

“SNAPSHOT” DODGE COUNTY & COMMUNITIES, NEBRASKA

County-Wide Housing Study with Strategies for Affordable Housing- 2022.

NEBRASKA INVESTMENT FINANCE AUTHORITY –
HOUSING STUDY GRANT PROGRAM.



PREPARED FOR:



PREPARED BY:

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

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

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Scott Getzschman (Fremont)
Bruce Cate (Hooper)
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Therese Hoyle, Program Coordinator
Cecilia Harry, Former Executive Director

The **County-Wide Housing Study** was funded by the **Nebraska Investment Finance Authority Housing Study Grant Program**, with matching funds from local public, private and non-profit entities and major employers, on behalf of the **Greater Fremont Development Council**. The **County-Wide Housing Study** was completed with the guidance and direction of the **Dodge County Housing Steering Committee**.

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DOWNTOWN, NEIGHBORHOOD & REDEVELOPMENT PLANNING *
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INTRODUCTION.

This **County-Wide Housing Study** provides statistical and narrative data identifying a **housing profile** and **demand analysis** for **Dodge County, Nebraska**, including each Community and Rural Dodge County, identified as the Balance of County. The **Study** describes the past, present and projected demographics, economic and housing conditions in the County, as well as a **“Housing Action Plan,”** identifying recommended future housing projects.

The **Housing Study** was conducted for local both public and private/non-profit businesses and development entities, on behalf of the **Greater Fremont Development Council (GFDC)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. A **County-Wide Housing Steering Committee**, comprised of GFDC staff, local elected officials, realtors, housing builders/contractors, bankers, public school representatives and local citizens provided invaluable information throughout the development of this **Housing Study**. Funding for the **County-Wide Housing Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from **GFDC** and **local public, private and non-profit entities**.



HOUSING TARGET DEMAND.

Table A, Page 3, identifies the **estimated housing target demand** for **Dodge County** and **each Community** by **2022**. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout Dodge County.

The total estimated **housing target demand** in **Dodge County**, by **2022**, is **858 housing units**, including **491 owner** and **367 rental units**, at an estimated development cost of **\$176 Million**. The smaller Communities of the County should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units. The Community of Fremont has the greatest demand for new construction and housing rehabilitation activities in Dodge County. An estimated **676 total units**, including **355 owner** and **321 rental units** should be built in Fremont, at an estimated target budget of **\$127 Million**. Of the 676 new housing units, an estimated **54 units** should be targeted for **Downtown Fremont**, consisting of **18 owner** and **36 rental** housing units. All Communities should also consider the annexation of existing/developed residential areas, to assist in meeting the target demand.



Table B, Page 4, identifies the **estimated housing target demand** for **Dodge County** and **each Community**, utilizing the **ED “Boost” scenario**. The **scenario** utilizes the creation of 1,000 FTE opportunities and a total, County-Wide population growth of 1,430 during the next five years. With this scenario, the total estimated **housing target demand** in **Dodge County** will be **1,508 housing units**, including **786 owner** and **722 rental units**, at an estimated development cost of **\$319.3 Million**. The **ED “Boost”** would affect the City of Fremont to the point of requiring the development of **1,194 total units**, by 2022, including **562 owner** and **632 rental units**, at an estimated target budget of **\$234 Million**. The housing demand for Downtown Fremont would also be affected, requiring the development of an estimated **72 units**, consisting of **24 owner** and **48 rental** housing units.

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

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
Dodge County:	491	367	858	\$175.86
Dodge:	10	4	14	\$2.82
Fremont:	355	321	676**	\$127.40
Hooper:	8	8	16	\$3.01
Inglewood:	3	2	5	\$0.97
Nickerson:	4	2	6	\$1.20
North Bend:	16	14	30	\$5.70
Scribner:	9	10	19	\$3.57
Snyder:	4	2	6	\$1.20
Uehling:	3	2	5	\$0.97
Winslow:	1	2	3	\$0.53
Balance of County:	78	0	78	\$28.50

**Includes Downtown Housing Potential for the City of Fremont, 54 Units (18 Owner, 36 Rental Units).

**TABLE B
ESTIMATED HOUSING TARGET DEMAND – ED BOOST
(1,000 FTEs/+1,430 POPULATION)
DODGE COUNTY & COMMUNITIES, NEBRASKA
2022**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
Dodge County:	786	722	1,508	\$319.31
Dodge:	12	7	19	\$4.0
Fremont:	562	632	1,194**	\$234.03
Hooper:	12	16	28	\$5.39
Inglewood:	3	3	6	\$1.13
Nickerson:	4	4	8	\$1.35
North Bend:	30	35	65	\$12.69
Scribner:	12	16	28	\$5.39
Snyder:	4	4	8	\$1.35
Uehling:	3	3	6	\$1.20
Winslow:	1	2	3	\$0.53
Balance of County:	143	0	143	\$52.25

**Includes Downtown Housing Potential for the City of Fremont, 72 Units (24 Owner, 48 Rental Units).

HOUSING DEMAND BY INCOME SECTOR.

Table C identifies **household area median income (AMI)**, for Dodge County, while **Table D** identifies the **estimated housing target demand by income sector** for Dodge County by 2022. Approximately **858 new units** should be targeted, consisting of 491 owner units and 367 rental units. The County should focus on addressing the owner housing needs and demands of individuals and families who have an AMI of 31 percent or higher. For rental housing, programs assisting income sectors of all income sectors will need to be examined. The same procedure holds true for the development of low, middle- and upper-income housing in the City of Fremont. **A majority of housing development in Fremont and throughout Dodge County should be centered on persons and families at 61 percent AMI or higher.**

	<u>1-4 PHH</u>	<u>5-8 PHH</u>
30% AMI	\$18,300	\$24,480
50% AMI	\$30,500	\$40,800
60% AMI	\$36,600	\$48,960
80% AMI	\$48,800	\$65,250
100%AMI	\$61,000	\$81,600
125%AMI	\$76,250	\$102,000

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81-125% AMI</u>	<u>126%+ AMI</u>	
<u>Dodge County:</u>						
Owner:	0	42	68	120	261	491
Rental:	24	61	72	133	77	367
<u>Fremont:</u>						
Owner:	0	33	52	95	175	355
Rental:	21	52	61	112	75	321

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

Target populations include elderly, family and special needs populations, per **Area Median Income (AMI)**. The housing types in 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 right population sector. The majority of new housing options in Dodge County should be directed towards family populations, especially the local workforce.

Table E, Page 7, identifies housing target demand in Dodge County, for specific population groups by 2022. In Dodge County, a minimum of 858 housing units should be targeted by 2022, consisting of 491 owner and 367 rental units. This includes an estimated 295 total units for elderly (55+) populations, 536 total units for families and 27 total units for special populations, or those with a mental or physical disability(ies). An estimated 544 housing units, consisting of 327 owner and 217 rental units should be targeted for the workforce population in the County, by 2022.

Dodge County.

- **Workforce Housing Target Demand (Five-Year): 956 Units (547 O / 409 R).**
- **Workforce Housing Unmet Need (One-Year): 363 Units (197 O /166 R).**

State-Wide (Less Douglas Co., Sarpy Co. & City of Lincoln).

- **Workforce Housing Target Demand (Five-Year): 15,897 Units (9,620 O / 6,277 R).**
- **Workforce Housing Unmet Need (One-Year): 3,719 Units (2,083 O /1,636 R).**



Table F, Page 8, identifies housing target demand in the City of Fremont, for specific population groups by 2022. A total of at least 676 housing units should be targeted for Fremont by 2022, consisting of 355 owner and 321 rental units. This includes an estimated 253 total units for elderly (55+) populations, 403 total units for families and 20 total units for special populations, or those with a mental or physical disability(ies). An estimated 418 housing units, consisting of 227 owner and 191 rental units should be targeted for the workforce population in Fremont.

TABLE E HOUSING DEMAND POTENTIAL – TARGET POPULATIONS DODGE COUNTY-WIDE, NEBRASKA 2022							
OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					TOTALS	Workforce Sector
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	0	24	48	76	148	39
Family	0	36	41	69	185	331	288
Special							
<u>Populations¹</u>	<u>0</u>	<u>6</u>	<u>3</u>	<u>3</u>	<u>0</u>	<u>12</u>	<u>0</u>
Subtotals	0	42	68	120	261	491	327
RENTAL							
<u>UNITS</u>							
Elderly (55+)	12	34	37	42	22	147	35
Family	6	24	32	88	55	205	182
Special							
<u>Populations¹</u>	<u>6</u>	<u>3</u>	<u>3</u>	<u>3</u>	<u>0</u>	<u>15</u>	<u>0</u>
Subtotals	24	61	72	133	77	367*	217
TOTALS	24	103	140	253	338	858	544
Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.							
* Includes lease- or credit-to-own units.							
¹ Any person with a special housing need due to a cognitive and/or mobility disability.							

**TABLE F
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
FREMONT, NEBRASKA
2022**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	20	41	64	125	34
Family	0	29	30	52	111	222	193
Special Populations¹	<u>0</u>	<u>4</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>8</u>	<u>0</u>
Subtotals	0	33	52	95	175	355	227
RENTAL UNITS							
Elderly (55+)	10	30	34	34	20	128	30
Family	5	20	25	76	55	181	161
Special Populations¹	<u>6</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>12</u>	<u>0</u>
Subtotals	21	52	61	112	75	321*	191
TOTALS	21	85	113	207	250	676	418

Note: Housing demand includes both new construction & purchase/rehab/resale or re-rent.
 * Includes lease- or credit-to-own units.
¹ Any person with a special housing need due to a cognitive and/or mobility disability.

HOUSING REHABILITATION/DEMOLITION DEMAND.

Table G identifies the estimated rehabilitation and demolition target demand for the Communities of Dodge County, by 2022. Up to 1,443 units could be targeted for rehabilitation in Dodge County at an estimated cost of \$53.4 Million. Up to 260 housing units are considered not cost effective for rehabilitation and should be demolished. The estimated cost of demolition will range, depending on acquisition of the housing unit.

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

**TABLE G
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
DODGE COUNTY COMMUNITIES, NEBRASKA
2022**

	# Rehabilitated / Est. Cost*	Demolition
Dodge County:	1,443 / \$53.4 M	260
Fremont:	1,148 / \$42.3 M	148
Dodge:	38 / \$1.4 M	8
Hooper:	44 / \$1.7 M	16
Inglewood:	25 / \$921,000	6
Nickerson:	12 / \$482,000	3
North Bend:	68 / \$2.5 M	30
Scribner:	54 / \$2.2 M	22
Snyder:	14 / \$536,000	5
Uehling:	30 / \$1.1 M	16
Winslow:	10 / \$301,000	6

*Based upon field inspections and age of housing.

HOUSING LAND USE PROJECTIONS.

Table H, Page 11, identifies the estimated **land use projections and housing types per age sector** for the Community of Fremont, Nebraska, by 2022. The **Table** highlights **land use need** based upon general demand, or “No Boost”, as well as land requirements as part of the **ED “Boost”** scenario. Popular housing types in Fremont will include single family units, patio home (single-level) units, town homes, duplexes/triplexes and apartment units, including Downtown housing.

The housing target demand for Fremont identifies a need for an estimated 676 housing units, including 355 owner and 321 rental housing units. The general “No Boost” housing demand, for persons age 18 to 54 years, includes a total of 230 owner and 193 rental housing units to accommodate young professionals and workforce families, existing/new employees and persons of low-, moderate- and upper-income. An estimated **129.3 acres** should be designated for new housing development. An estimated 125 owner and 128 rental housing units should be designated for retirees, seniors and elderly populations. An estimated **80.1 acres** should be designated for new senior/elderly housing development projects.

The **ED “Boost”** housing demand highlights a total demand for 394 owner and 418 rental housing units for persons age 18 to 54 years. This demand will require an estimated **228.1 acres** for new housing development. An estimated 168 owner and 214 rental housing units should be designated for retirees, seniors and elderly populations. An estimated **114.3 acres** should be designated for the senior/elderly housing target demand, for a total of an estimated **342 acres**.



**TABLE H
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
FREMONT, NEBRASKA
2022**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental (No Boost)</u>	<u>#Owner / #Rental (Boost)</u>	<u>Land Requirements (Acres) (No Boost / Boost)</u>
18 to 54 Years**	Single Family Unit	175 / 24*	294 / 36	93.2 / 154.5
	Town Home Unit	30 / 30	65 / 70	14.0 / 31.5
	Duplex/Triplex Units	15 / 63	21 / 98	14.6 / 22.3
	Apartment Units***	<u>10 / 76</u>	<u>14 / 214</u>	<u>7.5 / 19.8</u>
Totals		230 / 193	394 / 418	129.3 / 228.1
55+ Years	Single Family Unit	60 / 0	80 / 0	47.0 / 62.6
	Town Home Unit	40 / 30	56 / 50	16.3 / 24.7
	Duplex/Triplex Units	15 / 44	20 / 74	11.0 / 17.8
	Apartment Units***	<u>10 / 54</u>	<u>12 / 90</u>	<u>5.8 / 9.2</u>
Totals		125 / 128	168 / 214	80.1 / 114.3
TOTALS		355 / 321	562 / 632	209.4 / 342.4

*Includes Lease- or Credit-To-Own Units.
 **Includes Housing for Special Populations
 ***Includes Downtown Housing Units.

FIVE-YEAR HOUSING ACTION PLAN.

The greatest challenge for Dodge County, during the next five years, will be to develop housing units for low- to moderate-income families, the elderly and special population households, with attention given to workforce households. Overall, Dodge County should target **858 new units; 491 owner units and 367 rental units, by 2022.**

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

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

POTENTIAL HOUSING/FUNDING PARTNERS.

HUD = U.S. Department of Housing & Urban Development-Mortgage Insurance/Capital Advance.

Includes Veterans Affairs Supportive Housing (VASH) Vouchers.

RD = Department of Agriculture-Rural Development/Grants/Loan/Mortgage Guarantee (Eligible Communities).

LG = Local Governments.

TRHDC = Three Rivers Housing Development Corporation.

AHP = Federal Home Loan Bank-Affordable Housing Program.

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

HTC = Historic Tax Credits (State & Federal).

CDBG = Nebraska Department of Economic Development-Community Development Block Grant.

HOME = HOME Program.

NAHTF = Nebraska Affordable Housing Trust Fund.

RWHIF = Rural Workforce Housing Investment Fund.

OE = Owner Equity.

CPF = Conventional Private Financing.

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

GFDC = Greater Fremont Development Council.

HA = Housing Authorities/Agencies (Fremont, Hooper & Uehling).

DC-WHP = Dodge County-Wide Housing Partnership.

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

ME = Major Employers.

NENEDD = Northeast Nebraska Economic Development District.

NENCAP = Northeast Nebraska Community Action Partnership.

ENOA = Eastern Nebraska Office on Aging.

LB840 = Local Option Municipal Economic Development (LB840 Funding; Fremont & Scribner).

MHEG = Midwest Housing Equity Group.

MHDF = Midwest Housing Development Fund.

PD/O = Private Developer/Owner.

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

PSD = Public School Districts (County-Wide).

FH = Fremont Health.

CCFS = Care Corp Family Services.

FAHFH = Fremont Area Habitat For Humanity.

POTENTIAL FUNDING SOURCES WITH PARTNERS.

To produce new and upgrade existing renter and owner occupied housing in a Nebraska County, a public/private partnership must occur to access affordable housing programs, which will reduce the cost of development and/or long-term operations. The following information identifies various funding sources, programs and strategies available to assist in financing future housing activities in 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 PROGRAMS.

- **Local Housing Authority/Agency.**
 - **Section 8 Housing/Vouchers.**

- **Local Major Employers and/or Community Foundation Assistance.**
 - **County-Wide Housing Investment Fund.**
 - **Employers Housing Assistance Program.**

- **Local Lender Participation.**
 - **County-Wide Housing Investment Fund.**
 - **Bridge & Permanent Lending.**

- **Tax Increment Financing & LB 496.**
 - **Land & Public Infrastructure Financing.**

STATE FUNDING PROGRAMS.

- **Nebraska Investment Finance Authority.**
 - **Low-Income Housing Tax Credit (State & Federal).**
 - **Workforce Housing Initiative.**
 - **CROWN Credit-To-Own.**
 - **CRANE Program.**
 - **First-Time Homebuyer Program.**
 - **Housing Study Grant Program.**

- **Nebraska Department of Economic Development.**
 - **Community Development Block Grant Program.**
 - **HOME Program.**
 - **Nebraska Affordable Housing Trust Fund.**
 - **Rural Workforce Housing Investment Act/Rural Workforce Housing Investment Fund.**
- **Nebraska Historic Tax Credit.**
- **Midwest Housing Equity Group/Midwest Housing Development Fund.**
- **CHDO/Community Action Partnership/Economic Development District.**
- **Nebraska Energy Office (NEO).**
 - **Low-Income Weatherization Assistance Program.**
- **Nebraska Department of Health and Human Services.**
 - **Homeless Shelter Assistance Trust Fund.**
 - **Emergency Shelter Grant.**

REGIONAL FUNDING PROGRAMS.

- **Federal Home Loan Bank.**
 - **GAP Financing for Affordable Housing Programs.**

FEDERAL FUNDING PROGRAMS.

- **U.S. Department of Housing and Urban Development.**
 - **Section 8 Moderate Rehabilitation SRO's.**
 - **Shelter Plus Care.**
 - **HUD Section 811 Program.**
 - **Mortgage Insurance.**
 - **Veteran Affairs Supportive Housing.**

- **U.S.D.A. Rural Development (RD).**
 - **Section 515 Program.**
 - **Section 502 Program.**
 - **Community Facilities Program.**
 - **Preservation Program.**
 - **Business & Industry Program.**

OTHER FEDERAL FUNDING

- **HUD Rural Housing and Economic Development Fund.**

- **Native American Housing and Self-Determination Act.**

- **(Historic) Rehabilitation Tax Credit, via the Historic Preservation Act.**

PLACE-BASED DEVELOPMENT COMPONENTS.

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

ACCESS AND LINKAGES:

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

COMFORT AND IMAGE:

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

USES AND ACTIVITIES:

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

SOCIABILITY:

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

HOUSING PROJECTS.

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

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

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Est. Cost/Partners.</u>
1.	Establish a Dodge County-Wide Housing Partnership (DC-WHP) to promote and guide housing development activities in the County and each Community.	A County-Wide organization , created by GFDC that plans, guides and implements affordable housing programs. To include the input and involvement of existing Dodge County housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services.	\$90,000 (Selected Partners).
2.	Create a Dodge County Land and Housing Bank Program.	Secure both land and housing for future housing development and redevelopment throughout Dodge County.	\$200,000 Annually. DC-WHP, LG & ME.
3.	Dodge County-Wide Housing Investment Club.	With the guidance of the Dodge County-Wide Housing Partnership , organize local funding and housing stakeholders to create a pool or bank of funds to invest in needed gap financing for local housing developments.	\$255,000 Annually. DC-WHP.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Est. Cost/Partners.</u>
4.	Create an Employer’s Housing Assistance Program , encouraging major employers in the County to become directly involved with assisting their employees in obtaining affordable housing.	To encourage Major Employers in Dodge County to partner and financially assist in developing housing programs identified in the Housing Action Plan , including first-time homebuyer and down payment assistance programs and collaboration of major employers to complete needed workforce housing projects.	\$300,000 Annually. DC-WHP & ME.
5.	Continue/Expand a Continuum of (Housing) Residential Care Program in the County, directed at persons and families 55+ years of age.	Housing assistance program provided by the Dodge County-Wide Housing Partnership , to address all facets of elderly housing needs and associated support services in Dodge County, including advocating for the development of all housing types and needed supportive services for elderly households, with emphasis on new construction and home rehabilitation and modification.	\$175,000 Annually. DC-WHP, NH/AL, LG, ENOA, FH & PF.
6.	Plan and implement an annual Dodge County Housing Summit .	The Dodge County-Wide Housing Partnership , with the assistance of GFDC and local funders, should conduct an annual presentation of housing accomplishments and opportunities in Dodge County.	\$7,500 Annually. DC-WHP.

HOUSING PRESERVATION/REHABILITATION.

	<u>Activity/Purpose.</u>	<u>Est. Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
7.	County-Wide Housing Code Inspection and Rental Licensing Program, Dodge County Communities , to provide a year-round, on-going housing inspection and enforcement and licensing program, to support a safe, affordable both owner and rental housing stock. Can combine with a County-Wide Nuisance Abatement Program.	\$235,000 Annually.	85% or \$199,750.	DC-WHP, NENEDD, LG & OE.
8.	County-Wide Single Family Owner Housing Rehabilitation Program, up to 125 Units, by 2022 , moderate rehabilitation at \$32,000 to \$38,000 per unit, to meet the needs of low- to moderate-income households (0% to 80% AMI).	\$4,375,000.	80% or \$3,500,000.	DC-WHP, LG, NENEDD, NENCAP, RD, CDBG, HOME, NAHTF, TIF & OE.
9.	Purchase and Demolition of up to 75 substandard, dilapidated housing units , Dodge County Communities, by 2022. Credit property to the Land & Housing Bank for purpose of redevelopment.	\$3,100,000.	80% or \$2,480,000.	DC-WHP, LG, NENEDD, CDBG, NAHTF, TIF & OE.
10.	Single Family Purchase-Rehab-Resale/Re-Rent Program, up to 45 Units , 3+ bedroom houses, standard amenities, Dodge County Communities, by 2022, to meet the affordable homeowner/ renter needs of low- to moderate-income households (31% to 80% AMI).	\$5,490,000.	70% or \$3,843,000.	DC-WHP, LG, NENEDD, NENCAP, PD/O, RD, CDBG, HOME, NAHTF, TIF, CPF & OE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
<p>11. Low- to Moderate-Income Elderly (55+ Years) Rental Housing Initiative, 86 Total Units.</p> <ul style="list-style-type: none"> - Fremont: 70 Units. - North Bend: 8 Units. - Hooper & Scribner: 4 Units Each <p>Mixed income, two- bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (31% to 80% AMI).</p>	<p>\$13,932,000.</p>	<p>75% or \$10,449,000.</p>	<p>DC-WHP, LG, HA, TRHDC, PD/O, ENOA, NIFA, LIHTC, SLIHTC, MHEG, MHDF, HOME, NAHTF, AHP, HUD, RD, TIF, CPF & PF.</p>
<p>12. Upper Income Elderly (55+ Years) Rental Housing Initiative, 58 Total Units.</p> <ul style="list-style-type: none"> - Fremont: 50 Units. - Hooper & North Bend: 4 Units Each. <p>Mixed income, two- bedroom duplex or triplex units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (81%+ AMI) with possible minimum supportive services.</p>	<p>\$9,976,000.</p>	<p>40% or \$3,990,000.</p>	<p>DC-WHP, NH/AL, HA, TRHDC, HUD, TIF & CPF.</p>

HOUSING FOR ELDERLY/SENIOR POPULATIONS (Continued).

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
13.	<p>Moderate- to Upper-Income Elderly (55+ Years) Homeownership Initiative, 122 Total Units.</p> <ul style="list-style-type: none"> - Fremont: 102 Units. - North Bend: 8 Units. - Dodge, Hooper & Scribner: 4 Units Each. <p>Scattered site, mixed income, two & three-bedroom single family, and town home units, standard amenities, complete accessibility design, to meet the needs of moderate- to upper-income elderly households (61% to 125% AMI).</p>	\$28,900,000.	30% or \$8,670,000.	DC-WHP, LG, PD/O & CPF.
14.	<p>Housing Rehabilitation/ Modification Initiative, 68 Total Units.</p> <ul style="list-style-type: none"> - Fremont: 30 Units. - Dodge, Hooper & North Bend: 6 Units Each - Inglewood, Scribner, Snyder & Uehling: 4 Units Each. - Nickerson & Winslow: 2 Each. <p>Standard amenities, visitability and accessibility design, to meet the needs of very-low- to moderate-income (31% to 80% AMI), <i>Elderly and Special Population Households.</i></p>	\$1,496,000.	85% or \$1,271,600.	DC-WHP, LG, HA, TRHDC, ENOA, NENEDD, NENCAP, CDBG, HOME, NAHTF, PF, TIF & OE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS (Continued).

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
15.	Develop two, 10 to 16 unit affordable, licensed Assisted Living Facilities in North Bend and Hooper, with supportive/ specialized services for near-independent and frail-elderly residents.	\$5,400,000.	60% or \$3,240,000.	NH/AL, RD, HUD, FH, TIF & CPF.
16.	Long-Term Care Facility in Fremont, utilizing the Green House and/or Small House Concept, 10 to 14 units/rooms, with full supportive/ specialized services.	\$900,000- \$1,600,000.	60% or \$540,000- \$960,000.	NH/AL, HUD, FH, PF, TIF & CPF.

HOUSING FOR FAMILIES/SPECIAL POPULATIONS.

	<u>Activity.</u>	<u>Est. Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
17.	<p>Single Family Rental, CROWN Rent-To-Own Program, 24 Units in Fremont.</p> <p>Single development and/or scattered site, mixed income, 3+-bedroom houses with standard amenities to meet the affordable housing needs of moderate-income workforce households (31% to 80% AMI). Initiative should be combined with a Workforce Housing Development Program.</p>	\$4,752,000.	70% or \$3,326,400.	DC-WHP, LG, PD/O, HA, TRHDC, ME, LIHTC, SLIHTC, MHEG, MHDF, AHP, NAHTF, HOME, RWHIF, TIF & CPF.
18.	<p>General Affordable Rental Housing Initiative, 48 Units.</p> <p>- Fremont: 40 Units. - North Bend & Scribner: 4 Units Each.</p> <p>Scattered site, mixed income, multifamily apartments, town homes and/or duplexes, consisting of 2 & 3+ bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (0% to 60% AMI). Initiative should be combined with a Workforce Housing Development Program.</p>	\$7,452,000.	60% or \$4,471,200.	DC-WHP, LG, PSD, PD/O, HA, TRHDC, ME, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, RWHIF, TIF, RD, HUD & CPF.

HOUSING FOR FAMILIES/SPECIAL POPULATIONS (Continued).

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
19.	<p>General Rental Housing Initiative, 148 Units.</p> <ul style="list-style-type: none"> - Fremont: 130 Units. - North Bend & Scribner: 6 Units Each. - Dodge: 4 Units. - Hooper: 2 Units. <p>Scattered site, mixed income, multifamily apartments, town homes and/or duplexes, consisting of 2 & 3+ bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (61%+ AMI). Initiative should be combined with a Workforce Housing Development Program.</p>	\$26,100,000.	30% or \$7,830,000.	DC-WHP, LG, PSD, LB840, HA, TRHDC, RD, HUD, PD/O, CDBG, NAHTF, HOME, RWHIF, TIF, CPF & OE.
20.	<p>Family Homeownership Initiative, 230 Units:</p> <ul style="list-style-type: none"> - Fremont: 140 Units. - Hooper, North Bend & Scribner: 4 Each. - Balance of County: 78 Units (Rural Residential Subdivision). <p>Scattered Site, Mixed Income, single family units, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (61%+ AMI). Communities should focus on both new construction and Purchase-Rehab-Resale or Re-Rent Programs. Initiative should be combined with a Workforce Housing Development Program.</p>	\$56,580,000	40% or \$22,632,000	DC-WHP, LG, PSD, LB840, HA, TRHDC, FAHFH, RD, HUD, PD/O, CDBG, NAHTF, HOME, RWHIF, TIF, CPF & OE.

HOUSING FOR FAMILIES/SPECIAL POPULATIONS (Continued).

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
21.	<p>Owner/Rental Housing Initiative for Special Populations in the City of Fremont, up to 16 Units:</p> <p>Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable housing needs of persons with special needs (0% to 80% AMI). Needs to include persons with a physical and/or chronic mental disability. May also include a housing program for Veterans utilizing a HUD-VASH Voucher.</p>	\$2,800,000.	80% or \$2,240,000.	DC-WHP, LG, HA, CC, TRHDC, NENEDD, CDBG, VASH, FAHFH, NAHTF, HOME, LIHTC, MHEG, MHDF, PF, TIF, AHP & CPF.
22.	<p>Single Room Occupancy Housing Program, 24 to 36 rooms, three buildings (new construction and/or building retrofit), in Fremont, to meet the needs of low- to moderate-income, single person workforce households (31% to 80% AMI). Initiative should be combined with a Workforce Housing Development Program.</p>	\$4,490,000.	70% or \$3,367,500.	DC-WHP, GFDC, TRHDC, ME, NIFA, LIHTC, SLIHTC, MHEG, MHDF, AHP, HOME & TIF.

HOUSING FOR FAMILIES/SPECIAL POPULATIONS (Continued).

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships/Funding.</u>
23.	Develop up to 20 Units of temporary shelter housing and/or transitional housing, in Fremont, for persons experiencing chronic homelessness or near-homelessness. May also include a housing program for Veterans utilizing a HUD-VASH Voucher.	\$3,900,000	95% or \$2,755,000.	DC-WHP, CCFS, TRHDC, PF, FHA, HUD, VASH, CDBG, NAHTF, HOME, NIFA, LIHTC, SLIHTC, MHEG, MHDF, TIF & CPF.
24.	Immediate Housing Initiative – Create up to 22 to 28 units of rental housing, via alternative housing scenarios, including accessory housing for families, “narrow lot” developments or as rental properties. Initiative should be combined with a Workforce Housing Development Program.	\$2,720,000	90% or \$2,448,000.	DC-WHP, CCFS, GFDC, PF, TRHDC, LG, ME, FAHFH, CDBG, HOME, NAHTF, MHEG, MHDF, AHP, TIF, & CPF.
25.	Downtown Fremont Owner Housing Initiative, 18 Total Units. Mixed Income, new construction or retrofit of existing commercial buildings, 2+-bedroom units.	\$3,600,000	40% or \$1,440,000.	DC-WHP, LB840, TRHDC, HUD, RD, GFDC, LG, PD/O, NENEDD, HTC, CDBG, HOME, LIHTC, NAHTF, AHP, MHEG, MHDF, TIF & CPF.
26.	Downtown Fremont Rental Housing Initiative, 36 Total Units. Mixed Income, new construction or retrofit of existing commercial buildings, 1 & 2-bedroom apartments.	\$4,300,000	60% or \$2,647,500.	DC-WHP, LB840, TRHDC, HUD, RD, GFDC, LG, PD/O, NENEDD, HTC, CDBG, HOME, LIHTC, NAHTF, AHP, MHEG, MHDF, TIF & CPF.