

DECEMBER 7, 2017
DODGE COUNTY PUBLIC PRESENTATION.

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**



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**.



**TABLE A
POPULATION TRENDS AND PROJECTIONS
DODGE COUNTY & COMMUNITIES, NEBRASKA
2000-2022**

	<u>2000</u>	<u>2010</u>	<u>2017</u>	<u>2022</u>	<u>% Change 2017-2022</u>	<u>2022 ED Boost*</u>
Dodge County:	36,160	36,691	37,108	37,478	+1.0%	38,908
Ames CDP:	N/A	24	22	21	-4.5%	22
Dodge:	700	612	590	579	-1.9%	592
Fremont*:	25,174	26,397	26,833	27,265	+1.6%	28,366
Hooper:	827	830	832	834	+0.2%	860
Inglewood:	382	325	320	315	-1.5%	316
Nickerson:	431	369	350	338	-3.4%	340
North Bend:	1,213	1,177	1,257	1,278	+1.7%	1,356
Scribner:	971	857	839	831	-0.9%	849
Snyder:	318	300	295	292	-1.0%	294
Uehling:	275	230	226	221	-2.2%	223
Winslow:	104	103	107	107	+0.0%	108
Balance of County:	5,765	5,467	5,437	5,397	-0.7%	5,582

2015 U.S. Census Population Estimates: Ames = N/A; Dodge = 597; Fremont = 26,474; Hooper = 829; Inglewood = 322; Nickerson = 356; North Bend = 1,234; Scribner = 846; Snyder = 298; Uehling = 228; Winslow = 106.

*The “Economic Development (ED) Boost” relates to creating an additional 1,000 (FTE) opportunities in Dodge County during the next five years and the impact of these FTEs on the County’s/ Community’s populations.

Source: 2000, 2010 Census.

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

TABLE B HOUSING STOCK OCCUPANCY/VACANCY STATUS DODGE COUNT/CITY OF FREMONT, NEBRASKA 2017		
	<u>Dodge County</u>	<u>Fremont</u>
a) Housing Stock	17,035 (O=11,279; R=5,756)	11,675 (O=7,147; R=4,528)
b) Vacant Housing Stock	1,779	556
c) Occupied Housing Stock	15,256	11,119
*Owner Occupied	9,975	6,818
*Renter Occupied	5,281	4,301
d) Housing Vacancy Rate*	10.4% (1,779)	4.7% (556)
*Owner Vacancy	11.5% (1,304)	4.6% (329)
*Renter Vacancy	8.2% (475)	5.0% (227)
e) Adjusted Vacancy Rate**	5.3% (903)	2.6% (308)
**Owner Vacancy	5.7% (643)	2.7% (194)
**Renter Vacancy	5.9% (340)	2.5% (114)
* 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: 2011-2015 American Community Survey. Dodge Count/City of Fremont, 2017. Hanna:Keelan Associates, P.C., 2017.		

TABLE C
SURVEY OF RENTAL PROPERTIES
DODGE COUNTY, NEBRASKA
2002-2016

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	5	497	3.42	62.0
2003	9	289	5.54	59.9
2004	11	662	8.01	64.2
2005	10	649	4.47	62.5
2006	25	1,069	5.24	33.6
2007	30	1,220	13.44	55.3
2008	34	962	5.41	59.9
2009	48	1,868	6.75	34.8
2010	56	1,824	4.55	40.3
2011	60	1,140	5.00	24.4
2012	58	1,369	3.43	36.9
2013	57	1,717	5.82	53.3
2014	56	1,739	4.43	46.7
2015	38	1,372	2.9	48.0
2016	51	1,729	3.76	60.5

Source: Nebraska Investment Finance Authority, 2016.

TABLE D
SURVEY OF RENTAL PROPERTIES
FREMONT, NEBRASKA
2002-2016

<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	5.0	45.3
2009	34	1,706	6.7	23.0
2010	45	1,738	4.2	28.0
2011	43	1,011	4.7	22.0
2012	42	1,261	2.2	20.4
2013	43	1,616	5.6	50.0
2014	38	1,619	4.2	20.0
2015	28	1,619	2.2	23.1
2016	38	1,638	3.2	25.9

Source: Nebraska Investment Finance Authority, 2016.

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

	Owner	Rental	Total Target Demand	Est. Required Target Budget (Millions)
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 F
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).

TABLE G HOUSING TARGET DEMAND BY INCOME SECTOR DODGE COUNTY/CITY OF FREMONT, NEBRASKA 2022						
	<u>Income Range</u>					
Dodge County:	0-30%	31-60%	61-80%	81-125%	126%+	Totals
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</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

**TABLE H
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
DODGE COUNTY-WIDE, 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	24	48	76	148	39
Family	0	36	41	69	185	331	288
Special Populations¹	<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 UNITS							
Elderly (55+)	12	34	37	42	22	147	35
Family	6	24	32	88	55	205	182
Special Populations¹	<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.

Dodge County (Economic Development “Boost”).

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

TABLE I 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.

**TABLE J
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.

**TABLE K
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.

^Land Use Plan – three-fold estimated land requirements.

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.**

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?