordable rental housing options.

Future affordable rental housing in each Jefferson County Community will require the creative use of available “*tools of public intervention and credit enhancement*” to buy down both development and operational costs. “Tools” could come in the form of grants, low-interest loans, mortgage insurance, tax increment financing or land and/or cash donations. New affordable rental units will need an average credit enhancement of (at least) 35 percent.

- **Action Step 4:** The Housing Development Initiative should include a “**Housing Build Program**” that identifies vacant lots within each Community’s respective Corporate Limits, as well as suitable adjacent land outside the Community for the development of rural residential subdivisions designed in a “**build through**” planning and zoning/subdivision model, so as to eventually be annexed into the Community. The Build Program will also need to include a **purchase/rehab/resell or re-rent program** for existing vacant housing.
- **Action Step 5:** Plan and develop additional **owner and rental housing for Special Populations**; a target number of **eight units is recommended for the City of Fairbury**, including **four owner and four rental units**. These units should be targeted for persons with a cognitive and/or physical disability.



- **Action Step 6:** Housing development projects in Jefferson County should coincide with public facility, utility and infrastructure improvements, emphasizing alternative transportation methods, such as multi-use trails and transit services. Access to necessary amenities of public use, as well as proper water, sewer, storm water and electrical utility installation are important for prolonged sustainability in residential neighborhoods. The planning and use of **alternative energy systems** should be a goal of the County for future residential developments. **Housing development projects should take into account necessary goals and policies outlined in the County and each Community's Comprehensive Plan.**
- **Action Step 7:** Develop unique solutions to create residential developments, through both infill development of existing vacant lots, and on land adjacent the Corporate Limits of Communities, in an effort to make vacant land available for expanded residential growth. Identify lots and tracts of land for future housing development opportunities. **All Jefferson County Communities have available tracts of vacant land, adjacent their respective Corporate Limits, where a rural housing subdivision could be developed.**

Vacant lots exist in several Communities that are too small for today's housing development standards. The JCHP should explore unique housing concepts for infill housing development, including single and two-story housing for families of all income ranges. Architectural designs should closely resemble those of existing housing units in Community neighborhoods.

- **Action Step 8:** Employ proper, modern planning practices for the development of housing units for rural subdivisions in Jefferson County. **This would include the design and installation of modern infrastructure systems and “build through” residential subdivisions.**
- **Action Step 9:** In an effort to satisfy an **immediate housing need** in Jefferson County, consider allowing **non-traditional housing developments** on existing residential locations. For example, this could include allowing for the conversion of owner occupied housing to **single room occupancy rental units, accessory apartments** and the development of “**granny flats**” and “**tiny houses**” on lots typically not sized to local and/or national building and development codes.
- **Action Step 10:** New housing development projects in Jefferson County should utilize **place-based development components**, whereby development supports each community's quality of life and availability of resources, including: public safety, community health, education and cultural elements. Additional information regarding these components is highlighted in the **Jefferson County Five-Year Housing Action Plan**.

- **Action Step 11:** Public and private sectors should create a “**shared cost**” **program** to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments. Tax Increment Financing is an excellent source of financing for public infrastructure systems.
- **Action Step 12:** Continue to **support the efforts of local non-profit entities** in their mission to provide housing for persons and families of all incomes and backgrounds. Support the development of temporary shelters for the homeless and near-homeless populations of Jefferson County, and be a catalyst for the development of affordable rental housing for persons utilizing local housing voucher programs.

### ***Goal 3: Rehabilitation/Preservation of Existing Owner and Rental Housing Stock.***

Housing rehabilitation programs and activities in Jefferson County should strive to protect and preserve the existing housing stock of the Communities.

- **Action Step 1:** As needed, Jefferson County should **continue and/or elevate the process of condemning and demolishing dilapidated housing**, or housing that is not cost effective to rehabilitate. **Vacated land could be placed in a County-Wide Land Bank Program, managed by the JCHP, or a local non-profit and/or foundation, to be used for future owner and rental housing development needs.**
- **Action Step 2: Housing rehabilitation programs**, for both **owner and rental housing units**, should be created in Jefferson County, with emphasis on meeting the housing needs of the elderly, low- to middle-income families and housing occupied by persons with special needs. **SENDD** assists member Communities and Counties in applying for funding through the Nebraska Affordable Housing Program (NAHP) to implement County-Wide housing rehabilitation programs.
- **Action Step 3:** Jefferson County should recognize and make a concentrated effort to **preserve historically significant housing**, as an effort to aid in preserving County and Community history. **The City of Fairbury has a host numbering historically (architecturally) significant houses.**
- **Action Step 4:** To ensure **a clean and safe residential environment**, the ongoing maintenance of private residential properties is needed, i.e. trash removal, junk cars, etc. should continue. This could be **implemented through annual or bi-annual Community clean-up activities throughout Jefferson County.**

#### **Goal 4: Financing Activities for Housing Development in Jefferson County.**

Housing developers should consider both public and private funding sources when constructing new housing stock.

- **Action Step 1:** Housing developers should be encouraged to secure any and all available tools of financing assistance for both the development and preservation of housing in Jefferson County. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Midwest Housing Equity Group/Midwest Housing Development Fund, USDA Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs. **The JCHP will need to create close-working relationships with developers and funders to enhance residential development activities in the County.**



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

- **Action Step 2:** Jefferson County Communities should use **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase and preparation and needed public facility and utility requirements. **Jefferson County Communities should become/continue to be actively involved in the planning and implementation of housing projects, utilizing TIF for selected development activities. Four designated “Redevelopment Areas” currently exist in Fairbury.**

- **Action Step 3:** Secure monies from the **Rural Workforce Housing Fund** that would allow a housing developer(s) to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations.

### **Goal 5: Alternative Energy Initiatives.**

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

- **Action Step 1:** Promote the use of conservation methods. Reduce consumption of energy in residential sectors.
- **Action Step 2:** Utilize local Jefferson County and Community Zoning Regulations and building codes to control the placement and operation of alternative energy systems. Local Zoning Regulations should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.
- **Action Step 3:** Require compliance with a “Conditional Use” Permit (Zoning Regulations) for any and all alternative energy projects.
- **Action Step 4:** Promote the expanded use of solar and geothermal exchange energy systems for applications throughout each Community’s respective Planning Jurisdiction.
- **Action Step 5:** Consider implementing a “**pilot**” **alternative energy program** at a developing residential subdivision. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.



- **Action Step 6:** Promote the development of vocational **education opportunities** at local Public School Districts in Jefferson County to educate the current and future workforce in alternative energy design, fabrication of equipment and maintenance.
- **Action Step 7:** Promote the **rehabilitation of residential buildings utilizing weatherization methods and energy efficient or “green building” materials** in Jefferson County in conformance with the “LEED” Certified Building techniques.
- **Action Step 8:** Expand awareness of available incentives that could assist in replacing old lighting fixtures or heating and cooling systems with new energy efficient systems that reduce consumption and energy costs.

### ***Goal 6: Impediments to Fair Housing Choice.***

Jefferson County Communities will need to identify and establish a plan to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of the County should play a role in this process, including Local Government, schools, churches and the private sector.

- **Action Step 1:** Create and support the efforts of a **County-Wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. Active, local Housing Authorities/Agencies should be part of this Advisory Group. **Activities of the Advisory Group could include the following:**
  - Creating an **“Action Plan”** to identify strategies to further affordable housing opportunities.
  - Hosting a **“Housing Fair”** for developers and contractors to promote existing market opportunities that exist for the development of affordable housing.
  - Promote **“Equal Housing Opportunities”** on flyers, brochures and local newspapers.
- **Action Step 2:** Address the primary impediments to fair housing choice in Jefferson County Communities. Respondents of both the **County-Wide Citizen Housing Survey** and **Workforce Housing Needs Survey** identified common barriers to obtaining affordable owner housing. Responses included the lack of sufficient homes for sale, housing prices, cost of utilities and cost of real estate taxes. Barriers faced when obtaining affordable rental housing included a lack of decent rental units at an affordable price range, cost of rent and the cost of utilities.

- **Action Step 3:** Each Community should continue to utilize, or adopt (by ordinance), and implement **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.
- **Action Step 4:** For **persons with a disability(ies)**, supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. For Jefferson County, an estimated eight housing units (four owner, four rental) should be developed for persons with special needs, including cognitive and/or physical/mobility disabilities. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.
- **Action Step 5:** **Support bilingual and impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- **Action Step 6:** Routinely inspect rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.

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

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

- **Action Step 1:** Each Jefferson County Community should establish an **annual review process of their respective Comprehensive Plans** and associated **Zoning and Subdivision Regulations**. Elected officials and local governmental volunteers and community and economic development groups should be involved in this review.

# SECTION 6

## JEFFERSON COUNTY FIVE-YEAR HOUSING ACTION PLAN.

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# SECTION 6 | JEFFERSON COUNTY FIVE-YEAR HOUSING ACTION PLAN.

## INTRODUCTION.

The greatest challenge for Jefferson County Communities, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with special attention given to workforce households. In total, Jefferson County should strive to create up to 192 new units; 121 owner units and 71 rental units, by 2023. “Create” would include new construction, as well as purchase-rehabilitate-resale or re-rent.

The successful implementation of the “**Jefferson County Five-Year Housing Action Plan**” will begin with 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. Also important is the creation of a **Jefferson County Housing Partnership**, under the direction of the Jefferson County Housing Steering Committee, comprised of housing stakeholders throughout the County and local region. *“The bigger the circle of Partnerships, the better the delivery of housing.” The following partners are most commonly used to create new and preserve existing housing in Nebraska Counties and Communities. The list does not include all possible housing partners, such as foundations, private donors and financing available from local municipalities.*



***POTENTIAL HOUSING PARTNERS (FUNDING & IMPLEMENTATION).***

**HUD** = U.S. Department of Housing & Urban Development-Mortgage Insurance/Capital Advance.  
Includes Veterans Affairs Supportive Housing Vouchers.

**RD** = Department of Agriculture-Rural Development/Grants/Loan/Mortgage Guarantee.

**JCC** = Jefferson County Communities (Local Governments).

**AHP** = Federal Home Loan Bank-Affordable Housing Program.

**NIFA** = Nebraska Investment Finance Authority-Section 42 Low Income Housing Tax Credit,  
LB 884-State Low-Income Housing Tax Credit, First-Time Homebuyer & Workforce Housing Initiative.

**HTC** = Historic Tax Credits (State & Federal).

**NDED** = Nebraska Department of Economic Development-Community Development Block Grant, HOME Program,  
Nebraska Affordable Housing Trust Fund.

**O/DE** = Owner/Developer Equity.

**CPF** = Conventional Private Financing.

**TEBF** = Tax Exempt Bond Financing.

**TIF** = Tax Increment Financing (Community Development Agency/Community Redevelopment Authority).

**ME** = Major Employers.

**JCHP** = Jefferson County Housing Partnership.

**HA** = Housing Authorities/Agencies.

**MHEG** = Midwest Housing Equity Group.

**MHDF** = Midwest Housing Development Fund.

**SEND** = Southeast Nebraska Development District.

**BVCAP** = Blue Valley Community Action Partnership.

**BRAAA** = Blue Rivers Area Agency on Aging.

**PF** = Local, State & Regional (Private) Foundations.

**NH/AL** = Nursing Home/Assisted Living Facilities (County-Wide).

**JCHF** = Jefferson County Health Facilities (Fairbury).

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

Each **Housing Project** identified in this **Jefferson 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?

### **SOCIALIBILITY:**

- 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 **Jefferson County Housing Action Plan** presents “**priority**” housing projects to be considered for the County during the next five years. Projects 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>Est. Total Cost/Partners.</u>   |
|---|---|--|
| <p>1. Create a <b>Jefferson County Housing Partnership (JCHP)</b> to be the lead, local organization for housing capacity building, educational and promotional activities throughout Jefferson County.</p> | <p><b>A Jefferson County Housing Partnership</b>, comprised of selected, pertinent local, both public and private housing stakeholders and developers, to create housing in each of the Communities. Also, the JCHP should create housing awareness and educational programs throughout the County.</p> | <p>Estimated Annual Cost: \$20,000 Annually (Selected Partners).</p>                               |
| <p>2. Create a <b>Workforce Housing Initiative</b> in Jefferson County, aimed at producing up to <b>78 owner and 41 rental housing units</b> throughout the County.</p>                                     | <p><b>A Workforce Housing Initiative</b> to produce safe, affordable housing for the local workforce, including both new construction and purchase-rehab-resale/re-rent programs.</p>   | <p>\$22,500,000.<br/>JCC, JCHP, SENDD, NDED, NIFA, AHP, RD, TIF, O/DE, CPF, PF, ME &amp; MHEG.</p> |
| <p>3. <b>Plan and Implement an Employer's Housing Assistance Programs.</b></p>  | <p>To encourage <b>Major Employers</b> in Jefferson County to be a funding partner in the County-Wide <b>Workforce Housing Initiative</b>.</p>  | <p>\$675,000 annual (15% of #2) contribution from Major Employers.</p>                             |

## ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

| <u>Activities.</u>   | <u>Purpose of Activity.</u>   | <u>Est. Total Cost/Partners.</u>   |
|--|---|--|
| 4. Maintain a <b>Continuum of (Housing) Residential Care Program</b> in the County, directed at persons and families 55+ years of age. | Housing assistance program to address multiple facets of <b>elderly housing and service needs</b> in the County, including advocating for the development of all housing types and needed supportive services for elderly households. | \$300,000 Annually.<br>JCHP, JCC, RD, HUD, NIFA, NDED, AHP, MHEG, BRAAA, HAs, JCHF, NH/AL & BVCAP. |
| 5. Implement a <b>Jefferson County Housing Trust Fund/Land Bank Program.</b>   | <b>Secure funding to assist in the purchase of land for related affordable housing development activities.</b>  | \$455,000 Annually (Up to 10 parcels).<br>JCHP & JCC.  |
| 6. Plan and implement an annual <b>Jefferson County Housing Summit.</b>  | <b>JCHP</b> , with the assistance of local funding, would conduct an annual presentation of housing accomplishments and opportunities in Jefferson County.  | \$4,500 Annually.<br>JCHP.   |

## HOUSING PRESERVATION.

| <u>Activity/Purpose.</u>  | <u>Est. Total Cost.</u> | <u>Est. Required Cost Subsidy.</u> | <u>Potential Partners.</u>                                  |
|---|-------------------------|------------------------------------|---|
| 7. <b>Housing and Building Code Program</b> , including housing inspection (health and safety) process, to provide a year-round, on-going housing enforcement program. Can combine with a <b>Nuisance Abatement Program</b> .                           | \$275,000.              | 70% or \$192,500.                  | JCHP, JCC, HAs, SENDD & O/DE.                               |
| 8. <b>Single Family Owner Housing Rehabilitation Program, 80 Units</b> , moderate rehabilitation at \$36,000 to \$40,000 per unit in Jefferson County Communities, by 2023, to meet the needs of low- to moderate-income family and elderly households. | \$2,800,000.            | 80% or \$2,240,000.                | JCHP, JCC, SENDD, RD, NDED, HTC, TIF & O/DE.                |
| 9. Target the <b>Purchase and Demolition</b> of 50 substandard, dilapidated housing units in Jefferson County by 2023, and establish a Land Bank of property (lots) for redevelopment purposes.   | \$2,275,000.            | 80% or \$1,820,000.                | JCHP, JCC, SENDD, PF, NDED, TIF & O/DE.                     |
| 10. <b>Single Family Purchase-Rehab-Resale/Re-rent Program, 20 Units</b> , 3+ bedroom houses, standard amenities in Jefferson County, by 2023, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI).    | \$2,900,000.            | 70% or \$2,030,000.                | JCHP, JCC, SENDD, BVCAP, RD, NDED, PF, ME, TIF, CPF & O/DE. |

## HOUSING FOR ELDERLY/SENIOR POPULATIONS.

| <u>Activity.</u>  | <u>Est. Total Cost.</u> | <u>Est. Required Cost Subsidy.</u> | <u>Potential Partners.</u>   |
|---|-------------------------|------------------------------------|--|
| <p>11. <b>County-Wide Elderly Rental Housing Program, 26 Units (Fairbury: 14, Plymouth: 4, Diller: 4, Other Communities/Balance of County: 4).</b></p> <p><b>New Construction</b> of Scattered Site, Mixed Income, 2 bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of low-to moderate- mixed-income elderly households (31%+ AMI).</p>                              | \$4,420,000.            | 70% or \$3,094,000.                | JCHP, JCC, RD, NIFA, NDED, BRAAA, MHEG, AHP, HUD, TIF, O/DE & CPF. |
| <p>12. <b>County-Wide Elderly Homeownership Initiative, 38 Units (Fairbury: 20, Plymouth: 4, Diller: 4, Other Communities/Balance of County: 10).</b></p> <p><b>New Construction</b> of Scattered Site, Mixed Income, 2 &amp; 3 bedroom single family, and townhome units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (61% - 125% AMI).</p> | \$8,700,000.            | 30% or \$2,610,000.                | JCHP, JCC, RD, NDED, TIF, CPF & O/DE.                              |

## HOUSING FOR FAMILIES.

|     | <u>Activity.</u>   | <u>Est. Total Cost.</u> | <u>Est. Required Cost Subsidy.</u> | <u>Potential Partners.</u>                                  |
|-----|--|-------------------------|------------------------------------|---|
| 13. | <p><b>Fairbury Single Family Rental, CROWN Rent-To-Own Program, six Units.</b></p> <p>Mixed Income, 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (31% to 80% AMI).</p>  | \$1,330,000.            | 80% or \$1,064,000.                | JCHP, JCC, NIFA, NDDED, RD, MHEG, AHP, PF, TIF, CPF & O/DE. |
| 14. | <p><b>County-Wide General Rental Housing Program, 31 Units (Fairbury: 14*, Diller: 5, Plymouth: 4, Daykin: 2, Endicott: 2, Jansen: 2, Reynolds: 2).</b></p> <p>Scattered Site, Mixed Income, 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). (Units could also focus on utilizing the proposed “Purchase-Rehab-Resale/Re-Rent Program.”)</p> <p>*Could include up to 8 units Downtown.</p> | \$5,520,000.            | 70% or \$3,864,000.                | JCHP, JCC, NIFA, NDDED, RD, MHEG, AHP, PF, TIF, CPF & O/DE. |

## HOUSING FOR FAMILIES (Continued).

| <u>Activity.</u>   | <u>Est. Total Cost.</u> | <u>Est. Required Cost Subsidy.</u> | <u>Potential Partners.</u>                                       |
|--|-------------------------|------------------------------------|--|
| <p>15. <b>County-Wide Family Homeownership Initiative, 51 Units (Fairbury: 16*, Diller: 8, Plymouth: 6, Balance of County-Rural Subdivision: 21).</b></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 (81%+ AMI). (Units could also focus on utilizing the proposed “Purchase-Rehab-Resale/Rent Program.”)</p> <p>*Could include up to 4 units Downtown.</p> | \$15,400,000.           | 30% or<br>\$4,710,000.             | JCHP, JCC, NIFA, NDED, RD, MHEG, AHP, PF, TIF, CPF & O/DE.       |
| <p>16. <b>City of Fairbury Owner/Rental Housing Initiative for Special Populations, Eight Units:</b></p> <p>Scattered Site, 2 &amp; 3 bedroom units, standard amenities, complete visibility and accessibility design, to meet the affordable independent living housing needs of persons with special needs (31% to 80% AMI).</p>   | \$1,810,000.            | 90% or<br>\$1,629,000.             | JCHP, JCC, NIFA, NDED, RD, MHEG, MHDF, AHP, PF, TIF, CPF & O/DE. |

# SECTION 7

AFFORDABLE  
HOUSING CONCEPTS,  
IMPLEMENTATION &  
FUNDING SOURCES/  
PARTNERSHIPS.

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

August, 2018



# SECTION 7

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

### **INTRODUCTION.**

Section 7 of this **Jefferson County Housing Study** provides a discussion of **affordable housing concepts, funding sources and partnerships** for the 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. The County can consider these and other successful affordable housing models in the development of needed housing.

### **AFFORDABLE HOUSING CONCEPTS.**

A total of 192 additional housing units have been targeted for Jefferson County by 2023. This would include up to 121 owner units and 71 rental units. Vacant land will need to be secured in or adjacent the Communities of Jefferson County for the proper development of various needed housing types.

Identifying locations for new housing developments is important for the Communities of Jefferson County. 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, specifically the Future Land Use Maps and Annexation Policies, all in an effort to identify land for new housing developments.**



**The Communities of Jefferson County will need to focus on workforce families needing safe, efficient and affordable housing.** 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 Jefferson County should implement housing rehabilitation activities, including purchase-rehab-resale or re-rent programs.** The County Communities, in total, have an estimated 1,757 housing units in “Average” condition, and an additional 552 units in “Badly Worn” or “Worn Out” condition. 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 field analysis completed as an activity of this **Jefferson County Housing Study** included an overall assessment of the condition of the existing housing stock, with structural condition information via the Jefferson County Assessor Office and on-site observations. All of the Communities in the County have “pockets” or **areas** where housing is **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.

The following affordable housing development options are provided as a courtesy by Mesner Development Company, Excel Development Group and Dana Point Development Corporation, along with their respective architectural design teams.

**Single family homes** are presented as examples of **Credit-**, or **Lease-To-Own**, affordable housing options. This development concept has been successfully implemented in several Nebraska Communities, including Auburn, Nebraska City, O’Neill and York. This housing option is typically funded by the Low-Income Housing Tax Credit Program, administered by the Nebraska Investment Finance Authority (NIFA), via the CROWN or Credit-To-Own Program, HOME Funds and/or Nebraska Affordable Housing Trust Funds, available through the Nebraska Department of Economic Development (NDED), and/or Affordable Housing Program funds, provided by the Federal Home Loan Bank. Also included in funding affordable single family homes is conventional financing and Tax Increment Financing.

Although reasonably modest by design in an effort to maximize the use of tax dollars, CROWN homes provide all necessary living space for a family, generally up to six persons. This includes three-bedrooms on the first floor, with the opportunity of an additional bedroom(s) in the basement, one bath, on the main level, with the potential for another in the basement, a great or family room, with additional space in the basement for family activities, a kitchen and dining area and, at least, a single stall garage. The square footage of these affordable single family homes typically ranges from 1,100 to 1,400 square feet. These homes are usually constructed on lots of 8,000 to 12,000 square feet, allowing for ample yard space.



*Reese Estates CROWN Program, Waverly, Nebraska.*

Pictures of **CROWN Credit-To-Own** housing developments in the Communities of Waverly and O'Neill, Nebraska, are provided as examples of housing types a Community can develop over the next five years. In a CROWN, or lease-to-own type program, a small percentage of the net monthly rent is set-a-side for eventual use by the tenant as a down payment to purchase the home. Net monthly rents for affordable single family homes range from \$700 to \$875, based on rental comparables and the level of affordability of the target population in the community being served. Typically, Credit- or Lease-To-Own single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI).



Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from NIFA, NDDED and USDA-Rural Development. Households of 50 to 80 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost for the homes typically range from \$165,000 to \$190,000. In a First-Time Homebuyers Program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of purchase price.



*CROWN Housing Program, O'Neill, Nebraska.*

**Duplex/triplex rental housing** is a popular affordable housing program in Nebraska for older adults 55+ years of age, singles and couples, and two-, three- and four-person family households. Similar financing of the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for duplex/triplex rental housing have traditionally ranged from \$575 to \$800, depending upon the local housing economics of the subject community.



Affordable duplex and triplex rental housing provides an excellent low-density housing option for Nebraska communities, while maintaining a cost containment approach to building living space and maximizing the use of tax dollars. Duplex and triplex rental housing units range from 975 to 1,300 square feet, contain either two- or three-bedrooms, include a kitchen and dining area, a family room, at least one bath and a garage. Basements can be included in the development process to provide additional living space, if necessary. **Affordable housing programs with supportive services for the subject tenant are the most successful programs.**



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

## ***HOUSING DEVELOPMENT IMPLEMENTATION.***

The successful implementation of housing developments in **Jefferson County** depends on a firm's 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 the Jefferson County citizenry.

The development of affordable housing throughout Jefferson 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 a 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 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 both owner and rental housing 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. The rental cost of most units 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. With **“Section 8 Rental Housing (Tenant-Based),”** families with a tenant-based voucher choose and lease safe, decent and affordable privately-owned rental housing.

## ***FUNDING SOURCES & PARTNERSHIPS.***

To produce new or upgrade existing renter and owner occupied housing in a Nebraska 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 Jefferson County and each Community. 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)**. The Community of Fairbury currently has four designated Redevelopment Areas, in which TIF can be utilized as an incentive.

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 and General Redevelopment Plan 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.

The recently passed, and signed into law, “Legislative Bill 496,” will allow for the use of TIF to assist in financing the development of workforce housing.

**Other Local Options**

**Local Housing Authority/Agency** – 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 funding sources, as well as the ability to secure tax exempt bond financing for local based housing projects. **The City of Fairbury has an established Housing Authority which provides affordable, income-based housing units for local residents at Parkview Apartments, a 60-unit complex. The Housing Authority is overseen by a five-member board, appointed by the Mayor of Fairbury, with consent by the City Council.**

**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.

**Local Lender Participation** – Local and regional lending institutions serving a particular community or county should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing of local housing programs.

The previously described local funding options could be used separately or “pooled” together, and utilized in equal proportions for the implementation of Jefferson 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 Energy Offices (NEO)** and **Nebraska Department of Health and Human Services (NDHHS)**. The following describes the primary housing funding programs provided by these State agencies.

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

The **2018 Annual Action Plan**, prepared and administered by the NDED, has the following approximate allocations of State and Federal funds available for housing activities.

- \$9.7 Million Community Development Block Grant
- \$3 Million HOME Investment Partnership Fund
- \$942,120 Emergency Shelter Grant Program
- \$3.6 Million Homeless Shelter Assistance Trust Funds
- \$11.25 Nebraska Affordable Housing Trust Fund
- \$422,073 Housing Opportunities for Persons with AIDS

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 administers **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.

**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.

### ***Rural Workforce Housing Investment Act/Rural Workforce Housing Investment Fund (RWHIF)***

In 2017, the “**Rural Workforce Housing Investment Act**” (Legislative Bill 518) was adopted to allow non-profit housing developers allocate funds from the NAHTF, into a **Rural Workforce Housing Investment Fund (RWHIF)**. 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.

### ***Opportunity Zones***

The **Tax Cuts and Jobs Act of 2017** allowed for all state Governors to designate Census Tracts as “Opportunity Zones” to promote investment and economic development activities in areas deemed “low income and/or economically disadvantaged.” Developers choosing to construct facilities and buildings on sites in an opportunity zone can take advantage of various tax incentives and deferrals as a means of creating economic opportunities in these areas.

As per the Nebraska Department of Economic Development website, a Census Tract qualifies as an opportunity zone if it meets the following criteria:

- a) The tract poverty rate was at least 20%, or;
- b) If located in a metropolitan area, the tract's median family income did not exceed 80% of the greater of (i) the median family income in the metropolitan area or (ii) the statewide median family income, or;
- c) If located in a non-metropolitan area, the median family income for such tract did not exceed 80% of the statewide median family income.

**Currently, Jefferson County does not have any Census Tracts that have been designated as opportunity zones.**

### ***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, 2016, 2017 and 2018 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.

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

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

The **CROWN Program** utilizes the **LIHTC funding source** 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, which provides a less than current market interest rate for First-time Homebuyers in Nebraska. Local lender participation is encouraged in this Program.

### **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.

### **Community Action Partnership/CHDO/Economic Development District**

**Blue Valley Community Action Partnership (BVCAP)** serves Jefferson County. The organization provides housing and weatherization programs to the County. The Partnership also provides a number of other services including basic needs, education, family development, health and nutrition, transportation and volunteer opportunities.

**BVCAP** serves as a **CHDO** in Jefferson County, providing housing assistance to low income residents through the management of low-rent public housing. The Nebraska Housing Developers Association, a State-wide organization, provides important housing capacity building and support for local housing development corporations. Community, economic and housing development grant writing administration is provided by **Southeast Nebraska Development District** to paying members or municipalities in Jefferson County.

**Nebraska Energy Office (NEO)**

**Low-Income Weatherization Assistance Program** – This Federally funded program assists people with low incomes by making energy improvements to their homes. The program is a State-wide effort carried out primarily by Nebraska Community Action Partnerships.

The weatherization program concentrates on energy improvements which have the greatest impact on making recipient's homes more energy efficient, thereby lowering their energy consumption. Eligible weatherization measures include caulking, weather stripping, ceiling, wall and floor insulation and furnace repair.

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

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

**REGIONAL FUNDING****Federal Home Loan Bank**

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

## **FEDERAL FUNDING**

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

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

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **HUD Section 811 Program** – Provides funding to state housing organizations for development of housing for persons with a disability(ies). The Program provides a rental subsidy.
- **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.

### **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 such as 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 a loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

#### **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.

# APPENDIX I

## JEFFERSON COUNTY SURVEY RESULTS.

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

August, 2018



## COUNTY-WIDE CITIZEN SURVEY FOR JEFFERSON COUNTY, NEBRASKA

The **Fairbury Community Redevelopment Authority (FCRA)** is preparing a **County-Wide Housing Study** to determine both present and future housing needs in Jefferson County, during the next five years. **The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from the FCRA.** An important activity of the **Housing Study** is to ask you, a local resident, about the housing needs of your Community and the County. Please complete the following **Survey, by FRIDAY, MARCH 2<sup>ND</sup>. TOTAL RESPONSES (155)**

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

**Fairbury (105)**  Daykin (1)  Diller (1)  Endicott (1)  Harbine (0)  
 Jansen (1)  Plymouth (3)  Reynolds (1)  Steele City (4)  Rural Jefferson Co. (27)  
 Other (Identify) (4) Lincoln, Morroville, KS, Gladstone, and Washington County KS

**2. If you do not live in Jefferson County, are you interested in moving to the County? Yes 5 No 10**

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

|   |  |
|---|--|
| <input type="checkbox"/> Government (15)              | <input type="checkbox"/> Finance (4)   |
| <input type="checkbox"/> Non-Profit Organization (10) | <input type="checkbox"/> Manufacturing (5)                                       |
| <input type="checkbox"/> Retail & Wholesale Trade (9) | <input type="checkbox"/> Agricultural/Forestry/Natural Resources (9)             |
| <input type="checkbox"/> Real Estate (4)              | <input type="checkbox"/> Administrative (8)                                      |
| <input type="checkbox"/> Information (3)              | <input type="checkbox"/> Health Care/Social (12)                                 |
| <input type="checkbox"/> Education (14)               | <input type="checkbox"/> Utilities/Construction (2)                              |
| <input type="checkbox"/> Leisure & Hospitality (2)    | <input type="checkbox"/> Professional/Technical (8)                              |
| <input type="checkbox"/> Transportation (2)           | <input type="checkbox"/> Mining (0)  |
| <input type="checkbox"/> Accommodation & Food (0)     | <input type="checkbox"/> Arts/Entertainment (1)                                  |
| <b>Retired (27)</b>                                   | <input type="checkbox"/> Other <u>(12) Disabled, Stay at Home Mom, Insurance</u> |

**4. Gender? Male 55 Female 91**

**5. What is your current age? 18-24 2 25-34 19 35-44 28 45-54 34 55-64 29 65-74 28 75-84 7 85+ 1**

**6. Which type of housing do you currently live in?**

|  |  |
|--|--|
| <b>Single Family House (own) (121)</b>                   | <input type="checkbox"/> Manufactured/Mobile Home (own) (2)            |
| <input type="checkbox"/> Single Family House (rent) (11) | <input type="checkbox"/> Manufactured/Mobile Home (rent) (0)           |
| <input type="checkbox"/> Duplex/Triplex (own) (0)        | <input type="checkbox"/> Rental Apartment (11)                         |
| <input type="checkbox"/> Duplex/Triplex (rent) (0)       | <input type="checkbox"/> Condominium (0)                               |
| <input type="checkbox"/> Townhome (own) (0)              | <input type="checkbox"/> Other <u>(3) Four-Plex, Workforce Housing</u> |
| <input type="checkbox"/> Townhome (rent) (0)             |  |

7. Number of persons in your household? 1 (23) 2 (59) 3 (24) 4 (24) 5+ (18)

8. Please indicate your household income range, for 2017. <\$25K (20) \$25K-\$39K (18) \$40K-59K (32) \$60K-\$79K (17) \$80K-\$99K (23) \$100K-\$124K (17) \$125K-149K (6) \$150K-\$174K (2) \$175K-\$199K (1) \$175K-\$199K (8)

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

| For Renters |   | For Owners |  |
|-------------|---|------------|--|
| 6           | Lack of handicap accessible housing                             | 5          | Lack of handicap accessible housing                            |
| 1           | Lack of adequate public transportation                          | 4          | Lack of adequate public transportation                         |
| 4           | Lack of knowledge of fair housing rights                        | 3          | Lack of knowledge of fair housing rights                       |
| 13          | <b>Cost of rent</b>   | 37         | <b>Housing prices</b>  |
| 1           | Restrictive zoning/building codes                               | 5          | Restrictive zoning/building codes                              |
| 4           | Job status  | 11         | Job status   |
| 10          | Attitudes of landlords & neighbors                              | 21         | Attitudes of immediate neighbors                               |
| 24          | Lack of availability of decent rental units in your price range | 7          | Mortgage lending application requirements                      |
| 3           | Use of background checks  | 12         | Excessive down payment/closing costs                           |
| 3           | Excessive application fees and/or rental deposits               | 37         | <b>Cost of utilities</b>                                       |
| 10          | <b>Cost of utilities</b>  | 5          | Lack of educational resources about homeowner responsibilities |
| 2           | Lack of educational resources about tenant responsibilities     | 24         | Cost of homeowners insurance                                   |
|             | Other: _____  | 43         | Lack of sufficient homes for sale                              |
|             | Other: _____  | 22         | Other: Taxes   |

10. Are you satisfied with your current housing situation? 87 Yes 28 No

If no, please explain: Too small. I don't like my neighbors or the activities that happen within my neighborhood. Wishing to buy a house, but there is no decent housing that is affordable.

## 11. Which of the following housing types are needed in your Community? Please Check (✓).

|   | Greatly<br>Needed | Somewhat<br>Needed | Not<br>Needed |
|---|-------------------|--------------------|---------------|
| ▪ Housing For:  | -----             | -----              | -----         |
| 1. Lower-Income Families  | 40                | 36                 | 28            |
| 2. Middle-Income Families   | 65                | 38                 | 3             |
| 3. Upper-Income Families  | 14                | 44                 | 41            |
| 4. Single Parent Families   | 45                | 41                 | 14            |
| 5. Existing / New Employees   | 36                | 51                 | 9             |
| ▪ Single Family Housing   | 51                | 45                 | 3             |
| ▪ Rental Housing (General)  | 53                | 34                 | 16            |
| ▪ Manufactured Homes  | 17                | 49                 | 30            |
| ▪ Mobile Homes  | 8                 | 22                 | 73            |
| ▪ Condominiums/Townhomes  | 32                | 49                 | 20            |
| ▪ Duplex Housing  | 34                | 56                 | 13            |
| ▪ Apartment Complexes (3 to 12 Units per Complex)                             | 38                | 43                 | 24            |
| ▪ Rehabilitation of Owner-occupied Housing                                    | 60                | 33                 | 12            |
| ▪ Rehabilitation of Renter-occupied Housing                                   | 62                | 24                 | 12            |
| ▪ Housing Choices for First-Time Homebuyers                                   | 64                | 27                 | 9             |
| ▪ Single Family Rent-To-Own   | -----             | -----              | -----         |
| 1. Short-Term 3 to 5 Years  | 40                | 44                 | 19            |
| 2. Long-Term 6 to 15 Years  | 36                | 44                 | 20            |
| ▪ Duplex/Townhouse Rent-to-Own  | -----             | -----              | -----         |
| 1. Short-Term 3 to 5 Years  | 29                | 37                 | 34            |
| 2. Long-Term 6 to 15 Years  | 25                | 42                 | 32            |
| ▪ One Bedroom (Apartment or House)  | 27                | 40                 | 33            |
| ▪ Two Bedroom (Apartment or House)  | 41                | 42                 | 17            |
| ▪ Three+ Bedroom (Apartment or House)   | 54                | 39                 | 9             |
| ▪ Independent Living Housing for<br>Persons with a Mental/Physical Disability | 26                | 48                 | 25            |
| ▪ Group Home Housing for<br>Persons with a Mental/Physical Disability         | 18                | 58                 | 22            |
| ▪ Housing in Downtown   | 13                | 50                 | 36            |
| ▪ Retirement Housing – Rental   | 33                | 43                 | 23            |
| ▪ Retirement Housing – Purchase (Owner occupant)                              | 32                | 46                 | 20            |
| ▪ Retirement Housing For:   | -----             | -----              | -----         |
| 1. Low-income Elderly Persons   | 48                | 39                 | 18            |
| 2. Middle-income Elderly Persons  | 41                | 47                 | 13            |

|  |    |    |    |
|--|----|----|----|
| 3. Upper-income Elderly Persons  | 15 | 49 | 36 |
| ▪ Licensed Assisted Living, w/ Specialized Services<br>(i.e. health, food prep, recreation services, etc.) | 23 | 45 | 30 |
| ▪ Single-Room-Occupancy Housing (Boarding Homes)   | 11 | 46 | 40 |
| ▪ Short-Term Emergency Shelters – 30 Days or Less  | 28 | 42 | 28 |
| ▪ Long-Term Shelters – 90 Days or Less   | 18 | 35 | 45 |
| ▪ Transitional Housing<br>(3-12 month temporary housing)   | 15 | 44 | 36 |
| ▪ Housing for Persons with Chronic Mental Illness  | 20 | 39 | 39 |
| ▪ Other (specify):   | 4  | 6  | 21 |

If you are currently a renter and would like to become a homeowner, or if you are currently an owner and desire to upgrade or change housing in the next five years, please complete the following questions.

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

**Fairbury (20)**  Daykin (1)  Diller (1)  Endicott (1)  Harbine (0)  
 Jansen (0)  Plymouth (0)  Reynolds (1)  Steele City (0)  Rural Jefferson Co. (14)  
 Other (Identify) \_\_\_\_\_

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

51 Single Family 2 Attached Townhouse or Duplex-Type Unit  
0 Mobile Home 0 Patio Home/Slab Home 40 I plan to remain where I am.

**12.c. How many bedrooms would your family need?**

5 One 16 Two 34 Three 26 Four +

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

11 Less than \$50K 26 \$50K - \$100K 7 \$100K-\$120K 7 \$120K-\$135K 10 \$135K-\$175K 6 \$175K-\$225K 8 \$225K+

**12.e. What is the most your family could afford for monthly rent?** 14 Less than \$400

13 \$400 to \$500 13 \$500 to \$600 6 \$600 to \$700 3 \$700 to \$800  
2 \$800 to \$900 1 \$900 to \$1,000 3 \$1,000 to \$1,100 5 \$1,100+

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

... an owner housing rehabilitation program? 91 Yes 20 No  
... a renter housing rehabilitation program? 73 Yes 37 No

14. Do you support your Community establishing a local program that would purchase and remove dilapidated houses, making lots available for a family or individual to build owner or rental housing? 106 Yes 4 No

15. Do you support your Community securing State and/or Federal grant dollars to purchase, rehabilitate and resale vacant housing? 93 Yes 17 No

16. Do you support your Community securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers? 82 Yes 26 No

If you are 55+ years of age, please answer questions #17-#19.  
If not, please skip to Question #20.

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

|                                      |  |
|--------------------------------------|--|
| <u>23</u> Single Family Home         | <u>7</u> Apartment - Purchase          |
| <u>30</u> Duplex - Rent              | <u>16</u> Assisted Living Housing      |
| <u>17</u> Duplex - Purchase          | <u>19</u> One Bedroom Apartment - Rent |
| <u>20</u> Town Home - Rent           | <u>26</u> Two Bedroom Apartment - Rent |
| <u>18</u> Town Home - Purchase       | <u>0</u> Other _____                   |
| <u>8</u> Nursing Home/Long-Term Care |  |

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

|   |  |
|---|--|
| <u>50</u> Case Management/Legal Aid           | <b><u>55</u> Transportation/Auto Repair</b>                |
| <u>49</u> Cultural/Language Assistance        | <u>53</u> Finance Assistance/Management                    |
| <u>53</u> Continuing Education Opportunities  | <b><u>55</u> Health Services (Mental, Physical, etc.)</b>  |
| <u>54</u> Employment Opportunities/Training   | <b><u>56</u> Law Enforcement</b>                           |
| <u>50</u> Adult Day Care Services             | <b><u>55</u> Senior Social &amp; Recreation Activities</b> |
| <u>50</u> Alcohol/Drug Abuse Services         | <b><u>55</u> Emergency Transportation</b>                  |
| <u>52</u> Food/Meals-On-Wheels                | <b><u>55</u> Volunteer Opportunities</b>                   |
| <u>51</u> Home Health & Memory Care           | <u>54</u> Veteran Services                                 |
| <u>50</u> Counseling Services                 | <u>50</u> Homeless Services                                |
| <u>49</u> Aids for Disabilities               | Other: _____   |
| <u>54</u> Home Repair/Rehabilitation Services |  |

19. 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).

|                                      |   |
|--------------------------------------|---|
| <b><u>29</u> Single Family Home</b>  | <u>0</u> Apartment - Purchase                 |
| <b><u>10</u> Duplex - Rent</b>       | <u>7</u> Assisted Living Housing              |
| <u>5</u> Duplex - Purchase           | <u>5</u> One Bedroom Apartment - Rent         |
| <u>5</u> Town Home - Rent            | <b><u>11</u> Two Bedroom Apartment - Rent</b> |
| <u>5</u> Town Home - Purchase        | Other _____                                   |
| <u>2</u> Nursing Home/Long-Term Care |   |

20. Please provide any additional comments regarding the future of housing in Jefferson County:

Jefferson County should aggressively go after companies and jobs looking to relocate. This is the only way they are to survive if they can bring in more employment options for their residents. Clean up the West side of Fairbury, as currently it is not an inviting look. Continue to demolish dilapidated housing, which will allow for new lots for nicer housing. Building permits should be easier to get, so individuals can add onto their own houses.

**Thank you for your participation!**

## *Workforce Housing Needs Survey*

The Fairbury Community Redevelopment Authority (FCRA) is preparing a County-Wide Housing Study to determine both present and future workforce housing needs in Jefferson County, during the next five years. The Study is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from the FCRA. We would appreciate you completing and returning the following Survey to your employer by **FRIDAY, MARCH 2<sup>ND</sup>. TOTAL 68 RESPONSES**

1. Place of Employment? Jefferson Community Health and Life, Westin Packaged Meats, City of Fairbury, Fairbury Public Schools, Blue Valley Community Action Partnership
2. Where do you currently reside?

**Fairbury (40)**  Daykin (1)  Diller (0)  Endicott (1)  Harbine (0)  
 Jansen (0)  Plymouth (1)  Reynolds (1)  Steele City (2)  Rural Jefferson Co. (9)  
 Other (Identify) (0) \_\_\_\_\_

If outside of Jefferson County, would you be interested in moving to the County? 2 Yes (Identify Community) 6 No

3. Do you commute to Jefferson County for work? 26 Yes 29 No

If yes, how far is your commute?

14 Less Than 10 Minutes 6 10-20 Minutes 5 21-30 Minutes  
1 31-40 Minutes 0 41-50 Minutes 0 51-60 Minutes 1 61+ Minutes

4. Number of Persons in your household? 1 (5) **2 (26)** 3 (12) 4 (9) 5+ (4)
5. Do you rent or are you a homeowner? 12 Rent **44** Own
6. How much is your monthly rent or mortgage payment? <\$500 (22) \$500-649 (12) \$650- \$799 (2) \$800-\$949 (3)  
\$950-\$1,099 (3) \$1,100-\$1,249 (4) \$1,250+ (3)
7. Are you satisfied with your current housing situation? 42 Yes 13 No  
If no, why? \_\_\_\_\_

8. What is your current annual total household income?

Less than \$35K 12 \$35K-\$50K 10 \$51K-\$70K 0 \$71K-\$85K 17 \$86K+

9. As a renter or homeowner, what is the #1 issue or barrier you experience with obtaining affordable, suitable housing for your household?

| For Renters |  | For Owners |  |
|-------------|--|------------|--|
| 2           | Lack of handicap accessible housing                                    | 4          | Lack of handicap accessible housing                            |
| 0           | Lack of adequate public transportation                                 | 3          | Lack of adequate public transportation                         |
| 1           | Lack of knowledge of fair housing rights                               | 3          | Lack of knowledge of fair housing rights                       |
| <b>6</b>    | <b>Cost of rent</b>  | <b>22</b>  | <b>Housing prices</b>  |
| 1           | Restrictive zoning/building codes                                      | 4          | Restrictive zoning/building codes                              |
| 1           | Job status   | 4          | Job status   |
| 4           | Attitudes of landlords & neighbors                                     | 10         | Attitudes of immediate neighbors                               |
| <b>5</b>    | <b>Lack of availability of decent rental units in your price range</b> | <b>3</b>   | Mortgage lending application requirements                      |
| 0           | Use of background checks   | 4          | Excessive down payment/closing costs                           |
| 2           | Excessive application fees and/or rental deposits                      | <b>20</b>  | <b>Cost of utilities</b>                                       |
| <b>5</b>    | <b>Cost of utilities</b>   | <b>1</b>   | Lack of educational resources about homeowner responsibilities |
| 1           | Lack of educational resources about tenant responsibilities            | 13         | Cost of homeowner's insurance                                  |
| 1           |  | <b>18</b>  | <b>Lack of Sufficient Homes for Sale</b>                       |
|             |  | <b>18</b>  | <b>Cost of Real Estate Taxes</b>                               |
|             | Other:   | 4          | Other:   |

10. If you are currently a renter and would like to become a homeowner, or if you are currently an owner and desire to upgrade or change housing in the next five years, please complete the following questions. If not, your Survey is complete.

10.a. Where would you like to purchase a home?

Fairbury (17)    Daykin (0)    Diller (1)    Endicott (1)    Harbine (0)  
 Jansen (0)    Plymouth (1)    Reynolds (0)    Steele City (0)    Rural Jefferson Co.(5)  
 Other (Identify) (1) Dorchester

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

24 Single Family 0 Attached Townhouse or Duplex-Type Unit  
0 Mobile Home 1 Patio Home/Slab Home 5 I plan to remain where I am.

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

1 One 9 Two 18 Three 3 Four +

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

5 Less than \$50K 13 \$50K -\$100K 2 100K-\$120K 2 \$120K-\$135K 1 \$135K-\$175K 3 175K-\$225K 4 \$225K+

10.e. What is the most your family could afford for monthly rent? 4 Less than \$400 5 \$400 to \$500 6 \$500 to \$600

2 \$600 to \$700 2 \$700 to \$800 0 \$800 to \$900 0 \$900 to \$1,000 1 \$1,000 to \$1,100 3 \$1,100+

**Thank You For Participating!**

Please return the survey to your employer by

**FRIDAY, MARCH 2<sup>ND</sup>.**

# APPENDIX II

## JEFFERSON COUNTY TABLE PROFILE.

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

August, 2018



**TABLE 1**  
**POPULATION TRENDS AND PROJECTIONS**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

|                          | <b>2000</b>  | <b>2010</b>  | <b>2018</b>  | <b>2023</b>  | <b>% Change</b><br><b>2018-2023</b> |
|--------------------------|--------------|--------------|--------------|--------------|-------------------------------------|
| <b>Jefferson County:</b> | <b>8,333</b> | <b>7,547</b> | <b>7,228</b> | <b>7,036</b> | <b>-2.6%</b>                        |
| Fairbury:                | 4,262        | 3,942        | 3,747        | 3,704        | -1.1%                               |
| Daykin:                  | 177          | 166          | 160          | 153          | -4.3%                               |
| Diller:                  | 287          | 260          | 254          | 247          | -2.7%                               |
| Endicott:                | 139          | 132          | 125          | 119          | -4.8%                               |
| Harbine:                 | 56           | 49           | 47           | 43           | -8.5%                               |
| Jansen:                  | 143          | 118          | 111          | 103          | -7.2%                               |
| Plymouth:                | 477          | 409          | 379          | 372          | -1.8%                               |
| Reynolds:                | 88           | 69           | 65           | 60           | -7.6%                               |
| Steele City:             | 84           | 61           | 57           | 51           | -10.5%                              |
| Balance of County:       | 2,620        | 2,341        | 2,283        | 2,184        | -4.3%                               |

2016 U.S. Census Population Estimates:

Jefferson Co. – 7,177; Fairbury – 3,714; Daykin – 161; Diller – 256; Endicott – 126;

Harbine – 47; Jansen – 113; Plymouth – 382; Reynolds – 66; Steele City – 58.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2018.

**TABLE 2**  
**SPECIFIC HOUSEHOLD CHARACTERISTICS**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

|                          | <u>Year</u> | <u>Population</u> | <u>Group Quarters</u> | <u>Persons in Households</u> | <u>Households</u> | <u>Persons Per Household</u> |
|--------------------------|-------------|-------------------|-----------------------|------------------------------|-------------------|------------------------------|
| <b>Jefferson County:</b> | 2000        | 8,333             | 166                   | 8,167                        | 3,527             | 2.32                         |
|                          | 2010        | 7,547             | 105                   | 7,442                        | 3,348             | 2.22                         |
|                          | <b>2018</b> | <b>7,228</b>      | <b>94</b>             | <b>7,134</b>                 | <b>3,251</b>      | <b>2.19</b>                  |
|                          | <b>2023</b> | <b>7,031</b>      | <b>79</b>             | <b>6,952</b>                 | <b>3,203</b>      | <b>2.17</b>                  |
| <b>Fairbury:</b>         | 2000        | 4,262             | 166                   | 4,096                        | 1,884             | 2.17                         |
|                          | 2010        | 3,942             | 105                   | 3,837                        | 1,782             | 2.15                         |
|                          | <b>2018</b> | <b>3,747</b>      | <b>94</b>             | <b>3,653</b>                 | <b>1,723</b>      | <b>2.12</b>                  |
|                          | <b>2023</b> | <b>3,704</b>      | <b>79</b>             | <b>3,625</b>                 | <b>1,709</b>      | <b>2.12</b>                  |
| <b>Daykin:</b>           | 2000        | 177               | 0                     | 177                          | 81                | 2.19                         |
|                          | 2010        | 166               | 0                     | 166                          | 75                | 2.21                         |
|                          | <b>2018</b> | <b>160</b>        | <b>0</b>              | <b>160</b>                   | <b>72</b>         | <b>2.21</b>                  |
|                          | <b>2023</b> | <b>153</b>        | <b>0</b>              | <b>153</b>                   | <b>69</b>         | <b>2.20</b>                  |
| <b>Diller:</b>           | 2000        | 287               | 0                     | 287                          | 118               | 2.43                         |
|                          | 2010        | 260               | 0                     | 260                          | 114               | 2.28                         |
|                          | <b>2018</b> | <b>254</b>        | <b>0</b>              | <b>254</b>                   | <b>112</b>        | <b>2.25</b>                  |
|                          | <b>2023</b> | <b>247</b>        | <b>0</b>              | <b>247</b>                   | <b>110</b>        | <b>2.22</b>                  |
| <b>Endicott:</b>         | 2000        | 139               | 0                     | 139                          | 65                | 2.14                         |
|                          | 2010        | 132               | 0                     | 132                          | 61                | 2.16                         |
|                          | <b>2018</b> | <b>125</b>        | <b>0</b>              | <b>125</b>                   | <b>57</b>         | <b>2.16</b>                  |
|                          | <b>2023</b> | <b>119</b>        | <b>0</b>              | <b>119</b>                   | <b>55</b>         | <b>2.15</b>                  |

**CONTINUED:**

**TABLE 2 (CONTINUED)**  
**SPECIFIC HOUSEHOLD CHARACTERISTICS**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

|                  | <u>Year</u> | <u>Population</u> | <u>Group Quarters</u> | <u>Persons in Households</u> | <u>Households</u> | <u>Persons Per Household</u> |
|------------------|-------------|-------------------|-----------------------|------------------------------|-------------------|------------------------------|
| <b>Harbine:</b>  | 2000        | 56                | 0                     | 56                           | 24                | 2.33                         |
|                  | 2010        | 49                | 0                     | 49                           | 21                | 2.33                         |
|                  | <b>2018</b> | <b>47</b>         | <b>0</b>              | <b>47</b>                    | <b>20</b>         | <b>2.31</b>                  |
|                  | <b>2023</b> | <b>43</b>         | <b>0</b>              | <b>43</b>                    | <b>18</b>         | <b>2.29</b>                  |
| <b>Jansen:</b>   | 2000        | 143               | 0                     | 143                          | 65                | 2.20                         |
|                  | 2010        | 118               | 0                     | 118                          | 58                | 2.03                         |
|                  | <b>2018</b> | <b>111</b>        | <b>0</b>              | <b>111</b>                   | <b>55</b>         | <b>1.99</b>                  |
|                  | <b>2023</b> | <b>103</b>        | <b>0</b>              | <b>103</b>                   | <b>53</b>         | <b>1.93</b>                  |
| <b>Plymouth:</b> | 2000        | 477               | 0                     | 477                          | 198               | 2.41                         |
|                  | 2010        | 409               | 0                     | 409                          | 186               | 2.20                         |
|                  | <b>2018</b> | <b>379</b>        | <b>0</b>              | <b>379</b>                   | <b>175</b>        | <b>2.16</b>                  |
|                  | <b>2023</b> | <b>367</b>        | <b>0</b>              | <b>367</b>                   | <b>171</b>        | <b>2.14</b>                  |
| <b>Reynolds:</b> | 2000        | 88                | 0                     | 88                           | 44                | 2.00                         |
|                  | 2010        | 69                | 0                     | 69                           | 40                | 1.73                         |
|                  | <b>2018</b> | <b>65</b>         | <b>0</b>              | <b>65</b>                    | <b>38</b>         | <b>1.70</b>                  |
|                  | <b>2023</b> | <b>60</b>         | <b>0</b>              | <b>60</b>                    | <b>36</b>         | <b>1.64</b>                  |

**CONTINUED:**

**TABLE 2 (CONTINUED)**  
**SPECIFIC HOUSEHOLD CHARACTERISTICS**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

|                           | <u>Year</u> | <u>Population</u> | <u>Group Quarters</u> | <u>Persons in Households</u> | <u>Households</u> | <u>Persons Per Household</u> |
|---------------------------|-------------|-------------------|-----------------------|------------------------------|-------------------|------------------------------|
| <b>Steele City:</b>       | 2000        | 84                | 0                     | 84                           | 45                | 1.87                         |
|                           | 2010        | 61                | 0                     | 61                           | 34                | 1.79                         |
|                           | <b>2018</b> | <b>57</b>         | <b>0</b>              | <b>57</b>                    | <b>32</b>         | <b>1.76</b>                  |
|                           | <b>2023</b> | <b>51</b>         | <b>0</b>              | <b>51</b>                    | <b>29</b>         | <b>1.72</b>                  |
| <b>Balance of County:</b> | 2000        | 2,620             | 0                     | 2,620                        | 1,003             | 2.61                         |
|                           | 2010        | 2,341             | 0                     | 2,341                        | 977               | 2.40                         |
|                           | <b>2018</b> | <b>2,283</b>      | <b>0</b>              | <b>2,283</b>                 | <b>967</b>        | <b>2.36</b>                  |
|                           | <b>2023</b> | <b>2,184</b>      | <b>0</b>              | <b>2,184</b>                 | <b>953</b>        | <b>2.29</b>                  |

\*2012-2016 American Community Survey estimated group quarters population: 252.

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2018.

**TABLE 3**  
**TENURE BY HOUSEHOLD**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

|                          | <b>Year</b> | <b>Households</b> | <b>Owner</b>  |                | <b>Renter</b> |                |
|--------------------------|-------------|-------------------|---------------|----------------|---------------|----------------|
|                          |             |                   | <b>Number</b> | <b>Percent</b> | <b>Number</b> | <b>Percent</b> |
| <b>Jefferson County:</b> | 2000        | 3,527             | 2,683         | 76.0%          | 844           | 24.0%          |
|                          | 2010        | 3,348             | 2,479         | 74.0%          | 869           | 26.0%          |
|                          | <b>2018</b> | <b>3,251</b>      | <b>2,398</b>  | <b>73.7%</b>   | <b>853</b>    | <b>26.3%</b>   |
|                          | <b>2023</b> | <b>3,203</b>      | <b>2,351</b>  | <b>73.3%</b>   | <b>852</b>    | <b>26.7%</b>   |
| <b>Fairbury:</b>         | 2000        | 1,884             | 1,320         | 70.0%          | 564           | 30.0%          |
|                          | 2010        | 1,782             | 1,162         | 65.2%          | 620           | 34.8%          |
|                          | <b>2018</b> | <b>1,723</b>      | <b>1,113</b>  | <b>64.6%</b>   | <b>610</b>    | <b>35.4%</b>   |
|                          | <b>2023</b> | <b>1,709</b>      | <b>1,090</b>  | <b>63.8%</b>   | <b>619</b>    | <b>36.2%</b>   |
| <b>Daykin:</b>           | 2000        | 81                | 73            | 90.1%          | 8             | 9.9%           |
|                          | 2010        | 75                | 67            | 89.3%          | 8             | 10.7%          |
|                          | <b>2018</b> | <b>72</b>         | <b>63</b>     | <b>88.6%</b>   | <b>9</b>      | <b>11.4%</b>   |
|                          | <b>2023</b> | <b>69</b>         | <b>60</b>     | <b>88.0%</b>   | <b>9</b>      | <b>12.0%</b>   |
| <b>Diller:</b>           | 2000        | 118               | 107           | 90.6%          | 11            | 9.4%           |
|                          | 2010        | 114               | 96            | 84.2%          | 18            | 15.8%          |
|                          | <b>2018</b> | <b>112</b>        | <b>93</b>     | <b>83.1%</b>   | <b>19</b>     | <b>16.9%</b>   |
|                          | <b>2023</b> | <b>110</b>        | <b>90</b>     | <b>81.9%</b>   | <b>20</b>     | <b>18.1%</b>   |
| <b>Endicott:</b>         | 2000        | 65                | 57            | 87.6%          | 8             | 12.4%          |
|                          | 2010        | 61                | 52            | 85.2%          | 9             | 14.8%          |
|                          | <b>2018</b> | <b>57</b>         | <b>48</b>     | <b>84.7%</b>   | <b>9</b>      | <b>15.3%</b>   |
|                          | <b>2023</b> | <b>55</b>         | <b>46</b>     | <b>84.0%</b>   | <b>9</b>      | <b>16.0%</b>   |

**CONTINUED:**

**TABLE 3 (CONTINUED)**  
**TENURE BY HOUSEHOLD**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

|                  | <u>Year</u> | <u>Households</u> | <b>Owner</b>  |                | <b>Renter</b> |                |
|------------------|-------------|-------------------|---------------|----------------|---------------|----------------|
|                  |             |                   | <u>Number</u> | <u>Percent</u> | <u>Number</u> | <u>Percent</u> |
| <b>Harbine:</b>  | 2000        | 24                | 21            | 87.5%          | 3             | 12.5%          |
|                  | 2010        | 21                | 17            | 80.9%          | 4             | 19.1%          |
|                  | <b>2018</b> | <b>20</b>         | <b>15</b>     | <b>79.2%</b>   | <b>5</b>      | <b>20.8%</b>   |
|                  | <b>2023</b> | <b>18</b>         | <b>14</b>     | <b>78.6%</b>   | <b>4</b>      | <b>21.4%</b>   |
| <b>Jansen:</b>   | 2000        | 65                | 60            | 92.3%          | 5             | 7.7%           |
|                  | 2010        | 58                | 49            | 84.4%          | 9             | 15.6%          |
|                  | <b>2018</b> | <b>55</b>         | <b>45</b>     | <b>82.3%</b>   | <b>10</b>     | <b>17.7%</b>   |
|                  | <b>2023</b> | <b>53</b>         | <b>43</b>     | <b>81.4%</b>   | <b>10</b>     | <b>18.6%</b>   |
| <b>Plymouth:</b> | 2000        | 198               | 171           | 86.3%          | 27            | 13.7%          |
|                  | 2010        | 186               | 157           | 84.4%          | 29            | 15.6%          |
|                  | <b>2018</b> | <b>175</b>        | <b>147</b>    | <b>83.9%</b>   | <b>28</b>     | <b>16.1%</b>   |
|                  | <b>2023</b> | <b>171</b>        | <b>142</b>    | <b>83.2%</b>   | <b>29</b>     | <b>16.8%</b>   |
| <b>Reynolds:</b> | 2000        | 44                | 35            | 79.5%          | 9             | 20.5%          |
|                  | 2010        | 40                | 31            | 77.5%          | 9             | 22.5%          |
|                  | <b>2018</b> | <b>38</b>         | <b>29</b>     | <b>77.1%</b>   | <b>9</b>      | <b>22.9%</b>   |
|                  | <b>2023</b> | <b>36</b>         | <b>27</b>     | <b>76.3%</b>   | <b>9</b>      | <b>23.7%</b>   |

**CONTINUED:**

**TABLE 3 (CONTINUED)**  
**TENURE BY HOUSEHOLD**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

|                                     | <u>Year</u> | <u>Households</u> | Owner         |                | Renter        |                |
|-------------------------------------|-------------|-------------------|---------------|----------------|---------------|----------------|
|                                     |             |                   | <u>Number</u> | <u>Percent</u> | <u>Number</u> | <u>Percent</u> |
| <b>Steele City</b>                  | 2000        | 45                | 40            | 88.8%          | 5             | 11.2%          |
|                                     | 2010        | 34                | 27            | 79.4%          | 7             | 20.6%          |
|                                     | <b>2018</b> | <b>32</b>         | <b>25</b>     | <b>78.4%</b>   | <b>7</b>      | <b>21.6%</b>   |
|                                     | <b>2023</b> | <b>29</b>         | <b>22</b>     | <b>77.6%</b>   | <b>7</b>      | <b>22.4%</b>   |
| <b>Balance of</b><br><b>County:</b> | 2000        | 1,003             | 799           | 79.6%          | 204           | 20.4%          |
|                                     | 2010        | 977               | 821           | 84.0%          | 156           | 16.0%          |
|                                     | <b>2018</b> | <b>967</b>        | <b>820</b>    | <b>84.8%</b>   | <b>147</b>    | <b>15.2%</b>   |
|                                     | <b>2023</b> | <b>953</b>        | <b>817</b>    | <b>85.8%</b>   | <b>136</b>    | <b>14.2%</b>   |

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2018.

**TABLE 4**  
**POPULATION AGE DISTRIBUTION**  
**TRENDS & PROJECTIONS**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

| <b>Jefferson County</b> |                    | <b>2000-2010</b>   |                      |                    |                    |                      |
|-------------------------|--------------------|--------------------|----------------------|--------------------|--------------------|----------------------|
| <b><u>age group</u></b> | <b><u>2000</u></b> | <b><u>2010</u></b> | <b><u>Change</u></b> | <b><u>2018</u></b> | <b><u>2023</u></b> | <b><u>Change</u></b> |
| 19 and Under            | 2,120              | 1,755              | -365                 | 1,646              | 1,485              | -161                 |
| 20-34                   | 1,130              | 1,042              | -88                  | 979                | 909                | -70                  |
| 35-54                   | 2,360              | 1,930              | -430                 | 1,798              | 1,638              | -160                 |
| 55-64                   | 834                | 1,159              | +325                 | 1,228              | 1,349              | +121                 |
| 65-74                   | 808                | 752                | -56                  | 740                | 752                | +12                  |
| 75-84                   | 735                | 586                | -149                 | 519                | 567                | +48                  |
| <u>85+</u>              | <u>346</u>         | <u>323</u>         | <u>-23</u>           | <u>318</u>         | <u>336</u>         | <u>+18</u>           |
| <b>TOTALS</b>           | <b>8,333</b>       | <b>7,547</b>       | <b>-786</b>          | <b>7,228</b>       | <b>7,036</b>       | <b>-192</b>          |
| Median Age              | 42.9               | 46.8               | +3.9                 | 47.4               | 48.1               | +0.7                 |
| <b>Fairbury</b>         |                    | <b>2000-2010</b>   |                      |                    |                    |                      |
| <b><u>age group</u></b> | <b><u>2000</u></b> | <b><u>2010</u></b> | <b><u>Change</u></b> | <b><u>2018</u></b> | <b><u>2023</u></b> | <b><u>Change</u></b> |
| 19 and Under            | 1,012              | 953                | -59                  | 917                | 876                | -41                  |
| 20-34                   | 639                | 623                | -16                  | 610                | 601                | -9                   |
| 35-54                   | 1,060              | 898                | -162                 | 815                | 729                | -86                  |
| 55-64                   | 388                | 531                | +143                 | 570                | 648                | +78                  |
| 65-74                   | 429                | 350                | -79                  | 336                | 319                | -17                  |
| 75-84                   | 472                | 347                | -125                 | 271                | 294                | +23                  |
| <u>85+</u>              | <u>262</u>         | <u>240</u>         | <u>-22</u>           | <u>228</u>         | <u>237</u>         | <u>+9</u>            |
| <b>TOTALS</b>           | <b>4,262</b>       | <b>3,942</b>       | <b>-320</b>          | <b>3,747</b>       | <b>3,704</b>       | <b>-43</b>           |
| Median Age              | 44.3               | 44.5               | +0.2                 | 44.9               | 46.1               | +1.2                 |

**CONTINUED:**

**TABLE 4 (CONTINUED)**  
**POPULATION AGE DISTRIBUTION**  
**TRENDS & PROJECTIONS**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

| <b>Daykin</b><br><b>age group</b> | <b>2000-2010</b> |             |               |             |             |               |
|-----------------------------------|------------------|-------------|---------------|-------------|-------------|---------------|
|                                   | <b>2000</b>      | <b>2010</b> | <b>Change</b> | <b>2018</b> | <b>2023</b> | <b>Change</b> |
| 19 and Under                      | 46               | 39          | -7            | 35          | 30          | -5            |
| 20-34                             | 17               | 22          | +5            | 21          | 19          | -2            |
| 35-54                             | 45               | 34          | -11           | 31          | 26          | -5            |
| 55-64                             | 20               | 25          | +5            | 27          | 30          | +3            |
| 65-74                             | 22               | 22          | +0            | 23          | 26          | +3            |
| 75-84                             | 19               | 15          | -4            | 14          | 13          | -1            |
| <u>85+</u>                        | <u>8</u>         | <u>9</u>    | <u>+1</u>     | <u>9</u>    | <u>9</u>    | <u>+0</u>     |
| <b>TOTALS</b>                     | <b>177</b>       | <b>166</b>  | <b>-11</b>    | <b>160</b>  | <b>153</b>  | <b>-7</b>     |
| Median Age                        | 46.6             | 46.0        | -0.6          | 45.8        | 46.1        | +0.3          |
| <b>Diller</b><br><b>age group</b> | <b>2000-2010</b> |             |               |             |             |               |
|                                   | <b>2000</b>      | <b>2010</b> | <b>Change</b> | <b>2018</b> | <b>2023</b> | <b>Change</b> |
| 19 and Under                      | 81               | 64          | -17           | 58          | 45          | -13           |
| 20-34                             | 57               | 50          | -7            | 47          | 41          | -6            |
| 35-54                             | 91               | 76          | -15           | 73          | 68          | -5            |
| 55-64                             | 19               | 30          | +11           | 32          | 41          | +9            |
| 65-74                             | 10               | 19          | +9            | 20          | 23          | +3            |
| 75-84                             | 19               | 9           | -10           | 11          | 14          | +3            |
| <u>85+</u>                        | <u>10</u>        | <u>12</u>   | <u>+2</u>     | <u>13</u>   | <u>15</u>   | <u>+2</u>     |
| <b>TOTALS</b>                     | <b>287</b>       | <b>260</b>  | <b>-27</b>    | <b>254</b>  | <b>247</b>  | <b>-7</b>     |
| Median Age                        | 37.1             | 39.4        | +2.3          | 39.8        | 40.8        | +1.0          |

**CONTINUED:**

**TABLE 4 (CONTINUED)**  
**POPULATION AGE DISTRIBUTION**  
**TRENDS & PROJECTIONS**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

| <b>Endicott</b><br><b>age group</b> | <b>2000-2010</b> |             |               |             |             |               |
|-------------------------------------|------------------|-------------|---------------|-------------|-------------|---------------|
|                                     | <b>2000</b>      | <b>2010</b> | <b>Change</b> | <b>2018</b> | <b>2023</b> | <b>Change</b> |
| 19 and Under                        | 29               | 28          | -1            | 27          | 23          | -4            |
| 20-34                               | 16               | 15          | -1            | 13          | 10          | -3            |
| 35-54                               | 42               | 45          | +3            | 46          | 48          | +2            |
| 55-64                               | 22               | 18          | -4            | 17          | 15          | -2            |
| 65-74                               | 13               | 14          | +1            | 13          | 13          | +0            |
| 75-84                               | 16               | 11          | -5            | 8           | 8           | +0            |
| <u>85+</u>                          | <u>1</u>         | <u>1</u>    | <u>+0</u>     | <u>1</u>    | <u>2</u>    | <u>+1</u>     |
| <b>TOTALS</b>                       | <b>139</b>       | <b>132</b>  | <b>-7</b>     | <b>125</b>  | <b>119</b>  | <b>-6</b>     |
| Median Age                          | 45.8             | 47.7        | +1.9          | 47.8        | 48.4        | +0.6          |
| <b>Harbine</b><br><b>age group</b>  | <b>2000-2010</b> |             |               |             |             |               |
|                                     | <b>2000</b>      | <b>2010</b> | <b>Change</b> | <b>2018</b> | <b>2023</b> | <b>Change</b> |
| 19 and Under                        | 15               | 8           | -7            | 7           | 5           | -2            |
| 20-34                               | 7                | 8           | +1            | 7           | 6           | -1            |
| 35-54                               | 22               | 14          | -8            | 11          | 8           | -3            |
| 55-64                               | 5                | 13          | +8            | 14          | 14          | +0            |
| 65-74                               | 1                | 5           | +4            | 6           | 7           | +1            |
| 75-84                               | 6                | 0           | -6            | 0           | 1           | +1            |
| <u>85+</u>                          | <u>0</u>         | <u>1</u>    | <u>+1</u>     | <u>2</u>    | <u>2</u>    | <u>+0</u>     |
| <b>TOTALS</b>                       | <b>56</b>        | <b>49</b>   | <b>-7</b>     | <b>47</b>   | <b>43</b>   | <b>-4</b>     |
| Median Age                          | 42.5             | 51.3        | +8.8          | 51.8        | 53.6        | +1.8          |

**CONTINUED:**

**TABLE 4 (CONTINUED)**  
**POPULATION AGE DISTRIBUTION**  
**TRENDS & PROJECTIONS**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

| <b>Jansen</b>           |  | <b>2000-2010</b>   |                    |                      |                    |                    |                      |
|-------------------------|--|--------------------|--------------------|----------------------|--------------------|--------------------|----------------------|
| <b><u>age group</u></b> |  | <b><u>2000</u></b> | <b><u>2010</u></b> | <b><u>Change</u></b> | <b><u>2018</u></b> | <b><u>2023</u></b> | <b><u>Change</u></b> |
| 19 and Under            |  | 40                 | 25                 | -15                  | 17                 | 11                 | -6                   |
| 20-34                   |  | 20                 | 13                 | -7                   | 10                 | 7                  | -3                   |
| 35-54                   |  | 37                 | 37                 | +0                   | 34                 | 29                 | -5                   |
| 55-64                   |  | 8                  | 17                 | +9                   | 20                 | 23                 | +3                   |
| 65-74                   |  | 11                 | 14                 | +3                   | 15                 | 16                 | +1                   |
| 75-84                   |  | 22                 | 6                  | -16                  | 8                  | 10                 | +2                   |
| 85+                     |  | 5                  | 6                  | +1                   | 7                  | 7                  | +0                   |
| <b>TOTALS</b>           |  | <b>143</b>         | <b>118</b>         | <b>-25</b>           | <b>111</b>         | <b>103</b>         | <b>-8</b>            |
| Median Age              |  | 39.4               | 50.0               | +10.6                | 50.7               | 52.2               | +1.5                 |
| <b>Plymouth</b>         |  | <b>2000-2010</b>   |                    |                      |                    |                    |                      |
| <b><u>age group</u></b> |  | <b><u>2000</u></b> | <b><u>2010</u></b> | <b><u>Change</u></b> | <b><u>2018</u></b> | <b><u>2023</u></b> | <b><u>Change</u></b> |
| 19 and Under            |  | 131                | 97                 | -34                  | 87                 | 77                 | -10                  |
| 20-34                   |  | 74                 | 73                 | -1                   | 67                 | 64                 | -3                   |
| 35-54                   |  | 129                | 96                 | -33                  | 85                 | 79                 | -6                   |
| 55-64                   |  | 51                 | 54                 | +3                   | 54                 | 59                 | +5                   |
| 65-74                   |  | 38                 | 37                 | -1                   | 33                 | 36                 | +3                   |
| 75-84                   |  | 35                 | 34                 | -1                   | 34                 | 36                 | +2                   |
| 85+                     |  | 19                 | 18                 | -1                   | 19                 | 21                 | +2                   |
| <b>TOTALS</b>           |  | <b>477</b>         | <b>409</b>         | <b>-68</b>           | <b>379</b>         | <b>372</b>         | <b>-7</b>            |
| Median Age              |  | 40.5               | 41.8               | +1.3                 | 42.4               | 43.1               | +0.7                 |

**CONTINUED:**

**TABLE 4 (CONTINUED)**  
**POPULATION AGE DISTRIBUTION**  
**TRENDS & PROJECTIONS**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

|  |             | 2000-2010   |               |             |             |               |
|--|-------------|-------------|---------------|-------------|-------------|---------------|
| <u>Reynolds</u><br><u>age group</u>    | <u>2000</u> | <u>2010</u> | <u>Change</u> | <u>2018</u> | <u>2023</u> | <u>Change</u> |
| 19 and                                 |             |             | -5            |             |             |               |
| Under                                  | 20          | 15          |               | 14          | 11          | -3            |
| 20-34                                  | 6           | 6           | +0            | 5           | 4           | -1            |
| 35-54                                  | 34          | 19          | -15           | 17          | 14          | -3            |
| 55-64                                  | 6           | 9           | +3            | 9           | 10          | +1            |
| 65-74                                  | 12          | 8           | -4            | 7           | 8           | +1            |
| 75-84                                  | 6           | 9           | +3            | 9           | 9           | +0            |
| 85+                                    | 4           | 3           | -1            | 4           | 4           | +0            |
| <b>TOTALS</b>                          | <b>88</b>   | <b>69</b>   | <b>-19</b>    | <b>65</b>   | <b>60</b>   | <b>-5</b>     |
| Median Age                             | 44.0        | 51.2        | +7.2          | 52.1        | 54.4        | +2.1          |
|  |             | 2000-2010   |               |             |             |               |
| <u>Steele City</u><br><u>age group</u> | <u>2000</u> | <u>2010</u> | <u>Change</u> | <u>2018</u> | <u>2023</u> | <u>Change</u> |
| 19 and                                 |             |             | -4            |             |             |               |
| Under                                  | 11          | 7           |               | 7           | 5           | -2            |
| 20-34                                  | 6           | 6           | +0            | 6           | 4           | -2            |
| 35-54                                  | 24          | 18          | -6            | 17          | 13          | -4            |
| 55-64                                  | 15          | 11          | -4            | 10          | 10          | +0            |
| 65-74                                  | 15          | 14          | -1            | 12          | 13          | +1            |
| 75-84                                  | 12          | 4           | -8            | 4           | 5           | +1            |
| 85+                                    | 1           | 1           | +0            | 1           | 1           | +0            |
| <b>TOTALS</b>                          | <b>84</b>   | <b>61</b>   | <b>-23</b>    | <b>57</b>   | <b>51</b>   | <b>-6</b>     |
| Median Age                             | 55.3        | 54.8        | -0.5          | 55.1        | 55.4        | +0.3          |

**CONTINUED:**

**TABLE 4 (CONTINUED)**  
**POPULATION AGE DISTRIBUTION**  
**TRENDS & PROJECTIONS**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

| <b>Balance of County</b> | <b>2000-2010</b> |              |             |               |              |             |
|--------------------------|------------------|--------------|-------------|---------------|--------------|-------------|
|                          | <b>age group</b> | <b>2000</b>  | <b>2010</b> | <b>Change</b> | <b>2018</b>  | <b>2023</b> |
| 19 and Under             | 735              | 519          | -216        | 477           | 402          | -75         |
| 20-34                    | 288              | 226          | -62         | 193           | 153          | -40         |
| 35-54                    | 876              | 693          | -183        | 669           | 624          | -45         |
| 55-64                    | 300              | 451          | +151        | 475           | 499          | +24         |
| 65-74                    | 257              | 269          | +12         | 275           | 291          | +16         |
| 75-84                    | 128              | 151          | +23         | 160           | 177          | +17         |
| 85+                      | 36               | 32           | -4          | 34            | 38           | +4          |
| <b>TOTALS</b>            | <b>2,620</b>     | <b>2,341</b> | <b>-279</b> | <b>2,283</b>  | <b>2,184</b> | <b>-99</b>  |
| Median Age               | 41.2             | 46.6         | +5.4        | 47.3          | 49.2         | +1.9        |

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2018.

**TABLE 5**  
**HOUSEHOLD INCOME BY AGE GROUP - TRENDS AND PROJECTIONS**  
**JEFFERSON COUNTY, NEBRASKA**  
**2000-2023**

| <u>Income Group</u>        | <u>2000*</u> | <u>2016*</u> | <u>2018</u>  | <u>2023</u>  | <u>% Change</u><br><u>2018-2023</u> |
|----------------------------|--------------|--------------|--------------|--------------|-------------------------------------|
| <b>All Households:</b>     |              |              |              |              |                                     |
| Less than \$10,000         | 357          | 165          | 143          | 106          | -25.8%                              |
| \$10,000-\$19,999          | 662          | 480          | 439          | 392          | -10.7%                              |
| \$20,000-\$34,999          | 910          | 646          | 636          | 607          | -4.5%                               |
| \$35,000-\$49,999          | 674          | 533          | 529          | 483          | -8.7%                               |
| <u>\$50,000 or More</u>    | <u>925</u>   | <u>1,479</u> | <u>1,504</u> | <u>1,615</u> | <u>+7.3%</u>                        |
| <b>TOTALS</b>              | <b>3,528</b> | <b>3,303</b> | <b>3,251</b> | <b>3,203</b> | <b>-1.4%</b>                        |
| Median Income              | \$32,629     | \$44,616     | \$45,579     | \$49,003     | +7.5%                               |
| <b>Households 65+ Yrs.</b> |              |              |              |              |                                     |
| Less than \$10,000         | 194          | 46           | 45           | 33           | -26.7%                              |
| \$10,000-\$19,999          | 340          | 237          | 192          | 154          | -19.8%                              |
| \$20,000-\$34,999          | 337          | 321          | 342          | 335          | -2.0%                               |
| \$35,000-\$49,999          | 209          | 151          | 131          | 119          | -9.1%                               |
| <u>\$50,000 or More</u>    | <u>152</u>   | <u>347</u>   | <u>332</u>   | <u>388</u>   | <u>+16.9%</u>                       |
| <b>TOTALS</b>              | <b>1,232</b> | <b>1,102</b> | <b>1,042</b> | <b>1,029</b> | <b>-1.2%</b>                        |
| Median Income              | \$23,649     | \$31,711     | \$33,071     | \$37,824     | +14.4%                              |

\* Specified 2000 & 2016 Data Used. 2016 Estimate subject to margin of error.

Source: 2000 Census, 2012-2016 American Community Survey.

Hanna:Keelan Associates, P.C., 2018.

**TABLE 6**  
**PER CAPITA INCOME**  
**TRENDS AND PROJECTIONS**  
**JEFFERSON COUNTY / STATE OF NEBRASKA**  
**2012-2023**

|                  | <u>Jefferson County</u>  |                 | <u>State of Nebraska</u> |                 |
|------------------|--------------------------|-----------------|--------------------------|-----------------|
| <u>Year</u>      | <u>Income</u>            | <u>% Change</u> | <u>Income</u>            | <u>% Change</u> |
| <b>2012</b>      | \$42,688                 | --              | \$46,066                 | --              |
| <b>2013</b>      | \$47,739                 | +11.8%          | \$45,876                 | -0.4%           |
| <b>2014</b>      | \$48,500                 | +1.6%           | \$48,419                 | +5.5%           |
| <b>2015</b>      | \$48,855                 | +0.7%           | \$49,567                 | +2.3%           |
| <b>2016</b>      | \$49,774                 | +1.8%           | \$50,029                 | +0.9%           |
| <b>2018</b>      | <b>\$50,087</b>          | <b>+0.6%</b>    | <b>\$51,436</b>          | <b>+2.8%</b>    |
| <b>2012-2018</b> | <b>\$42,688-\$50,087</b> | <b>+17.3%</b>   | <b>\$46,166-\$51,436</b> | <b>+11.4%</b>   |
| <b>2018-2023</b> | <b>\$50,087-\$53,343</b> | <b>+6.5%</b>    | <b>\$51,436-\$55,848</b> | <b>+8.5%</b>    |

Source: Nebraska Department of Economic Development, 2018.

Hanna:Keelan Associates, P.C., 2018.

**TABLE 7**  
**PERSONS RECEIVING SOCIAL SECURITY INCOME**  
**JEFFERSON COUNTY, NEBRASKA**  
**2016**

| <b><u>Social Security Income-2016</u></b>       | <b><u>Number of Beneficiaries</u></b> |
|---|---------------------------------------|
| <b><u>Retirement Benefits</u></b>               |                                       |
| Retired Workers                                 | 1,360                                 |
| Wives & Husbands                                | 80                                    |
| Children  | 10                                    |
| <b><u>Survivor Benefits</u></b>                 |                                       |
| Widows & Widowers                               | 140                                   |
| Children  | 45                                    |
| <b><u>Disability Benefits</u></b>               |                                       |
| Disabled Persons                                | 245                                   |
| Wives & Husbands                                | 0                                     |
| <u>Children</u>                                 | <u>40</u>                             |
| <b>TOTAL</b>                                    | <b>1,920</b>                          |
| <b><u>Aged 65 &amp; Older</u></b>               |                                       |
| Men   | 650                                   |
| Women   | <u>870</u>                            |
| <b>TOTAL</b>                                    | <b>1,520</b>                          |
| <b><u>Supplemental Security Income-2016</u></b> | <b><u>Number of Beneficiaries</u></b> |
| Aged 65 or Older                                | N/A                                   |
| <u>Blind and Disabled</u>                       | <u>N/A</u>                            |
| <b>TOTAL</b>                                    | <b>N/A</b>                            |

N/A = Not Available.

Source: Department of Health and Human Services,  
 Social Security Administration, 2018.  
 Hanna:Keelan Associates, P.C., 2018.

**TABLE 8**  
**ESTIMATED OWNER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**JEFFERSON COUNTY, NEBRASKA**  
**2000-2023**

| <b>Inc. Rng.</b> | <b>2000*</b><br><b># / #CB-HP</b> | <b>2013*</b><br><b># / #CB-HP</b> | <b>2018</b><br><b># / #CB-HP</b> | <b>2023</b><br><b># / #CB-HP</b> |
|------------------|-----------------------------------|-----------------------------------|----------------------------------|----------------------------------|
| 0-30% AMI        | 203 / 129                         | 230 / 170                         | 186 / 164                        | 161 / 150                        |
| 31-50% AMI       | 195 / 63                          | 225 / 70                          | 203 / 64                         | 181 / 55                         |
| 51-80% AMI       | 567 / 78                          | 470 / 85                          | 439 / 81                         | 408 / 72                         |
| <u>81%+ AMI</u>  | <u>1,677 / 92</u>                 | <u>1,660 / 70</u>                 | <u>1,570 / 68</u>                | <u>1,601 / 63</u>                |
| <b>TOTALS</b>    | <b>2,642 / 362</b>                | <b>2,585 / 395</b>                | <b>2,398 / 377</b>               | <b>2,351 / 350</b>               |

\*Specified data

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

Source: 2000 CHAS Tables.

Hanna:Keelan Associates, P.C., 2018.

**TABLE 9**  
**ESTIMATED RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**JEFFERSON COUNTY, NEBRASKA**  
**2000-2023**

| <b>Inc. Rng.</b> | <b>2000*</b><br><b># / #CB-HP</b> | <b>2013*</b><br><b># / #CB-HP</b> | <b>2018</b><br><b># / #CB-HP</b> | <b>2023</b><br><b># / #CB-HP</b> |
|------------------|-----------------------------------|-----------------------------------|----------------------------------|----------------------------------|
| 0-30% AMI        | 95 / 59                           | 200 / 155                         | 180 / 122                        | 135 / 113                        |
| 31-50% AMI       | 234 / 102                         | 90 / 55                           | 103 / 52                         | 101 / 48                         |
| 51-80% AMI       | 202 / 24                          | 170 / 45                          | 159 / 43                         | 142 / 40                         |
| <u>81%+ AMI</u>  | <u>308 / 8</u>                    | <u>260 / 15</u>                   | <u>411 / 21</u>                  | <u>474 / 18</u>                  |
| <b>TOTALS</b>    | <b>839 / 193</b>                  | <b>720 / 270</b>                  | <b>853 / 238</b>                 | <b>852 / 219</b>                 |

\*Specified data

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

Source: 2000 CHAS Tables.

Hanna:Keelan Associates, P.C., 2018.

**TABLE 10**  
**EMPLOYMENT DATA TRENDS AND PROJECTIONS**  
**JEFFERSON COUNTY, NEBRASKA**  
**2007-2023**

| <u>Year</u>      | <u>Number of Employed Persons</u> | <u>Change</u> | <u>Percent Unemployed</u> |
|------------------|-----------------------------------|---------------|---------------------------|
| 2007             | 4,465                             | --            | 2.7%                      |
| 2008             | 4,224                             | -241          | 3.9%                      |
| 2009             | 4,071                             | -153          | 4.9%                      |
| 2010             | 4,081                             | +10           | 4.9%                      |
| 2012             | 4,201                             | +120          | 3.3%                      |
| 2012             | 4,287                             | +86           | 3.7%                      |
| 2013             | 4,397                             | +110          | 2.8%                      |
| 2014             | 4,387                             | -10           | 2.3%                      |
| 2016             | 4,150                             | -237          | 2.3%                      |
| 2016             | 4,132                             | -18           | 2.5%                      |
| <b>2018*</b>     | <b>3,783</b>                      | <b>-349</b>   | <b>2.2%</b>               |
| <b>2023</b>      | <b>3,776</b>                      | <b>-7</b>     | <b>2.9%</b>               |
| <b>2007-2023</b> | <b>4,465-3,776</b>                | <b>-689</b>   | <b>2.7%-2.9%</b>          |

\*Estimate as of October, 2018.

Source: Nebraska Department of Labor, 2018.

Hanna:Keelan Associates, P.C., 2018.

**TABLE 11**  
**CIVILIAN LABOR FORCE & EMPLOYMENT**  
**TRENDS AND PROJECTIONS**  
**JEFFERSON COUNTY, NEBRASKA**

**1990-2023**

|                      | <u>1990</u> | <u>2000</u> | <u>2010</u> | <u>2018*</u> | <u>2023</u> |
|----------------------|-------------|-------------|-------------|--------------|-------------|
| Civilian Labor Force | 4,237       | 4,395       | 4,290       | 3,867        | 3,892       |
| Unemployment         | 74          | 140         | 209         | 84           | 116         |
| Rate of Unemployment | 1.7%        | 3.2%        | 4.9%        | 2.2%         | 2.9%        |
| Employment           | 4,163       | 4,255       | 4,081       | 3,783        | 3,776       |

**Change in Employment**

|                  | <u>Number</u> | <u>Annual</u> | <u>% Change</u> | <u>% Annual</u> |
|------------------|---------------|---------------|-----------------|-----------------|
| 1990-2000        | +92           | +9.2          | +6.2%           | +0.6%           |
| 2000-2010        | -174          | -17.4         | -4.1%           | +0.4%           |
| <b>2018-2023</b> | <b>-7</b>     | <b>-1.4</b>   | <b>-0.2%</b>    | <b>-0.04%</b>   |

\*Estimate as of October, 2018.

Source: Nebraska Department of Labor, Labor Market Information, 2018.  
 Hanna:Keelan Associates, P.C., 2018.

**TABLE 12**  
**WORKFORCE EMPLOYMENT BY TYPE**  
**JEFFERSON COUNTY, NEBRASKA**  
**2017**

**Workforce**

**Non-Farm Employment**

**(Wage and Salary)**

|  |     |
|--|-----|
| Agriculture, Forestry, Fishing & Hunting.      | 0   |
| Mining, Quarrying and Oil/Gas Extraction.      | 11  |
| Utilities.                                     | 0   |
| Construction.                                  | 204 |
| Manufacturing.                                 | 588 |
| Wholesale Trade.                               | 208 |
| Retail Trade.                                  | 274 |
| Transportation & Warehousing.                  | 117 |
| Information.                                   | 35  |
| Finance & Insurance.                           | 103 |
| Real Estate & Rental/Leasing.                  | 11  |
| Professional, Scientific & Technical Services. | 43  |
| Management of Companies & Enterprises.         | *   |
| Administrative/Support/Waste.                  | 53  |
| Educational Services.                          | 74  |
| Health Care & Social Assistance.               | 475 |
| Arts, Entertainment & Recreation.              | *   |
| Accommodation & Food Service.                  | 167 |
| Other Services (except Public Administration). | 120 |
| Federal Government.                            | 30  |
| State Government.                              | 35  |
| Local Government.                              | 508 |

NA=Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2018.  
 Hanna:Keelan Associates, P.C., 2018.

**TABLE 13**  
**HOUSING STOCK PROFILE**  
**DEFINING SUBSTANDARD HOUSING – HUD**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2016 ESTIMATE\***

|                          | Complete<br>Plumbing |               |                       | Lack of Complete<br>Plumbing |              |                       | Units with 1.01+<br>Persons per Room |                       |
|--------------------------|----------------------|---------------|-----------------------|------------------------------|--------------|-----------------------|--------------------------------------|-----------------------|
|                          | <u>Total</u>         | <u>Number</u> | <u>% of<br/>Total</u> | <u>Number</u>                | <u>Total</u> | <u>% of<br/>Total</u> | <u>Number</u>                        | <u>% of<br/>Total</u> |
| <b>Jefferson County:</b> | <b>3,303</b>         | <b>3,299</b>  | <b>99.8%</b>          | 4                            | 0.2%         | 4                     | 0.2%                                 |                       |
| Fairbury:                | 1,812                | 1,812         | 100.0%                | 0                            | 0.0%         | 0                     | 0.0%                                 |                       |
| Daykin:                  | 80                   | 80            | 100.0%                | 0                            | 0.0%         | 0                     | 0.0%                                 |                       |
| Diller:                  | 95                   | 94            | 98.9%                 | 1                            | 1.1%         | 0                     | 0.0%                                 |                       |
| Endicott:                | 51                   | 51            | 100.0%                | 0                            | 0.0%         | 0                     | 0.0%                                 |                       |
| Harbine:                 | 21                   | 21            | 100.0%                | 0                            | 0.0%         | 0                     | 0.0%                                 |                       |
| Jansen:                  | 58                   | 58            | 100.0%                | 0                            | 0.0%         | 0                     | 0.0%                                 |                       |
| Plymouth:                | 183                  | 183           | 100.0%                | 0                            | 0.0%         | 1                     | 0.5%                                 |                       |
| Reynolds:                | 44                   | 44            | 100.0%                | 0                            | 0.0%         | 0                     | 0.0%                                 |                       |
| Steele City              | 45                   | 42            | 93.3%                 | 3                            | 6.7%         | 0                     | 0.0%                                 |                       |
| Balance of County:       | 914                  | 914           | <b>100.0%</b>         | 0                            | <b>0.0%</b>  | 3                     | 0.3%                                 |                       |

\*2016 Estimate subject to margin of error.

Source: 2012-2016 American Community Survey.

Hanna:Keelan Associates, P.C., 2018.

**TABLE 14**  
**HOUSING STOCK PROFILE/YEAR BUILT**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2018**

| <b><u>Year</u></b>                    | <b><u>Jefferson County</u></b> | <b><u>Fairbury</u></b> | <b><u>Daykin</u></b>  |
|---------------------------------------|--------------------------------|------------------------|-----------------------|
| 2014 to Present*                      | 23                             | 12                     | 1                     |
| 2010 to 2013*                         | 94                             | 39                     | 0                     |
| 2000 to 2009*                         | 137                            | 37                     | 1                     |
| 1990 to 1999                          | 220                            | 88                     | 6                     |
| 1980 to 1989                          | 314                            | 135                    | 18                    |
| 1970 to 1979                          | 559                            | 194                    | 18                    |
| 1960 to 1969                          | 295                            | 160                    | 3                     |
| 1950 to 1959                          | 379                            | 303                    | 8                     |
| 1940 to 1949                          | 187                            | 122                    | 8                     |
| <b><u>1939 or Before</u></b>          | <b><u>1,718</u></b>            | <b><u>1,055</u></b>    | <b><u>19</u></b>      |
| <b><u>SUBTOTAL</u></b>                | <b><u>3,926</u></b>            | <b><u>2,145</u></b>    | <b><u>82</u></b>      |
| <u>Units Lost (2014 to Present)</u>   | (70)                           | (58)                   | (0)                   |
| <b><u>TOTAL EST. UNITS - 2018</u></b> | <b><u>3,856</u></b>            | <b><u>2,087</u></b>    | <b><u>82</u></b>      |
| % 1939 or Before                      | 42.7%                          | 47.7%                  | 23.2%                 |
| % 1959 or Before                      | 57.4%                          | 68.1%                  | 42.7%                 |
| <b><u>Year</u></b>                    | <b><u>Diller</u></b>           | <b><u>Endicott</u></b> | <b><u>Harbine</u></b> |
| 2014 to Present*                      | 2                              | 0                      | 0                     |
| 2010 to 2013*                         | 2                              | 0                      | 0                     |
| 2000 to 2009*                         | 6                              | 7                      | 6                     |
| 1990 to 1999                          | 8                              | 4                      | 1                     |
| 1980 to 1989                          | 1                              | 2                      | 0                     |
| 1970 to 1979                          | 10                             | 10                     | 3                     |
| 1960 to 1969                          | 22                             | 7                      | 1                     |
| 1950 to 1959                          | 7                              | 2                      | 2                     |
| 1940 to 1949                          | 11                             | 6                      | 2                     |
| <b><u>1939 or Before</u></b>          | <b><u>58</u></b>               | <b><u>23</u></b>       | <b><u>17</u></b>      |
| <b><u>SUBTOTAL</u></b>                | <b><u>127</u></b>              | <b><u>61</u></b>       | <b><u>32</u></b>      |
| <u>Units Lost (2014 to Present)</u>   | (0)                            | (0)                    | (0)                   |
| <b><u>TOTAL EST. UNITS - 2018</u></b> | <b><u>127</u></b>              | <b><u>61</u></b>       | <b><u>32</u></b>      |
| % 1939 or Before                      | 45.6%                          | 37.7%                  | 53.1%                 |
| % 1959 or Before                      | 59.8%                          | 50.8%                  | 65.6%                 |
| <b><u>CONTINUED:</u></b>              |                                |                        |                       |

**TABLE 14 (CONTINUED)**  
**HOUSING STOCK PROFILE/YEAR BUILT**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2018**

| <u>Year</u>                         | <u>Jansen</u>      | <u>Plymouth</u>          | <u>Reynolds</u> |
|-------------------------------------|--------------------|--------------------------|-----------------|
| 2014 to Present*                    | 1                  | 0                        | 0               |
| 2010 to 2013*                       | 0                  | 0                        | 0               |
| 2000 to 2009*                       | 0                  | 4                        | 0               |
| 1990 to 1999                        | 9                  | 11                       | 3               |
| 1980 to 1989                        | 2                  | 23                       | 0               |
| 1970 to 1979                        | 20                 | 27                       | 12              |
| 1960 to 1969                        | 10                 | 47                       | 0               |
| 1950 to 1959                        | 1                  | 14                       | 6               |
| 1940 to 1949                        | 11                 | 6                        | 0               |
| <u>1939 or Before</u>               | <u>24</u>          | <u>88</u>                | <u>40</u>       |
| <b>SUBTOTAL</b>                     | <b>78</b>          | <b>220</b>               | <b>61</b>       |
| <u>Units Lost (2014 to Present)</u> | <u>(0)</u>         | <u>(12)</u>              | <u>(N/A)</u>    |
| <b>TOTAL EST. UNITS - 2018</b>      | <b>78</b>          | <b>208</b>               | <b>61</b>       |
| % 1939 or Before                    | 30.7%              | 36.5%                    | 65.6%           |
| % 1959 or Before                    | 46.1%              | 46.1%                    | 75.4%           |
| <u>Year</u>                         | <u>Steele City</u> | <u>Balance of County</u> |                 |
| 2014 to Present*                    | 0                  | 7                        |                 |
| 2010 to 2013*                       | 0                  | 53                       |                 |
| 2000 to 2009*                       | 0                  | 76                       |                 |
| 1990 to 1999                        | 1                  | 89                       |                 |
| 1980 to 1989                        | 2                  | 131                      |                 |
| 1970 to 1979                        | 6                  | 259                      |                 |
| 1960 to 1969                        | 0                  | 45                       |                 |
| 1950 to 1959                        | 2                  | 34                       |                 |
| 1940 to 1949                        | 5                  | 16                       |                 |
| <u>1939 or Before</u>               | <u>47</u>          | <u>347</u>               |                 |
| <b>SUBTOTAL</b>                     | <b>63</b>          | <b>1,057</b>             |                 |
| <u>Units Lost (2014 to Present)</u> | <u>(0)</u>         | <u>(N/A)</u>             |                 |
| <b>TOTAL EST. UNITS - 2018</b>      | <b>63</b>          | <b>1,057</b>             |                 |
| % 1939 or Before                    | 74.6%              | 32.8%                    |                 |
| % 1959 or Before                    | 85.7%              | 37.5%                    |                 |

\*Specified Data Used. 2016 Estimate subject to margin of error.

N/A = Not Available.

Source: 2012-2016 American Community Survey; Communities of Jefferson County, 2018;  
 Hanna:Keelan Associates, P.C., 2018.

**TABLE 15**  
**HOUSING STOCK OCCUPANCY/VACANCY STATUS**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2018**

|                                   | <u>Jefferson County</u>            | <u>Fairbury</u>                  | <u>Daykin</u>             |
|-----------------------------------|------------------------------------|----------------------------------|---------------------------|
| <b>a) Housing Stock</b>           | <b>3,856</b><br>(O=2,790; R=1,066) | <b>2,087</b><br>(O=1,309; R=778) | <b>82</b><br>(O=70; R=12) |
| <b>b) Vacant Housing Stock</b>    | <b>605</b>                         | <b>364</b>                       | <b>10</b>                 |
| <b>c) Occupied Housing Stock</b>  | <b>3,251</b>                       | <b>1,723</b>                     | <b>72</b>                 |
| *Owner Occupied                   | 2,398                              | 1,113                            | 63                        |
| *Renter Occupied                  | 853                                | 610                              | 9                         |
| <b>d) Housing Vacancy Rate*</b>   | <b>15.7% (605)</b>                 | <b>17.4% (364)</b>               | <b>12.2% (10)</b>         |
| *Owner Vacancy                    | 14.0% (392)                        | 15.0% (196)                      | 10.0% (7)                 |
| *Renter Vacancy                   | 19.9% (213)                        | 21.6% (168)                      | 25.0% (3)                 |
| <b>e) Adjusted Vacancy Rate**</b> | <b>6.0% (232)</b>                  | <b>6.7% (139)</b>                | <b>7.3% (6)</b>           |
| **Owner Vacancy                   | 5.6% (157)                         | 6.5% (86)                        | 7.1% (5)                  |
| **Renter Vacancy                  | 7.0% (75)                          | 6.8% (53)                        | 8.3% (1)                  |
|                                   |                                    |                                  |                           |
|                                   | <u>Diller</u>                      | <u>Endicott</u>                  | <u>Harbine</u>            |
| <b>a) Housing Stock</b>           | <b>127</b><br>(O=106; R=21)        | <b>61</b><br>(O=51; R=10)        | <b>32</b><br>(O=26; R=6)  |
| <b>b) Vacant Housing Stock</b>    | <b>15</b>                          | <b>4</b>                         | <b>12</b>                 |
| <b>c) Occupied Housing Stock</b>  | <b>112</b>                         | <b>57</b>                        | <b>20</b>                 |
| *Owner Occupied                   | 93                                 | 48                               | 15                        |
| *Renter Occupied                  | 19                                 | 9                                | 5                         |
| <b>d) Housing Vacancy Rate*</b>   | <b>11.8% (15)</b>                  | <b>6.5% (4)</b>                  | <b>37.5% (12)</b>         |
| *Owner Vacancy                    | 12.3% (13)                         | 5.9% (3)                         | 42.3% (11)                |
| *Renter Vacancy                   | 9.5% (2)                           | 10.0% (1)                        | 16.6% (1)                 |
| <b>e) Adjusted Vacancy Rate**</b> | <b>3.9% (5)</b>                    | <b>3.3% (2)</b>                  | <b>18.7% (6)</b>          |
| **Owner Vacancy                   | 3.8% (4)                           | 3.9% (2)                         | 23.1% (6)                 |
| **Renter Vacancy                  | 4.7% (1)                           | 0.0% (0)                         | 0.0% (0)                  |

CONTINUED:

**TABLE 15 (CONTINUED)**  
**HOUSING STOCK OCCUPANCY/VACANCY STATUS**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2018**

|                                   | <u>Jansen</u>             | <u>Plymouth</u>               | <u>Reynolds</u>           |
|-----------------------------------|---------------------------|-------------------------------|---------------------------|
| <b>a) Housing Stock</b>           | <b>78</b><br>(O=63; R=15) | <b>208</b><br>(O=169; R = 39) | <b>61</b><br>(O=46; R=15) |
| <b>b) Vacant Housing Stock</b>    | <b>23</b>                 | <b>33</b>                     | <b>23</b>                 |
| <b>c) Occupied Housing Stock</b>  | <b>55</b>                 | <b>175</b>                    | <b>38</b>                 |
| *Owner Occupied                   | 45                        | 147                           | 29                        |
| *Renter Occupied                  | 10                        | 28                            | 9                         |
| <b>d) Housing Vacancy Rate*</b>   | <b>29.5% (23)</b>         | <b>15.8% (33)</b>             | <b>37.7% (23)</b>         |
| *Owner Vacancy                    | 28.5% (18)                | 13.0% (22)                    | 36.9% (17)                |
| *Renter Vacancy                   | 33.3% (5)                 | 28.2% (11)                    | 40.0% (6)                 |
| <b>e) Adjusted Vacancy Rate**</b> | <b>12.8% (10)</b>         | <b>6.7% (14)</b>              | <b>13.1% (8)</b>          |
| **Owner Vacancy                   | 14.2% (9)                 | 5.9% (10)                     | 13.0% (6)                 |
| **Renter Vacancy                  | 6.7% (1)                  | 10.2% (4)                     | 13.3% (2)                 |
| <br>                              |                           |                               |                           |
| <b>a) Housing Stock</b>           | <b>63 (O=54; R=9)</b>     | <b>Steele City</b>            | <b>Balance of County</b>  |
| <b>b) Vacant Housing Stock</b>    | <b>31</b>                 |                               | <b>90</b>                 |
| <b>c) Occupied Housing Stock</b>  | <b>32</b>                 |                               | <b>967</b>                |
| *Owner Occupied                   | 25                        |                               | 820                       |
| *Renter Occupied                  | 7                         |                               | 147                       |
| <b>d) Housing Vacancy Rate*</b>   | <b>49.2% (31)</b>         |                               | <b>8.5% (90)</b>          |
| *Owner Vacancy                    | 53.7% (29)                |                               | 8.5% (76)                 |
| *Renter Vacancy                   | 22.2% (2)                 |                               | 8.7% (14)                 |
| <b>e) Adjusted Vacancy Rate**</b> | <b>22.2% (14)</b>         |                               | <b>2.6% (28)</b>          |
| **Owner Vacancy                   | 20.3% (11)                |                               | 2.0% (18)                 |
| **Renter Vacancy                  | 33.3% (3)                 |                               | 6.2% (10)                 |

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

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

Source: 2012-2016 American Community Survey.

Jefferson County & Communities, 2018.

Hanna:Keelan Associates, P.C., 2018.

**TABLE 16**  
**OWNER OCCUPIED HOUSING VALUE**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

|                      |                       | Less<br>than<br><u>\$50,000</u> | \$50,000<br>to<br><u>\$99,999</u> | \$100,000<br>to<br><u>\$149,999</u> | \$150,000<br>to<br><u>\$199,999</u> | \$200,000<br>or<br><u>More</u> | <u>Total</u> |
|----------------------|-----------------------|---------------------------------|-----------------------------------|-------------------------------------|-------------------------------------|--------------------------------|--------------|
| Jefferson<br>County: | 2000*                 | 1,487                           | 770                               | 243                                 | 75                                  | 96                             | 2,671        |
|                      | <b>2000 Med. Val.</b> | <b>\$42,100</b>                 |                                   |                                     |                                     |                                |              |
|                      | 2016*                 | 819                             | 717                               | 376                                 | 220                                 | 367                            | <b>2,499</b> |
|                      | <b>2016 Med. Val.</b> | <b>\$76,900</b>                 |                                   |                                     |                                     |                                |              |
|                      | 2018                  | \$79,300                        |                                   |                                     |                                     |                                |              |
| Fairbury:            | 2023                  | \$86,400                        |                                   |                                     |                                     |                                |              |
|                      | 2000*                 | 863                             | 406                               | 57                                  | 11                                  | 0                              | <b>1,337</b> |
|                      | <b>2000 Med. Val.</b> | <b>\$40,100</b>                 |                                   |                                     |                                     |                                |              |
|                      | 2016*                 | 565                             | 384                               | 131                                 | 87                                  | 55                             | <b>1,252</b> |
|                      | <b>2016 Med. Val.</b> | <b>\$60,400</b>                 |                                   |                                     |                                     |                                |              |
| Daykin:              | 2018                  | \$64,300                        |                                   |                                     |                                     |                                |              |
|                      | 2023                  | \$71,100                        |                                   |                                     |                                     |                                |              |
|                      | 2000*                 | 56                              | 15                                | 0                                   | 0                                   | 0                              | <b>71</b>    |
|                      | <b>2000 Med. Val.</b> | <b>\$30,600</b>                 |                                   |                                     |                                     |                                |              |
|                      | 2016*                 | 29                              | 99                                | 11                                  | 2                                   | 1                              | <b>76</b>    |
| Diller:              | <b>2016 Med. Val.</b> | <b>\$59,000</b>                 |                                   |                                     |                                     |                                |              |
|                      | 2018                  | \$62,600                        |                                   |                                     |                                     |                                |              |
|                      | 2023                  | \$67,600                        |                                   |                                     |                                     |                                |              |
|                      | 2000*                 | 84                              | 19                                | 4                                   | 0                                   | 0                              | <b>107</b>   |
|                      | <b>2000 Med. Val.</b> | <b>\$32,800</b>                 |                                   |                                     |                                     |                                |              |
| Endicott:            | 2016*                 | 25                              | 40                                | 11                                  | 0                                   | 6                              | <b>82</b>    |
|                      | <b>2016 Med. Val.</b> | <b>\$70,000</b>                 |                                   |                                     |                                     |                                |              |
|                      | 2018                  | \$74,900                        |                                   |                                     |                                     |                                |              |
|                      | 2023                  | \$80,000                        |                                   |                                     |                                     |                                |              |
|                      | 2000*                 | 40                              | 5                                 | 0                                   | 0                                   | 0                              | <b>45</b>    |
|                      | <b>2000 Med. Val.</b> | <b>\$33,100</b>                 |                                   |                                     |                                     |                                |              |
|                      | 2016*                 | 25                              | 14                                | 1                                   | 1                                   | 5                              | <b>46</b>    |
|                      | <b>2016 Med. Val.</b> | <b>\$47,800</b>                 |                                   |                                     |                                     |                                |              |
|                      | 2018                  | \$50,200                        |                                   |                                     |                                     |                                |              |
|                      | 2023                  | \$54,300                        |                                   |                                     |                                     |                                |              |
| <b>CONTINUED:</b>    |                       |                                 |                                   |                                     |                                     |                                |              |

**TABLE 16 (CONTINUED)**  
**OWNER OCCUPIED HOUSING VALUE**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

|           |                       | Less<br>than<br><u>\$50,000</u> | \$50,000<br>to<br><u>\$99,999</u> | \$100,000<br>to<br><u>\$149,999</u> | \$150,000<br>to<br><u>\$199,999</u> | \$200,000<br>or<br><u>More</u> | <b>Total</b> |
|-----------|-----------------------|---------------------------------|-----------------------------------|-------------------------------------|-------------------------------------|--------------------------------|--------------|
| Harbine:  | 2000*                 | 17                              | 8                                 | 0                                   | 0                                   | 0                              | 25           |
|           | <b>2000 Med. Val.</b> | <b>\$37,500</b>                 |                                   |                                     |                                     |                                |              |
|           | 2016*                 | 7                               | 11                                | 1                                   | 2                                   | 0                              | 21           |
|           | <b>2016 Med. Val.</b> | <b>\$65,800</b>                 |                                   |                                     |                                     |                                |              |
|           | 2018                  | \$67,400                        |                                   |                                     |                                     |                                |              |
|           | 2023                  | \$70,500                        |                                   |                                     |                                     |                                |              |
| Jansen:   | 2000*                 | 48                              | 9                                 | 0                                   | 0                                   | 2                              | 59           |
|           | <b>2000 Med. Val.</b> | <b>\$35,800</b>                 |                                   |                                     |                                     |                                |              |
|           | 2016*                 | 35                              | 12                                | 1                                   | 0                                   | 3                              | 51           |
|           | <b>2016 Med. Val.</b> | <b>\$37,500</b>                 |                                   |                                     |                                     |                                |              |
|           | 2018                  | \$38,900                        |                                   |                                     |                                     |                                |              |
|           | 2023                  | \$41,000                        |                                   |                                     |                                     |                                |              |
| Plymouth: | 2000*                 | 69                              | 99                                | 12                                  | 2                                   | 0                              | 182          |
|           | <b>2000 Med. Val.</b> | <b>\$57,900</b>                 |                                   |                                     |                                     |                                |              |
|           | 2016*                 | 38                              | 67                                | 33                                  | 4                                   | 2                              | 144          |
|           | <b>2016 Med. Val.</b> | <b>\$81,200</b>                 |                                   |                                     |                                     |                                |              |
|           | 2018                  | \$84,000                        |                                   |                                     |                                     |                                |              |
|           | 2023                  | \$89,700                        |                                   |                                     |                                     |                                |              |
| Reynolds: | 2000*                 | 36                              | 0                                 | 0                                   | 0                                   | 0                              | 36           |
|           | <b>2000 Med. Val.</b> | <b>\$15,500</b>                 |                                   |                                     |                                     |                                |              |
|           | 2016*                 | 26                              | 3                                 | 0                                   | 0                                   | 0                              | 29           |
|           | <b>2016 Med. Val.</b> | <b>\$40,400</b>                 |                                   |                                     |                                     |                                |              |
|           | 2018                  | \$42,800                        |                                   |                                     |                                     |                                |              |
|           | 2023                  | \$47,300                        |                                   |                                     |                                     |                                |              |

CONTINUED:

**TABLE 16 (CONTINUED)**  
**OWNER OCCUPIED HOUSING VALUE**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

|                       |                       | Less<br>than<br><u>\$50,000</u> | \$50,000<br>to<br><u>\$99,999</u> | \$100,000<br>to<br><u>\$149,999</u> | \$150,000<br>to<br><u>\$199,999</u> | \$200,000<br>or<br><u>More</u> | <u>Total</u> |
|-----------------------|-----------------------|---------------------------------|-----------------------------------|-------------------------------------|-------------------------------------|--------------------------------|--------------|
| Steele City:          | 2000*                 | 38                              | 2                                 | 0                                   | 0                                   | 1                              | 41           |
|                       | <b>2000 Med. Val.</b> | <b>\$15,000</b>                 |                                   |                                     |                                     |                                |              |
|                       | 2016*                 | 30                              | 5                                 | 2                                   | 0                                   | 3                              | 40           |
|                       | <b>2016 Med. Val.</b> | <b>\$31,000</b>                 |                                   |                                     |                                     |                                |              |
|                       | 2018                  | <b>\$32,900</b>                 |                                   |                                     |                                     |                                |              |
|                       | 2023                  | <b>\$35,600</b>                 |                                   |                                     |                                     |                                |              |
| Balance of<br>County: | 2000*                 | 236                             | 207                               | 170                                 | 62                                  | 93                             | 768          |
|                       | <b>2000 Med. Val.</b> | <b>\$85,800</b>                 |                                   |                                     |                                     |                                |              |
|                       | 2016*                 | 39                              | 148                               | 155                                 | 124                                 | 292                            | 758          |
|                       | <b>2016 Med. Val.</b> | <b>\$164,200</b>                |                                   |                                     |                                     |                                |              |
|                       | 2018                  | <b>\$172,300</b>                |                                   |                                     |                                     |                                |              |
|                       | 2023                  | <b>\$189,500</b>                |                                   |                                     |                                     |                                |              |

\*Specified Data Used. 2016 Estimate subject to margin of error.

Source: 2000 Census, 2012-2016 American Community Survey.

Hanna:Keelan Associates, P.C., 2018.

**TABLE 17**  
**GROSS RENT**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

|                              |                         | <u>Less<br/>than \$300</u> | <u>\$300 to<br/>\$499</u> | <u>\$500 to<br/>\$699</u> | <u>\$700 or<br/>More</u> | <u>Total</u> |
|------------------------------|-------------------------|----------------------------|---------------------------|---------------------------|--------------------------|--------------|
|                              | 2000*                   | 261                        | 367                       | 96                        | 2                        | 726          |
| <b>Jefferson<br/>County:</b> | <b>2000 Median Rent</b> | <b>\$349</b>               |                           |                           |                          |              |
|                              | 2016*                   | 216                        | 201                       | 263                       | 124                      | 804          |
|                              | <b>2016 Median Rent</b> | <b>\$524</b>               |                           |                           |                          |              |
|                              | 2018                    | \$548                      |                           |                           |                          |              |
|                              | 2023                    | \$604                      |                           |                           |                          |              |
|                              | 2000*                   | 167                        | 309                       | 79                        | 0                        | 555          |
| <b>Fairbury:</b>             | <b>2000 Median Rent</b> | <b>\$346</b>               |                           |                           |                          |              |
|                              | 2016*                   | 121                        | 162                       | 192                       | 85                       | 560          |
|                              | <b>2016 Median Rent</b> | <b>\$512</b>               |                           |                           |                          |              |
|                              | 2018                    | \$546                      |                           |                           |                          |              |
|                              | 2023                    | \$613                      |                           |                           |                          |              |
|                              | 2000*                   | 7                          | 2                         | 0                         | 0                        | 9            |
| <b>Daykin:</b>               | <b>2000 Median Rent</b> | <b>\$300</b>               |                           |                           |                          |              |
|                              | 2016*                   | 0                          | 3                         | 0                         | 1                        | 4            |
|                              | <b>2016 Median Rent</b> | <b>N/A</b>                 |                           |                           |                          |              |
|                              | 2018                    | N/A                        |                           |                           |                          |              |
|                              | 2023                    | N/A                        |                           |                           |                          |              |
|                              | 2000*                   | 9                          | 3                         | 0                         | 0                        | 12           |
| <b>Diller:</b>               | <b>2000 Median Rent</b> | <b>\$286</b>               |                           |                           |                          |              |
|                              | 2016*                   | 3                          | 3                         | 5                         | 2                        | 13           |
|                              | <b>2016 Median Rent</b> | <b>\$613</b>               |                           |                           |                          |              |
|                              | 2018                    | \$636                      |                           |                           |                          |              |
|                              | 2023                    | \$689                      |                           |                           |                          |              |
|                              | 2000*                   | 3                          | 7                         | 0                         | 0                        | 10           |
| <b>Endicott:</b>             | <b>2000 Median Rent</b> | <b>\$375</b>               |                           |                           |                          |              |
|                              | 2016*                   | 5                          | 0                         | 0                         | 0                        | 5            |
|                              | <b>2016 Median Rent</b> | <b>N/A</b>                 |                           |                           |                          |              |
|                              | 2018                    | N/A                        |                           |                           |                          |              |
|                              | 2023                    | N/A                        |                           |                           |                          |              |
| <b>CONTINUED:</b>            |                         |                            |                           |                           |                          |              |

**TABLE 17 (CONTINUED)**  
**GROSS RENT**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

|                  |                         | <u>Less<br/>than \$300</u> | <u>\$300 to<br/>\$499</u> | <u>\$500 to<br/>\$699</u> | <u>\$700 or<br/>More</u> | <u>Total</u> |
|------------------|-------------------------|----------------------------|---------------------------|---------------------------|--------------------------|--------------|
| <b>Harbine:</b>  | 2000*                   | 0                          | 0                         | 0                         | 0                        | <b>0</b>     |
|                  | <b>2000 Median Rent</b> | <b>\$0</b>                 |                           |                           |                          |              |
|                  | 2016*                   | 0                          | 0                         | 0                         | 0                        | <b>0</b>     |
|                  | <b>2016 Median Rent</b> | <b>\$0</b>                 |                           |                           |                          |              |
|                  | 2018                    | <b>\$0</b>                 |                           |                           |                          |              |
|                  | 2023                    | <b>\$0</b>                 |                           |                           |                          |              |
| <b>Jansen:</b>   | 2000*                   | 5                          | 2                         | 0                         | 1                        | <b>8</b>     |
|                  | <b>2000 Median Rent</b> | <b>\$300</b>               |                           |                           |                          |              |
|                  | 2016*                   | 2                          | 0                         | 5                         | 0                        | <b>7</b>     |
|                  | <b>2016 Median Rent</b> | <b>N/A</b>                 |                           |                           |                          |              |
|                  | 2018                    | <b>N/A</b>                 |                           |                           |                          |              |
|                  | 2023                    | <b>N/A</b>                 |                           |                           |                          |              |
| <b>Plymouth:</b> | 2000*                   | 9                          | 8                         | 2                         | 1                        | <b>20</b>    |
|                  | <b>2000 Median Rent</b> | <b>\$375</b>               |                           |                           |                          |              |
|                  | 2016*                   | 12                         | 8                         | 13                        | 6                        | <b>39</b>    |
|                  | <b>2016 Median Rent</b> | <b>\$542</b>               |                           |                           |                          |              |
|                  | 2018                    | <b>\$578</b>               |                           |                           |                          |              |
|                  | 2023                    | <b>\$629</b>               |                           |                           |                          |              |
| <b>Reynolds:</b> | 2000*                   | 3                          | 7                         | 0                         | 0                        | <b>10</b>    |
|                  | <b>2000 Median Rent</b> | <b>\$344</b>               |                           |                           |                          |              |
|                  | 2016*                   | 0                          | 1                         | 14                        | 0                        | <b>15</b>    |
|                  | <b>2016 Median Rent</b> | <b>\$536</b>               |                           |                           |                          |              |
|                  | 2018                    | <b>\$565</b>               |                           |                           |                          |              |
|                  | 2023                    | <b>\$610</b>               |                           |                           |                          |              |

**CONTINUED:**

**TABLE 17 (CONTINUED)**  
**GROSS RENT**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2023**

|                               |                         | <u>Less<br/>than \$300</u> | <u>\$300 to<br/>\$499</u> | <u>\$500 to<br/>\$699</u> | <u>\$700 or<br/>More</u> | <u>Total</u> |
|-------------------------------|-------------------------|----------------------------|---------------------------|---------------------------|--------------------------|--------------|
| <b>Steele City:</b>           | 2000*                   | 3                          | 0                         | 0                         | 0                        | 3            |
|                               | <b>2000 Median Rent</b> | <b>\$225</b>               |                           |                           |                          |              |
|                               | 2016*                   | 0                          | 4                         | 1                         | 0                        | 5            |
|                               | <b>2016 Median Rent</b> | <b>\$392</b>               |                           |                           |                          |              |
|                               | <b>2018</b>             | <b>\$411</b>               |                           |                           |                          |              |
|                               | <b>2023</b>             | <b>\$456</b>               |                           |                           |                          |              |
| <b>Balance of<br/>County:</b> | 2000*                   | 55                         | 29                        | 15                        | 0                        | 99           |
|                               | <b>2000 Median Rent</b> | <b>\$270</b>               |                           |                           |                          |              |
|                               | 2016*                   | 73                         | 20                        | 33                        | 30                       | 156          |
|                               | <b>2016 Median Rent</b> | <b>\$350</b>               |                           |                           |                          |              |
|                               | <b>2018</b>             | <b>\$376</b>               |                           |                           |                          |              |
|                               | <b>2023</b>             | <b>\$423</b>               |                           |                           |                          |              |

\*Specified Data Used. 2016 Estimate subject to margin of error.

N/A = Not Available.

Source: 2000 Census, 2012-2016 American Community Survey.

Hanna:Keelan Associates, P.C., 2018.

**TABLE 18**  
**SURVEY OF RENTAL PROPERTIES**  
**JEFFERSON COUNTY, NEBRASKA**  
**2002-2016**

| <u>Year</u> | <u>Completed Surveys</u> | <u>Total Units</u> | <u>Vacancy Rate (%)</u> | <u>Absorption Rate (Days)</u> |
|-------------|--------------------------|--------------------|-------------------------|-------------------------------|
| 2002        | 2                        | 40                 | 2.5                     | 10.5                          |
| 2003        | 2                        | 36                 | 0.0                     | 27.5                          |
| 2004        | 4                        | 136                | 15.0                    | 120.9                         |
| 2005        | 5                        | 154                | 14.3                    | 48.9                          |
| 2006        | 7                        | 87                 | 27.6                    | 95.2                          |
| 2007        | 6                        | 107                | 19.6                    | 22.0                          |
| 2008        | 4                        | 49                 | 16.3                    | 24.5                          |
| 2009        | 5                        | 151                | 17.2                    | 31.0                          |
| 2010        | 6                        | 159                | 22.6                    | 20.5                          |
| 2012        | 5                        | 154                | 18.2                    | 20.3                          |
| 2012        | 6                        | 156                | 14.1                    | 25.0                          |
| 2013        | 4                        | 44                 | 0.0                     | 0.0                           |
| 2014        | 7                        | 123                | 9.8                     | 60.0                          |
| 2016        | 9                        | 167                | 10.2                    | 33.0                          |
| 2016        | 7                        | 171                | 2.9                     | 9.6                           |

Source: Nebraska Investment Finance Authority, 2018.

**TABLE 19**  
**VACANCY RATES BY UNIT TYPE**  
**JEFFERSON COUNTY, NEBRASKA**  
**2016**

| <u>Type of Units</u>    | <u>Units Managed</u> | <u>Available Units</u> | <u>Vacancy Rate (%)</u> |
|-------------------------|----------------------|------------------------|-------------------------|
| Single Family Units     | 9                    | 0                      | 0.0                     |
| Apartments              | 162                  | 5                      | 3.1                     |
| Mobile Homes            | 0                    | 0                      | 0.0                     |
| <u>Not Sure of Type</u> | <u>0</u>             | <u>0</u>               | <u>0.0</u>              |
| <b>Total Units</b>      | <b>171</b>           | <b>5</b>               | <b>2.9</b>              |

Source: Nebraska Investment Finance Authority, 2018.  
Hanna:Keelan Associates, P.C., 2018.

TABLE 20  
AVERAGE SALES PRICE OF  
SINGLE FAMILY HOMES  
JEFFERSON COUNTY, NEBRASKA  
1999-2016

| <u>Fiscal Year</u>        | <u>Average Sale Price</u> |
|---------------------------|---------------------------|
| 1999                      | \$41,676                  |
| 2000                      | \$43,983                  |
| 2001                      | \$40,018                  |
| 2002                      | \$40,541                  |
| 2003                      | \$50,424                  |
| 2004                      | \$38,444                  |
| 2005                      | \$53,198                  |
| 2006                      | \$50,493                  |
| 2007                      | \$44,246                  |
| 2008                      | \$59,177                  |
| 2009                      | \$56,845                  |
| 2010                      | \$52,672                  |
| 2012                      | \$58,114                  |
| 2012                      | \$46,617                  |
| 2013                      | \$65,433                  |
| 2014                      | \$62,116                  |
| 2016                      | \$72,686                  |
| <u>2016</u>               | <u>\$60,851</u>           |
| <b>Change (1999-2016)</b> | <b>+\$19,175 (46.0%)</b>  |

Source: Nebraska Investment Finance Authority, 2018.

**TABLE 21**  
**CONDITIONS SURVEY – HOUSING STRUCTURES**  
**JEFFERSON COUNTY COMMUNITIES, NEBRASKA**  
**2018**

| <b>JEFFERSON COUNTY COMMUNITIES (TOTAL)</b> |              |
|---|--------------|
| Very Good                                   | 2            |
| Good  | 118          |
| Average                                     | 1,757        |
| Badly Worn                                  | 454          |
| Worn Out                                    | 98           |
| <b>Total</b>                                | <b>2,430</b> |
|   |              |
| <b>FAIRBURY</b>                             |              |
| Very Good                                   | 2            |
| Good  | 77           |
| Average                                     | 1,297        |
| Badly Worn                                  | 329          |
| Worn Out                                    | <u>79</u>    |
| <b>Total</b>                                | <b>1,784</b> |
|   |              |
| <b>DAYKIN</b>                               |              |
| Very Good                                   | 0            |
| Good  | 6            |
| Average                                     | 66           |
| Badly Worn                                  | 9            |
| Worn Out                                    | <u>2</u>     |
| <b>Total</b>                                | <b>83</b>    |
|   |              |
| <b>DILLER</b>                               |              |
| Very Good                                   | 0            |
| Good  | 3            |
| Average                                     | 92           |
| Badly Worn                                  | 23           |
| Worn Out                                    | <u>4</u>     |
| <b>Total</b>                                | <b>122</b>   |
| <b>CONTINUED:</b>                           |              |

| <b>TABLE 21 (CONTINUED)</b><br><b>CONDITIONS SURVEY – HOUSING STRUCTURES</b><br><b>JEFFERSON COUNTY COMMUNITIES, NEBRASKA</b><br><b>2018</b> |            |
|--|------------|
| <b>ENDICOTT</b>  |            |
| Very Good  | 0          |
| Good   | 2          |
| Average  | 56         |
| Badly Worn   | 14         |
| Worn Out   | <u>1</u>   |
| <b>Total</b>   | <b>73</b>  |
| <b>HARBINE</b>   |            |
| Very Good  | 0          |
| Good   | 0          |
| Average  | 21         |
| Badly Worn   | 5          |
| Worn Out   | <u>1</u>   |
| <b>Total</b>   | <b>28</b>  |
| <b>JANSEN</b>  |            |
| Very Good  | 0          |
| Good   | 0          |
| Average  | 48         |
| Badly Worn   | 13         |
| Worn Out   | <u>6</u>   |
| <b>Total</b>   | <b>67</b>  |
| <b>PLYMOUTH</b>  |            |
| Very Good  | 0          |
| Good   | 30         |
| Average  | 125        |
| Badly Worn   | 23         |
| Worn Out   | <u>2</u>   |
| <b>Total</b>   | <b>180</b> |
| <b>CONTINUED:</b>  |            |

**TABLE 21 (CONTINUED)**  
**CONDITIONS SURVEY – HOUSING STRUCTURES**  
**JEFFERSON COUNTY COMMUNITIES, NEBRASKA**  
**2018**

| <b>REYNOLDS</b>                          |           |
|--|-----------|
| Very Good                                | 0         |
| Good                                     | 0         |
| Average                                  | 28        |
| Badly Worn                               | 17        |
| Worn Out                                 | 0         |
| <b>Total</b>                             | <b>45</b> |
|  |           |
| <b>STEELE CITY</b>                       |           |
| Very Good                                | 0         |
| Good                                     | 0         |
| Average                                  | 24        |
| Badly Worn                               | 21        |
| Worn Out                                 | 3         |
| <b>Total</b>                             | <b>48</b> |
| Source: Jefferson County Assessor, 2018. |           |

**TABLE 21**  
**ESTIMATED HOUSING TARGET DEMAND**  
**JEFFERSON COUNTY & COMMUNITIES, NEBRASKA**  
**2023**

|                          | <u>Owner</u> | <u>Rental</u> | <u>Total Target Demand*</u> | <u>Est. Required Target Budget (Millions)</u> |
|--------------------------|--------------|---------------|-----------------------------|---|
| <b>Jefferson County:</b> | <b>121</b>   | <b>71</b>     | <b>192</b>                  | <b>\$46.0</b>                                 |
| Fairbury:                | 49           | 39            | 88                          | \$18.7  |
| Daykin:                  | 0            | 2             | 2                           | \$0.3   |
| Diller:                  | 11           | 8             | 19                          | \$4.1   |
| Endicott:                | 0            | 3             | 3                           | \$0.45  |
| Harbine:                 | 0            | 2             | 2                           | \$0.3   |
| Jansen:                  | 2            | 4             | 6                           | \$1.1   |
| Plymouth:                | 9            | 7             | 16                          | \$3.35  |
| Reynolds:                | 0            | 2             | 2                           | \$0.3   |
| Steele City:             | 1            | 4             | 5                           | \$0.8   |
| Balance of County:       | 49           | 0             | 49                          | \$16.6  |

\*Based upon new households, providing affordable housing for 10% of cost burdened households, replacement of 20% of substandard/dilapidated housing stock and housing stock experiencing plumbing, overcrowded conditions, 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 and financial resources.

\*\*Includes Downtown Housing Potential:  
 Fairbury, 10 Units; Four Owner & Six Rental Units.

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

Source: Hanna:Keelan Associates, P.C., 2018.

**TABLE 22**  
**AREA HOUSEHOLD INCOME (AMI)**  
**JEFFERSON COUNTY, NEBRASKA**  
**2018**

|                | <b><u>1PHH</u></b> | <b><u>2PHH</u></b> | <b><u>3PHH</u></b> | <b><u>4PHH</u></b> | <b><u>5PHH</u></b> | <b><u>6PHH</u></b> | <b><u>7PHH</u></b> | <b><u>8PHH</u></b> |
|----------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| <b>30% AMI</b> | \$13,200           | \$15,050           | \$16,950           | \$18,800           | \$20,350           | \$21,800           | \$23,350           | \$24,850           |
| <b>50% AMI</b> | \$21,950           | \$25,050           | \$28,200           | \$31,300           | \$33,850           | \$36,350           | \$38,850           | \$41,350           |
| <b>60% AMI</b> | \$26,340           | \$30,060           | \$33,840           | \$37,560           | \$40,620           | \$43,620           | \$46,620           | \$49,620           |
| <b>80% AMI</b> | \$35,100           | \$40,100           | \$45,100           | \$50,100           | \$54,150           | \$58,150           | \$62,150           | \$66,150           |
| <b>100%AMI</b> | \$43,900           | \$50,100           | \$56,400           | \$62,600           | \$67,700           | \$72,700           | \$77,700           | \$82,700           |
| <b>125%AMI</b> | \$54,875           | \$62,625           | \$70,500           | \$78,250           | \$84,625           | \$90,875           | \$97,125           | \$103,375          |

Source: Hanna:Keelan Associates, P.C., 2018.

**TABLE 23**  
**ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR**  
**JEFFERSON COUNTY/CITY OF FAIRBURY, NEBRASKA**  
**2023**

| <b><u>Jefferson County:</u></b> | <b><u>Income Range</u></b> |                      |                      |                       |                     | <b><u>Totals</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><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                          | 0                    | 12                   | 37                    | 72                  | <b>121</b>           |
| <b>Rental:</b>                  | 0                          | 34                   | 25                   | 12                    | 0                   | <b>71</b>            |
| <b><u>Fairbury:</u></b>         |                            |                      |                      |                       |                     |                      |
| <b>Owner:</b>                   | 0                          | 0                    | 6                    | 22                    | 21                  | <b>49</b>            |
| <b>Rental:</b>                  | 0                          | 20                   | 13                   | 6                     | 0                   | <b>39</b>            |

Source: Hanna:Keelan Associates, P.C., 2018.

**TABLE 24**  
**HOUSING TARGET DEMAND –**  
**HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR**  
**FAIRBURY, NEBRASKA**  
**2023**

| <u>Age Sector</u>          | <u>Type of Unit</u>     | <u>#Owner /<br/>#Rental</u> | <u>Land Requirements<br/>(Acres)^</u> |
|----------------------------|-------------------------|-----------------------------|---------------------------------------|
| <b>18 to 54 Years**</b>    | Single Family Unit      | 19 / 6*                     | 9.3                                   |
|                            | Patio Home Unit         | 4 / 0                       | 1.1                                   |
|                            | Town Home Unit          | 6 / 2                       | 1.9                                   |
|                            | Duplex/Triplex Unit     | 0 / 13                      | 2.4                                   |
|                            | Apartment - 4+ Units*** | 0 / 4                       | 0.3                                   |
| <b>Totals</b>              |                         | <b>29 / 25</b>              | <b>14.7</b>                           |
| <b>55+ Years</b>           | Single Family Unit      | 6 / 0                       | 2.2                                   |
|                            | Patio Home Unit         | 4 / 0                       | 1.1                                   |
|                            | Town Home Unit          | 6 / 4                       | 2.4                                   |
|                            | Duplex/Triplex Unit     | 0 / 8                       | 1.5                                   |
|                            | Apartment - 4+ Units*** | 4 / 2                       | 0.45                                  |
| <b>Totals</b>              |                         | <b>20 / 14</b>              | <b>7.65</b>                           |
| <b>TOTAL UNITS / ACRES</b> |                         | <b>49 / 39</b>              | <b>22.35^^</b>                        |

\*Includes Credit-To-Own Units.

\*\*Includes housing for persons with a disability

\*\*\*Includes housing in Downtown.

^Includes Public Right-of-Way.

^^Community Land Use (Residential) Plan should designate 2.5x total acres needed.

Source: Hanna:Keelan Associates, P.C., 2018.

**TABLE 25A**  
**HOUSING DEMAND POTENTIAL – TARGET POPULATIONS**  
**JEFFERSON COUNTY-WIDE, NEBRASKA**  
**2023**

| <b>OWNER</b><br><b>UNITS</b>   | <b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b> |                |                |                 |              | <b>Workforce</b><br><b>Sector</b> |            |
|--------------------------------|---|----------------|----------------|-----------------|--------------|-----------------------------------|------------|
|                                | <b>0%-30%</b>                             | <b>31%-60%</b> | <b>61%-80%</b> | <b>81%-125%</b> | <b>126%+</b> |                                   |            |
| Elderly (55+)                  | 0   | 0              | 4              | 12              | 22           | 38                                | 8          |
| Family                         | 0   | 0              | 6              | 23              | 50           | 79                                | 70         |
| Special                        |   |                |                |                 |              |                                   |            |
| <u>Populations<sup>1</sup></u> | <u>0</u>                                  | <u>0</u>       | <u>2</u>       | <u>2</u>        | <u>0</u>     | <u>4</u>                          | <u>0</u>   |
| Subtotals                      | <b>0</b>                                  | <b>0</b>       | <b>12</b>      | <b>37</b>       | <b>72</b>    | <b>121</b>                        | <b>78</b>  |
| <b>RENTAL</b>                  |   |                |                |                 |              |                                   |            |
| <b>UNITS*</b>                  |   |                |                |                 |              |                                   |            |
| Elderly (55+)                  | 0   | 10             | 8              | 8               | 0            | 26                                | 5          |
| Family                         | 0   | 22             | 15             | 4               | 0            | 41                                | 36         |
| Special                        |   |                |                |                 |              |                                   |            |
| <u>Populations<sup>1</sup></u> | <u>0</u>                                  | <u>2</u>       | <u>2</u>       | <u>0</u>        | <u>0</u>     | <u>4</u>                          | <u>0</u>   |
| Subtotals                      | <b>0</b>                                  | <b>34</b>      | <b>25</b>      | <b>12</b>       | <b>0</b>     | <b>71</b>                         | <b>41</b>  |
| <b>TOTALS</b>                  | <b>0</b>                                  | <b>34</b>      | <b>37</b>      | <b>49</b>       | <b>72</b>    | <b>192</b>                        | <b>119</b> |

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

\* 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., 2018.

**TABLE 25B**  
**HOUSING DEMAND POTENTIAL – TARGET POPULATIONS**  
**FAIRBURY, NEBRASKA**

2023

| OWNER<br><u>UNITS</u>               | <u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u> |                |                |                 |              | <u>TOTALS</u> | <u>Workforce<br/>Sector</u> |
|-------------------------------------|---|----------------|----------------|-----------------|--------------|---------------|-----------------------------|
|                                     | <u>0%-30%</u>                             | <u>31%-60%</u> | <u>61%-80%</u> | <u>81%-125%</u> | <u>126%+</u> |               |                             |
| Elderly (55+)                       | 0   | 0              | 2              | 6               | 12           | 20            | 4                           |
| Family                              | 0   | 0              | 2              | 14              | 9            | 25            | 22                          |
| Special<br>Populations <sup>1</sup> | 0   | 0              | 2              | 2               | 0            | 4             | 0                           |
| <b>Subtotals</b>                    | <b>0</b>                                  | <b>0</b>       | <b>6</b>       | <b>22</b>       | <b>21</b>    | <b>49</b>     | <b>26</b>                   |
| <b>RENTAL<br/>UNITS*</b>            |   |                |                |                 |              |               |                             |
| Elderly (55+)                       | 0   | 6              | 4              | 4               | 0            | 14            | 2                           |
| Family                              | 0   | 12             | 7              | 2               | 0            | 21            | 19                          |
| Special<br>Populations <sup>1</sup> | 0   | 2              | 0              | 0               | 0            | 4             | 0                           |
| <b>Subtotals</b>                    | <b>0</b>                                  | <b>20</b>      | <b>13</b>      | <b>6</b>        | <b>0</b>     | <b>39</b>     | <b>21</b>                   |
| <b>TOTALS</b>                       | <b>0</b>                                  | <b>20</b>      | <b>19</b>      | <b>28</b>       | <b>21</b>    | <b>88</b>     | <b>47</b>                   |

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

\* 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., 2018.

TABLE 26A

## HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)

JEFFERSON COUNTY-WIDE, NEBRASKA

2023

PRICE – PURCHASE COST (Area Median Income)

| OWNER         | (0%-30%)          | (31%-60%)         | (61%-80%)         | (81%-125%)        | (126%+)            | Work Force    |                   |
|---------------|-------------------|-------------------|-------------------|-------------------|--------------------|---------------|-------------------|
| <u>UNITS</u>  | <u>\$113,000*</u> | <u>\$125,000*</u> | <u>\$144,500*</u> | <u>\$206,500*</u> | <u>\$289,500*+</u> | <u>TOTALS</u> | <u>\$231,000*</u> |
| 2 Bedroom     | 0                 | 0                 | 6                 | 9                 | 10                 | 25            | 5                 |
| 3+ Bedroom    | 0                 | 0                 | 6                 | 28                | 62                 | 96            | 73                |
| <b>TOTALS</b> | <b>0</b>          | <b>0</b>          | <b>12</b>         | <b>37</b>         | <b>72</b>          | <b>121</b>    | <b>78</b>         |

PRICE – PURCHASE COST (Area Median Income)

| RENTAL        | (0%-30%)       | (31%-60%)      | (61%-80%)      | (81%-125%)     | (126%+)         | Work Force    |                |
|---------------|----------------|----------------|----------------|----------------|-----------------|---------------|----------------|
| <u>UNITS</u>  | <u>\$565**</u> | <u>\$615**</u> | <u>\$665**</u> | <u>\$785**</u> | <u>\$935**+</u> | <u>TOTALS</u> | <u>\$730**</u> |
| 1 Bedroom     | 0              | 0              | 2              | 2              | 0               | 4             | 2              |
| 2 Bedroom     | 0              | 12             | 8              | 6              | 0               | 26            | 5              |
| 3+ Bedroom    | 0              | 22             | 15             | 4              | 0               | 41            | 34             |
| <b>TOTALS</b> | <b>0</b>       | <b>34</b>      | <b>25</b>      | <b>12</b>      | <b>0</b>        | <b>71</b>     | <b>41</b>      |

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

\*Average Affordable Purchase Price.

\*\*Average Affordable Monthly Rent.

Source: Hanna:Keelan Associates, P.C., 2018.

**TABLE 26B**  
**HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)**  
**FAIRBURY, NEBRASKA**  
**2023**

| <u>PRICE – PURCHASE COST (Area Median Income)</u> |                   |                   |                   |                   |                    |               | Work<br>Force |
|---|-------------------|-------------------|-------------------|-------------------|--------------------|---------------|---------------|
| OWNER   | (0%-30%)          | (31%-60%)         | (61%-80%)         | (81%-125%)        | (126%+)            | <u>TOTALS</u> | \$197,000*    |
| UNITS   | <u>\$113,000*</u> | <u>\$125,000*</u> | <u>\$144,500*</u> | <u>\$202,500*</u> | <u>\$269,900*+</u> |               |               |
| 2 Bedroom <sup>1</sup>                            | 0                 | 0                 | 3                 | 5                 | 4                  | 12            | 2             |
| <u>3+ Bedroom</u>                                 | <u>0</u>          | <u>0</u>          | <u>3</u>          | <u>17</u>         | <u>17</u>          | <u>37</u>     | <u>24</u>     |
| <b>TOTALS</b>                                     | <b>0</b>          | <b>0</b>          | <b>6</b>          | <b>22</b>         | <b>21</b>          | <b>49</b>     | <b>26</b>     |
| <u>PRICE – PURCHASE COST (Area Median Income)</u> |                   |                   |                   |                   |                    |               | Work<br>Force |
| RENTAL  | (0%-30%)          | (31%-60%)         | (61%-80%)         | (81%-125%)        | (126%+)            | <u>TOTALS</u> | \$765**       |
| UNITS   | <u>\$565**</u>    | <u>\$620**</u>    | <u>\$675**</u>    | <u>\$785**</u>    | <u>\$955**+</u>    |               |               |
| 1 Bedroom <sup>1</sup>                            | 0                 | 0                 | 2                 | 2                 | 0                  | 4             | 2             |
| 2 Bedroom <sup>1</sup>                            | 0                 | 5                 | 4                 | 2                 | 0                  | 11            | 3             |
| <u>3+ Bedroom</u>                                 | <u>0</u>          | <u>15</u>         | <u>7</u>          | <u>2</u>          | <u>0</u>           | <u>24</u>     | <u>16</u>     |
| <b>TOTALS</b>                                     | <b>0</b>          | <b>20</b>         | <b>13</b>         | <b>6</b>          | <b>0</b>           | <b>39</b>     | <b>21</b>     |

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

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

\*Average Affordable Purchase Price.

\*\*Average Affordable Monthly Rent.

Source: Hanna:Keelan Associates, P.C., 2018.

**TABLE 27**  
**ESTIMATED TARGET HOUSING**  
**REHABILITATION / DEMOLITION DEMAND**  
**JEFFERSON COUNTY COMMUNITIES, NEBRASKA**  
**2023**

|                          | <b># Rehabilitated /<br/>Est. Cost (Millions)*^</b> | <b>Demolition</b> |
|--------------------------|---|-------------------|
| <b>Jefferson County:</b> | <b>834 / \$26.70</b>                                | <b>346</b>        |
| Fairbury:                | 586 / \$18.75                                       | 210               |
| Daykin:                  | 26 / \$0.83   | 11                |
| Diller:                  | 55 / \$1.76   | 27                |
| Endicott:                | 16 / \$0.52   | 15                |
| Harbine:                 | 14 / \$0.45   | 6                 |
| Jansen:                  | 28 / \$0.90   | 19                |
| Plymouth:                | 75 / \$2.40   | 25                |
| Reynolds:                | 16 / \$0.52   | 14                |
| Steele City:             | 18 / \$0.57   | 19                |

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

^Includes both Moderate and Substantial Rehabilitation Activities.

Source: Hanna:Keelan Associates, P.C., 2018.

**TABLE 28**  
**OCCUPANCY OF SELECTED RENTAL HOUSING PROGRAMS**  
**JEFFERSON COUNTY, NEBRASKA**  
**AUGUST, 2018**

| <b>Name &amp; Address</b>   | <b>Year</b> | <b>Units</b>                                   | <b>Project Type</b>            | <b>Rent Range</b>  | <b>Occupancy</b> | <b>Waiting List</b> |
|---|-------------|--|--------------------------------|--|------------------|---------------------|
| Cedarwood Assisted Living<br>828 22 <sup>nd</sup> Street<br>Fairbury, NE 68352            | 2004        | 1-Bd: 50 units                                 | Assisted Living                | \$98-\$177.30/day  | 75%              | No                  |
| Fairbury 23 Apartments<br>720 J Street<br>Fairbury, NE 68352                              | 2005        | 2- Bd: 26 units<br>(Remodeled Old High School) | NIFA (LIHTC)<br>DED<br>Elderly | 50% AMI = \$320-\$329/month<br>60% AMI = \$540-\$590   | 96%              | No                  |
| Fairbury Gardens Apartments<br>2001 I Street<br>Fairbury, NE 68352                        | 1997        | 1- Bd: 30 units                                | HUD<br>Elderly                 | 30% of Income & Deductions;<br>\$534/month Maximum   | 93%              | No                  |
| Heritage Care Center<br>909 17 <sup>th</sup> Street<br>Fairbury, NE 68352                 | 1975        | 100 beds                                       | Skilled Nursing                | N/A  | 56%              | No                  |
| Maple Leaf Housing<br>112 E Maple Street<br>Plymouth, NE 68424                            | 1993        | 8  | HUD<br>Elderly                 | 30% of Income  | 75%              | No                  |
| Parkview Apartments<br>Public Housing Authority<br>105 W 5th Street<br>Fairbury, NE 68352 | 1977        | 1-, 2- & 3- Bd<br>60 units                     | HUD & Indian Housing           | 30% of Income;<br>Max Monthly Rent =<br>\$318.50-\$558.50 (Qualifying Low-Income Applicants)<br>or \$343.50-\$583.50 | 92%              | No                  |
| Valley Heights Apartments<br>700 4 <sup>th</sup> Street<br>Fairbury, NE 68352             | 1998        | 2- Bd: 4 units<br>3- Bd: 4 units               | USDA - RD                      | 30% of Income  | 100%             | Yes                 |

Source: Property Managers, 2018.

Hanna:Keelan Associates, P.C., 2018.