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# DODGE COUNTY & COMMUNITIES, NEBRASKA

Nebraska Investment Finance Authority – Housing Study Grant Program.



## COUNTY-WIDE HOUSING STUDY-UPDATE.

Prepared For:



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# **DODGE COUNTY & COMMUNITIES, NEBRASKA COUNTY-WIDE HOUSING STUDY-UPDATE.**

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The **Dodge County & Communities, Nebraska County-Wide Housing Study-Update** was prepared for the **Greater Fremont Development Council**, an economic development entity for Dodge County, Nebraska. The **Housing Study-Update** was completed by **Hanna:Keelan Associates, P.C.**, with the guidance and direction of the **Dodge County Housing Steering Committee**. The **Housing Study-Update** was funded by a grant from the **Nebraska Investment Finance Authority**, with matching funds from the **Greater Fremont Development Council**.

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# DODGE COUNTY & COMMUNITIES, NEBRASKA COUNTY-WIDE HOUSING STUDY-UPDATE



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

# SECTION 1: OVERVIEW OF RESEARCH APPROACH & PURPOSE OF STUDY.

## INTRODUCTION.

This **Dodge County & Communities, Nebraska County-Wide Housing Study-Update** provides documentation of on-site field observations, professional housing planning research, local economic development input and narrative highlighting existing County-wide housing trends, projections and the identification of specific **Housing Development Initiatives** for Dodge County and Communities, Nebraska. **This Study serves as an update to the current County-Wide Housing Study, completed in 2017.**

The **Housing Study-Update** highlights a **profile of housing and economic information, a recommended five-year Housing Unit Target Demand, a housing land use needs analysis** for the City of Fremont for the purpose of implementing future Dodge County housing programs.

Additionally, the **Housing Study-Update** includes special research directed at **workforce housing and housing replacement and repair needs as a result of both, the 2019 flooding disaster in Dodge County, with a specific analysis for the southwestern portion of the City of Fremont, and the effects of the Covid-19 Pandemic on the Dodge County housing market.** The information provided could assist local leaders in effectively allocating local, State and Federal monies, such as the **Community Development Block Grant Disaster Recovery and Covid-19 CARES Act funds.**

### *National Housing Crisis.*

It's no secret that a prolonged "housing crisis" has plagued the United States in communities and counties both rural and urban in nature. A growing share of households across the U.S. cannot find housing they can afford. Households that spend 30 percent or more of their income on housing costs such as rent, mortgage payments, utilities, insurance premiums and taxes are considered to be cost-burdened households. **Currently, an estimated 22.4 percent of households in Dodge County are cost-burdened.**

High numbers of cost-burdened households can at least partially be attributed to homelessness and near-homelessness, as well as a housing shortage of all housing types, especially in the State of Nebraska. Over a one year period between 2017 and 2018, only California and the District of Columbia had tighter housing inventories than Nebraska, when just 1 in every 184 housing units were for sale in any given month. Available homes in Nebraska were about 1.7 times as scarce than in the United States as a whole.<sup>1</sup>

The American Planning Association has identified the realities of this crisis with the following statements.

<sup>1</sup><https://www.washingtonpost.com/news/wonk/wp/2018/06/06/we-try-to-solve-the-great-nebraska-mobile-home-mystery/>

### **The U.S. ‘Housing Crisis’**

- *“Many of our nation’s cities have been dubbed ‘high cost.’”*
- *“Metropolitan areas are struggling to maintain their workforce due to stagnant wages.”*
- *“Production has not kept pace with demand,”*
- *“Preservation of existing affordable homes, whether through existing affordability restrictions or market forces is also critical.”*
- *“Planners are well-positioned to address these issues due to their close proximity to development activities, permitting and policy-setting at all levels of government.”*

Source: American Planning Association.

## **PURPOSE OF STUDY.**

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

Overall, this **Study** aims to provide strategies for **immediate housing needs** due to the **2019 flooding disaster** and **2020 Covid-19 Pandemic**, as well as present a comprehensive picture of County-Wide demographic, income, economic and housing information that can be utilized to alleviate both present and future social, economic and regulatory barriers to the provision of affordable housing in Dodge County and serve as a model to other metropolitan Counties in the region. The end result is the development and presentation of specific **housing development initiatives**, identifying recommended, specific future housing projects.

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

## **RESEARCH APPROACH.**

The **Dodge County & Communities, Nebraska County-Wide Housing Study-Update** included both quantitative and qualitative research activities. **Qualitative research activities** included a comprehensive citizen participation program consisting of two important Surveys: an **“Employer’s Housing Assistance”** Survey and a **“Housing Stakeholders”** Survey. Meetings with an organized **“Housing Steering Committee/Task Force,”** comprised of Dodge County housing, business and government leaders, were also conducted with the intent to understand the housing issues and needs of the local citizenry.

**Quantitative research activities** included the gathering of multiple sets of statistical and field data for the County and each Community, including housing (damage) related data as a result of the 2019 flooding disaster. The collection and analysis of this data allowed for the projection of the County population and household base, income capacity and housing profile and demand.



This **County-Wide Housing Study-Update** is comprised of information obtained from both public and private sources, including the Federal Emergency Management Agency (FEMA) and U.S. Department of Housing and Urban Development's Housing Recovery Support Function. All 2000 and 2010 demographic, economic and housing data for the County and each Community were derived from the U.S. Census and the 2014-2018 American Community Survey. FEMA and HUD provided detailed information and data addressing property loss caused by the 2019 flooding disaster in Dodge County. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and other local, State and Federal 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 January, 2021, to January, 2026.**

The **Dodge County & Communities, Nebraska County-Wide Housing Study-Update** was prepared by **Hanna:Keelan Associates, P.C.**, a Nebraska-based community planning and research consulting firm, on behalf of the **Greater Fremont Development Council (GFDC)**, a nonprofit affiliate of the Bellevue Housing Agency. **HFSC, a County-Wide Steering Committee/Task Force, local housing stakeholders and major employers all provided valuable information throughout the development of the Study.** Funding for the **County-Wide Housing Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from **GFDC**.

## **HOUSING STUDY OBJECTIVES.**

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

- 1) **Analyze the recent past and present housing situation in Dodge County**, with emphasis on determining immediate housing needs due to the 2019 flooding disaster, especially the need for workforce and elderly, both owner and rental housing options, as well as homeless and near-homeless housing needs;
- 2) Document **housing and related infrastructure damage and repair and replacement needs** in Dodge County as a result of the 2019 flooding disaster, including a specific analysis for the southwest portion of the City of Fremont;
- 3) **Identify the housing needs for Dodge County's workforce population**, including a five-year workforce housing unit target demand;
- 4) **Provide a process for educating and energizing the leadership of Dodge County and each Community** to take an active role in improving and creating modern and safe, both market rate and affordable housing options, including the creation of **project-specific Community and County-Wide Housing Partnerships**;

- 5) **Identify a five-year housing unit target demand** for the County and each Community, including residential recovery needs;
- 6) Address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of the County and each Community;
- 7) Introduce **new and innovative housing programs** that are a “fit” for Dodge County, to address both immediate and long-term housing needs and include the incorporation of Place-Based Development Components;
- 8) Recommend programs and initiatives to address **flooding and natural disaster preparation**, as it pertains to providing safe and affordable housing; and
- 9) Encourage Dodge County and Community leadership to take an active role in **improving and creating modern and safe housing options** for persons and families of all incomes and backgrounds.
- 10) Encourage the use of local, State and Federal housing development and retention programs that have been created and implemented as a result of the **COVID-19 Pandemic**.

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

- ❖ **Section 2:** Dodge County/Community Profile.
- ❖ **Section 3:** Housing Unit Needs Analysis & Target Demand.
- ❖ **Section 4:** Dodge County Housing Development Initiatives.
- ❖ **Appendix I:** Dodge County Table Profile.
- ❖ **Appendix II:** Housing Funding Programs & Partners.

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

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

# DODGE COUNTY & COMMUNITIES, NEBRASKA COUNTY-WIDE HOUSING STUDY-UPDATE



## SECTION 2 DODGE COUNTY/COMMUNITY PROFILE.

## SECTION 2: DODGE COUNTY/COMMUNITY PROFILE.

### INTRODUCTION.

This **Section** of the **Dodge County, Nebraska County-Wide Housing Study-Update** 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 Dodge County. The statistical data, projections and associated assumptions presented in this **Profile** will serve as the very basic foundation for preparing the County and each Community with a future housing stock capable of meeting the needs of its citizens.

The analysis and projection of demographic variables are at the base 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 Dodge County, included a five-year period, **January, 2021, to January, 2026.** 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 Dodge County. ***All statistical Tables are included in Appendix I of this Housing Study.***

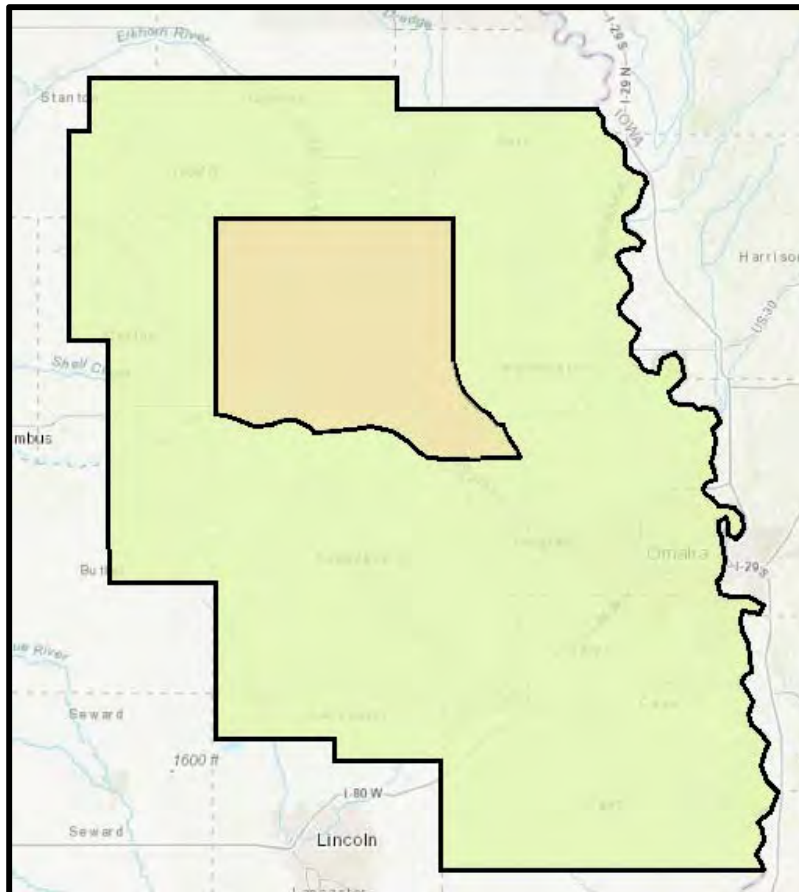
### LOCATION.

Dodge County is located in east central Nebraska, with U.S. Highways 30, 77 and 275 and Nebraska State Highways 79 and 91 supporting transportation to and from Dodge County Communities and beyond. The City of Fremont serves as the County-Seat of Dodge County and is the largest Community in the County. Dodge County benefits from its close proximity to the Omaha, NE/Council Bluffs, IA Metropolitan Statistical Area.

## HOUSING MARKET AREA.

Illustration 2.2 presents the **Housing Market Area (HMA)** for Dodge County. The **Housing Market Area** for the Dodge County is divided into two geographic areas: a **Primary** and a **Secondary Housing Market Area**. The **Primary Housing Market Area (Orange)** for the County includes the entire County and each Community. The **Secondary Housing Market Area (Green)** was determined by 2010 Census Tract boundaries and proximity to other large centers of population. This **Secondary Market Area** includes the Nebraska portion of the Omaha/Council Bluffs Metropolitan Statistical Area (all of Douglas, Sarpy, Cass and Saunders Counties) as well as portions of Lancaster, Butler, Colfax, Stanton, Cuming and Washington Counties. This **Secondary Market Area** provides additional support to the Dodge County Housing Market Area, as well as increased economic development opportunities and support, especially with the rapid growth and increasing economic growth and development of the Omaha suburbs.

**ILLUSTRATION 2.2 – Housing Market Area**



## **POPULATION PROFILE.**

The **Population Profile** presents population trends, projections and age distribution for Dodge County in an effort to provide a basic understanding of important changes that have, and will, occur within the County. Such information is critical in analyzing a community and determining proper strategies for future growth.

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

The following **Figure** presents **historical population growth** for Dodge County, since 1860. The population of Dodge County was first recorded by the 1860 U.S. Census, which identified 309 residents living in the County. The County has historically experienced an increasing rate of population growth and has only recorded a population decrease three times since 1860, during the 1910, 1940 and 1990 Censuses. Peak population for Dodge County was recorded during the 2010 Census, with a population of 36,691.

<b>Dodge County Population: 1860 to 2019</b>									
<b>Year</b>	<b>1860</b>	<b>1870</b>	<b>1880</b>	<b>1890</b>	<b>1900</b>	<b>1910</b>	<b>1920</b>	<b>1930</b>	<b>1940</b>
Population	309	4,212	11,263	19,260	22,298	22,145	23,197	25,273	23,799
<b>Year</b>	<b>1950</b>	<b>1960</b>	<b>1970</b>	<b>1980</b>	<b>1990</b>	<b>2000</b>	<b>2010</b>	<b>2019 Est.</b>	
Population	26,265	32,471	34,782	35,847	34,500	36,160	36,691	36,565	

**Table 2.1A, Page 2.4**, identifies population trends and projections for Dodge County, each incorporated Community, Census Designated Places (CDPs) and the Balance of County (rural Dodge County), from 2000 to 2026. The previous two Decennial Censuses (2000 and 2010) recorded steady population growth in the County. The total Dodge County population increased from 36,160, in 2000, to 36,691, in 2010, an increase of 531 persons, or 1.5 percent.

**Currently (2021), the population for the County is an estimated 36,793. The County is projected to continue its historical trend of population growth over the next five years. By 2026, the population of Dodge County is projected to increase by an estimated 0.5 percent, or 202 persons. Additionally, Dodge County has the potential, via a scenario of creating 1,000 full-time employment opportunities, to attain a 2026 population of 38,224, an increase of 1,431 persons, or 3.9 percent.**

All incorporated Communities and CDPs in Dodge County, as well as the Balance of County, are projected to continue to maintain a stable population base during the next five years. **The Communities of Fremont, Hooper and North Bend are projected to experience an increase in their respective populations by 2026.**

**TABLE 2.1A  
POPULATION TRENDS & PROJECTIONS  
DODGE COUNTY & COMMUNITIES, NEBRASKA  
2000-2026**

	<u>2000</u>	<u>2010</u>	<u>2021</u>	<u>2026</u>	<u>% Change 2021-2026</u>	<u>2026 ED Boost*</u>
<b>Dodge County:</b>	<b>36,160</b>	<b>36,691</b>	<b>36,793</b>	<b>36,995</b>	<b>+0.5%</b>	<b>38,224</b>
Ames CDP:	N/A	24	21	18	-14.3%	19
Dodge:	700	612	591	576	-2.5%	590
Fremont:	25,174	26,397	26,810	27,157	+1.3%	28,035
Hooper:	827	830	837	848	+1.3%	876
Inglewood:	382	325	315	306	-2.9%	307
Nickerson:	431	369	342	332	-2.9%	334
North Bend:	1,213	1,177	1,297	1,317	+1.5%	1,400
Scribner:	971	857	814	797	-2.1%	816
Snyder:	318	300	296	288	-2.7%	290
Uehling:	275	230	222	215	-3.2%	217
Winslow:	104	103	91	83	-8.8%	84
Balance of County:	5,765	5,467	5,157	5,058	-1.9%	5,256

CDP = Census-Designated Place.

N/A = Not Available.

2019 U.S. Census Annual County Population Estimates (Available July, 2021 for Communities):

Dodge County – 36,565.

2018 U.S. Census Annual Population Estimates:

Dodge Co. – 36,725; Dodge – 596; Fremont – 26,509; Hooper – 832; Inglewood – 318; Nickerson – 364; North Bend – 1,275; Scribner – 806; Snyder – 291; Uehling – 223; Winslow – 101; Balance of County (including Ames CDP) – 5,410.

2014-2018 American Community Survey 5-Year Population Estimates:

Dodge Co. – 36,683; Ames CDP – 69; Dodge – 558; Fremont – 26,426; Hooper – 789; Inglewood – 420; Nickerson – 317; North Bend – 1,324; Scribner – 847; Snyder – 358; Uehling – 255; Winslow – 91; Balance of County – 5,229.

\*Economic Development (ED) Boost relates to creating an additional 1,000 Full-Time Employment (FTE) opportunities in Dodge County by 2026 and the impact of those FTEs on Dodge County/Community populations.

Source: 2000, 2010 Census.

2014-2018 American Community Survey.

2018 Census Annual Population Estimate.

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

The City of Fremont is the largest Community and County-Seat of Dodge County; home to several major employers that serve as catalysts to population, economic and community growth. Table 2.1B, Page 2.6, highlights population trends and projections for the City of Fremont. The City experienced strong population growth between the 2000 and 2010 Censuses, increasing by 4.9 percent, or from 25,174 to 26,397.

*By 2026, the City of Fremont is projected to experience an increase in population.* Various population growth scenarios are defined below:

- **Low:** minimal engagement from City leadership, housing stakeholders and major employers; ultimately, letting the “free market” dictate community growth and development.
- **Medium:** continued regular activity from City leadership, housing stakeholders and major employers, including standard annexation procedures, following typical job creation and in-migration trends. This projection closely represents the current trend of development and growth in Fremont and is utilized in the projections documented in this **County-Wide Housing Study**.
- **High:** increased activity from City leadership and local/State housing stakeholders and developers, including standard annexation procedures, the creation of 480 additional Full-Time Employment (FTE) opportunities. This also includes collaboration with local, state and federal funding sources and existing major employers in implementing community, economic and housing development activities.
- **Economic Development (ED) Boost:** high activity from City leadership and local/State housing stakeholders and developers, including aggressive annexation procedures and the creation of 1,000 new jobs. This also includes collaboration with funding sources and major employers, as well as the establishment of new employers with a significant number of employment opportunities for residents of the community and surrounding area.

The current population of the City of Fremont is an estimated 26,810, representing a 1.6 percent increase since the 2010 Census. By 2026, the “medium” population projection for the City of Fremont highlights an estimated population of 27,157, an increase of 347 or 1.3 percent. The City has the potential to experience a “high” population projection of 27,577 via the creation of 480 FTE opportunities, while an “ED Boost” presents a scenario of a 2026 population of 28,035 with the creation of 1,000 FTEs.



**TABLE 2.1B**  
**POPULATION TRENDS & PROJECTIONS**  
**CITY OF FREMONT, NEBRASKA**  
**2000-2026**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	25,174	--	--	--	--
	2010	26,397	+1,223	+4.9%	+122.3	+0.5%
	<b>2021</b>	<b>26,810</b>	<b>+413</b>	<b>+1.6%</b>	<b>+41.3</b>	<b>+0.2%</b>
<b>Low</b>	<b>2026</b>	<b>26,925</b>	<b>+115</b>	<b>+0.4%</b>	<b>+23.0</b>	<b>+0.1%</b>
<b>Medium</b>	<b>2026</b>	<b>27,157</b>	<b>+347</b>	<b>+1.3%</b>	<b>+69.4</b>	<b>+0.3%</b>
<b>High*</b>	<b>2026</b>	<b>27,577</b>	<b>+767</b>	<b>+2.8%</b>	<b>+153.4</b>	<b>+0.5%</b>
<b>ED Boost*</b>	<b>2026</b>	<b>28,035</b>	<b>+1,225</b>	<b>+4.6%</b>	<b>+245.0</b>	<b>+0.9%</b>

Note 1: 2011-2018 Census Population Estimates: 2011 = 26,650; 2012 = 26,366; 2013 = 26,311; 2014 = 26,387; 2015 = 26,333; 2016 = 26,405; 2017 = 26,516; 2018 = 26,509.

Note 2: 2014-2018 American Community Survey 5-Year Population Estimate: 26,426.

\*Population estimated due to an *Economic Development (ED) Boost* via increased job creation and housing development. "High 2026 = 480 Additional Full Time Employment (FTE) Positions in the next five years. "ED Boost" 2026 = 1,000 Additional FTE positions in the next five years.

Source: 2000, 2010 Census.  
 2014-2018 American Community Survey.  
 2011-2018 Census Estimates.  
 Hanna:Keelan Associates, P.C., 2021.

### ***Population Age Distribution.***

The various population age cohorts represented in a community are important indicators of the unique needs present in a community. An analysis of the population's age distribution can be used to identify the future need for various housing types and community amenities such as public schools, child care facilities, recreational areas and health care facilities.

**Table 2.2** highlights the **population age distribution** in Dodge County. Between the 2000 and 2010 Censuses, Dodge County experienced an increase in all but two population cohorts, with the “55-64” age cohort experiencing the largest population increase. Since 2000, the “19 and Under” age cohort has been the largest segment of the population in Dodge County. Currently (2021), this age cohort accounts for 23.4 percent of the County's total population. The “65+” age groups are projected to increase by an estimated 97 persons from 2021 to 2026. This projection is based upon the historical growth of the elderly population in Dodge County.

Currently, Dodge County maintains an estimated **median age** of **43.4 years**. The median age among County residents is projected to increase, slightly, by **2026** to **43.7 years**.

**TABLE 2.2**  
**POPULATION AGE DISTRIBUTION**  
**TRENDS & PROJECTIONS**  
**DODGE COUNTY, NEBRASKA**  
**2000-2025**

<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010</u> <u>Change</u>	<u>2020</u>	<u>2025</u>	<u>2020-2025</u> <u>Change</u>
19 and Under	10,113	9,654	-459	8,618	8,660	+42
20-34	6,393	6,550	+157	6,167	6,199	+32
35-54	9,990	9,303	-687	8,535	8,322	-213
55-64	3,322	4,443	+1,121	6,228	6,472	+244
65-74	3,102	3,117	+15	3,973	4,136	+163
75-84	2,208	2,406	+198	2,194	2,213	+19
85+	1,032	1,218	+186	1,078	993	-85
<b>Totals</b>	<b>36,160</b>	<b>36,691</b>	<b>531</b>	<b>36,793</b>	<b>36,995</b>	<b>+202</b>

Source: 2000, 2010 Census.

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

## **INCOME PROFILE.**

Information presented in the **Income Profile** assists in determining the number of households within Dodge County having the financial capacity to afford housing at various price points. In addition, the analysis of household incomes assists 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 no such limitations.

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

The **median income** for all households in Dodge County, in 2021, is estimated to be **\$54,125**, which represents an 1.9 percent increase from 2018 (\$53,101). Household median income in the County is projected to increase to \$58,340, or 7.8 percent by 2026. This projection is largely driven by the significant increase in the total number of households with incomes at or above \$50,000 which occurred in the County between 2000 and 2017, increasing by more than 42.8 percent.

Since 2000, Dodge County has experienced an increase in the total number of households with incomes at or above \$50,000. The total number of households earning between \$10,000 and \$49,999 has decreased since 2000. It is recommended that both local and State housing stakeholders develop an **affordable housing “plan of action”** to encourage the development of new housing opportunities for persons and families within these lower and moderate income brackets. This effort should strive to create balance and opportunity in the Dodge County housing market by providing the necessary housing for persons of these incomes.

### ***Senior/Elderly (65+) Median Household Income.***

The total number of elderly households in Dodge County, consisting of those with at least one person 65+ years of age, has experienced a steady increase since the 2000 Census. The number of elderly households increased from 4,037 in 2000, to 4,310 in 2018, representing a 6.7 percent increase. Currently, the total number of senior/elderly households in Dodge County is an estimated 4,563.

Median income among seniors in Dodge County has also increased since 2000. The 2014-2018 American Community Survey estimates a median income of \$38,329 in the County, a 50.5 percent increase from the 2000 median income of \$25,457. The current median income, an estimated \$43,475, represents a 13.1 percent increase over the last three years.

By 2026, senior/elderly households at income ranges at or above \$35,000 are projected to increase in Dodge County. Senior households with incomes at or above \$50,000 will comprise the largest share of total elderly households than any other income bracket, accounting for approximately 52.5 percent, or 2,728 of the projected total senior/elderly households. The **median income** among senior/elderly households in Dodge County is projected to increase an estimated 15.3 percent by **2026**, to **\$50,125**.

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

The **median income** for renter households in Dodge County, in 2021, is estimated to be **\$39,740**, which represents a 8.7 percent increase from 2018 (\$38,329). For renters in Dodge County, median household income is projected to increase to \$44,710, or 12.5 percent by 2026. This projection is largely driven by the significant increase in the total number of renter households with incomes at or above \$50,000 which has steadily occurred in the County since 2018.

Housing for low- to moderate income persons and families will decrease, slightly, but remain stable through 2026. It will still be important that both local and State housing stakeholders establish ‘**project-specific Housing Development Partnerships**’ to encourage the development of new, affordable housing opportunities for persons and families within these lower income brackets.

### ***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. As per the Nebraska Department of Economic Development, per capita income in Dodge County increased from \$36,215 in 2010 to \$49,580 in 2021, an increase of \$13,365, or 36.9 percent. **By 2026, per capita income in Dodge County will increase an estimated 11.8 percent, to \$55,440.**

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

A number of households throughout Dodge 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 **2021**, an estimated **1,764 owner households** in Dodge County, or 17.5 percent of all owner households, are **cost burdened** and/or experiencing **housing problems**. **By 2026, an estimated 1,746 owner households in Dodge County will be of this status.** Currently, an estimated **1,671 renter households** in Dodge County, or 32 percent of all renter households are **cost burdened** and/or experiencing **housing problems**. **By 2026, this number is expected to increase to 1,683 households.**

The **Dodge County Housing Steering Committee/Task Force** stated that the increase in the number of cost burdened households is related to the low supply and, thus, high demand for housing with affordable prices in Dodge County. The following factors have played a role in creating cost-burdened households in Dodge County:

- 1. The high cost of land and building materials is driving up the cost of new housing development and related infrastructure in the County.**
- 2. Most of the new rental housing being developed, today, does not meet the affordability needs of persons and families with the greatest housing need.**
- 3. Housing that is available for purchase or rent either does not meet the demands of today's family needs (including size, location, etc.) or is 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 Dodge County and Communities, through 2026, take an aggressive approach to developing housing for persons and families of low- to moderate-income, especially to support the County's homeless population, families living in deteriorating or dilapidated housing units and persons and families who were displaced from their homes following the 2019 flooding disaster.

## **ECONOMIC PROFILE.**

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

Dodge County enjoys many economic development benefits that are provided by the Greater Fremont Development Council and the Nebraska Department of Economic Development. The Cities of Fremont and Scribner implement the provisions set forth in the Local Option Municipal Economic Development Act, also known as LB840, to utilize local tax dollars for economic development purposes. These two Communities are also recognized as “Economic Development Certified Communities” which means, as per the Nebraska Department of Economic Development, have “*demonstrated preparedness for business growth and are ready to meet the needs of companies seeking new business and industrial locations.*” The following provides a general **Economic Profile** of Dodge County.

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

Between 2010 and March, 2020, the unemployment rate in Dodge County ranged from a high of 5.3 percent to a low of 2.8 percent. During this period, the total number of employed persons increased by 1,152. By 2026, an estimated 19,207 persons will be employed in the County. Job creation, as well as the growth and expansion of existing industries, has been and will continue to be a critical element in the expansion of Dodge County’s housing market, especially for persons and families in the workforce.

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

As of March, 2020, non-farm employment (wage and salary) comprised 17,502 jobs in Dodge County. The largest employment sectors in the County are Manufacturing and health Care & Social Assistance, which comprised approximately 35 percent of all non-farm employment opportunities in the County.

## **HOUSING PROFILE.**

### ***Households.***

Currently, an estimated **15,301 households exist in Dodge County**, consisting of **10,085 owner households** and **5,216 renter households**. Owner households are projected to outpace the growth of renter households, slightly, through 2026, when owner households will account for an estimated 66 percent of all households in the County. From 2021 to 2026, the number of owner households is projected to increase by an estimated 96 households, while renter households are projected to increase by an estimated 25 households. **The Communities of Fremont, Hooper, North Bend and Scribner are projected to experience an increase in owner and/or renter households over the next five years.**

### ***Senior/Elderly Households.***

Dodge County has experienced steady growth in the total number of senior/elderly households since the 2000 Census and the 2014-2018 American Community Survey. During this time, total elderly households (age 65+ years) increased from 4,037 in 2000, to 4,310 in 2010, representing an increase of 273 households. Currently, an estimated 4,563 senior/elderly households exist in Dodge County. This represents an increase of 253 senior/elderly households, as per the 2014-2018 American Community Survey.

### ***Group Quarters.***

**Group quarters** population includes persons residing in specialized housing situations. “Institutionalized” populations include persons residing in adult correctional facilities, juvenile facilities, nursing and skilled nursing establishments, not free to come and go on their own merit. “Non-institutionalized” populations reside in housing that includes military barracks and college/university dormitories and have the ability to travel freely.

The current number of persons in **group quarters** in Dodge County is estimated at **909**. This represents a continued trend of a slightly decreasing group quarters population since the 2010 Census, which recorded a group quarters population of 1,003. By 2026, the County is projected to maintain a group quarters population of **871 persons**. Group quarter facilities are located in the Communities of Dodge, Fremont, Hooper, North Bend and Scribner.

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

Currently, Dodge County contains an estimated 17,004 housing units, consisting of approximately 11,065 owner and 5,939 rental units. Of these 17,004 units, approximately 1,703 are vacant, resulting in an overall, housing vacancy rate of 10 percent. The 1,703 vacant housing units consist of an estimated 980 owner and 723 rental units, equaling an owner housing vacancy rate of 8.9 percent and a rental housing vacancy rate of 12.2 percent.

The determination of an **Adjusted Housing Vacancy Rate (AHVR)** is the most useful statistical tool in identifying **vacant, available housing** in a Community. The **AHVR** includes only vacant units that are available year-round for rent or purchase, meeting current housing code and having modern amenities. A vacancy rate of at least 6 percent is the minimum rate recommended for Dodge County, to allow for sufficient housing available for both new and existing residents. **The 2021 overall AHVR for Dodge County is an estimated 4.7 percent, which includes an AHVR for owner housing of 4.3 percent and 5.3 percent for rental housing units. This concludes that the County is experiencing a “Housing Vacancy Deficiency” for both owner and rental housing.**

To make an impact on solving this vacancy deficiency, Dodge County Communities will need to continue its high rate of housing production during the next five years. This can be accomplished via both new housing construction and rehabilitating (economically practical) existing housing units.

A **Survey of rental properties** was conducted by the **Nebraska Investment Finance Authority** for Dodge County from 2002 to 2019. A total of 37 rental housing programs in the County participated in the 2019 Survey, totaling 1,453 rental housing units. Results identified a **3.8 percent rental housing vacancy rate**. Rental units in the County, for 2019, took an average of 13.2 days to become occupied, a decrease from 2018, when the absorption rate was an estimated 20.5 days.

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

The cost of housing in any County or Community is influenced by many factors, including the cost of construction, availability of land and infrastructure and the organizational capacity of the County or Community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. Dodge County and its Communities are challenged to organize necessary resources to meet the needs of their residents, including both financial and organizational resources. A continued effort to upgrade wages at both existing and new employment settings should be a top priority, and is a necessary component to improving housing affordability in the County.



Based upon information from the Nebraska Investment Finance Authority, in 2019, an average sales price of \$159,553 was recorded for Dodge County, representing an increase of \$79,521, or 99.4 percent from the 1999 price of \$80,032. 2019 also represents the peak average sale price of single family homes in the County since 1999.

The Dodge County **median owner housing value**, estimated to be \$126,950 in 2021, is projected to continue to increase by an estimated 8.9 percent by 2026 to \$138,215. The highest median housing value in 2021 exists in the Balance of County, which has a median housing value of \$168,200. By 2026, the Balance of County will continue to have the highest estimated median owner housing value, \$178,500. The high housing values in the Balance of County are attributed to the development of upper-income, rural residential subdivisions.

In 2021, the estimated **median gross rent** for Dodge County is \$770. This is projected to increase by 11.8 percent, by 2026, to \$861. The Village of Nickerson currently maintains the highest gross rental rate in the County, at \$965.

### ***Housing Conditions.***

A **Housing Structural Condition Analysis** was implemented for Dodge County to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. Data was collected via on-site field work and information from the Dodge County Assessor's Office. A total of **12,455 housing structures** located throughout the County were reviewed. Of these structures, **127 or one percent** were rated as being in a **"Poor" to "Very Poor" condition**. **An additional 859 structures were rated as being in "Below Normal" condition.**

Additionally, the Nebraska Investment Finance Authority's (NIFA) *2019 Dodge County Profile* identifies a total of **3,360 single family homes that were identified as being constructed of "fair" or "low" quality materials and workmanship.** These 3,360 housing units are not likely to support long-term household occupation and/or are beyond lifetime as a habitable housing unit.

## **2019 FLOODING DISASTER.**

In March, 2019, severe flooding affected several communities throughout Dodge County, specifically along the Platte River and nearby tributaries. A significant number of properties, including housing, were damaged throughout the County. Dodge County leadership expressed a high priority of rehabilitating housing affected by the floods and are in need of applicable strategies for housing replacement and repair in the event of a natural disaster.

**The Nebraska Flood Recovery Fund was established to assist low-income Nebraskans impacted by the 2019 Floods, via a one-to-one match grant, which will assist the applying Communities of Dodge County in their efforts to rehabilitate damaged housing structures.**

**Tables 2.3 and 2.4, Page 2.16, identify an assessment of housing damage by tenure and vulnerable populations, due to the 2019 flooding disaster, as documented in the *Nebraska Housing Impact Assessment* completed in August, 2019.**

A total of 996 owner and 319 renter households in Dodge County registered for FEMA assistance in 2019. Approximately 31 owner households and one renter household recorded a FEMA-Verified Loss (FVL) of \$25,000 or more, while 299 owner and 20 renter households recorded an FVL between \$5,000 and \$24,999. Real property losses were declared by 709 owner households and one renter household, while 381 owner and 167 renter households declared personal property losses (renters only experience a loss of personal property because their home is owned by the landlord).

***Of the 996 owner household registrants, 38 percent were households with a member 60+ years of age and one percent were households with an “Access and Functional Needs (AFN)” member. Approximately 21 percent of the 319 renter household registrants had a household member 60+ years of age, with two percent having an AFN member.***

**TABLE 2.3**  
**FEMA FLOOD-RELATED HOUSING DAMAGE ASSESSMENT –**  
**VERIFIED LOSS BY TENURE**  
**DODGE COUNTY, NEBRASKA**  
**2019**

	Number of Registrations	Total FVL \$200-\$5,000	Total FVL \$5,000-\$24,999	Total FVL >\$25,000	RP FVL Recorded	PP FVL Recorded
<b>Owners:</b>	996	350	299	31	709	381
<b>Renters:</b>	319	141	20	1	1	167

Note 1: FVL = FEMA Verified Loss. FVL is to be viewed as a relative indicator of loss, rather than a precise estimate of the value of lost property or estimate of the replacement cost for that property.

Note 2: RP = Real Property.

Note 3: PP = Personal Property.

Source: FEMA Impact Assessment Data, 2019.

**TABLE 2.4**  
**FEMA FLOOD-RELATED HOUSING DAMAGE**  
**ASSESSMENT – VULNERABLE POPULATIONS**  
**DODGE COUNTY, NEBRASKA**  
**2019**

<u>Pre-Disaster</u>	
Population:	36,576
Poverty Rate:	9%
Population 60+:	24.9%
<u>Post-Disaster (Owner Registrants)</u>	
FEMA Registrants:	996
HH with Member 60+:	38%
HH with AFN Member:	1%
<u>Post-Disaster (Renter Registrants)</u>	
FEMA Registrants:	319
HH with Member 60+:	21%
HH with AFN Member:	2%

Source: FEMA Impact Assessment Data, 2019.

The 2019 flooding incident had a significant impact on residential properties in the southwest portion of the City of Fremont, Nebraska. The target area of “Southwest Fremont” is located south of the Union Pacific Railroad Corridor and west of the Highway 77 (Broad Street) Corridor. The entirety of the land associated with southwest Fremont is located within the City of Fremont Corporate Limits. The area consists of an estimated 261 acres of land, of which a majority is currently supporting a variety of residential land uses, as highlighted in the **Illustration on Page 2.19**. The entirety of southwest Fremont is within a designated floodplain. The following analyzes specific existing conditions in Southwest Fremont:

- Water mains in the area consist of a combination of cast iron and ductile iron pipe constructed after 1930. The condition of these water mains is “very good” considering its age. There have been a minimal number of main breaks in that area of town compared to others. This portion of the City of Fremont has been maintained well since construction.
- Sewer mains are generally comprised of a combination of concrete pipe, which was utilized as a primary material until the 1970s when PVC piping was introduced. Original manholes consist of brick material. Some have been replaced with concrete manholes. Infiltration into existing sanitary system is a problem in that area, especially after large rain events. Area has been maintained well since construction.
- Southwest Fremont mainly utilizes overhead electric lines on wood poles. Distribution generally consists of 13.8 kilovolts throughout southwest Fremont, with some 69 kilovolt transmission lines in place since the 1930s. All known electrical transformers containing less than 50 parts per million Polychlorinated Biphenyls have been replaced. Electrical components in southwest Fremont have been maintained well since construction.
- A **“Structural Conditions Survey”** was conducted for residential properties located in southwest Fremont. A total of 721 residential properties, including single and two-family homes, apartments and mobile homes were analyzed. The following ratings were given to residential properties in southwest Fremont:
  - o Rating 1 (structure in excellent condition, no significant deterioration).
    - 10 Structures.
  - o Rating 2 (structure in sound condition, aged with recent rehabilitation efforts).
    - 279 Structures.
  - o Rating 3 (structure with minor deficiencies, moderate rehabilitation needed).
    - 369 Structures.

- o Rating 4 (structure with major deficiencies, substantial rehabilitation needed).
  - 56 Structures.
  
- o Rating 5 (structure is dilapidated. Demolition/replacement recommended).
  - 7 Structures.

**A total of 432 residential structures, or 60 percent of the 721 analyzed residential structures, are in need of some form of moderate to substantial rehabilitation, or demolition and replacement in extreme cases. Interior inspections of these structures could increase the severity of deterioration/dilapidation in these structures.**

- Portions of Southwest Fremont contain gravel-surfaced roads, generally located west of Somers Avenue between West South Street and North Crosby Street. There are currently no active plans to hard-surface these streets.
- Sidewalk conditions in Southwest Fremont are generally associated with the condition of the structural property. Several properties were observed to lack a complete sidewalk system which could potentially inhibit the ability of pedestrians to safely commute throughout Southwest Fremont.
- Ambient dust from industrial land uses adjacent the Union Pacific Railroad Corridor was observed due to heavy commercial vehicle traffic throughout southwest Fremont.
- Regency Mobile Home Court, despite experiencing significant flood damage in 2019, maintains a near-100 percent capacity.
- Southwest Fremont had 22 residential structure demolition permits pulled between March, 2019, and September, 2021. The City is currently developing a report to show which of these properties have been or are being rebuilt. A total of 272 housing construction and rehabilitation permits have been filed in the Southwest Fremont area.
- The U.S. Army Corp of Engineers has initiated a 4 percent “Annual Chance of Exceedance” (ACE) Nonstructural Plan for the City of Fremont in an effort to identify measures to mitigate future flood hazards and damage to properties. Specific to Southwest Fremont, a total of 35 properties were recommended for “elevation” procedures, including raising the existing structure to an acceptable height or creating an above-ground usable floor space equivalent to the square footage of the basement area. An additional 11 structures were recommended for “dry floodproofing” procedures, which includes making the below-ground structure watertight with watertight impermeable coatings or a supplemental layer of concrete or masonry.

As of today, there are no specific activities for development, redevelopment or rehabilitation planned for Southwest Fremont. Obtaining grant funding for flood and hazard mitigation has been difficult. Southwest Fremont will need continued, specific review for redevelopment and revitalization potential of all land uses. Southwest Fremont could potentially qualify for a redevelopment plan designating the area as “extremely blighted”. **Future land use issues in Southwest Fremont should be addressed during the preparation of a new Comprehensive Plan for Fremont, taking into consideration data and information presented in this Housing Study-Update.**

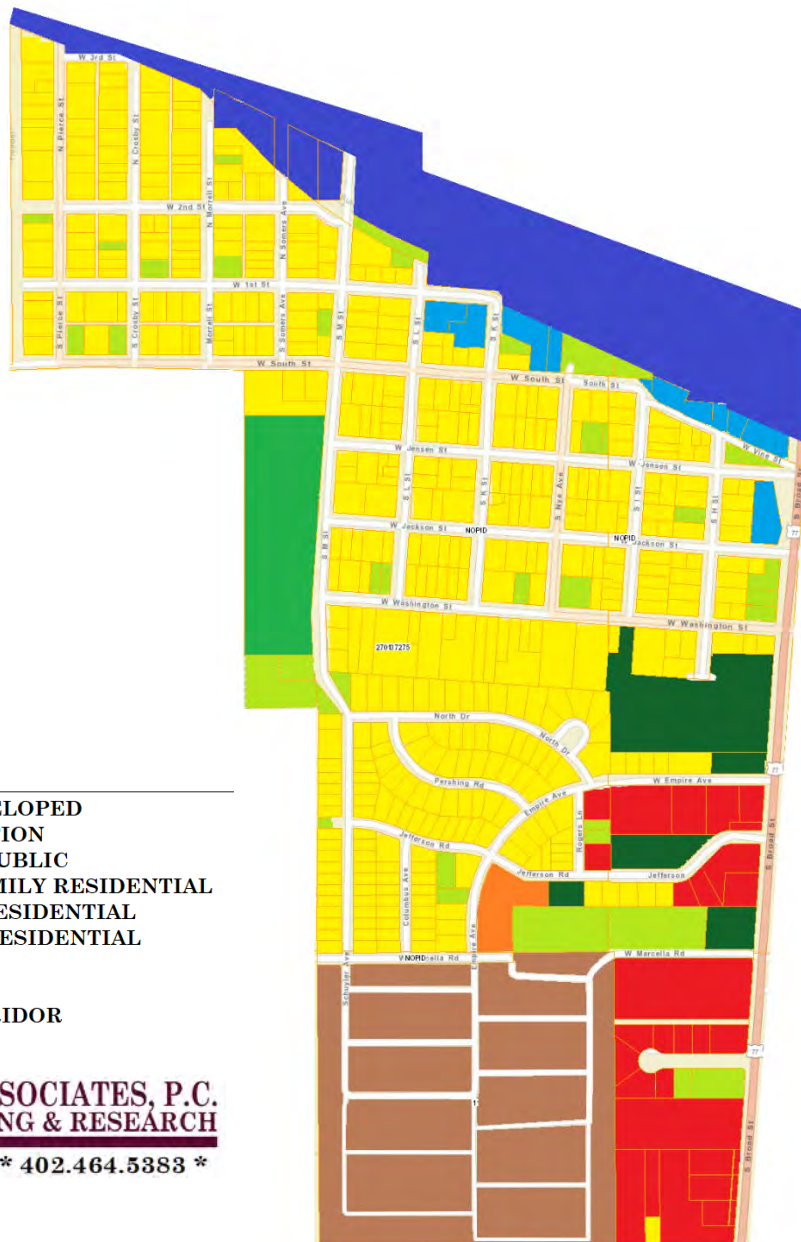
**EXISTING LAND USE MAP  
SOUTHWEST FREMONT, NEBRASKA  
2020**



- LEGEND**
- VACANT/UNDEVELOPED
  - PARKS/RECREATION
  - PUBLIC/QUASI-PUBLIC
  - SINGLE/TWO-FAMILY RESIDENTIAL
  - MULTIFAMILY RESIDENTIAL
  - MOBILE HOME RESIDENTIAL
  - COMMERCIAL
  - INDUSTRIAL
  - RAILROAD CORRIDOR

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# DODGE COUNTY & COMMUNITIES, NEBRASKA COUNTY-WIDE HOUSING STUDY-UPDATE



## SECTION 3 HOUSING UNIT NEEDS ANALYSIS & TARGET DEMAND.

## **SECTION 3: HOUSING UNIT NEEDS ANALYSIS & TARGET DEMAND.**

### **INTRODUCTION.**

This Section of the Dodge County, Nebraska County-Wide Housing Study-Update provides a Housing Needs Analysis and Target Demand for Dodge County and each Community for new housing development activities, as well as a Housing Unit “Economic Boost” (ED Boost) demand for the City of Fremont.

This Section also identifies the projected housing unit rehabilitation and demolition demand for Dodge County Communities, during the next five years.

### **DETERMINATION OF HOUSING UNIT DEMAND.**

To effectively determine housing unit demand for Dodge County and Communities, SIX separate components were reviewed. These included;

- (1) housing demand based upon new population/ households, during the next five years,
- (2) the need for affordable housing units for persons/families considered to be “cost burdened,”
- (3) the replacement of occupied housing in substandard condition,
- (4) address the vacancy deficiency (demand) in each Community and the County,
- (5) the determination of the local “pent-up” housing demand for existing residents, and
- (6) the determination of local housing development capacity of each Community and the County, during the next five years.



## **NEW HOUSEHOLDS, “COST BURDENED” HOUSEHOLDS & SUBSTANDARD HOUSING CONDITIONS.**

### ***New Households.***

Currently (2021), the population for Dodge County is an estimated 36,793. The population is projected to increase an estimated 0.5 percent, by 2026, to 36,995. Households are projected to increase from the current estimate of 15,301 to 15,422 households, by 2026. Housing development programs will need to be implemented to ensure safe, decent and affordable housing is provided for both current and new residents.

### ***“Cost Burdened” Households Experiencing Housing Problems.***

Owner or renter households experiencing cost burden are paying more than 30 percent of their income on housing costs, including maintenance and mortgage payments. According to HUD standards, a housing unit is considered to have housing problems if it is overcrowded (more than one person per room) and/or lacks complete plumbing. **Currently, an estimated 22.4 percent, or 3,435 of the total 15,301 households in Dodge County, are cost burdened and/or experiencing housing problems.** This equals an estimated 1,764 owner and 1,671 renter households. By 2026, the number of cost burdened owner households is projected to decrease, slightly, to 1,746, while cost-burdened renter households will increase to 1,683.

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

A substandard unit, as defined by HUD, is a unit lacking complete plumbing, plus the number of households with more than 1.01 persons per room, including bedrooms, within a housing unit. The 2000 and 2010 Censuses, the analysis of building and property conditions maintained by the Dodge County Assessor’s Office and field observations completed by Hanna:Keelan produced data identifying substandard housing units and housing units having overcrowded conditions.

- A total of **12,455 housing structures** located throughout the County were reviewed. Of these structures, **127 or one percent** were rated as being in a “Poor” to “Very Poor” condition. **An additional 859 structures were rated as being in “Below Normal” condition. An estimated 35 to 40 percent of the poor and very poor housing is occupied.**
- An estimated **404 housing units** in Dodge County are experiencing ***overcrowded conditions*** and **48 units were recorded as *lacking complete plumbing***, as per most recent data source, the 2014-2018 American Community Survey.

**HOUSING VACANCY DEFICIENCY (DEMAND).**

**Housing vacancy deficiency component** is defined as the number of vacant units lacking in a Community or County, whereby the total percentage of vacant, available, code acceptable housing units is less than 6 to 7 percent. **A vacancy rate of 7 percent is the minimum rate recommended for Dodge County to have sufficient housing available for both new and existing residents.**

An **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant year-round housing units that are available for rent or purchase, meeting current housing code and having modern amenities. The **AHVR** does not consider vacant units typically classified as ‘other vacant’. Common reasons a unit may be classified as ‘other vacant’ include:

- Housing unit is neither for sale or rent.
- Housing unit is being used for storage.
- The owner/previous occupant of the housing unit is currently living in a nursing home/assisted living facility and the unit is being held until the individual can return to their home.
- Housing unit is being held for settlement of an estate.
- Housing unit is in process of being repaired or renovated.

Currently, Dodge County maintains an estimated, overall **AHVR of 4.7 percent, which includes an estimated AHVR for owner housing of 4.3 percent and 5.3 percent for rental housing. This concludes that both an owner and rental “vacancy deficiency” exists in Dodge County.**

**“PENT-UP” HOUSING DEMAND.**

The **“Pent-Up” housing demand component** is defined as those current residents of Dodge County needing and/or wanting to secure a different and/or affordable owner or rental housing type during the next five years. This would include persons from all household types and income sectors, 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 demand is created by renter households wanting to become a homeowner, or vice versa.

**“Pent-Up” housing demand for Dodge County, by 2026, should include building for an estimated 2 to 2.5 percent of the existing household population.**

**LOCAL HOUSING DEVELOPMENT CAPACITY.**

An estimated **local housing development capacity** is applied to the total compilation of the previously discussed **Housing Demand Components** to determine the projected **Housing Unit Target Demand** for a Community. **Development Capacity** is determined by reviewing pertinent housing implementation criteria, including a Community's ability to organize for housing development, land availability, an existing comprehensive plan, zoning regulations and housing codes, accessibility to general contractors and other building trades and building supply/materials, as well as recent housing development history.

For Dodge County and its Communities, as well as the Balance of County, the **Housing Development Capacity** ranged from 49 to 99 percent of the total compilation of the **Housing Demand Components**.

**HOUSING UNIT TARGET DEMAND.**

**Table 3.1, Page 3.5** identifies the **estimated Housing Unit Target Demand** for **Dodge County** and **each Community**, by **2026**. Community leadership and local housing stakeholders and providers need to be focused on this housing demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout Dodge County.

The total estimated **Housing Unit Target Demand** in **Dodge County**, by **2026**, is **1,303 housing units, including 742 owner and 561 rental units**, at an estimated development cost of **\$322.9 Million**. The City of Fremont has the highest **Target Demand** for housing in the County, an estimated 1,141 units (635 owner, 506 rental).

Of the total **Target Units** projected for Dodge County, **an estimated 822 units (462 owner, 360 rental) should be developed as "workforce housing" for local employees**. Dodge County Communities should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units, as well as building new housing units.

The **Housing Unit "ED Boost" Demand** in the City of Fremont is projected to be **1,513 housing units, including an estimated 821 owner and 692 rental housing units, based upon the creation of 1,000 new employment job opportunities in the City, by 2026**.

**TABLE 3.1  
PROJECTED HOUSING UNIT TARGET DEMAND  
DODGE COUNTY & COMMUNITIES, NEBRASKA  
2026**

	<u>Owner Units</u>	<u>Rental Units</u>	<u>Total Housing Unit Target Demand*</u>	<u>Est. Required Housing Unit Budget (Millions)</u>
<b>Dodge County:</b>	<b>742</b>	<b>561</b>	<b>1,303<sup>^</sup></b>	<b>\$322.9</b>
Dodge:	6	8	14	\$3.1
Fremont:	635	506	1,141*	\$275.2
<b>(Fremont ED Boost):</b>	<b>(821)</b>	<b>(692)</b>	<b>(1,513)</b>	<b>(\$361.8)</b>
Hooper:	14	8	22	\$6.0
Inglewood:	4	6	10	\$2.2
Nickerson:	4	4	8	\$2.0
North Bend:	16	12	28	\$7.4
Scribner:	14	10	24	\$6.4
Snyder:	4	4	8	\$2.0
Uehling:	3	3	6	\$1.5
<b>Winslow:</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
Balance of County:	42	0	42	\$17.2

\*Based upon the estimate of **new population/households**, providing affordable housing for **10% of cost burdened households, replacement of 20% of occupied housing stock** in “Deteriorated” to “Dilapidated” condition and for experiencing plumbing, overcrowded conditions (as per HUD Definition), absorb **housing vacancy deficiency** by creating a **7% vacancy rate** consisting of structurally sound, year-round housing units, build for **2.5% (existing households) “pent-up” demand**, based upon local capacity and availability of land and financial resources, with an estimated **development capacity percentage of 49% to 99%**. **Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 20% to 30% of the Total Demand).**

<sup>^</sup>Includes an estimated 462 Owner and 360 Rental Workforce Housing Units.

\*City of Fremont, currently, has an estimated 1,950 units in the development “pipeline,” or under construction.

(ED Boost Housing Demand would require the addition of an estimated 1,000 FTE positions to the Fremont market area within the next five years.)

NA=Not Applicable, the Village of Winslow in process of relocating the Town.

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

## HOUSING DEMAND BY INCOME SECTOR.

**Table 3.2** identifies the current **Area Median Income (AMI)**, per household size for Dodge County. AMI is determined by finding the “100 percent” median income of households in a given geographic area, ranging in household size from one- to eight persons.

The “median” amount of income is considered to be “100 percent” for a geographic area for each household size category. For example, in the **Table** below, a four-person family in Dodge County, with an annual household income of \$70,000 is considered to be making “100 percent of the local AMI”. This information allows for the determination of “**affordability**” and associated **housing price points (products)** for various household sizes.

**TABLE 3.2**  
**HOUSEHOLD AREA MEDIAN INCOME (AMI)**  
**DODGE COUNTY, NEBRASKA**  
**2019**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
<b>30% AMI</b>	\$14,700	\$16,800	\$18,900	\$21,000	\$22,700	\$24,400	\$26,050	\$27,750
<b>50% AMI</b>	\$24,500	\$28,000	\$31,500	\$35,000	\$37,800	\$40,600	\$43,400	\$46,200
<b>60% AMI</b>	\$29,400	\$33,600	\$37,800	\$42,000	\$45,360	\$48,720	\$52,080	\$55,440
<b>80% AMI</b>	\$39,200	\$44,800	\$50,400	\$56,000	\$60,500	\$65,000	\$69,450	\$73,950
<b>100%AMI</b>	\$49,000	\$56,000	\$63,000	\$70,000	\$75,600	\$81,200	\$86,800	\$92,400
<b>125%AMI</b>	\$61,250	\$70,000	\$78,750	\$87,500	\$94,500	\$101,500	\$108,500	\$115,500

Source: U.S. Department of Housing and Urban Development – 2019 HOME Income Limits.

**Table 3.3** identifies the **projected Year-Round Housing Target Demand for Dodge County, by 2026, by Income Sector.** County-Wide, approximately 1,303 additional units, consisting of 635 owner and 506 rental units, should be targeted by 2026. Approximately 31 percent of the total demand focuses on households of very-low to moderate income (0% to 80% AMI). Households within this income range comprise the majority of the individuals and families displaced from their homes following the 2019 flooding disaster and/or 2020 COVID-19 Pandemic. Overall, the greatest demand for new owner housing in Dodge County will be for households with incomes at or above 126 percent AMI. For renters, the greatest demand is projected to be in the 81 to 125 percent AMI range.

**Most, if not all housing at or below 100 percent AMI will need to be involved in either a purchase-rehab-resale/re-rent or subsidized housing development program.** Housing for persons and families at 126%+ AMI generally have the means to purchase a lot and build a home or rent at market rate without development assistance.

**TABLE 3.3  
PROJECTED YEAR-ROUND HOUSING TARGET DEMAND BY INCOME SECTOR  
DODGE COUNTY & COMMUNITIES, NEBRASKA  
2026**

	<u>Income Range</u>					<u>Totals</u>	<u>Est. Workforce Housing Demand</u>
	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81-125% AMI</u>	<u>126%+ AMI</u>		
<b><u>Dodge County:</u></b>							
Owner:	18	59	81	164	420	742	462
Rental:	22	100	122	202	115	561	360
<b><u>Fremont:</u></b>							
Owner:	16	50	68	134	367	635	388
Rental:	20	88	98	182	115	506	320
<b><u>Hooper:</u></b>							
Owner:	0	0	2	8	4	14	10
Rental:	0	0	4	4	0	8	6
<b><u>North Bend:</u></b>							
Owner:	0	2	4	6	4	16	10
Rental:	0	2	5	5	0	12	8
<b><u>Scribner:</u></b>							
Owner:	0	2	3	6	3	14	10
Rental:	0	2	4	4	0	10	8
<b><u>Other Communities &amp; Balance of County:</u></b>							
Owner:	2	5	4	10	42	63	44
Rental:	2	8	11	4	0	25	18

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

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

The **Housing Target Demand, by income sector**, for Dodge County and each Community is further specified by **targeted Population Sectors**, including elderly, family and special needs, and **Price Point (Product)**, the estimated purchase price or rent cost. The housing types in Dodge County include both owner and rental units of varied bedroom types. This will allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the appropriate population sector. A majority of the housing units should be built for family populations, including those in the local workforce.

**Table 3.4, Page 3.9**, identifies the **Housing Unit Target Demand** in Dodge County, for **Population Sectors**, by 2026. In Dodge County, **1,303 housing units** are projected, by 2026, consisting of **742 owner** and **561 rental units**. This includes an estimated 443 total units for elderly (55+ years) households, 792 total units for families and 68 total units for special populations, or those with a mental and/or physical disability(ies).

**An estimated 458 housing units, consisting of 462 owner and 360 rental units should be targeted for the workforce population in the County.**

Information regarding **Housing Unit Target Demand for Population Sectors** for the **City of Fremont** is included in **Appendix I** of this Housing Study.

**Table 3.5, Page 3.10**, identifies **proposed Housing Unit Target Demand by Housing Type and Price Point (Product) Range**, by given AMI for Dodge County. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price of \$322,600 or above. Two or three+-bedroom rental units, with an average affordable monthly rent between \$915 and \$1,395, present the greatest demand in the County.

**Three-bedroom units at a purchase price of \$199,800+ and two+-bedroom units with a monthly rent of \$890+ are the most needed housing types for the workforce population in Dodge County, during the next five years.**

Information regarding **Housing Unit Target Demand by Housing Type and Price Point Range** for the **City of Fremont** is included in **Appendix I** of this Housing Study.

**TABLE 3.4**  
**HOUSING UNIT TARGET DEMAND –POPULATION SECTORS**  
**DODGE COUNTY-WIDE, NEBRASKA**  
**2026**

<b>OWNER UNITS</b>	<b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b>					<b>Totals</b>	<b>Workforce Sector</b>
	<b>0%-30%</b>	<b>31%-60%</b>	<b>61%-80%</b>	<b>81%-125%</b>	<b>126%+</b>		
<b>Elderly (55+)</b>	0	8	20	64	152	<b>244</b>	<b>92</b>
<b>Family</b>	12	46	53	96	264	<b>468</b>	<b>360</b>
<b>Special</b>							
<b><u>Populations<sup>1</sup></u></b>	<u>6</u>	<u>8</u>	<u>8</u>	<u>4</u>	<u>4</u>	<b>30</b>	<b>10</b>
<b>Subtotals</b>	<b>18</b>	<b>59</b>	<b>81</b>	<b>164</b>	<b>420</b>	<b>742</b>	<b>462</b>
<b>RENTAL</b>							
<b><u>UNITS*</u></b>							
<b>Elderly (55+)</b>	8	41	54	62	34	<b>199</b>	<b>50</b>
<b>Family</b>	8	51	60	130	75	<b>324</b>	<b>300</b>
<b>Special</b>							
<b><u>Populations<sup>1</sup></u></b>	<u>6</u>	<u>8</u>	<u>8</u>	<u>10</u>	<u>6</u>	<b>38</b>	<b>10</b>
<b>Subtotals</b>	<b>22</b>	<b>100</b>	<b>122</b>	<b>202</b>	<b>115</b>	<b>561</b>	<b>360</b>
<b>Totals</b>	<b>40</b>	<b>159</b>	<b>203</b>	<b>366</b>	<b>535</b>	<b>1,303</b>	<b>822</b>

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

\* Includes lease- or credit-to-own units.

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

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



**TABLE 3.5**  
**HOUSING UNIT TARGET DEMAND – HOUSING TYPES BY PRICE POINT (PRODUCT) RANGE**  
**DODGE COUNTY-WIDE, NEBRASKA**  
**2026**

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

<b>OWNER UNITS*</b>	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	<b>Totals</b>	<b>Workforce \$199,800+</b>
	<b>\$0 to \$76,750</b>	<b>\$77,000 to \$153,400</b>	<b>\$153,900 to \$204,500</b>	<b>\$205,500 to \$322,100</b>	<b>\$322,600+</b>		
2 Bedroom	6	12	18	34	62	132	41
3+ Bedroom	12	47	63	130	358	610	421
<b>Totals</b>	<b>18</b>	<b>59</b>	<b>81</b>	<b>164</b>	<b>420</b>	<b>742</b>	<b>462</b>

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

<b>RENTAL UNITS**</b>	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	<b>Totals</b>	<b>Workforce \$890+</b>
	<b>\$0 to \$335</b>	<b>\$360 to \$670</b>	<b>\$695 to \$890</b>	<b>\$915 to \$1,395</b>	<b>\$1,420+</b>		
1 Bedroom	6	24	20	14	0	64	14
2 Bedroom	8	54	54	86	53	255	142
3+ Bedroom	8	22	48	102	62	242	204
<b>Totals</b>	<b>22</b>	<b>100</b>	<b>122</b>	<b>202</b>	<b>115</b>	<b>561</b>	<b>360</b>

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

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

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

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

## HOUSING REHABILITATION/DEMOLITION DEMAND.

Table 3.6 identifies the **rehabilitation and demolition demand** for each **Dodge County Community**, by **2026**. The data presented is based upon both field inspections and information obtained from the Dodge County Assessor’s Office. Approximately **501 housing units** should be targeted for **moderate or substantial rehabilitation** in Dodge County, at an estimated cost of **\$18.49 Million**. Up to **125 housing units** may be considered not cost effective for rehabilitation and could potentially be demolished and replaced. The estimated cost of demolition will range, depending on acquisition of the housing unit.

Land being occupied by “**bad and unsafe**” housing located in Communities could be secured in an established **County-Wide “Land Bank”** to be reserved for future housing development. The **Greater Fremont Development Council**, in collaboration with local public, private and non-profit housing groups, should take a proactive role in housing development and rehabilitation activities throughout Dodge County. Communities seeking to revitalize their housing stock will want to consider tools of redevelopment, such as Community Development Block Grants and Tax Increment Financing to assist with such activities.

**Currently, the critical priority of housing rehabilitation and replacement in Dodge County should focus on housing units damaged or destroyed by the 2019 flooding disaster.**

**TABLE 3.6  
PROJECTED HOUSING UNIT TARGET  
REHABILITATION / DEMOLITION DEMAND  
DODGE COUNTY COMMUNITIES, NEBRASKA  
2026**

	<b># Rehabilitated / Est. Cost*</b>	<b>Demolition</b>
<b>Dodge County:</b>	<b>501 / \$18.49 M</b>	<b>125</b>
Fremont:	325 / \$11.9 M	71
Dodge:	24 / \$0.9 M	6
Hooper:	18 / \$0.7 M	11
Inglewood:	17 / \$0.63 M	4
Nickerson:	10 / \$0.37 M	3
North Bend:	45 / \$1.65 M	19
Scribner:	24 / \$0.91 M	6
Snyder:	15 / \$0.55 M	2
Uehling:	23 / \$0.88 M	3
<b>Winslow:</b>	<b>NA / \$NA</b>	<b>NA</b>

\*Based upon County Assessor Data & Field Inspections & Age of Housing.

NA=Not Applicable, the Village of Winslow is in process of relocating the Town.

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

# DODGE COUNTY & COMMUNITIES, NEBRASKA COUNTY-WIDE HOUSING STUDY-UPDATE



## SECTION 4 DODGE COUNTY HOUSING DEVELOPMENT INITIATIVES.

# SECTION 4: DODGE COUNTY HOUSING DEVELOPMENT INITIATIVES.

## INTRODUCTION.

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

The following **Housing Development Initiatives** are the product of both **qualitative and quantitative research activities** performed on the local Dodge County level. A **qualitative research** process included meetings with both the Dodge County Housing Task Force and Steering Committee, each comprised of local leadership and pertinent, local housing stakeholders, both public and private and the implementation of both an Employers and Housing Stakeholder Survey.

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

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

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

Since the completion of the current County-Wide Housing Study, in 2017, Dodge County leadership, housing stakeholders and local Governmental entities have had a successful process of implementing important housing programs. An estimated 480 housing units have been added to the local market, with an additional 1,950 units either in the “pipeline” for approval, or currently under construction, since 2017. Both new and planned housing programs have and will include both owner and rental housing units of varied price points.

Much of this aggressive housing planning and development has been driven by new economic development successes in the County and lack of housing due to a current adjusted housing vacancy rate for year-round, code compliant housing units of less than five percent County-wide and only three percent for the City of Fremont.

## **HOUSING DEVELOPMENT INITIATIVES.**

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

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

Since the completion of the current Housing Study (2017), the citizens and organizations of Dodge County have produced an implemented a successful process of creating Housing Development Partnerships (HDPS) in Dodge County. This process should be continued and refined to maximize the potential for both building new housing and preserving the existing housing stock in Dodge County Communities.

Under the leadership and guidance of the Greater Fremont Development Council (GFDC), HDPS should be organized for selected housing programs, both profit and not-for-profit housing development endeavors. This being the case, HDPS should include the participation of both local public and private sector entities, having an interest and/or stake in meeting the housing needs and demands of all income and family sector types needed in Dodge County.

*The Village of Cedar Bluffs should be a participant in the establishment of HDPS in the Dodge County Area. The Village has prepared a Housing Study, complete with an Action Plan identifying pertinent housing programs to be implemented in the Village during the next five years. The involvement of all Saunders County Communities, in the development of housing and other related economic development endeavors in the region, should be considered in the organization of needed HDPSs.*

Creating “project specific” HDPS will maximize the opportunity to produce safe, decent and affordable, both owner and rental housing, of all price points, for persons and households of all income level. HDPS should take a lead role in both the identifying and securing financing for housing development and preservation programs in Dodge County Communities.

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

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

HDPS should, first and foremost, be comprised of existing Dodge County area organizations, including, but not limited to (the guidance and direction of) GFDC and selected private and public sector entities. These entities should include, but are not limited to the local governmental entities, including Community Development (Redevelopment) Agencies (Authorities) and Housing Authorities, Three Rivers Housing Development Corporation (TRHDC), Fremont Area Chamber of Commerce (FACOC), Fremont Area Habitat for Humanity (FAHFH), LifeHouse, Northeast Nebraska Economic Development District (NENEDD), Northeast Nebraska Community Action Partnership (NENCAP) and Eastern Nebraska Office on Aging (ENOA), as well as, local Foundations, realtors, major employers, homebuilders/remodelers, realtors and local banks, credit unions, insurance companies hospital/health facilities and the public schools.

- **Step 3:** Based upon selected HDPS and associated “**mission statements**”, each HDPS will select and prioritize housing programs for both new construction and housing preservation (rehabilitation), with an accompanying timeline for implementation, and identify “most appropriate” funding tools for the completion of each selected housing.
- **Step 4:** Train local “**housing advocates**” to assist selected HDPSs with meeting the local housing needs and, specially, serve as caseworkers for individuals and families unable to have the either the income and/or knowledge to help themselves in securing safe, affordable housing.

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

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

- **Step 1:** Create a local “**Housing Development Education Program**” for HDPS, complete with certification of pertinent housing development topics, including, but limited to housing need recognition, housing advocacy, housing financial planning and housing development.

- **Step 2:** Train **HDPS** to monitor and understand Local, State and Federal housing legislative proposals and policies that could impact both existing and future housing programs in Dodge County.
- **Step 3:** **HDPS** will need to fully understand the working connection between the **Dodge County Community Housing Study** and other, current, local planning initiatives that will, in some capacity, have an impact on the future development, rehabilitation and preservation of both the current and future housing stock in Dodge County. These other planning initiatives typically include the Comprehensive Plan and Zoning, Capital Improvement Plans, Public Facility/Utility Plans, Downtown Revitalization Studies, Hazard Mitigation Plans, etc. of the County and local Communities.

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

**Future housing development in Dodge County and each Community will need to be directed at meeting the housing needs and wants of all household and income sectors, including families, the elderly or retiree, the local workforce, veterans, minority groups and populations with special needs, from the very-low to the upper income family. Such an effort will require housing programs to be planned and implemented for new construction, housing rehabilitation and the preservation and/or replacement of housing for families residing in substandard/dilapidated housing or having lost housing due to recent flooding events and/or the COVID-19 Pandemic.**



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

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

- **The findings for the Housing Study identifies an estimated Housing Unit Target Demand for 1,303 units, County-wide, consisting of an estimated 742 owner units and 561 rental housing units.**

- The City of Fremont would have an estimated **Housing Unit Target Demand** for 1,141 housing units by 2026, consisting of 635 owner housing units and an estimated 506 rental units, with an estimated **Economic Boost (EB)** of 1,000 additional employees by 2026, of 1,513 housing units. This 1,513 housing units would consist of an estimated 821 owner units and 692 rental housing units.



An estimated 70 percent of the Housing Demand for the County, as well as Fremont would be new construction, with the remaining 30 percent directed at the purchase-rehab-resale/re-rent of existing housing.

- The Village of Winslow is planning a relocation of their Town, due to the 2019 community-wide flooding disaster. An estimation of housing needs for this project have yet to be determined.

#### ***Housing Development Budget.***

- The total estimated budget to develop the projected 1,303 Housing Units in Dodge County would be \$322.9 million. The cost for additional housing in Fremont, to address Housing Unit Target Demand would be an estimated \$275.2 million.

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

- An estimated 65 percent of all additional housing units proposed for Dodge County, by 2026, will need to be available for persons or families of the highest incomes. The remaining 35 percent should be developed for households at 61 to 100 percent of the Area Median Income (AMI).
- In the City of Fremont, housing will be needed for persons and families of all household type and income sector. The proposed Housing Unit Target Demand, combined with an Economic Development (ED) Boost, equal to an estimated 1,513 housing units, will require that an estimated 70 percent of additional housing be constructed or rehabilitated to meet the housing needs of families. The remaining 30 percent will be required to meet the current and future housing needs of the elderly (55+ years) and persons with special needs.



- Both, additional **owner and rental family housing units** needed in **Fremont**, during the next five years, should consist of all types, including both large- and standard lot size single family units, patio, town home, duplex and triplex units and four+ unit buildings. Future **elderly housing types** will need to, primarily, consist of patio and town homes and duplex and triplex housing units.
- The **estimated average cost** for the majority of additional **owner units** needed in **Fremont**, during the next five years, should range between **\$240,000 and \$335,000**. A demand will exist for higher cost owner units at **\$400,000+**. The monthly cost for the majority of future rental housing in Fremont should range between **\$875 and \$1,015**.
- **Other, smaller, Communities** in **Dodge County** should focus on **developing, equally, both family and elderly housing**. Rental housing types should, primarily, consist of duplexes, triplexes, etc., at an estimated monthly cost of **\$635 to \$925**, for households at 40 to 100 percent AMI. The greatest demand for additional owner housing will be single family at an average purchase price of **\$225,000 to \$310,000**.
- Each **Dodge County Community** should explore the possibility of constructing both **immediate and/or transitional housing for homeless and near-homeless families**, infill housing and accessory housing including in-law suites, granny flats, conversion housing, single room occupancy housing and tiny homes.
- An estimated **65 percent** of the proposed **Housing Unit Target Demand** for owner units in Dodge County, during the next five years, should be targeted to younger to middle aged persons and families and persons with special needs. The remaining **35 percent will be directed at meeting the housing needs of persons and households at 55+ years of age**.
- **Future rental housing in Dodge County should be targeted at the elderly, families and special needs populations**.
- A **County-Wide Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age will need to be implemented in Dodge County to address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Partnerships should be created with the Fremont, Hooper and Uehling Housing Authorities, TRHDC, ENOA, Fremont Health and local senior/retirement communities including nursing homes, 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.*

***Residential Land Requirements.***

- The **City of Fremont** will need to designate up to an estimated **782 acres of land** for new construction residential developments in the City by 2026. The City's new Comprehensive Plan should present this needed land use in the Plan's Future Land Use Map, identifying land areas for multiple housing development types, ranging from large lot single family, to duplex to multi-family of varied housing types.
- County-wide, excluding the City of Fremont, the demand for land for new housing developments will be an estimated total of **105 acres for Dodge County Communities** and an estimated **540 acres for the rural, unincorporated areas of the County**, by 2026. This land use demand will require each Community and the County to revisit, review and, if necessary, modify their Comprehensive Plan to identify this future residential land use need.
- **Special attention** will need to be given to the **southwest portion of the City of Fremont** in regards to **future land use and redevelopment efforts**. Generally located south of the Union Pacific Railroad Corridor and west of the Highway 77 Corridor, this portion of Fremont was severely affected by the March, 2019 Flooding Incident. Since the 2019 flood, a total of 22 demolition permits have been approved, including housing, in southwest Fremont.

A “**Structural Conditions Survey**” was conducted for residential properties located in southwest Fremont. A total of 721 residential properties, including single and two-family homes, apartments and mobile homes were analyzed. The following ratings were given to residential properties in southwest Fremont:

- o Rating 1 (structure in excellent condition, no significant deterioration). **10 Structures.**
- o Rating 2 (structure in sound condition, aged with recent rehabilitation efforts). **279 Structures.**
- o Rating 3 (structure with minor deficiencies, moderate rehabilitation needed). **369 Structures.**
- o Rating 4 (structure with major deficiencies, substantial rehabilitation needed). **56 Structures.**
- o Rating 5 (structure is dilapidated. Demolition/replacement recommended). **7 Structures.**

***A total of 432 residential structures, or 60 percent of the 721 analyzed residential structures, are in need of some form of moderate or substantial rehabilitation, or demolition and replacement in extreme cases. Interior inspections of these structures could increase the severity of deterioration/dilapidation in these structures.***

- If housing development and redevelopment is to continue in southwest Fremont, significant floodproofing measures by the City will need to be implemented. These could include requiring flood proof building materials, ensuring newly constructed homes are built high enough out of the floodplain and additional measures to divert flood waters away from southwestern Fremont.
- **A County-Wide Land Bank Program should be designed and implemented as a means of securing land for available housing development opportunities, for, primarily, accessory housing needs, specifically, infill housing developments.**

***Housing Rehabilitation & Preservation.***

- An estimated **501 housing units** in **Dodge County** would qualify for **moderate- to substantial rehabilitation**, by **2026**. An additional, estimated **125 housing units** are of a physical condition that would not economically warrant any level of rehabilitation and should be **demolished**.
- The **City of Fremont** should target up to **325 housing units for rehabilitation**, followed by the **City of North Bend**, with an estimated **45 housing units**, **Dodge and Scribner** with **24 units each** and an estimated **23 units** in the **Village of Uehling**.
- An estimated **70 units** should be targeted for **demolition** in **Fremont**, by 2026, followed by an estimated **19 units** in the **City of North Bend**.
- Each **Dodge County Community** should strive to preserve their existing housing stock, with emphasis on **1) housing that is currently occupied and 2) housing units of historic significance**.
- Each **Dodge County Community** should employ the benefits of the **Nebraska Community Development Law**, specifically **Tax Increment Financing**, mixed with other pertinent State housing funding sources, to evaluate, plan and **implement housing redevelopment projects**.



***Workforce Housing Demand.***

- **Dodge County** will have a **workforce housing demand for up to 822 units** by 2026, to provide housing opportunities for both existing and new employees during the next five years. This would include an estimated 462 owner units and 360 rental housing units.
- The **City of Fremont** will have a **workforce housing demand for up to 708 housing units**, consisting of an estimated 388 owner housing units and 320 rental units during the next five years.
- The successful implementation of workforce housing will depend on the creation of specific **Housing Development Partnerships (HDPS)** to address specific work sectors. The involvement of major employees as a participant in HDPS will be crucial in the successful implementation of various workforce housing programs.

***Downtown Housing.***

- The **City of Fremont** has a **Downtown Housing Demand** for an estimated 50 to 60 housing units during the next five years. The majority of these units would be rental, developed as a result of a building conversion, re-use program. A **Downtown Housing Initiative**, with a detailed schedule of design and implementation is needed to ensure housing opportunities in the Downtown.

*The “City of Fremont Downtown Revitalization Plan,” completed in 2012, highlights necessary programs of implementation involving strategies for housing development, as well as beautification, infrastructure efficiency, structural rehabilitation and business recruitment and retention initiatives. This Plan remains a viable tool to be utilized for continued development of housing in Downtown Fremont.*

- Other Communities in Dodge County should pursue the implementation of converting unused upper story spaces in the Downtown into apartments.



***Special Needs Housing, including Homeless & Near-Homeless Needs.***

- Housing for **persons and families with special needs** should be addressed by all Dodge County Communities, during efforts to provide safe and affordable housing. By 2026, County-wide, the need exists for up to **68 units of housing for special populations**, including persons with mobility, cognitive, hearing or visual challenges. These 68 units should be comprised of up to 30 owner and 38 rental housing units. The majority of these units will need to be located in the City of Fremont.
- The majority of housing needed for the special needs populations in Dodge County should be developed for **persons and households of very-low to low-income**. To accomplish this, grants and low- or forgivable loans will be needed to buy down the cost of housing. In addition, to advocate, plan and develop such housing, selected service providers, coupled with private sector developers will need to be organized as a Housing Development Partnership.
- Housing for both the **Homeless and Near-Homeless** is needed throughout Dodge County, specifically in the City of Fremont. Recent events, such as the **2019 flood occurrences** and the **COVID-19 Pandemic** has created an increasing number of households having lost their housing due to flood damage and/or other related economic setbacks.

*LifeHouse (formerly Care Corp) is a local emergency shelter and homelessness prevention operation in Fremont that provides a variety of housing opportunities to low income, near-homeless and homeless persons and families throughout Dodge County. Programs include, but are not limited to emergency shelter and case management, “rapid re-housing” for homeless families seeking permanent housing, transitional housing opportunities and permanent supportive housing providing rental and leasing assistance for individuals and family members with a disability, with the support and administration of local landlords. In 2018 Care Corp Family Services provided emergency shelter to 425 individuals. In 2019 that number decreased to 385.*

*LifeHouse serves an estimated 7,500-8,000 near homeless individuals every year. On any given day, there are 500 households that are just one paycheck away from becoming homeless. Care Corp successfully prevented a total of 581 individuals from entering in to shelter (compared to 537 in 2018). A total of 2,107 children were served through Care Corp’s programs; that number increase in 2019 to 2,949.*

*Local household, housing and income data would suggest that an estimated **1,800 persons/families**, in Dodge County, are currently experiencing a state of **Near-Homelessness**. These persons/families would include a high percentage of current “cost burdened”, both renter and owner households at or below 60 percent AMI and, some, but to a lesser percentage, “cost burdened” households at 61+ percent AMI. In addition, the status and estimated total of Near-Homeless households would include a high percentage of persons/families with no or negative deposable income at month’s end, currently in jeopardy of losing their home via eviction, foreclosure, unemployment, underemployment and, recently, economically impacted by the effects of the COVID-19 Pandemic.*

*In 2019, LifeHouse received a \$2.8 Million Housing Trust Fund grant from the Nebraska Department of Economic Development for the rehabilitation and construction of 15 new, low income rental housing units in the City of Fremont. The project, known as LifeHouse Apartments, is projected to be completed in 2021.*

*The **2019 flood occurrences** were devastating to several Communities in Dodge County and an important economic issue that will require continual **monitoring by County and Community leadership**.*

*In total, FEMA verified 1,315 real and personal property losses, ranging from \$200 to \$5,000 to total loss. This included losses by 996 owner and 319 renter households. Those experiencing a loss 38 percent owner and 21 percent renter households of 60+ years of age.*

*The Village of Winslow experienced close to a total loss of properties. The Village leadership is currently in process of planning for the relocation and rebuilding of the Community.*

*The economic impact of the **COVID-19 pandemic** in Dodge County is, at this point, a most pressing uncertainty and one that will need to be **monitored by County and Community leadership**. What is certain, however, is the population to experience the most severe economic impact of the pandemic will be low- to moderate income households, due to loss of employment and necessary income, which will directly affect their housing situation, in addition to other essentials of life, including food, clothing and health care.*

*Housing & Alternative Energy.*

- Encourage housing developers in Dodge County Communities to take advantage of **“tools of alternative energy implementation,”** such as personal wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant.
- Promote the use of **modern energy conservation methods** to reduce the consumption of energy in residential sectors.
- **Utilize local Zoning Regulations and building codes** to control the placement and operation of alternative energy systems. Local Zoning Regulations should be able to control the placement of individual energy systems to limit their impact on adjacent property and the visual character of residential, commercial and industrial areas.

*Require compliance with a “Conditional Use Permit” process so that established conditions are met by the applicant.*

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

*Impediments to Fair Housing Choice.*

- Each Community in Dodge County should 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.

- 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. The Housing Authorities/Agencies established in Hooper, Fremont and Uehling must be part of this Advisory Group. **Activities of the Advisory Group could include the following:**
  - Create an **“Action Plan”** to identify strategies to further affordable housing opportunities.
  - Host a **“Housing Fair”** for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
  - Promote **“Equal Housing Opportunities”** on flyers, brochures and local newspapers.
- Address the **primary impediments to fair housing choice** in the Dodge County Communities. Respondents of both the **Dodge County Citizen Survey** and **Workforce Housing Needs Survey**, impediments to fair housing for homeowners included housing prices, excessive down payment/closing costs and a lack of sufficient homes for sale. For **renter households**, impediments included the high cost of monthly rent, attitudes of immediate neighbors and a lack of decent rental units at an affordable price range.
- Each Dodge County 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.
- Dodge County Communities should address the **housing needs of persons with a disability(ies)**, by planning and implementing fully accessible housing, both for rent and for sale. Include supportive services where necessary. It is recommended that, at a minimum, 10 percent of new housing added to the housing stock should be fully accessible for persons with physical disabilities, while 5 to 7 percent should be accessible for persons with sensory disabilities.
- Dodge County Communities should **support bilingual** and **impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- As a form of **Fair Housing Enforcement**, Dodge County Communities should establish an administrative process/program of routinely inspecting rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.



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

This County-Wide Housing Study contains a variety of qualitative and quantitative information from local, State and Federal data sources, survey implementation and a series of County-Wide Housing “Listening Sessions.” The documented trends and projections provide a clear and concise understanding of local population, income, economic and housing stock indicators that will assist local governments and organizations (public, private and non-profit) in creating and maintain resilient, sustainable communities.

***Financing Activities for Housing Development in Dodge County.***

- Housing developers should consider **both public and private funding sources** when constructing new housing stock and be encouraged to pursue securing any and all available tools of financing assistance in the development of new housing projects in the County and each Community. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, 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. **Greater Fremont Development Council, along with a potential partnership with Three Rivers Housing Development Corporation, will need to develop and/or continue partnerships with developers and funders to enhance housing development activities in the County.**
- First and foremost, all Communities are encouraged to **establish or expand existing local Foundations** for the purpose of providing gap financing for housing development activities. Greater Fremont Development Council has an established program that has successfully, and will continue to assist Dodge County Communities in funding various housing development, redevelopment and rehabilitation activities.
- Communities should be encouraged to utilize **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase and preparation, as well as public facility and utility requirements.
- Two Census Tracts in Dodge County, #9638 and #9644, have been designated as **Opportunity Zones** that could be a catalyst for housing development and redevelopment in economically distressed locations. Based on qualifying population, income and overall economic data, Opportunity Zones are declared such by the State Governor, to drive economic growth in low-income and/or economically disadvantaged communities. This encourages private sector to investment in certain types of community and economic development projects, such as business and housing, in exchange for various, preferential tax treatments, including, but not limited to those associated with capital gains and /or tax deferral.

- In 2017, the “**Rural Workforce Housing Investment Act**” (Legislative Bill 518) was adopted to allow non-profit housing developers to allocate funds from the NAHTF into a **Rural Workforce Housing Fund (RWHF)**. This allows the non-profit developer to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations. Projects must be within municipalities in Counties with populations less than 100,000. 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.

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

- **Each Dodge County Community** needs to maintain a current and modern Comprehensive Plan, as well as Zoning and Subdivision Regulation documents, in an effort to continue efficient, sustainable housing development. These documents are critical to any city or village striving to maintain a strong quality of life and enhance local community sustainability and resiliency. A proactive city council, village board or planning commission will have the ability to effectively govern and direct new development and redevelopment activities with current planning documents.
- Dodge County and each 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. This will ensure a consistent vision for community and economic growth and development throughout Dodge County.
- This **County-Wide Housing Study** should also be utilized and reviewed by representatives of local housing providers and partnerships, including Greater Fremont Development Council, local Chambers of Commerce, Housing Authorities, Public School Districts, Community and County-wide Foundations and other important for-profit and non-profit groups and organizations. 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 Dodge County.
- **Engaging local organizations and housing stakeholders** will make use of the housing funds more effective and encourage investors to make better informed decisions that target Dodge County’s needs and desires for new housing types. All of this will result in stability and growth for each Community.

# DODGE COUNTY & COMMUNITIES, NEBRASKA COUNTY-WIDE HOUSING STUDY-UPDATE



## APPENDIX I DODGE COUNTY TABLE PROFILE.

**TABLE 1  
POPULATION TRENDS & PROJECTIONS  
DODGE COUNTY & COMMUNITIES, NEBRASKA  
2000-2026**

	<u>2000</u>	<u>2010</u>	<u>2021</u>	<u>2026</u>	<u>% Change 2021-2026</u>	<u>2026 ED Boost*</u>
<b>Dodge County:</b>	<b>36,160</b>	<b>36,691</b>	<b>36,793</b>	<b>36,995</b>	<b>+0.5%</b>	<b>38,224</b>
Ames CDP:	N/A	24	21	18	-14.3%	19
Dodge:	700	612	591	576	-2.5%	590
Fremont:	25,174	26,397	26,810	27,157	+1.3%	28,035
Hooper:	827	830	837	848	+1.3%	876
Inglewood:	382	325	315	306	-2.9%	307
Nickerson:	431	369	342	332	-2.9%	334
North Bend:	1,213	1,177	1,297	1,317	+1.5%	1,400
Scribner:	971	857	814	797	-2.1%	816
Snyder:	318	300	296	288	-2.7%	290
Uehling:	275	230	222	215	-3.2%	217
Winslow:	104	103	91	83	-8.8%	84
Balance of County:	5,765	5,467	5,157	5,058	-1.9%	5,256

CDP = Census-Designated Place.

N/A = Not Available.

2019 U.S. Census Annual County Population Estimates (Available July, 2021 for Communities):

Dodge County – 36,565.

2018 U.S. Census Annual Population Estimates:

Dodge Co. – 36,725; Dodge – 596; Fremont – 26,509; Hooper – 832; Inglewood – 318; Nickerson – 364; North Bend – 1,275; Scribner – 806; Snyder – 291; Uehling – 223; Winslow – 101; Balance of County (including Ames CDP) – 5,410.

2014-2018 American Community Survey 5-Year Population Estimates:

Dodge Co. – 36,683; Ames CDP – 69; Dodge – 558; Fremont – 26,426; Hooper – 789; Inglewood – 420; Nickerson – 317; North Bend – 1,324; Scribner – 847; Snyder – 358; Uehling – 255; Winslow – 91; Balance of County – 5,229.

\*Economic Development (ED) Boost relates to creating an additional 1,000 Full-Time Employment (FTE) opportunities in Dodge County by 2026 and the impact of those FTEs on Dodge County/Community populations.

Source: 2000, 2010 Census.

2014-2018 American Community Survey.

2018 Census Annual Population Estimate.

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

**TABLE 1B  
POPULATION TRENDS & PROJECTIONS  
CITY OF FREMONT, NEBRASKA  
2000-2026**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	25,174	--	--	--	--
	2010	26,397	+1,223	+4.9%	+122.3	+0.5%
	<b>2021</b>	<b>26,810</b>	<b>+413</b>	<b>+1.6%</b>	<b>+41.3</b>	<b>+0.2%</b>
<b>Low</b>	<b>2026</b>	<b>26,925</b>	<b>+115</b>	<b>+0.4%</b>	<b>+23.0</b>	<b>+0.1%</b>
<b>Medium</b>	<b>2026</b>	<b>27,157</b>	<b>+347</b>	<b>+1.3%</b>	<b>+69.4</b>	<b>+0.3%</b>
<b>High*</b>	<b>2026</b>	<b>27,577</b>	<b>+767</b>	<b>+2.8%</b>	<b>+153.4</b>	<b>+0.5%</b>
<b>ED Boost*</b>	<b>2026</b>	<b>28,035</b>	<b>+1,225</b>	<b>+4.6%</b>	<b>+245.0</b>	<b>+0.9%</b>

Note 1: 2011-2018 Census Population Estimates: 2011 = 26,650; 2012 = 26,366; 2013 = 26,311; 2014 = 26,387; 2015 = 26,333; 2016 = 26,405; 2017 = 26,516; 2018 = 26,509.

Note 2: 2014-2018 American Community Survey 5-Year Population Estimate: 26,426.

\*Population estimated due to an **Economic Development (ED) Boost** via increased job creation and housing development. "High 2026 = 480 Additional Full Time Employment (FTE) Positions in the next five years. "ED Boost" 2026 = 1,000 Additional FTE positions in the next five years.

Source: 2000, 2010 Census.  
2014-2018 American Community Survey.  
2011-2018 Census Estimates.  
Hanna:Keelan Associates, P.C., 2021.

**TABLE 2  
SPECIFIC HOUSEHOLD CHARACTERISTICS  
DODGE COUNTY & COMMUNITIES, NEBRASKA  
2000-2026**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<b>Dodge County:</b>	2000	36,160	1,173	34,987	14,433	2.42
	2010	36,691	1,003	35,688	14,990	2.38
	<b>2021</b>	<b>36,793</b>	<b>909</b>	<b>35,884</b>	<b>15,301</b>	<b>2.35</b>
	<b>2026</b>	<b>36,995</b>	<b>871</b>	<b>36,124</b>	<b>15,422</b>	<b>2.34</b>
<b>Ames CDP:</b>	2000	N/A	N/A	N/A	N/A	N/A
	2010	24	0	24	9	2.67
	<b>2021</b>	<b>21</b>	<b>0</b>	<b>21</b>	<b>8</b>	<b>2.63</b>
	<b>2026</b>	<b>18</b>	<b>0</b>	<b>18</b>	<b>7</b>	<b>2.57</b>
<b>Dodge:</b>	2000	700	61	639	270	2.36
	2010	612	56	556	257	2.16
	<b>2021</b>	<b>591</b>	<b>51</b>	<b>540</b>	<b>262</b>	<b>2.06</b>
	<b>2026</b>	<b>576</b>	<b>47</b>	<b>529</b>	<b>258</b>	<b>2.05</b>
<b>Fremont:</b>	2000	25,174	938	24,236	10,170	2.38
	2010	26,397	832	25,565	10,725	2.38
	<b>2021</b>	<b>26,810</b>	<b>768</b>	<b>26,042</b>	<b>11,185</b>	<b>2.33</b>
	<b>2026</b>	<b>27,157</b>	<b>745</b>	<b>26,412</b>	<b>11,360</b>	<b>2.33</b>
<b>Hooper:</b>	2000	827	50	777	350	2.22
	2010	830	30	800	359	2.22
	<b>2021</b>	<b>837</b>	<b>20</b>	<b>817</b>	<b>364</b>	<b>2.24</b>
	<b>2026</b>	<b>848</b>	<b>15</b>	<b>833</b>	<b>371</b>	<b>2.25</b>
<b>Inglewood:</b>	2000	382	0	382	154	2.48
	2010	325	0	325	134	2.42
	<b>2021</b>	<b>315</b>	<b>0</b>	<b>315</b>	<b>134</b>	<b>2.35</b>
	<b>2026</b>	<b>306</b>	<b>0</b>	<b>306</b>	<b>132</b>	<b>2.32</b>
<b>Nickerson:</b>	2000	431	0	431	144	2.99
	2010	369	0	369	129	2.86
	<b>2021</b>	<b>342</b>	<b>0</b>	<b>342</b>	<b>124</b>	<b>2.76</b>
	<b>2026</b>	<b>332</b>	<b>0</b>	<b>332</b>	<b>122</b>	<b>2.72</b>

CONTINUED:

**TABLE 2 (CONTINUED)**  
**SPECIFIC HOUSEHOLD CHARACTERISTICS**  
**DODGE COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2026**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<b>North Bend:</b>	2000	1,213	52	1,161	468	2.48
	2010	1,177	48	1,129	447	2.53
	<b>2021</b>	<b>1,297</b>	<b>44</b>	<b>1,253</b>	<b>480</b>	<b>2.61</b>
	<b>2026</b>	<b>1,317</b>	<b>41</b>	<b>1,276</b>	<b>487</b>	<b>2.62</b>
<b>Scribner:</b>	2000	971	72	899	389	2.31
	2010	857	37	820	385	2.12
	<b>2021</b>	<b>814</b>	<b>26</b>	<b>788</b>	<b>379</b>	<b>2.08</b>
	<b>2026</b>	<b>797</b>	<b>23</b>	<b>774</b>	<b>377</b>	<b>2.05</b>
<b>Snyder:</b>	2000	318	0	318	135	2.36
	2010	300	0	300	127	2.36
	<b>2021</b>	<b>296</b>	<b>0</b>	<b>296</b>	<b>126</b>	<b>2.35</b>
	<b>2026</b>	<b>288</b>	<b>0</b>	<b>288</b>	<b>124</b>	<b>2.32</b>
<b>Uehling:</b>	2000	275	0	275	122	2.25
	2010	230	0	230	110	2.09
	<b>2021</b>	<b>222</b>	<b>0</b>	<b>222</b>	<b>107</b>	<b>2.07</b>
	<b>2026</b>	<b>215</b>	<b>0</b>	<b>215</b>	<b>104</b>	<b>2.07</b>
<b>Winslow:</b>	2000	104	0	104	41	2.54
	2010	103	0	103	40	2.57
	<b>2021</b>	<b>91</b>	<b>0</b>	<b>91</b>	<b>38</b>	<b>2.40</b>
	<b>2026</b>	<b>83</b>	<b>0</b>	<b>83</b>	<b>36</b>	<b>2.31</b>
<b>Balance of County:</b>	2000	5,765	0	5,765	2,190	2.63
	2010	5,467	0	5,467	2,268	2.41
	<b>2021</b>	<b>5,157</b>	<b>0</b>	<b>5,157</b>	<b>2,094</b>	<b>2.46</b>
	<b>2026</b>	<b>5,058</b>	<b>0</b>	<b>5,058</b>	<b>2,044</b>	<b>2.47</b>

Source: 2000, 2010 Census.

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

**TABLE 3  
TENURE BY HOUSEHOLD  
DODGE COUNTY & COMMUNITIES, NEBRASKA  
2000-2026**

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<b>Dodge County:</b>	2000	14,433	9,790	67.8%	4,643	32.2%
	2010	14,990	9,894	66.0%	5,096	34.0%
	<b>2021</b>	<b>15,301</b>	<b>10,085</b>	<b>65.9%</b>	<b>5,216</b>	<b>34.1%</b>
	<b>2026</b>	<b>15,422</b>	<b>10,181</b>	<b>66.0%</b>	<b>5,241</b>	<b>34.0%</b>
<b>Ames CDP:</b>	2000	N/A	N/A	N/A	N/A	N/A
	2010	9	6	66.7%	3	33.3%
	<b>2021</b>	<b>8</b>	<b>6</b>	<b>75.0%</b>	<b>2</b>	<b>25.0%</b>
	<b>2026</b>	<b>7</b>	<b>6</b>	<b>85.7%</b>	<b>1</b>	<b>14.3%</b>
<b>Dodge:</b>	2000	270	221	81.8%	49	18.2%
	2010	257	211	82.1%	46	17.9%
	<b>2021</b>	<b>262</b>	<b>216</b>	<b>82.4%</b>	<b>46</b>	<b>17.6%</b>
	<b>2026</b>	<b>258</b>	<b>214</b>	<b>82.9%</b>	<b>44</b>	<b>17.1%</b>
<b>Fremont:</b>	2000	10,171	6,446	63.4%	3,725	36.6%
	2010	10,725	6,552	61.0%	4,173	39.0%
	<b>2021</b>	<b>11,185</b>	<b>6,856</b>	<b>61.3%</b>	<b>4,329</b>	<b>38.7%</b>
	<b>2026</b>	<b>11,360</b>	<b>6,975</b>	<b>61.4%</b>	<b>4,385</b>	<b>38.6%</b>
<b>Hooper:</b>	2000	350	261	74.6%	89	25.4%
	2010	359	265	73.8%	94	26.2%
	<b>2021</b>	<b>364</b>	<b>268</b>	<b>73.6%</b>	<b>96</b>	<b>26.4%</b>
	<b>2026</b>	<b>371</b>	<b>272</b>	<b>73.3%</b>	<b>99</b>	<b>26.7%</b>
<b>Inglewood:</b>	2000	154	104	67.5%	50	32.5%
	2010	134	88	65.7%	46	34.3%
	<b>2021</b>	<b>134</b>	<b>86</b>	<b>64.2%</b>	<b>48</b>	<b>35.8%</b>
	<b>2026</b>	<b>132</b>	<b>84</b>	<b>63.6%</b>	<b>48</b>	<b>36.4%</b>
<b>Nickerson:</b>	2000	144	99	68.7%	45	31.3%
	2010	129	102	79.0%	27	21.0%
	<b>2021</b>	<b>124</b>	<b>99</b>	<b>79.8%</b>	<b>25</b>	<b>20.2%</b>
	<b>2026</b>	<b>122</b>	<b>98</b>	<b>80.3%</b>	<b>24</b>	<b>19.7%</b>

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**TABLE 3 (CONTINUED)**  
**TENURE BY HOUSEHOLD**  
**DODGE COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2026**

	<u>Year</u>	<u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<b>North Bend:</b>	2000	468	357	76.3%	111	23.7%
	2010	447	330	73.8%	117	26.2%
	<b>2021</b>	<b>480</b>	<b>342</b>	<b>71.3%</b>	<b>138</b>	<b>28.7%</b>
	<b>2026</b>	<b>487</b>	<b>346</b>	<b>71.0%</b>	<b>141</b>	<b>29.0%</b>
<b>Scribner:</b>	2000	389	314	80.7%	75	19.3%
	2010	385	296	76.8%	89	23.2%
	<b>2021</b>	<b>379</b>	<b>285</b>	<b>75.2%</b>	<b>94</b>	<b>24.8%</b>
	<b>2026</b>	<b>377</b>	<b>280</b>	<b>74.3%</b>	<b>97</b>	<b>25.7%</b>
<b>Snyder:</b>	2000	135	102	75.6%	33	24.4%
	2010	127	89	70.1%	38	29.9%
	<b>2021</b>	<b>126</b>	<b>86</b>	<b>68.3%</b>	<b>40</b>	<b>31.7%</b>
	<b>2026</b>	<b>124</b>	<b>84</b>	<b>67.7%</b>	<b>40</b>	<b>32.3%</b>
<b>Uehling:</b>	2000	122	102	83.6%	20	16.4%
	2010	110	91	82.7%	19	17.3%
	<b>2021</b>	<b>107</b>	<b>89</b>	<b>83.2%</b>	<b>18</b>	<b>16.8%</b>
	<b>2026</b>	<b>104</b>	<b>87</b>	<b>83.7%</b>	<b>17</b>	<b>16.3%</b>
<b>Winslow:</b>	2000	41	37	90.2%	4	9.8%
	2010	40	37	92.5%	3	7.5%
	<b>2021</b>	<b>38</b>	<b>35</b>	<b>92.1%</b>	<b>3</b>	<b>7.9%</b>
	<b>2026</b>	<b>36</b>	<b>33</b>	<b>91.7%</b>	<b>3</b>	<b>8.3%</b>
<b>Balance of County:</b>	2000	2,189	1,747	79.9%	442	20.1%
	2010	2,268	1,827	80.5%	441	19.5%
	<b>2021</b>	<b>2,094</b>	<b>1,717</b>	<b>82.0%</b>	<b>377</b>	<b>18.0%</b>
	<b>2026</b>	<b>2,044</b>	<b>1,702</b>	<b>83.3%</b>	<b>342</b>	<b>16.7%</b>

Source: 2000, 2010 Census.

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

**TABLE 4  
POPULATION AGE DISTRIBUTION  
TRENDS & PROJECTIONS  
DODGE COUNTY & COMMUNITIES, NEBRASKA  
2000-2026**

<b>Dodge County</b>		<b>2000-2010</b>			<b>2021-2026</b>	
<b>age group</b>	<b>2000</b>	<b>2010</b>	<b>Change</b>	<b>2021</b>	<b>2026</b>	<b>Change</b>
19 and Under	10,113	9,654	-459	8,618	8,660	+42
20-34	6,393	6,550	+157	6,167	6,199	+32
35-54	9,990	9,303	-687	8,535	8,322	-213
55-64	3,322	4,443	+1,121	6,228	6,472	+244
65-74	3,102	3,117	+15	3,973	4,136	+163
75-84	2,208	2,406	+198	2,194	2,213	+19
85+	1,032	1,218	+186	1,078	993	-85
<b>Totals</b>	<b>36,160</b>	<b>36,691</b>	<b>531</b>	<b>36,793</b>	<b>36,995</b>	<b>+202</b>
Median Age	37.9	40.3	+2.4	43.4	43.7	+0.3
<b>Ames CDP</b>		<b>2000-2010</b>			<b>2021-2026</b>	
<b>age group</b>	<b>2000</b>	<b>2010</b>	<b>Change</b>	<b>2021</b>	<b>2026</b>	<b>Change</b>
19 and Under	N/A	7	N/A	4	3	-1
20-34	N/A	2	N/A	3	3	+0
35-54	N/A	10	N/A	6	5	-1
55-64	N/A	1	N/A	3	3	+0
65-74	N/A	3	N/A	2	2	+0
75-84	N/A	1	N/A	2	2	+0
85+	N/A	0	N/A	1	0	-1
<b>Totals</b>	<b>N/A</b>	<b>24</b>	<b>N/A</b>	<b>21</b>	<b>18</b>	<b>-3</b>
Median Age	N/A	44.5	N/A	46.7	47.7	+1.0
<b>Dodge</b>		<b>2000-2010</b>			<b>2021-2026</b>	
<b>age group</b>	<b>2000</b>	<b>2010</b>	<b>Change</b>	<b>2021</b>	<b>2026</b>	<b>Change</b>
19 and Under	180	138	-42	119	108	-11
20-34	105	66	-39	49	45	-4
35-54	140	136	-4	131	120	-11
55-64	63	69	+6	83	93	+10
65-74	78	70	-7	77	77	+0
75-84	82	69	-13	62	60	-2
85+	52	64	+12	70	73	+3
<b>Totals</b>	<b>700</b>	<b>612</b>	<b>-88</b>	<b>591</b>	<b>576</b>	<b>-15</b>
Median Age	43.4	49.6	+6.2	54.0	55.6	+1.6

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**TABLE 4 (CONTINUED)**  
**POPULATION AGE DISTRIBUTION**  
**TRENDS & PROJECTIONS**  
**DODGE COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2026**

<b>Fremont</b>		<b>2000-2010</b>			<b>2021-2026</b>	
<b>age group</b>	<b><u>2000</u></b>	<b><u>2010</u></b>	<b><u>Change</u></b>	<b><u>2021</u></b>	<b><u>2026</u></b>	<b><u>Change</u></b>
19 and Under	6,981	7,094	+113	7,312	7,448	+136
20-34	4,854	5,237	+383	5,324	5,385	+61
35-54	6,808	6,563	-245	6,274	6,156	-118
55-64	2,140	2,948	+808	3,299	3,506	+207
65-74	2,105	2,011	-94	2,209	2,325	+116
75-84	1,559	1,654	+95	1,656	1,662	+6
<u>85+</u>	<u>727</u>	<u>890</u>	<u>+163</u>	<u>736</u>	<u>675</u>	<u>-61</u>
<b>Totals</b>	<b>25,174</b>	<b>26,397</b>	<b>+1,223</b>	<b>26,810</b>	<b>27,157</b>	<b>+347</b>
Median Age	37.0	38.0	+1.0	37.5	37.4	-0.1
<b>Hooper</b>		<b>2000-2010</b>			<b>2021-2026</b>	
<b>age group</b>	<b><u>2000</u></b>	<b><u>2010</u></b>	<b><u>Change</u></b>	<b><u>2021</u></b>	<b><u>2026</u></b>	<b><u>Change</u></b>
19 and Under	202	195	-7	200	203	+3
20-34	103	119	+16	124	130	+6
35-54	224	217	-7	209	205	-4
55-64	86	94	+8	113	118	+5
65-74	71	99	+28	105	109	+4
75-84	83	61	-22	68	70	+2
<u>85+</u>	<u>58</u>	<u>35</u>	<u>-23</u>	<u>18</u>	<u>13</u>	<u>-5</u>
<b>Totals</b>	<b>827</b>	<b>820</b>	<b>-7</b>	<b>837</b>	<b>848</b>	<b>+11</b>
Median Age	43.4	45.2	+1.8	44.0	43.8	-0.2
<b>Inglewood</b>		<b>2000-2010</b>			<b>2021-2026</b>	
<b>age group</b>	<b><u>2000</u></b>	<b><u>2010</u></b>	<b><u>Change</u></b>	<b><u>2021</u></b>	<b><u>2026</u></b>	<b><u>Change</u></b>
19 and Under	100	80	-20	60	47	-13
20-34	79	67	-12	62	54	-8
35-54	107	81	-26	70	57	-13
55-64	47	43	-4	45	44	-1
65-74	30	25	-5	29	32	+3
75-84	16	26	+10	44	65	+21
<u>85+</u>	<u>3</u>	<u>3</u>	<u>+0</u>	<u>5</u>	<u>7</u>	<u>+2</u>
<b>Totals</b>	<b>382</b>	<b>325</b>	<b>-57</b>	<b>315</b>	<b>306</b>	<b>-9</b>
Median Age	37.0	39.3	+2.3	45.1	49.5	+4.4

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**TABLE 4 (CONTINUED)**  
**POPULATION AGE DISTRIBUTION**  
**TRENDS & PROJECTIONS**  
**DODGE COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2026**

<b>Nickerson</b>		<b>2000-2010</b>			<b>2021-2026</b>	
<b>age group</b>	<b>2000</b>	<b>2010</b>	<b>Change</b>	<b>2021</b>	<b>2026</b>	<b>Change</b>
19 and Under	161	110	-51	75	59	-16
20-34	96	81	-15	68	59	-9
35-54	106	111	+5	115	124	+9
55-64	27	32	+5	37	38	+1
65-74	36	21	-15	19	22	+3
75-84	5	13	+8	26	27	+1
85+	0	1	+1	2	3	+1
<b>Totals</b>	<b>431</b>	<b>369</b>	<b>-62</b>	<b>342</b>	<b>332</b>	<b>-10</b>
Median Age	28.5	33.9	+5.4	39.8	42.7	+2.9
<b>North Bend</b>		<b>2000-2010</b>			<b>2021-2026</b>	
<b>age group</b>	<b>2000</b>	<b>2010</b>	<b>Change</b>	<b>2021</b>	<b>2026</b>	<b>Change</b>
19 and Under	364	336	-28	352	340	-12
20-34	150	155	+5	204	223	+19
35-54	337	291	-46	283	263	-20
55-64	102	160	+58	216	239	+23
65-74	100	85	-15	127	149	+22
75-84	91	74	-17	68	61	-7
85+	69	51	-18	47	42	-5
<b>Totals</b>	<b>1,213</b>	<b>1,177</b>	<b>-36</b>	<b>1,297</b>	<b>1,317</b>	<b>+20</b>
Median Age	40.4	41.8	+1.4	41.5	42.0	+0.5
<b>Scribner</b>		<b>2000-2010</b>			<b>2021-2026</b>	
<b>age group</b>	<b>2000</b>	<b>2010</b>	<b>Change</b>	<b>2021</b>	<b>2026</b>	<b>Change</b>
19 and Under	249	210	-39	170	149	-21
20-34	134	88	-46	56	50	-6
35-54	226	190	-36	154	135	-19
55-64	65	112	+47	186	203	+17
65-74	114	106	-8	95	104	+9
75-84	113	106	-7	95	103	+8
85+	70	65	-5	58	53	-5
<b>Totals</b>	<b>971</b>	<b>857</b>	<b>-114</b>	<b>814</b>	<b>797</b>	<b>-17</b>
Median Age	43.2	50.4	+7.2	56.4	58.2	+1.8

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**TABLE 4 (CONTINUED)**  
**POPULATION AGE DISTRIBUTION**  
**TRENDS & PROJECTIONS**  
**DODGE COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2026**

<b>Snyder</b>		<b>2000-2010</b>			<b>2021-2026</b>	
<b>age group</b>	<b>2000</b>	<b>2010</b>	<b>Change</b>	<b>2021</b>	<b>2026</b>	<b>Change</b>
19 and Under	96	91	-5	87	82	-5
20-34	49	35	-14	26	22	-4
35-54	83	86	+3	90	89	-1
55-64	29	35	+6	43	46	+3
65-74	28	31	+3	35	36	+1
75-84	25	17	-8	12	10	-2
85+	8	5	-3	3	3	+0
<b>Totals</b>	<b>318</b>	<b>300</b>	<b>-18</b>	<b>296</b>	<b>288</b>	<b>-8</b>
Median Age	37.8	41.4	+3.6	42.8	44.0	+1.2
<b>Uehling</b>		<b>2000-2010</b>			<b>2021-2026</b>	
<b>age group</b>	<b>2000</b>	<b>2010</b>	<b>Change</b>	<b>2021</b>	<b>2026</b>	<b>Change</b>
19 and Under	78	53	-25	39	34	-5
20-34	31	28	-3	28	26	-2
35-54	72	59	-13	53	50	-3
55-64	36	34	-2	34	35	+1
65-74	27	36	+9	50	47	-3
75-84	23	15	+8	15	19	+4
85+	8	5	-3	3	4	+1
<b>Totals</b>	<b>275</b>	<b>230</b>	<b>-45</b>	<b>222</b>	<b>215</b>	<b>-7</b>
Median Age	40.5	46.8	+6.3	51.6	53.9	+2.3

**CONTINUED:**

**TABLE 4 (CONTINUED)  
POPULATION AGE DISTRIBUTION  
TRENDS & PROJECTIONS  
DODGE COUNTY & COMMUNITIES, NEBRASKA  
2000-2026**

<b>Winslow</b>		<b>2000-2010</b>			<b>2021-2026</b>	
<b>age group</b>	<b>2000</b>	<b>2010</b>	<b>Change</b>	<b>2021</b>	<b>2026</b>	<b>Change</b>
19 and Under	29	27	-2	18	14	-4
20-34	23	21	-2	18	16	-2
35-54	36	30	-6	24	21	-3
55-64	8	14	+6	17	17	+0
65-74	4	6	+2	7	8	+1
75-84	3	5	+2	6	7	+1
85+	<u>1</u>	<u>0</u>	<u>-1</u>	<u>1</u>	<u>0</u>	<u>-1</u>
<b>Totals</b>	<b>104</b>	<b>103</b>	<b>-1</b>	<b>91</b>	<b>83</b>	<b>-8</b>
Median Age	35.5	38.5	+3.0	42.9	46.0	+3.1
<b>Balance of County</b>		<b>2000-2010</b>			<b>2021-2026</b>	
<b>age group</b>	<b>2000</b>	<b>2010</b>	<b>Change</b>	<b>2021</b>	<b>2026</b>	<b>Change</b>
19 and Under	215	203	-12	182	173	-9
20-34	448	320	-128	205	186	-19
35-54	1,348	1,247	-101	1,126	1,097	-29
55-64	2,014	2,197	+183	2,152	2,130	-22
65-74	786	1,082	+296	1,218	1,225	+7
75-84	458	247	-211	140	127	-13
85+	<u>196</u>	<u>171</u>	<u>-25</u>	<u>134</u>	<u>120</u>	<u>-14</u>
<b>Totals</b>	<b>5,765</b>	<b>5,467</b>	<b>-298</b>	<b>5,157</b>	<b>5,058</b>	<b>-99</b>
Median Age	41.2	41.9	+0.7	55.0	55.5	+0.5

Source: 2000, 2010 Census.

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

**TABLE 5  
HOUSEHOLD INCOME BY AGE GROUP - TRENDS & PROJECTIONS  
DODGE COUNTY, NEBRASKA  
2000-2026**

<u>Income Group</u>	<u>2000*</u>	<u>2018*</u>	<u>2021</u>	<u>2026</u>	<u>% Change 2021-2026</u>
<b>All Households:</b>					
Less than \$10,000	1,140	995	955	871	-8.8%
\$10,000-\$19,999	2,299	1,406	1,311	1,099	-16.2%
\$20,000-\$34,999	3,370	2,496	2,362	2,067	-12.5%
\$35,000-\$49,999	2,846	2,374	2,270	2,045	-9.9%
<u>\$50,000 or More</u>	<u>4,770</u>	<u>8,018</u>	<u>8,403</u>	<u>9,340</u>	<u>+11.2%</u>
<b>Totals</b>	<b>14,425</b>	<b>15,289</b>	<b>15,301</b>	<b>15,422</b>	<b>+0.8%</b>
Median Income	<b>\$37,188</b>	<b>\$53,101</b>	<b>\$54,125</b>	<b>\$58,340</b>	<b>+7.8%</b>
<b>Households 65+ Yrs:</b>					
Less than \$10,000	498	278	264	230	-12.9%
\$10,000-\$19,999	1,103	621	591	515	-12.9%
\$20,000-\$34,999	1,178	1,044	1,031	998	-3.2%
\$35,000-\$49,999	617	691	700	723	+3.3%
<u>\$50,000 or More</u>	<u>641</u>	<u>1,676</u>	<u>1,977</u>	<u>2,728</u>	<u>+38.0%</u>
<b>Totals</b>	<b>4,037</b>	<b>4,310</b>	<b>4,563</b>	<b>5,194</b>	<b>+13.8%</b>
Median Income	<b>\$25,457</b>	<b>\$38,329</b>	<b>\$43,475</b>	<b>\$50,125</b>	<b>+15.3%</b>
<b>Renter Households:</b>					
Less than \$10,000	N/A	646	575	453	-21.2%
\$10,000-\$19,999	N/A	786	606	490	-19.1%
\$20,000-\$34,999	N/A	1,264	1,084	957	-11.7%
\$35,000-\$49,999	N/A	1,181	1,085	1,113	+2.6%
<u>\$50,000 or More</u>	<u>N/A</u>	<u>1,860</u>	<u>1,866</u>	<u>2,228</u>	<u>+19.4%</u>
<b>Totals</b>	<b>4,643</b>	<b>5,737</b>	<b>5,216</b>	<b>5,241</b>	<b>+0.5%</b>
Median Income	<b>\$24,745</b>	<b>\$36,557</b>	<b>\$39,740</b>	<b>\$44,710</b>	<b>+12.5%</b>

\*Specified 2000 & 2018 Data Used. 2018 Estimate subject to margin of error.

Source: 2000 Census, 2014-2018 American Community Survey.

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

**TABLE 6  
PER CAPITA INCOME  
TRENDS & PROJECTIONS  
DODGE COUNTY / STATE OF NEBRASKA  
2010-2026**

<u>Year</u>	<u>Dodge County</u>		<u>State of Nebraska</u>	
	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
<b>2010</b>	\$36,215	--	\$40,920	--
<b>2011</b>	\$39,722	+9.7%	\$45,429	+11.0%
<b>2012</b>	\$39,636	-0.2%	\$46,562	+2.5%
<b>2013</b>	\$41,391	+4.4%	\$46,592	+0.1%
<b>2014</b>	\$41,940	+1.3%	\$48,948	+5.1%
<b>2015</b>	\$45,502	+8.5%	\$50,588	+3.4%
<b>2016</b>	\$43,974	-3.4%	\$49,703	-1.8%
<b>2017</b>	\$45,367	+3.2%	\$50,663	+1.9%
<b>2018</b>	\$47,330	+4.3%	\$53,263	+5.1%
<b>2021</b>	<b>\$49,580</b>	<b>+4.8%</b>	<b>\$54,450</b>	<b>+2.2%</b>
<b>2010-2021</b>	<b>\$36,215-\$49,580</b>	<b>+36.9%</b>	<b>\$40,920-\$54,450</b>	<b>+33.1%</b>
<b>2021-2026</b>	<b>\$49,580-\$55,440</b>	<b>+11.8%</b>	<b>\$54,450-\$60,712</b>	<b>+11.5%</b>

Source: U.S. Bureau of Economic Analysis – FRED, Federal Reserve Bank of St. Louis, 2021.  
Hanna:Keelan Associates, P.C., 2021.



**TABLE 7  
PERSONS RECEIVING SOCIAL SECURITY INCOME  
DODGE COUNTY, NEBRASKA  
2018**

<u>Social Security Income-2018</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	6,130
Spouses	275
Children	55
<u>Survivor Benefits</u>	
Widow(er)s & Parents	550
Children	190
<u>Disability Benefits</u>	
Disabled Persons	1,050
Spouses	5
<u>Children</u>	<u>190</u>
<b>TOTAL</b>	<b>8,445</b>
<u>Aged 65 &amp; Older</u>	
Men	2,925
<u>Women</u>	<u>3,730</u>
<b>TOTAL</b>	<b>6,655</b>
<u>Supplemental Security Income-2018</u>	
Aged	30
<u>Blind and Disabled</u>	<u>540</u>
<b>TOTAL</b>	<b>570</b>

N/A = Not Available.

Source: Department of Health and Human Services, Social Security Administration, 2019.

**TABLE 8**  
**ESTIMATED OWNER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**DODGE COUNTY, NEBRASKA**  
**2000-2026**

<b><u>Inc. Rng.</u></b>	<b>2000*</b> <b><u># / #CB-HP</u></b>	<b>2016*</b> <b><u># / #CB-HP</u></b>	<b>2021</b> <b><u># / #CB-HP</u></b>	<b>2026</b> <b><u># / #CB-HP</u></b>
0-30% AMI	442 / 323	595 / 435	656 / 479	706 / 517
31-50% AMI	842 / 410	920 / 415	956 / 425	984 / 426
51-80% AMI	1,726 / 537	1,680 / 395	1,696 / 390	1,690 / 358
<u>81%+ AMI</u>	<u>6,813 / 436</u>	<u>6,700 / 465</u>	<u>6,777 / 470</u>	<u>6,801 / 445</u>
<b>TOTALS</b>	<b>9,823 / 1,706</b>	<b>9,895 / 1,710</b>	<b>10,085 / 1,764</b>	<b>10,181 / 1,746</b>

\*Specified data

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

Source: 2000 & 2012-2016 CHAS Tables.  
 Hanna:Keelan Associates, P.C., 2021.

**TABLE 9**  
**ESTIMATED RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**DODGE COUNTY, NEBRASKA**  
**2000-2026**

<b><u>Inc. Rng.</u></b>	<b>2000*</b> <b><u># / #CB-HP</u></b>	<b>2016*</b> <b><u># / #CB-HP</u></b>	<b>2021</b> <b><u># / #CB-HP</u></b>	<b>2026</b> <b><u># / #CB-HP</u></b>
0-30% AMI	700 / 466	980 / 770	1,050 / 830	1,109 / 882
31-50% AMI	851 / 556	815 / 465	785 / 440	746 / 407
51-80% AMI	1,136 / 340	1,460 / 315	1,524 / 290	1,588 / 286
<u>81%+ AMI</u>	<u>1,926 / 81</u>	<u>1,910 / 110</u>	<u>1,857 / 111</u>	<u>1,798 / 108</u>
<b>TOTALS</b>	<b>4,613 / 1,443</b>	<b>5,165 / 1,660</b>	<b>5,216 / 1,671</b>	<b>5,241 / 1,683</b>

\*Specified data

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

Source: 2000 & 2012-2016 CHAS Tables.  
 Hanna:Keelan Associates, P.C., 2021.

**TABLE 10  
EMPLOYMENT DATA TRENDS & PROJECTIONS  
DODGE COUNTY, NEBRASKA  
2010-2026**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2010	17,855	--	5.3%
2011	18,190	+335	4.9%
2012	18,400	+210	4.5%
2013	18,449	+49	4.2%
2014	18,496	+47	3.6%
2015	18,461	-35	3.3%
2016	18,521	+60	3.1%
2017	18,784	+263	2.8%
2018	18,845	+61	2.9%
2019	18,931	+86	2.9%
2020*	19,007	+76	4.3%
<b>2026</b>	<b>19,207</b>	<b>+200</b>	<b>3.5%</b>
<b>2010-2026</b>	<b>17,855-19,207</b>	<b>+1,352</b>	<b>5.3%-3.5%</b>

\*Employment data as of March, 2020.

Source: Nebraska Department of Labor, 2021.

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

**TABLE 11  
CIVILIAN LABOR FORCE & EMPLOYMENT  
TRENDS & PROJECTIONS  
DODGE COUNTY, NEBRASKA  
1990-2026**

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2020*</u>	<u>2026</u>
Civilian Labor Force	17,064	19,710	19,713	19,864	<b>19,904</b>
Unemployment	580	573	997	857	<b>697</b>
Rate of Unemployment	3.4%	2.9%	5.1%	4.3%	<b>3.5%</b>
Employment	16,484	19,137	18,716	19,007	<b>19,207</b>
<b><u>Change in Employment</u></b>					
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-2000	+2,653	+265.3	+16.1%	+1.6%	
2000-2010	-421	-42.1	-2.2%	-0.2%	
2010-2021*	+291	+29.1	+1.6%	+0.2%	
<b>2021-2026</b>	<b>+200</b>	<b>+40.0</b>	<b>+1.1%</b>	<b>+0.2%</b>	

\*Employment as of March, 2020.

Source: Nebraska Department of Labor, Labor Market Information, 2021.

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

**TABLE 12**  
**WORKFORCE EMPLOYMENT BY TYPE**  
**DODGE COUNTY, NEBRASKA**  
**2020<sup>^</sup>**

**Workforce**

<b>Non-Farm Employment (Wage and Salary)</b>	<b>17,502</b>
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	*
Construction.	908
Manufacturing.	3,595
Wholesale Trade.	816
Retail Trade.	2,409
Transportation & Warehousing.	672
Information.	98
Finance & Insurance.	531
Real Estate & Rental/Leasing.	117
Professional, Scientific & Technical Services.	258
Management of Companies & Enterprises.	15
Administrative/Support/Waste.	689
Educational Services.	*
Health Care & Social Assistance.	2,464
Arts, Entertainment & Recreation.	115
Accommodation & Food Service.	1,316
Other Services (except Public Administration).	820
Federal Government.	110
State Government.	303
Local Government.	1,806

<sup>^</sup>Employment data as of March, 2020.  
 \*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2021.

**TABLE 13**  
**HOUSING STOCK PROFILE**  
**DEFINING SUBSTANDARD HOUSING – HUD**  
**DODGE COUNTY & COMMUNITIES, NEBRASKA**  
**2018 ESTIMATE\***

	Complete Plumbing			Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
<b>Dodge County:</b>	<b>15,289</b>	<b>15,241</b>	<b>99.7%</b>	<b>48</b>	<b>0.3%</b>	<b>404</b>	<b>2.6%</b>
Ames CDP:	26	26	100.0%	0	0.0%	0	0.0%
Dodge:	249	249	100.0%	0	0.0%	0	0.0%
Fremont:	10,963	10,946	99.8%	17	0.2%	354	3.2%
Hooper:	364	364	100.0%	0	0.0%	0	0.0%
Inglewood:	139	139	100.0%	0	0.0%	14	10.1%
Nickerson:	123	123	100.0%	0	0.0%	1	0.8%
North Bend:	478	478	100.0%	0	0.0%	20	4.2%
Scribner:	367	365	99.5%	2	0.5%	0	0.0%
Snyder:	158	158	100.0%	0	0.0%	4	2.5%
Uehling:	108	106	98.1%	2	1.9%	4	3.7%
Winslow:	40	40	100.0%	0	0.0%	0	0.0%
Balance of County:	2,274	2,247	98.8%	27	1.2%	7	0.3%

\*2018 Estimate subject to margin of error.

Source: 2014-2018 American Community Survey.

**TABLE 14  
HOUSING STOCK PROFILE/YEAR BUILT\*  
DODGE COUNTY & COMMUNITIES, NEBRASKA  
2021**

<u>Year</u>	<u>Dodge County</u>	<u>Ames CDP</u>	<u>Dodge</u>
2014 to Present	521	0	4
2010 to 2013	259	0	10
2000 to 2009	1,229	0	0
1990 to 1999	1,161	0	9
1980 to 1989	1,441	0	22
1970 to 1979	2,813	0	41
1960 to 1969	2,038	0	41
1950 to 1959	2,517	0	22
1940 to 1949	819	0	15
<u>1939 or Before</u>	<u>4,330</u>	<u>12<sup>^</sup></u>	<u>133</u>
<b>SUBTOTAL</b>	<b>17,128</b>	<b>12<sup>^</sup></b>	<b>297</b>
<u>Units Lost (2014 to Present)</u>	<u>(124)</u>	<u>(0)</u>	<u>(1)</u>
<b>TOTAL EST. UNITS – 2021</b>	<b>17,004</b>	<b>12</b>	<b>296</b>
% 1939 or Before	25.5%	100.0%	44.9%
% 1959 or Before	45.1%	100.0%	57.4%
	<u>Fremont</u>	<u>Hooper</u>	<u>Inglewood</u>
2014 to Present	419	17	3
2010 to 2013	192	5	0
2000 to 2009	810	19	12
1990 to 1999	778	18	22
1980 to 1989	1,049	6	24
1970 to 1979	1,978	53	22
1960 to 1969	1,583	69	12
1950 to 1959	2,061	22	8
1940 to 1949	568	40	8
<u>1939 or Before</u>	<u>2,608</u>	<u>167</u>	<u>34</u>
<b>SUBTOTAL</b>	<b>12,046</b>	<b>416</b>	<b>145</b>
<u>Units Lost (2014 to Present)</u>	<u>(117)</u>	<u>(0)</u>	<u>(1)</u>
<b>TOTAL EST. UNITS – 2021</b>	<b>11,929</b>	<b>416</b>	<b>144</b>
% 1939 or Before	21.9%	40.1%	23.6%
% 1959 or Before	43.9%	55.0%	34.7%

**CONTINUED:**

**TABLE 14 (CONTINUED)  
HOUSING STOCK PROFILE/YEAR BUILT\*  
DODGE COUNTY & COMMUNITIES, NEBRASKA  
2021**

<u>Year</u>	<u>Nickerson</u>	<u>North Bend</u>	<u>Scribner</u>	<u>Snyder</u>
2014 to Present	3	42	7	2
2010 to 2013	0	16	2	0
2000 to 2009	21	29	27	2
1990 to 1999	23	32	14	22
1980 to 1989	17	18	23	7
1970 to 1979	50	102	57	30
1960 to 1969	2	45	51	10
1950 to 1959	11	81	49	23
1940 to 1949	8	51	27	12
<u>1939 or Before</u>	<u>20</u>	<u>149</u>	<u>160</u>	<u>71</u>
<b>SUBTOTAL</b>	<b>155</b>	<b>565</b>	<b>417</b>	<b>179</b>
<u>Units Lost (2014 to Present)</u>	<u>(0)</u>	<u>(3)</u>	<u>(0)</u>	<u>(2)</u>
<b>TOTAL EST. UNITS – 2021</b>	<b>155</b>	<b>562</b>	<b>417</b>	<b>177</b>
% 1939 or Before	12.9%	26.5%	38.4%	39.7%
% 1959 or Before	25.2%	50.0%	56.6%	59.9%
			<b>Balance of</b>	
	<u>Uehling</u>	<u>Winslow</u>	<u>County</u>	
2014 to Present	0	2	22	
2010 to 2013	0	0	34	
2000 to 2009	2	8	299	
1990 to 1999	8	0	235	
1980 to 1989	12	0	263	
1970 to 1979	23	2	455	
1960 to 1969	12	4	209	
1950 to 1959	8	9	223	
1940 to 1949	1	5	84	
<u>1939 or Before</u>	<u>82</u>	<u>21</u>	<u>885</u>	
<b>SUBTOTAL</b>	<b>148</b>	<b>51</b>	<b>2,697</b>	
<u>Units Lost (2014 to Present)</u>	<u>(0)</u>	<u>(0)</u>	N/A	
<b>TOTAL EST. UNITS – 2021</b>	<b>148</b>	<b>51</b>	<b>2,697</b>	
% 1939 or Before	55.4%	41.2%	32.8%	
% 1959 or Before	61.5%	68.6%	44.2%	

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

^Includes Corporate Limits & Planning Jurisdiction.

Source: 2014-2018 American Community Survey.

Communities of Dodge County, 2021.

Dodge County Assessor, 2021.

**TABLE 15**  
**HOUSING STOCK OCCUPANCY/VACANCY STATUS**  
**DODGE COUNTY & COMMUNITIES, NEBRASKA**  
**2021**

	<u>Dodge County</u>	<u>Ames CDP</u>	<u>Dodge</u>
a) Housing Stock	17,004 (O=11,065; R=5,939)	12 (O=10; R=2)	296 (O=238; R=58)
b) Vacant Housing Stock	1,703	4	34
c) Occupied Housing Stock	15,301	8	262
*Owner Occupied	10,085	6	216
*Renter Occupied	5,216	2	46
d) Housing Vacancy Rate*	10.0% (1,703)	33.3% (4)	11.5% (34)
*Owner Vacancy	8.9% (980)	40.0% (4)	9.2% (22)
*Renter Vacancy	12.2% (723)	0.0% (0)	20.7% (12)
e) Adjusted Vacancy Rate**	4.7% (793)	16.7% (2)	4.7% (14)
**Owner Vacancy	4.3% (478)	20.0% (2)	3.4% (8)
**Renter Vacancy	5.3% (315)	0.0% (0)	10.3% (6)
	<u>Fremont</u>	<u>Hooper</u>	<u>Inglewood</u>
a) Housing Stock	11,929 (O=7,266; R=4,663)	416 (O=300; R=116)	144 (O=93; R=51)
b) Vacant Housing Stock	744	52	10
c) Occupied Housing Stock	11,185	364	134
*Owner Occupied	6,856	268	86
*Renter Occupied	4,329	96	48
d) Housing Vacancy Rate*	6.2% (744)	12.5% (52)	6.9% (10)
*Owner Vacancy	5.6% (410)	10.7% (32)	7.5% (7)
*Renter Vacancy	7.2% (334)	17.2% (20)	5.9% (3)
e) Adjusted Vacancy Rate**	3.2% (380)	4.1% (17)	2.8% (4)
**Owner Vacancy	3.0% (217)	2.7% (8)	2.2% (2)
**Renter Vacancy	3.5% (163)	7.8% (9)	3.9% (2)

CONTINUED:



**TABLE 15 (CONTINUED)**  
**HOUSING STOCK OCCUPANCY/VACANCY STATUS**  
**DODGE COUNTY & COMMUNITIES, NEBRASKA**  
**2021**

	<u>Nickerson</u>	<u>North Bend</u>
a) Housing Stock	155 (O=119; R=36)	562 (O=391; R=171)
b) Vacant Housing Stock	31	82
c) Occupied Housing Stock	124	480
*Owner Occupied	99	342
*Renter Occupied	25	138
d) Housing Vacancy Rate*	20.0% (31)	14.6% (82)
*Owner Vacancy	16.8% (20)	12.5% (49)
*Renter Vacancy	30.6% (11)	19.3% (33)
e) Adjusted Vacancy Rate**	8.4% (13)	5.2% (29)
**Owner Vacancy	5.0% (6)	4.3% (17)
**Renter Vacancy	19.4% (7)	7.0% (12)
	<u>Scribner</u>	<u>Snyder</u>
a) Housing Stock	417 (O=314; R=103)	177 (O=110; R=67)
b) Vacant Housing Stock	38	51
c) Occupied Housing Stock	379	126
*Owner Occupied	285	86
*Renter Occupied	94	40
d) Housing Vacancy Rate*	9.1% (38)	28.9% (51)
*Owner Vacancy	9.2% (29)	21.9% (24)
*Renter Vacancy	8.7% (9)	40.3% (27)
e) Adjusted Vacancy Rate**	2.6% (11)	11.9% (21)
**Owner Vacancy	2.2% (7)	5.1% (9)
**Renter Vacancy	3.9% (4)	17.9% (12)

CONTINUED:

**TABLE 15 (CONTINUED)**  
**HOUSING STOCK OCCUPANCY/VACANCY STATUS**  
**DODGE COUNTY & COMMUNITIES, NEBRASKA**  
**2021**

	<u>Uehling</u>	<u>Winslow</u>
<b>a) Housing Stock</b>	<b>148</b> (O=113; R=35)	<b>51</b> (O=44; R=7)
<b>b) Vacant Housing Stock</b>	<b>41</b>	<b>13</b>
<b>c) Occupied Housing Stock</b>	<b>107</b>	<b>38</b>
*Owner Occupied	89	35
*Renter Occupied	18	3
<b>d) Housing Vacancy Rate*</b>	<b>27.7% (41)</b>	<b>25.5% (13)</b>
*Owner Vacancy	21.2% (24)	20.5% (9)
*Renter Vacancy	48.6% (17)	57.1% (4)
<b>e) Adjusted Vacancy Rate**</b>	<b>12.2% (18)</b>	<b>3.9% (2)</b>
**Owner Vacancy	7.1% (8)	2.3% (1)
**Renter Vacancy	28.6% (10)	14.3% (1)
	<b><u>Balance of County</u></b>	
<b>a) Housing Stock</b>	<b>2,697</b> (O=2,067; R=630)	
<b>b) Vacant Housing Stock</b>	<b>603</b>	
<b>c) Occupied Housing Stock</b>	<b>2,094</b>	
*Owner Occupied	1,717	
*Renter Occupied	377	
<b>d) Housing Vacancy Rate*</b>	<b>22.4% (603)</b>	
*Owner Vacancy	16.9% (350)	
*Renter Vacancy	40.2% (253)	
<b>e) Adjusted Vacancy Rate**</b>	<b>10.5% (282)</b>	
**Owner Vacancy	<b>9.3% (193)</b>	
**Renter Vacancy	<b>14.1% (89)</b>	

\*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: 2014-2018 American Community Survey.  
 Communities of Dodge County, 2021.  
 Hanna:Keelan Associates, P.C., 2021.

**TABLE 16  
OWNER OCCUPIED HOUSING VALUE  
DODGE COUNTY & COMMUNITIES, NEBRASKA  
2000-2026**

		<b>Less than \$50,000</b>	<b>\$50,000 to \$99,999</b>	<b>\$100,000 to \$149,999</b>	<b>\$150,000 to \$199,999</b>	<b>\$200,000 or More</b>	<b>Total</b>
<b>Dodge County:</b>	2000*	1,299	4,265	1,864	555	351	8,334
	<b>2000 Med. Val.</b>	<b>\$81,900</b>					
	2018*	1,149	2,365	2,815	1,284	1,939	9,552
	<b>2018 Med. Val.</b>	<b>\$122,600</b>					
	<b>2021 2026</b>	<b>\$126,950 \$138,215</b>					
<b>Ames CDP:</b>	2000*	N/A	N/A	N/A	N/A	N/A	N/A
	<b>2000 Med. Val.</b>	<b>N/A</b>					
	2018*	0	6	0	20	0	26
	<b>2018 Med. Val.</b>	<b>N/A</b>					
	<b>2021 2026</b>	<b>N/A N/A</b>					
<b>Dodge:</b>	2000*	88	111	9	2	2	212
	<b>2000 Med. Val.</b>	<b>\$53,100</b>					
	2018*	50	115	16	12	3	196
	<b>2018 Med. Val.</b>	<b>\$75,800</b>					
	<b>2021 2026</b>	<b>\$78,350 \$84,940</b>					
<b>Fremont:</b>	2000*	643	3,194	1,518	411	196	5,962
	<b>2000 Med. Val.</b>	<b>\$85,500</b>					
	2018*	625	1,503	2,104	914	1,103	6,249
	<b>2018 Med. Val.</b>	<b>\$123,600</b>					
	<b>2021 2026</b>	<b>\$125,500 \$132,275</b>					
<b>Hooper:</b>	2000*	67	147	22	5	3	244
	<b>2000 Med. Val.</b>	<b>\$68,400</b>					
	2018*	29	94	69	43	22	257
	<b>2018 Med. Val.</b>	<b>\$104,600</b>					
	<b>2021 2026</b>	<b>\$106,625 \$111,785</b>					
<b>Inglewood:</b>	2000*	24	55	7	2	0	88
	<b>2000 Med. Val.</b>	<b>\$64,200</b>					
	2018*	26	28	24	5	10	93
	<b>2018 Med. Val.</b>	<b>\$84,200</b>					
	<b>2021 2026</b>	<b>\$86,000 \$90,000</b>					

CONTINUED:

**TABLE 16 (CONTINUED)  
OWNER OCCUPIED HOUSING VALUE  
DODGE COUNTY & COMMUNITIES, NEBRASKA  
2000-2026**

		<b>Less than <u>\$50,000</u></b>	<b>\$50,000 to <u>\$99,999</u></b>	<b>\$100,000 to <u>\$149,999</u></b>	<b>\$150,000 to <u>\$199,999</u></b>	<b>\$200,000 or <u>More</u></b>	<b><u>Total</u></b>
<b>Nickerson:</b>	2000*	20	25	6	0	0	<b>51</b>
	<b>2000 Med. Val.</b>	<b>\$39,600</b>					
	2018*	35	29	12	7	12	<b>95</b>
	<b>2018 Med. Val.</b>	<b>\$58,900</b>					
	<b>2021</b>	<b>\$59,950</b>					
<b>2026</b>	<b>\$64,845</b>						
<b>North Bend:</b>	2000*	97	192	33	7	2	<b>331</b>
	<b>2000 Med. Val.</b>	<b>\$63,100</b>					
	2018*	85	96	107	46	44	<b>378</b>
	<b>2018 Med. Val.</b>	<b>\$102,200</b>					
	<b>2021</b>	<b>\$103,975</b>					
<b>2026</b>	<b>\$108,050</b>						
<b>Scribner:</b>	2000*	144	119	23	2	0	<b>288</b>
	<b>2000 Med. Val.</b>	<b>\$49,000</b>					
	2018*	95	129	40	25	9	<b>298</b>
	<b>2018 Med. Val.</b>	<b>\$66,900</b>					
	<b>2021</b>	<b>\$69,165</b>					
<b>2026</b>	<b>\$73,835</b>						
<b>Snyder:</b>	2000*	69	26	2	0	2	<b>97</b>
	<b>2000 Med. Val.</b>	<b>\$37,500</b>					
	2018*	47	48	16	1	5	<b>117</b>
	<b>2018 Med. Val.</b>	<b>\$62,500</b>					
	<b>2021</b>	<b>\$64,015</b>					
<b>2026</b>	<b>\$68,900</b>						
<b>Uehling:</b>	2000*	63	47	2	0	0	<b>112</b>
	<b>2000 Med. Val.</b>	<b>\$47,300</b>					
	2018*	18	31	23	12	2	<b>86</b>
	<b>2018 Med. Val.</b>	<b>\$85,000</b>					
	<b>2021</b>	<b>\$85,915</b>					
<b>2026</b>	<b>\$90,000</b>						

CONTINUED:

**TABLE 16 (CONTINUED)**  
**OWNER OCCUPIED HOUSING VALUE**  
**DODGE COUNTY & COMMUNITIES, NEBRASKA**  
**2000-2026**

		Less than <u>\$50,000</u>	<u>\$50,000</u> to <u>\$99,999</u>	<u>\$100,000</u> to <u>\$149,999</u>	<u>\$150,000</u> to <u>\$199,999</u>	<u>\$200,000</u> or <u>More</u>	<u>Total</u>
<b>Winslow:</b>	2000*	27	8	0	0	0	<b>35</b>
	<b>2000 Med. Val.</b>	<b>\$34,200</b>					
	2018*	12	14	3	0	0	<b>29</b>
	<b>2018 Med. Val.</b>	<b>\$62,500</b>					
	<b>2021</b>	<b>\$63,000</b>					
	<b>2026</b>	<b>\$66,000</b>					
<b>Balance of County:</b>	2000*	59	341	242	126	146	<b>914</b>
	<b>2000 Med. Val.</b>	<b>\$112,168</b>					
	2018*	127	272	401	199	729	<b>1,728</b>
	<b>2018 Med. Val.</b>	<b>\$166,080</b>					
	<b>2021</b>	<b>\$168,200</b>					
	<b>2026</b>	<b>\$178,500</b>					

\*Specified Data Used. 2018 Estimate subject to margin of error.

Source: 2000 Census, 2014-2018 American Community Survey.

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

**TABLE 17  
GROSS RENT  
DODGE COUNTY & COMMUNITIES, NEBRASKA  
2010-2026**

		<u>Less than \$400</u>	<u>\$400 to \$599</u>	<u>\$600 to \$799</u>	<u>\$800 or More</u>	<u>Total</u>
<b>Dodge County:</b>	2010*	979	1,524	1,447	1,039	<b>4,989</b>
	<b>2010 Median Rent</b>	<b>\$613</b>				
	2018*	839	995	1,968	1,935	<b>5,737</b>
	<b>2018 Median Rent</b>	<b>\$734</b>				
	<b>2021</b>	<b>\$770</b>				
<b>2026</b>	<b>\$861</b>					
<b>Dodge:</b>	2010*	46	6	3	0	<b>55</b>
	<b>2010 Median Rent</b>	<b>\$361</b>				
	2018*	18	2	20	13	<b>53</b>
	<b>2018 Median Rent</b>	<b>\$721</b>				
	<b>2021</b>	<b>\$775</b>				
<b>2026</b>	<b>\$845</b>					
<b>Fremont:</b>	2010*	589	1,200	1,242	936	<b>3,967</b>
	<b>2010 Median Rent</b>	<b>\$628</b>				
	2018*	567	810	1,677	1,660	<b>4,714</b>
	<b>2018 Median Rent</b>	<b>\$744</b>				
	<b>2021</b>	<b>\$778</b>				
<b>2026</b>	<b>\$864</b>					
<b>Hooper:</b>	2010*	27	16	10	16	<b>69</b>
	<b>2010 Median Rent</b>	<b>\$540</b>				
	2018*	26	20	50	11	<b>107</b>
	<b>2018 Median Rent</b>	<b>\$662</b>				
	<b>2021</b>	<b>\$699</b>				
<b>2026</b>						
<b>Inglewood:</b>	2010*	0	32	31	9	<b>72</b>
	<b>2010 Median Rent</b>	<b>\$622</b>				
	2018*	10	1	10	25	<b>46</b>
	<b>2018 Median Rent</b>	<b>\$900</b>				
	<b>2021</b>	<b>\$915</b>				
<b>2026</b>	<b>\$1,015</b>					

**CONTINUED:**

**TABLE 17 (CONTINUED)**

**GROSS RENT**

**DODGE COUNTY & COMMUNITIES, NEBRASKA**

**2010-2026**

		<u>Less than \$400</u>	<u>\$400 to \$599</u>	<u>\$600 to \$799</u>	<u>\$800 or More</u>	<u>Total</u>
<b>Nickerson:</b>	2010*	24	13	2	3	42
	<b>2010 Median Rent</b>	<b>\$394</b>				
	2018*	5	5	3	15	28
	<b>2018 Median Rent</b>	<b>\$944</b>				
	<b>2021</b>	<b>\$965</b>				
	<b>2026</b>	<b>\$1,075</b>				
<b>North Bend:</b>	2010*	43	42	51	39	175
	<b>2010 Median Rent</b>	<b>\$639</b>				
	2018*	7	10	59	24	100
	<b>2018 Median Rent</b>	<b>\$693</b>				
	<b>2021</b>	<b>\$710</b>				
	<b>2026</b>	<b>\$800</b>				
<b>Scribner:</b>	2010*	44	75	15	4	138
	<b>2010 Median Rent</b>	<b>\$446</b>				
	2018*	35	14	10	10	69
	<b>2018 Median Rent</b>	<b>\$525</b>				
	<b>2021</b>	<b>\$540</b>				
	<b>2026</b>	<b>\$615</b>				
<b>Snyder:</b>	2010*	3	17	14	0	34
	<b>2010 Median Rent</b>	<b>\$579</b>				
	2018*	7	3	3	28	41
	<b>2018 Median Rent</b>	<b>\$840</b>				
	<b>2021</b>	<b>\$850</b>				
	<b>2026</b>	<b>\$915</b>				
<b>Uehling:</b>	2010*	12	5	11	0	28
	<b>2010 Median Rent</b>	<b>\$433</b>				
	2018*	6	6	2	8	22
	<b>2018 Median Rent</b>	<b>\$567</b>				
	<b>2021</b>	<b>\$585</b>				
	<b>2026</b>	<b>\$675</b>				

**CONTINUED:**

**TABLE 17 (CONTINUED)**  
**GROSS RENT**  
**DODGE COUNTY & COMMUNITIES, NEBRASKA**  
**2010-2026**

		<u>Less than \$400</u>	<u>\$400 to \$599</u>	<u>\$600 to \$799</u>	<u>\$800 or More</u>	<u>Total</u>
<b>Winslow:</b>	2010*	0	0	0	0	<b>0</b>
	<b>2010 Median Rent</b>	<b>N/A</b>				
	2018*	5	0	0	6	<b>11</b>
	<b>2018 Median Rent</b>	<b>\$925</b>				
	<b>2021</b>	<b>\$925</b>				
	<b>2026</b>	<b>\$975</b>				
<b>Balance of County:</b>	2010*	191	118	68	32	<b>409</b>
	<b>2010 Median Rent</b>	<b>\$423</b>				
	2018*	153	124	134	135	<b>546</b>
	<b>2018 Median Rent</b>	<b>\$595</b>				
	<b>2021</b>	<b>\$655</b>				
	<b>2026</b>	<b>\$805</b>				

\*Specified Data Used. 2018 Estimate subject to margin of error.  
 Source: 2000 Census, 2014-2018 American Community Survey.  
 Hanna:Keelan Associates, P.C., 2021.



**TABLE 18A  
SURVEY OF RENTAL PROPERTIES  
DODGE COUNTY, NEBRASKA  
2002-2019**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	5	497	3.4	62
2003	9	289	5.5	59.9
2004	11	662	8	64.2
2005	10	649	4.5	62.5
2006	25	1,069	5.2	33.6
2007	30	1,220	13.4	55.3
2008	34	962	5.4	59.9
2009	48	1,868	6.7	34.8
2010	56	1,824	4.6	40.3
2011	60	1,140	5	24.4
2012	58	1,369	3.4	36.9
2013	57	1,717	5.8	53.3
2014	56	1,739	4.4	46.7
2015	38	1,372	2.9	48.1
2016	51	1,729	3.8	87.5
2017	41	1,927	3.8	13
2018	44	1,819	5.2	20.5
2019	37	1,453	3.8	13.2

Source: Nebraska Investment Finance Authority, 2021.

**TABLE 18B  
VACANCY RATES BY UNIT TYPE  
DODGE COUNTY, NEBRASKA  
2019**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	274	11	4.0
Apartments	1,069	41	3.8
Mobile Homes	1	0	0.0
“Other” Units	100	3	3.0
<u>Don’t Know</u>	<u>9</u>	<u>0</u>	<u>0.0</u>
<b>Total Units</b>	<b>1,453</b>	<b>55</b>	<b>3.8</b>

Source: Nebraska Investment Finance Authority, 2021.

**TABLE 19A**  
**SURVEY OF RENTAL PROPERTIES**  
**CITY OF FREMONT, NEBRASKA**  
**2002-2019**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	3	464	3.4	21.7
2003	6	93	3.2	17.5
2004	9	2,631	6.5	17.6
2005	9	633	4.4	25.6
2006	24	1,049	4.4	33.6
2007	21	1,126	13.5	44.8
2008	21	862	5	45.3
2009	34	1,706	6.7	23
2010	45	1,738	4.2	28
2011	43	1,011	4.7	22
2012	42	1,261	2.2	20.4
2013	43	1,616	5.6	50
2014	38	1,619	4.2	20
2015	28	1,313	2.2	23.1
2016	38	1,638	3.2	37.1
2017	30	1,908	3.4	12.4
2018	32	1,722	4.8	20.9
2019	28	1,354	2.7	13.3

Source: Nebraska Investment Finance Authority, 2021.

**TABLE 19B**  
**VACANCY RATES BY UNIT TYPE**  
**CITY OF FREMONT, NEBRASKA**  
**2019**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	252	8	3.2
Apartments	998	25	2.5
Mobile Homes	0	0	0.0
“Other” Units	100	3	3.0
<u>Don’t Know</u>	<u>4</u>	<u>0</u>	<u>0.0</u>
<b>Total Units</b>	<b>1,354</b>	<b>36</b>	<b>2.7</b>

Source: Nebraska Investment Finance Authority, 2021.

**TABLE 20**  
**AVERAGE SALES PRICE OF**  
**SINGLE FAMILY HOMES**  
**DODGE COUNTY, NEBRASKA**  
**1999-2019**

<u>Fiscal Year</u>	<u>Average Sales Price</u>
1999	\$80,032
2000	\$87,363
2001	\$90,075
2002	\$97,099
2003	\$98,427
2004	\$114,247
2005	\$106,707
2006	\$116,137
2007	\$109,505
2008	\$121,594
2009	\$114,432
2010	\$115,464
2011	\$120,043
2012	\$108,058
2013	\$117,070
2014	\$126,135
2015	\$123,440
2016	\$128,648
2017	\$134,322
2018	\$144,144
<u>2019</u>	<u>\$159,553</u>
<b>Change (1999-2019)</b>	<b>+\$79,521 (+99.4%)</b>

Source: Nebraska Investment Finance Authority, 2021.

**TABLE 21  
FEMA FLOOD-RELATED HOUSING DAMAGE ASSESSMENT –  
VERIFIED LOSS BY TENURE  
DODGE COUNTY, NEBRASKA  
2019**

	Number of Registrations	Total FVL \$200-\$5,000	Total FVL \$5,000-\$24,999	Total FVL >\$25,000	RP FVL Recorded	PP FVL Recorded
<b>Owners:</b>	996	350	299	31	709	381
<b>Renters:</b>	319	141	20	1	1	167

Note 1: FVL = FEMA Verified Loss. FVL is to be viewed as a relative indicator of loss, rather than a precise estimate of the value of lost property or estimate of the replacement cost for that property.

Note 2: RP = Real Property.

Note 3: PP = Personal Property.

Source: FEMA Impact Assessment Data, 2019.

**TABLE 22  
FEMA FLOOD-RELATED HOUSING DAMAGE  
ASSESSMENT – VULNERABLE POPULATIONS  
DODGE COUNTY, NEBRASKA  
2019**

<u>Pre-Disaster</u>	
Population:	36,576
Poverty Rate:	9%
Population 60+:	24.9%
<u>Post-Disaster (Owner Registrants)</u>	
FEMA Registrants:	996
HH with Member 60+:	38%
HH with AFN Member:	1%
<u>Post-Disaster (Renter Registrants)</u>	
FEMA Registrants:	319
HH with Member 60+:	21%
HH with AFN Member:	2%

Source: FEMA Impact Assessment Data, 2019.

**TABLE 23  
HOUSING CONDITIONS SURVEY  
DODGE COUNTY & COMMUNITIES, NEBRASKA  
2021**

	<b>DODGE COUNTY (TOTAL)</b>	<b>AMES CDP</b>	<b>DODGE</b>	<b>FREMONT</b>
Excellent	5	0	0	5
Very Good	307	2	2	262
Above Normal	4,828	16	30	4,450
Normal	6,299	79	204	4,289
Below Normal	859	37	30	500
Poor	77	0	3	40
Very Poor	50	0	0	12
None/Observed	30	0	2	4
<b>Total</b>	<b>12,455</b>	<b>134</b>	<b>271</b>	<b>9,562</b>

	<b>HOOPER</b>	<b>INGLEWOOD</b>	<b>NICKERSON</b>	<b>NORTH BEND</b>
Excellent	0	0	0	0
Very Good	28	0	0	2
Above Normal	116	4	6	78
Normal	237	67	79	513
Below Normal	24	26	11	70
Poor	6	1	1	10
Very Poor	1	0	0	6
None/Observed	2	0	0	3
<b>Total</b>	<b>414</b>	<b>98</b>	<b>97</b>	<b>682</b>

**CONTINUED:**

<b>TABLE 23 (CONTINUED)</b>			
<b>HOUSING CONDITIONS SURVEY</b>			
<b>DODGE COUNTY COMMUNITIES, NEBRASKA</b>			
<b>2021</b>			
	<u>SCRIBNER</u>	<u>SNYDER</u>	<u>UEHLING</u>
Excellent	0	0	0
Very Good	4	0	2
Above Normal	26	8	15
Normal	354	96	68
Below Normal	38	20	35
Poor	3	1	1
Very Poor	0	0	0
None/Observed	<u>9</u>	<u>1</u>	<u>0</u>
<b>Total</b>	<b>434</b>	<b>126</b>	<b>121</b>
		<b>BALANCE OF COUNTY</b>	
	<u>WINSLOW</u>	<u>COUNTY</u>	
Excellent	0	0	
Very Good	0	5	
Above Normal	0	79	
Normal	9	304	
Below Normal	2	66	
Poor	1	10	
Very Poor	29	2	
None/Observed	<u>1</u>	<u>8</u>	
<b>Total</b>	<b>42</b>	<b>474</b>	

Source: Dodge County Assessor, 2021.

**TABLE 24  
PROJECTED HOUSING UNIT TARGET DEMAND  
DODGE COUNTY & COMMUNITIES, NEBRASKA  
2026**

	<u>Owner Units</u>	<u>Rental Units</u>	<u>Total Housing Unit Target Demand*</u>	<u>Est. Required Housing Unit Budget (Millions)</u>
<b>Dodge County:</b>	<b>742</b>	<b>561</b>	<b>1,303<sup>^</sup></b>	<b>\$322.9</b>
Dodge:	6	8	14	\$3.1
Fremont:	635	506	1,141*	\$275.2
<i>(Fremont ED Boost:</i>	<i>821</i>	<i>692</i>	<i>1,513</i>	<i>(\$361.8)</i>
Hooper:	14	8	22	\$6.0
Inglewood:	4	6	10	\$2.2
Nickerson:	4	4	8	\$2.0
North Bend:	16	12	28	\$7.4
Scribner:	14	10	24	\$6.4
Snyder:	4	4	8	\$2.0
Uehling:	3	3	6	\$1.5
<b>Winslow:</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
Balance of County:	42	0	42	\$17.2

\*Based upon the estimate of **new population/households**, providing affordable housing for **10% of cost burdened households, replacement of 20% of occupied housing stock** in “Deteriorated” to “Dilapidated” condition and for experiencing plumbing, overcrowded conditions (as per HUD Definition), absorb **housing vacancy deficiency** by creating a **7% vacancy rate** consisting of structurally sound, year-round housing units, build for **2.5% (existing households) “pent-up” demand**, based upon local capacity and availability of land and financial resources, with an estimated **development capacity percentage of 49% to 99%**. **Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 20% to 30% of the Total Demand).**

<sup>^</sup>Includes an estimated 462 Owner and 360 Rental Workforce Housing Units.

\*City of Fremont, currently, has an estimated 1,950 units in the development “pipeline,” or under construction.)

*(ED Boost Housing Demand would require the addition of an estimated 1,000 FTE positions to the Fremont market area within the next five years.)*

**NA=Not Applicable, the Village of Winslow in process of relocating the Town.**

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

**TABLE 25**  
**HOUSEHOLD AREA MEDIAN INCOME (AMI)**  
**DODGE COUNTY, NEBRASKA**  
**2019**

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
<b>30% AMI</b>	\$14,700	\$16,800	\$18,900	\$21,000	\$22,700	\$24,400	\$26,050	\$27,750
<b>50% AMI</b>	\$24,500	\$28,000	\$31,500	\$35,000	\$37,800	\$40,600	\$43,400	\$46,200
<b>60% AMI</b>	\$29,400	\$33,600	\$37,800	\$42,000	\$45,360	\$48,720	\$52,080	\$55,440
<b>80% AMI</b>	\$39,200	\$44,800	\$50,400	\$56,000	\$60,500	\$65,000	\$69,450	\$73,950
<b>100%AMI</b>	\$49,000	\$56,000	\$63,000	\$70,000	\$75,600	\$81,200	\$86,800	\$92,400
<b>125%AMI</b>	\$61,250	\$70,000	\$78,750	\$87,500	\$94,500	\$101,500	\$108,500	\$115,500

Source: U.S. Department of Housing and Urban Development – 2019 HOME Income Limits.

**TABLE 26**  
**ESTIMATED YEAR-ROUND HOUSING TARGET DEMAND BY INCOME SECTOR**  
**DODGE COUNTY & COMMUNITIES, NEBRASKA**  
**2026**

	<u>Income Range</u>					<u>Totals</u>	<u>Est. Workforce Housing Demand</u>
	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81-125% AMI</u>	<u>126%+ AMI</u>		
<b><u>Dodge County:</u></b>							
<b>Owner:</b>	18	59	81	164	420	742	462
<b>Rental:</b>	22	100	122	202	115	561	360
<b><u>Fremont:</u></b>							
<b>Owner:</b>	16	50	68	134	367	635	388
<b>Rental:</b>	20	88	98	182	115	506	320
<b><u>Hooper:</u></b>							
<b>Owner:</b>	0	0	2	8	4	14	10
<b>Rental:</b>	0	0	4	4	0	8	6
<b><u>North Bend:</u></b>							
<b>Owner:</b>	0	2	4	6	4	16	10
<b>Rental:</b>	0	2	5	5	0	12	8
<b><u>Scribner:</u></b>							
<b>Owner:</b>	0	2	3	6	3	14	10
<b>Rental:</b>	0	2	4	4	0	10	8
<b><u>Other Communities &amp; Balance of County:</u></b>							
<b>Owner:</b>	2	5	4	10	42	63	44
<b>Rental:</b>	2	8	11	4	0	25	18

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



**TABLE 27A  
HOUSING UNIT TARGET DEMAND – POPULATION SECTORS  
DODGE COUNTY-WIDE, NEBRASKA  
2026**

<b>OWNER UNITS</b>	<b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b>					<b>Totals</b>	<b>Workforce Sector</b>
	<b>0%-30%</b>	<b>31%-60%</b>	<b>61%-80%</b>	<b>81%-125%</b>	<b>126%+</b>		
<b>Elderly (55+)</b>	0	8	20	64	152	<b>244</b>	<b>92</b>
<b>Family</b>	12	46	53	96	264	<b>468</b>	<b>360</b>
<b>Special Populations<sup>1</sup></b>	<u>6</u>	<u>8</u>	<u>8</u>	<u>4</u>	<u>4</u>	<b>30</b>	<b>10</b>
<b>Subtotals</b>	<b>18</b>	<b>59</b>	<b>81</b>	<b>164</b>	<b>420</b>	<b>742</b>	<b>462</b>
<b>RENTAL UNITS*</b>							
<b>Elderly (55+)</b>	8	41	54	62	34	<b>199</b>	<b>50</b>
<b>Family</b>	8	51	60	130	75	<b>324</b>	<b>300</b>
<b>Special Populations<sup>1</sup></b>	<u>6</u>	<u>8</u>	<u>8</u>	<u>10</u>	<u>6</u>	<b>38</b>	<b>10</b>
<b>Subtotals</b>	<b>22</b>	<b>100</b>	<b>122</b>	<b>202</b>	<b>115</b>	<b>561</b>	<b>360</b>
<b>Totals</b>	<b>40</b>	<b>159</b>	<b>203</b>	<b>366</b>	<b>535</b>	<b>1,303</b>	<b>822</b>

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

\* Includes lease- or credit-to-own units.

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

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

**TABLE 27B  
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE  
DODGE COUNTY-WIDE, NEBRASKA  
2026**

	<u>PRICE – PURCHASE COST RANGE (Area Median Income)</u>					<u>Totals</u>	<u>Workforce \$135,000+</u>
	(0%-30%) <u>\$0 to \$76,750</u>	(31%-60%) <u>\$77,000 to \$153,400</u>	(61%-80%) <u>\$153,900 to \$204,500</u>	(81%-125%) <u>\$205,500 to \$322,100</u>	(126%+) <u>\$322,600+</u>		
<b>OWNER UNITS*</b>							
2 Bedroom	6	12	18	34	62	132	41
3+ Bedroom	12	47	63	130	358	610	421
<b>Totals</b>	<b>18</b>	<b>59</b>	<b>81</b>	<b>164</b>	<b>420</b>	<b>742</b>	<b>462</b>

	<u>PRICE – RENT COST RANGE (Area Median Income)</u>					<u>Totals</u>	<u>Workforce \$655+</u>
	(0%-30%) <u>\$0 to \$335</u>	(31%-60%) <u>\$360 to \$670</u>	(61%-80%) <u>\$695 to \$890</u>	(81%-125%) <u>\$915 to \$1,395</u>	(126%+) <u>\$1,420+</u>		
<b>RENTAL UNITS**</b>							
1 Bedroom	6	24	20	14	0	64	14
2 Bedroom	8	54	54	86	53	255	142
3+ Bedroom	8	22	48	102	62	242	204
<b>Totals</b>	<b>22</b>	<b>100</b>	<b>122</b>	<b>202</b>	<b>115</b>	<b>561</b>	<b>360</b>

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

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

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

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

**TABLE 28A  
HOUSING UNIT TARGET DEMAND – POPULATION SECTORS  
CITY OF FREMONT, NEBRASKA  
2026**

<b>OWNER UNITS</b>	<b>HOUSEHOLD AREA MEDIAN INCOME (AMI)</b>					<b>Totals</b>	<b>Workforce Sector</b>
	<b>0%-30%</b>	<b>31%-60%</b>	<b>61%-80%</b>	<b>81%-125%</b>	<b>126%+</b>		
<b>Elderly (55+)</b>	0	6	14	52	142	<b>214</b>	<b>75</b>
<b>Family</b>	10	36	46	78	221	<b>391</b>	<b>303</b>
<b>Special Populations<sup>1</sup></b>	<u>6</u>	<u>8</u>	<u>8</u>	<u>4</u>	<u>4</u>	<b>30</b>	<b>10</b>
<b>Subtotals</b>	<b>16</b>	<b>50</b>	<b>68</b>	<b>134</b>	<b>367</b>	<b>635</b>	<b>388</b>
<b>RENTAL</b>							
<b>UNITS*</b>							
<b>Elderly (55+)</b>	7	36	40	57	37	<b>177</b>	<b>34</b>
<b>Family</b>	8	46	52	120	72	<b>298</b>	<b>278</b>
<b>Special Populations<sup>1</sup></b>	<u>5</u>	<u>6</u>	<u>6</u>	<u>8</u>	<u>6</u>	<b>31</b>	<b>8</b>
<b>Subtotals</b>	<b>20</b>	<b>88</b>	<b>98</b>	<b>185</b>	<b>115</b>	<b>506</b>	<b>320</b>
<b>Totals</b>	<b>36</b>	<b>138</b>	<b>166</b>	<b>319</b>	<b>482</b>	<b>1,114</b>	<b>708</b>

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

\* Includes lease- or credit-to-own units.

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

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

**TABLE 28B**  
**HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT) RANGE**  
**CITY OF FREMONT, NEBRASKA**  
**2026**

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

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Workforce
<b>OWNER UNITS*</b>	<b>\$0 to \$75,200</b>	<b>\$75,300 to \$150,350</b>	<b>\$151,000 to \$200,400</b>	<b>\$201,000 to \$315,700</b>	<b>\$316,200+</b>		<b>\$132,300+</b>
2 Bedroom	6	10	14	30	56	116	34
3+ Bedroom	10	40	54	104	311	519	354
<b>Totals</b>	<b>16</b>	<b>50</b>	<b>68</b>	<b>134</b>	<b>367</b>	<b>635</b>	<b>388</b>

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

	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Workforce
<b>RENTAL UNITS**</b>	<b>\$0 to \$330</b>	<b>\$355 to \$660</b>	<b>\$685 to \$875</b>	<b>\$900 to \$1,365</b>	<b>\$1,390+</b>		<b>\$640+</b>
1 Bedroom	6	22	18	12	0	58	12
2 Bedroom	8	48	42	81	53	232	120
3+ Bedroom	6	18	38	92	62	216	188
<b>Totals</b>	<b>20</b>	<b>88</b>	<b>98</b>	<b>185</b>	<b>115</b>	<b>506</b>	<b>320</b>

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

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

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

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

**TABLE 28C  
HOUSING UNIT TARGET DEMAND –  
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR  
CITY OF FREMONT, NEBRASKA  
2026**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)^</u>
<b>18 to 54 Years**</b>	Single Family Unit	285 / 55*	156
	Patio Home Unit	30 / 12	15
	Town Home Unit	66 / 65*	39
	Duplex/Triplex Unit	24 / 97	30
	Apartment - 4+ Units***	16 / 100	10
<b>Totals</b>		<b>421 / 329</b>	<b>250</b>
<b>55+ Years</b>	Single Family Unit	88 / 0	40
	Patio Home Unit	40 / 16	20
	Town Home Unit	60 / 36	29
	Duplex/Triplex Unit	14 / 93	33
	Apartment - 4+ Units***	12 / 32	4
<b>Totals</b>		<b>214 / 177</b>	<b>126</b>
<b>TOTAL UNITS / ACRES</b>		<b>635 / 506</b>	<b>376</b>
<b>TOTAL UNITS / ACRES FOR NEW CONSTRUCTION &amp; ANNEXATION</b>		<b>791 (350)</b>	<b>782^^</b>

\*Includes Credit-To-Own Units.

\*\*Includes housing for persons with a disability.

\*\*\*Includes housing in Downtown.

^Includes Public Right-of-Way.

^^Residential Land Use Plan Designation for New Construction, 3.0x total acres.

(350) Estimated Units-Purchase/Rehab/Resale or Re-Rent).

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

**TABLE 29  
PROJECTED HOUSING UNIT TARGET  
REHABILITATION / DEMOLITION DEMAND  
DODGE COUNTY COMMUNITIES, NEBRASKA  
2026**

	<b># Rehabilitated / <u>Est. Cost*</u></b>	<b><u>Demolition</u></b>
<b>Dodge County:</b>	<b>501 / \$18.49 M</b>	<b>125</b>
Fremont:	325 / \$11.9 M	71
Dodge:	24 / \$0.9 M	6
Hooper:	18 / \$0.7 M	11
Inglewood:	17 / \$0.63 M	4
Nickerson:	10 / \$0.37 M	3
North Bend:	45 / \$1.65 M	19
Scribner:	24 / \$0.91 M	6
Snyder:	15 / \$0.55 M	2
Uehling:	23 / \$0.88 M	3
<b>Winslow:</b>	<b>NA / \$NA</b>	<b>NA</b>

\*Based upon County Assessor Data & Field Inspections & Age of Housing.

**NA=Not Applicable, the Village of Winslow is in process of  
relocating the Town.**

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

# DODGE COUNTY & COMMUNITIES, NEBRASKA COUNTY-WIDE HOUSING STUDY-UPDATE



## APPENDIX II HOUSING FUNDING PROGRAMS & PARTNERS.

# HOUSING FUNDING PROGRAMS & PARTNERS.

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

## LOCAL FUNDING OPTIONS.

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

### LOCAL TAX BASE.

**Tax Increment Financing (TIF)** can use added property tax revenues, created by growth and development in a specific area, to Finance improvements within the boundaries of a designated Redevelopment Area. Utilizing the Nebraska Community Development Law, each community in Nebraska has the authority to create a Community Redevelopment Authority (CRA) or Community Development Agency (CDA). **The Communities of Hooper, Fremont and Scribner have designated “Redevelopment Areas” to utilize TIF. All three Communities maintain a CDA.**

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



**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 sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects.

**Housing Authorities/Agencies are established in the Communities of Fremont, Hooper and Uehling, which provide affordable housing units for local residents. The following housing programs are supported by each Housing Authority/Agency.**

<b>Project</b>	<b>Location</b>	<b>Project Type</b>	<b># of Units</b>
Gifford & Stanton Towers	Fremont	Apartments	249
Somers Point I	Fremont	Duplexes	32
Somers Point II	Fremont	Duplexes	32
Parkview Apts.	Hooper	Apartments	25
Golden View Apts.	Uehling	Apartments	12

**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 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 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 **2020 Annual Action Plan**, prepared and administered by NDED, has the following, approximate allocations of State and Federal funds available for housing activities. Each of the following programs are described below.

- \$24.5 Million – Community Development Block Grant
- \$7.4 Million – HOME Investment Partnership Fund
- \$608,401 – Housing Opportunities for Persons with AIDS
- \$1.0 Million – Emergency Solutions Grant Program
- \$8.1 Million – Federal Housing Trust Fund
- \$10.3 Million – Nebraska Affordable Housing Trust Fund
- \$1.1 Million – Nebraska Homeless Shelter Assistance Trust Funds

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

NDED also administrates **HOME** Program funds. HOME funds are available to authorized, local or regional based **Community Housing Development Organizations (CHDOs)** for affordable housing repair and/or new construction, both rental and owner. An annual allocation of HOME funds is established for CHDOs based on individual housing programs. HOME funds are also available to private developers, via a local non-profit as gap financing on affordable housing projects.

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

NDED also administers the **HOME** 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.

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

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

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

The **Nebraska Affordable Housing Trust Fund (NAHTF)** is available to assist in funding affordable housing programs. The Trust Fund is administered by **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. **A total of \$3 Million is currently being made available from NAHTF for “Disaster Recovery Housing” projects.**

Primary uses of the **Nebraska Homeless Shelter Assistance Trust Fund (HSATF)** include overnight shelter, permanent housing in facilities, permanent housing placement, rapid re-housing, rental assistance services, short term or transitional housing facilities, supportive services and transitional housing services. **HSATF** resources may be utilized to supplement **ESG** activities and provide matching funds.

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

**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.” Opportunity Zones, based on qualifying population, income and overall economic data, are declared such by the Governor, to drive economic growth in low-income and/or economically disadvantaged communities. The Act encourages private sector to investment in certain types of community and economic development projects, such as business and housing, in exchange for various, preferential tax treatments, including, but not limited to those associated with capital gains and /or tax deferral.

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.

**Two Census Tracts in Dodge County have been declared “Opportunity Zones”. This includes Census Tract #9638, which wraps around the eastern, northern and northwestern portions of the City of Fremont and includes rural portions of southeastern Dodge County; and Census Tract #9644, located south, southwest and west of Fremont along the Platte River and Dodge/Saunders County line. These two Census Tracts also include the Villages of Dodge and Inglewood.**

### **RURAL WORKFORCE HOUSING FUND (RWHF).**

In 2017, the “**Rural Workforce Housing Investment Act**” (Legislative Bill 518) was adopted to allow non-profit housing developers to allocate funds from the NAHTF into a **Rural Workforce Housing Investment Fund (RWHF)**. This Fund is also administered by NDED. The Fund allows the non-profit developer to apply for grant dollars for housing development and/or rehabilitation for the purpose of creating housing opportunities for workforce populations. Projects must be within municipalities in Counties with populations less than 100,000. An amount of up to \$1 Million can be applied for by rural Communities throughout Nebraska. Grants must document a “one-to-one” match fund.

### **NEBRASKA HISTORIC TAX CREDIT (NHTC).**

On April 16, 2014, Legislative Bill 191 was signed into law, which created the Nebraska Historic Tax Credit. This new historic tax credit will serve as a valuable incentive to allow Nebraska real property owners to offset Nebraska income, deposit or premium tax amounts equal to twenty percent of "eligible expenditures" on "improvements" made to "historically significant real property." Nebraska is now the 36th State to provide a historic tax credit at the State level, which is a tax credit that is separate and distinct from the federal historic tax credit.

The NHTC establishes a \$15,000,000 tax credit pool, and the Nebraska State Historical Society (SHPO) will handle the annual allocation of the credits for the 2015, 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-Affordable Housing Tax Credit (AHTC)** is another source of funding for affordable housing administered by NIFA in a process similar to that of the LIHTC program.

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

**CROWN** utilizes the LIHTC program as one financing tool. Other sources of financing may be HOME funds, NAHTF, Federal Home Loan Bank funding, local government grants and loans and traditional development financing sources.

**CRANE** (Collaborative Resources Alliance for Nebraska) is a LIHTC set-a-side program for targeted resources, for community development and housing programs.

**NIFA** also provides the Single Family Mortgage Program – This program provides a less than current market interest rate for First-time Homebuyers in Nebraska. Local lender participation is encouraged in this Program.

**NIFA** is also a funding participant in the **Rural Workforce Housing Investment Act**.

**NIFA** provides funding for the **Housing Study Grant Program** to assist in financing community, county and regional housing studies and related planning projects.

On its website, **NIFA** provides a list of LIHTC properties providing emergency housing to displaced individuals due to severe winter storms, straight-line winds and flooding disasters.

**COMMUNITY HOUSING DEVELOPMENT CORPORATION (CHDO)/  
COMMUNITY ACTION PARTNERSHIP/ECONOMIC DEVELOPMENT DISTRICT.**

The Community Action Partnership serving a particular Community or County can provide housing and weatherization programs in a specified service area. A Community Action Partnership (CAP) also provides community social services, emergency services, family development and nutrition programs. Nebraska Communities and Counties should work with their CAP to provide safe, accessible, affordable housing to its residents.

**Northeast Nebraska Community Action Partnership and Three Rivers Housing Development Corporation serve Dodge County as CHDOs. The Nebraska Housing Developers Association is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, Economic and Housing Development Grant administration is provided by Northeast Nebraska Economic Development District.**

**BLUEPRINT NEBRASKA.**

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

- 1. Developing Model Codes/Practices** for building and zoning administration, taxation, infrastructure development, etc.;
- 2. Reviewing and Revising State-Administered Programs;**

3. Establishing a **Housing Health Index**, to measure the housing stock in each community, for example;
4. Reviewing/Revising **Regional and Local Programs**; and
5. Formalizing curriculum for community leaders to elevate the **Housing Intelligence** of a community.

**NEBRASKA 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.

**NEBRASKA REALTORS ASSOCIATION’S  
HOME BUYER’S ASSISTANCE FOUNDATION.**

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



**NEBRASKA DISASTER BEHAVIORAL HEALTH PROJECT.**

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

**NEBRASKA DEPARTMENT OF VETERANS' AFFAIRS –  
NEBRASKA VETERANS AID (NVA).**

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

**HOUSING.NE.GOV – HOUSING LISTING AND LOCATOR SERVICE PARTNERSHIP.**

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

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

## **REGIONAL FUNDING.**

### **FEDERAL HOME LOAN BANK.**

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

### **MIDWEST HOUSING EQUITY GROUP (MHEG).**

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

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

### **MIDWEST HOUSING DEVELOPMENT FUND (MHDF).**

Founded in 2000, **MHDF** is a non-profit community development financial institution whose main goal is to provide “nontraditional financing needs” for affordable rental housing development, redevelopment and rehabilitation. As per the **MHDF** website, “The primary financing product of **MHDF** is predevelopment loans that are provided to borrowers prior to them having access to traditional construction and permanent financing.” Types of loans available through MHDF include predevelopment, construction, gap financing, land/infrastructure and permanent (post construction) loans.

## **FEDERAL FUNDING.**

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

### **U.S. DEPARTMENT OF HOUSING 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.
- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit and non-profit developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.
- **HUD 203(b)** provides mortgage insurance for a person to purchase or refinance a principal residence. The mortgage loan is funded by a lending institution, such as a mortgage company, bank or savings and loan association and the mortgage is insured by HUD.
- **Section 203(k) Rehab Mortgage Insurance** enables homebuyers and homeowners to finance both the purchase (or refinancing) of a house and the cost of its rehabilitation through a single mortgage or to finance the rehabilitation of their existing home.
- **Section 811 Supportive Housing for Persons with Disabilities Program** – Through the Section 811 program, HUD provides funding to develop and subsidize rental housing with the availability of supportive services for very low- and extremely low-income adults with disabilities.
- **Section 202 Multifamily Health Care Program** – Helps expand the supply of affordable housing with supportive services for the elderly. It provides very low-income elderly with options that allow them to live independently but in an environment that provides support activities such as cleaning, cooking, transportation, etc.

- **Single Family Homeownership/Housing Counseling Agencies** – HUD provides free assistance through local housing counseling agencies where consumers can access information and counseling in regards to buying a home, refinancing a mortgage, saving a home from foreclosure and more.

**U.S.D.A. RURAL DEVELOPMENT (RD).**

- a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available**
- b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.
- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for **“special populations.”**
- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**
- e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

**FEDERAL EMERGENCY MANAGEMENT AGENCY (FEMA).**

The State of Nebraska is part of FEMA’s “Region VII” coverage area, which also includes the States of Iowa, Kansas and Missouri. FEMA Region VII works with local, State and Tribal emergency management officials and private sector entities to respond to natural disasters and protect human life and property from any and all natural disasters and hazards. After a federal disaster declaration is made, information is delivered via website to those in the affected area. Region VII consists of five divisions:

- a) **Response** – Established at a regional “watch center,” awareness and analysis and the coordination and implementation of federal responses to major disaster areas is key. Preparation of an Incident Management Assistance Team to plan necessary operations and logistics to a disaster area ensures prompt response to help those in need.

- b) Recovery** – Provides federal assistance to individuals, households and public facilities located within a declared disaster area.
- c) Mitigation** – Reduces property loss due to flooding via outreach provision, including affordable flood insurance and other programs that encourage safe community development and reduction of loss of life and property due to natural disaster.
- d) National Preparedness** – Coordinates and develops tools necessary to prepare for hazards and natural disasters among all levels of government, as well as private non-governmental agencies and Communities.
- e) Mission Support** – Ensures functional efficiency among critical business operations, including functions with key partners and customer service to persons and families affected by natural disaster.
- f) Grants** – Oversees that disaster and non-disaster grants are in compliance with public law.

**FEDERAL COVID-19 SUPPLEMENTAL APPROPRIATIONS.**

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

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

**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.