

Nebraska Investment Finance Authority – Housing Study Grant Program.

SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES/COMMUNITIES, NEBRASKA

MULTI-COUNTY REGIONAL HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING – 2027.



Prepared For:
Western Nebraska Economic Development (WNED)

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

AUGUST, 2022

SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA MULTI-COUNTY REGIONAL HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING - 2027.

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Consultant:

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COMPREHENSIVE PLANS & ZONING * HOUSING STUDIES *
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CONSULTANTS FOR AFFORDABLE HOUSING DEVELOPMENTS*

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*Scotts Bluff, Morrill and Kimball Counties & Communities, Nebraska
Multi-County Regional Housing Study with Strategies for Affordable Housing - 2027.*

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INTRODUCTION.

This **Housing Study** represents an “**update**” of specific components from the previous **Scotts Bluff, Morrill and Kimball Counties & Communities, Nebraska Housing Study**, completed in 2016. New and updated components include the **2020 Census Redistricting Data**, five-year projections of pertinent population, income, economic and housing data, as well as **Housing Unit “Target” Demand** information and a “**Five-Year Affordable Housing Action Plan**” identifying recommended future housing projects.

The **Housing Study** was conducted for **Western Nebraska Economic Development (WNED)**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. **WNED, along with local elected leadership all provided invaluable information in the completion of this Housing Study.**



RESEARCH APPROACH.

The **Scotts Bluff, Morrill and Kimball Counties & Communities, Nebraska Housing Study** is comprised of information obtained from both public and private sources. All 2000, 2010 demographic, economic and housing data for the **Scotts Bluff, Morrill and Kimball Counties & Communities** (referred hereafter as “the Region”) were derived from the U.S. Census and the 2015-2019 American Community Survey. **2020 Redistricting Data, including officially certified population data is also documented.** The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources.

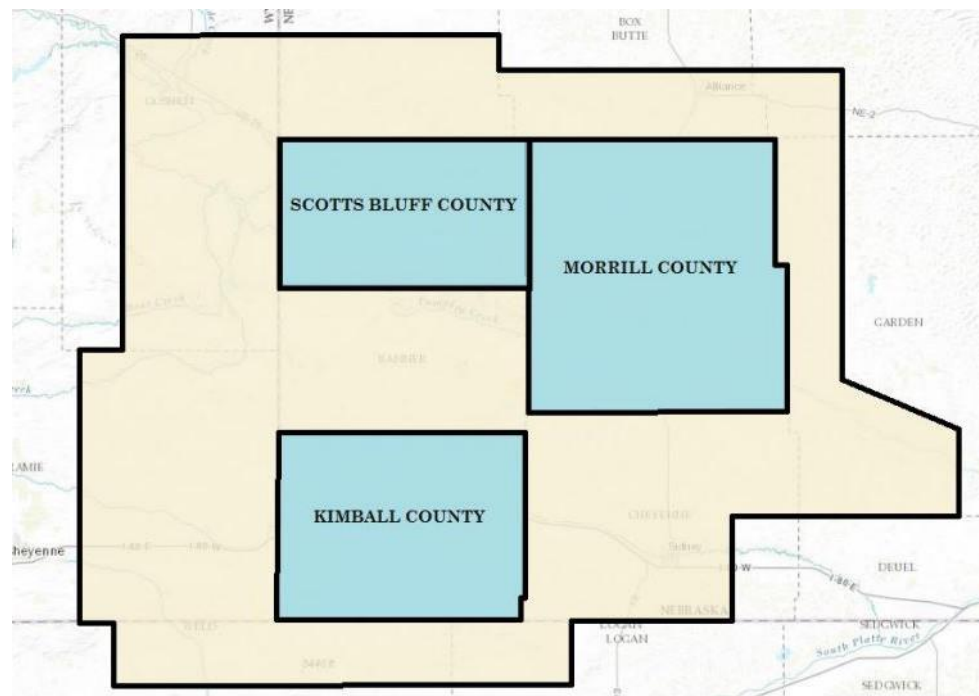
To facilitate effective planning and implementation activities, housing demand projections were identified for a five year period. The implementation period for this Housing Study will be August, 2022, to August, 2027.

“The purpose of this Housing Study is to establish a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs in the Region, utilizing appropriate public and private funding sources and local leadership. The updated Study will provide proper guidance in the development of various affordable housing types for persons and families of all income sectors.”



HOUSING MARKET AREA.

The **Housing Market Area** for Scotts Bluff, Morrill and Kimball Counties and Communities is divided into two segments, a Primary and a Secondary Housing Market Area. The **Primary Housing Market Area** includes all of Scotts Bluff, Morrill and Kimball Counties and each Community. The **Secondary Housing Market Area** determined by both Census Tract boundaries and proximity to other large centers of population, includes portions of southwest Nebraska, southeast Wyoming and northeast Colorado. Major Communities included within the Secondary Market Area include Alliance and Sidney, Nebraska and Torrington, Wyoming. The City of Cheyenne, Wyoming, is located adjacent the southwestern portion of the Secondary Market Area.



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

HOUSING IN SCOTTS BLUFF, MORRILL AND KIMBALL COUNTY.

Since the completion of the 2016 Housing Study, **Scotts Bluff, Morrill and Kimball County Communities** have remained active in both the development and rehabilitation of housing. Several residential related projects have been developed, are currently under construction or are in the planning and permitting stages. The continuation of housing development through programs offered by Twin Cities Development (TCD), Western Nebraska Housing Opportunities (WNHO), Housing Partners of Western Nebraska and local Housing Authorities are vital to the provision of affordable housing in Scotts Bluff, Morrill and Kimball Counties.

Housing Development Programs

- **City of Scottsbluff Community Redevelopment Authority (CRA)** – The CRA has the authority to use TIF for commercial, industrial and residential redevelopment activities. In 2018, the CRA started the East Overland Façade Improvement Grant Program which provides funding for residential and commercial façade improvements along East Overland.
 - **East Overland Façade Improvement Grant Program** – In 2018 and 2019, this program has assisted 25 owners with façade improvements. In 2020, the CRA started a third round of funding through the Panhandle Partnership Greater Good Fund Grant.
- **Twin Cities Development (TCD)** – TCD is a local economic development organization covering Scotts Bluff County as well as the communities of Bayard and Bridgeport in Morrill County. TCD has a history of being active in providing workforce housing. A few projects that they have revitalized include the Summit Apartments, Northfield Apartments and Eastwood Apartments. These apartments are described in more detail on Page 6. The following are programs available for housing developers as well as local homeowners:
 - **Rural Workforce Housing Fund** – In 2020, TCD received a grant to provide low-interest, short-term loans in the form of a revolving loan fund. The funds are intended to be used to provide opportunities to provide or improve housing in the Region.
 - **Homebuyer Education Classes** – These classes include information on choosing a home, applying for a mortgage loan, budgeting, insurance, foreclosure prevention, credit reporting, closing costs and title insurance.

- **Western Nebraska Housing Opportunities (WNHO)** – WNHO is a subsidiary organization of TCD. WNHO assists low to moderate income households in obtaining safe, decent, sanitary and affordable housing options in Western Nebraska. These Programs include:
 - **Down Payment Assistance Program** – Helps income qualified at or below 120 percent of Area median income to purchase a home. In 2016, WNHO received a grant of \$130,000 which helped 41 families purchase homes.
 - **Purchase, Rehab, Resale Program** – WNHO purchases dilapidated and deteriorating properties, brings them up to standard and sells the home to an income-qualified person or family. In 2017, six homes were rehabilitated. In 2019, HOME funds were received to rehabilitate two more homes.
 - **Rental Rehab Program** – WNHO purchases dilapidated and deteriorating properties that can be converted into multi-family rental housing units and rents them to income qualified households at affordable rental rates. Previous projects completed under this program include the Summit Apartments, as well as the US Bank building downtown apartment project.

Recent Housing Development

- **Summit Apartments Revitalization** – In 2009, TCD acquired the former Summit Christian College building in Scottsbluff and sold it to WNHO. WNHO acquired this building as part of the Rental Rehab Program and converted it into 16 affordable housing units.
- **Longhorn Building** – In 2020, the City of Kimball provided a Façade Improvement grant to assist in the rehabilitation of the Longhorn Building. The Longhorn Building will have a fitness center as well as upper-level apartments when completed.

- **Eastwood Apartments Revitalization**
– In 2020, the revitalization of the Eastwood Apartments in Scottsbluff was completed with the help of a \$500,000 grant from the Nebraska Affordable Housing Trust Fund. The new Eastwood Apartments contain 20 units including studio, one-bedroom and two-bedroom units.



- **Northfield Haven Project** – a new, 15-unit apartment complex in Gering, is currently under construction and will provide housing for young adults with intellectual and development disabilities that are capable of living independently. This project type was noted as a need in the **2016 Housing Study**.



SURVEY SUMMARY.

As part of a qualitative research approach, the Communities of Scotts Bluff, Morrill and Kimball Counties participated in a Housing and a Workforce Survey. **The Housing Survey was completed by 519 participants, of which 294 from Scotts Bluff County, 81 from Morrill County and 125 from Kimball County** (the remaining 19 participants either didn't respond or came from other counties/states). **The Workforce Survey was completed by 308 participants, of which 203 were from Scotts Bluff County, 46 were from Morrill County and 44 from Kimball County** (the remaining 15 participants either didn't respond or came from neighboring counties/states). **The Housing Stakeholder Survey was provided to housing service organizations within the Communities and was completed by six participants.** The following summarizes the results:

HOUSING SURVEY

RESIDENCY.

A majority of Survey participants resided within Scotts Bluff, Morrill and Kimball Counties, many of whom are experiencing, or have experienced on a firsthand basis, the housing issues affecting their Communities. This allows economic development leadership to more accurately determine housing need and implement local, grassroots-based housing programs that will benefit current residents.

- Place of Residence
 - The majority (**294 or 57%**) of survey respondents live in **Scotts Bluff County**.
 - **125 (24%)** respondents live in **Kimball County**.
 - **81 (15%)** respondents live in **Morrill County**.
 - **19 (4%)** respondents live in **other counties/states**.

DEMOGRAPHICS.

The majority of participants were female and between the ages of 35 and 44 years old in the region as a whole and in each individual County. Participation among younger families and populations in Scotts Bluff, Morrill and Kimball Counties is a positive sign, as they are more likely to be involved in local, neighborhood-based community development activities that enhance local quality of life.

- Gender:
 - Multi-County Total Respondents (519).
 - Female (375 or 72%).
 - Male (134 or 26%).
 - Preferred not to answer/didn't answer (10 or 2%).
 - Scotts Bluff County (294).
 - Female (218 or 74%).
 - Male (72 or 24%).
 - Preferred not to answer/didn't answer (4 or 1%).
 - Morrill County (81).
 - Female (62 or 77%).
 - Male (18 or 22%).
 - Preferred not to answer/didn't answer (1 or 1%).
 - Kimball County (125).
 - Female (81 or 65%).
 - Male (39 or 31%).
 - Preferred not to answer/didn't answer (5 or 4%).
- Age:
 - Multi-County Total Respondents (519).
 - Majority were between **35-44** years old (141).
 - Average age = 35.8 years.
 - Scotts Bluff County (294).
 - Majority were between **35-44** years old (79).
 - Average age = 35.6 years.
 - Morrill County (81).
 - Majority were between **35-44** years old (22).
 - Average age = 36.8 years.
 - Kimball County (125).
 - Majority were between **35-44** years old (33).
 - Average age = 35.9 years.

INCOME.

Most respondents had a household income of less than \$50,000, followed by households with incomes ranging from \$75,000 to \$99,000. Out of the 82 participants that identified as renters, 74 percent were either not, or were barely able to afford their rent. These renters were either paying more than they could afford or paying the maximum amount that they could afford. This shows that more affordable rental housing is necessary.

- Household Income:
 - Multi-County Total Respondents (519).
 - Majority fell in the range of **Less than \$50K** (137).
 - \$75K to \$99K had 109 respondents.
 - Average household income: \$53,963.
 - Scotts Bluff County (294).
 - Majority fell in the range of **Less than \$50K** (76).
 - \$75K to \$99K had 62 respondents.
 - Average household income: \$56,774.
 - Morrill County (81).
 - Majority fell in the range of **Less than \$50K** (27).
 - \$75K to \$99K had 19 respondents.
 - Average household income: \$44,643.
 - Kimball County (125).
 - Majority fell in the range of **Less than \$50K** (32).
 - \$50K to \$74K had 31 respondents.
 - Average household income: \$47,581.

- **Renters**

- Multi-County Total Respondents (82 renters).
 - Majority (29 or 35%) paid between \$601 and \$800.
 - 26 respondents or 32 percent paid between \$400 and \$600.
 - 43 or 52 percent pay the maximum rent they can afford.
 - 18 or 22 percent **can not** afford their rent.
- Scotts Bluff County (54 renters).
 - Majority (19 or 35%) paid between \$601 and \$800.
 - 11 respondents or 20 percent paid between \$400 and \$600.
 - 11 respondents or 20 percent paid between \$801 and \$950.
 - 12 or 22 percent **can not** afford their rent.
- Morrill County (11 renters).
 - Majority (seven or 64%) paid between \$400 and \$600.
 - Two or 18 percent **can not** afford their rent.
- Kimball County (15 renters).
 - Majority (seven or 47%) paid between \$601 and \$800.
 - Four or 27 percent paid between \$400 and \$600.
 - Four or 27 percent **can not** afford their rent.

- **Owners**

- Multi-County Total Respondents (399 owners).
 - Majority (91 or 23%) have paid in full for their home.
 - 72 or 18 percent paid between \$801 and \$1,000 for monthly mortgage.
 - 62 or 16 percent paid between \$601 and \$800.
- Scotts Bluff County (222 owners).
 - Majority (42 or 19%) have paid in full for their home.
 - 37 or 17 percent paid between \$801 and \$1,000 for monthly mortgage.
 - 35 or 16 percent paid between \$1,001 and \$1,250.
- Morrill County (65 owners).
 - Majority (17 or 26%) have paid in full for their home.
 - 13 or 20 percent paid between \$400 and \$600 for monthly mortgage.
 - 11 or 17 percent paid between \$801 and \$1,000.
- Kimball County (95 owners).
 - Majority (27 or 28%) have paid in full for their home.
 - 19 or 20 percent paid between \$601 and \$800 for monthly mortgage.
 - 19 or 20 percent paid between \$801 and \$1,000.

- COVID-19
 - Multi-County Total Respondents (500).
 - A total of 89 participants, or 18 percent, experienced a loss of employment income due to COVID-19.
 - 147 or 29 percent of respondents experienced housing issues due to the COVID-19 pandemic.
 - Majority (36 or 24%) of those 147 respondents experienced deferred rent/mortgage payment.
 - Scotts Bluff County (281).
 - Only 47 or 17 percent of respondents experienced a loss of employment income due to COVID-19.
 - 77 or 27 percent of respondents experienced housing issues due to the COVID-19 pandemic.
 - Majority (20 or 26%) of those 77 respondents experienced difficulty in obtaining a mortgage loan or other financial assistance.
 - Morrill County (77).
 - A total of 17 participants or 22 percent, experienced a loss of employment income due to COVID-19.
 - 28 or 36 percent of respondents experienced housing issues due to the COVID-19 pandemic.
 - Majority (Nine or 32%) of those 28 respondents experienced a delay in housing construction.
 - Kimball County (125).
 - Only 24 or 19 percent of respondents experienced a loss of employment income due to COVID-19.
 - 37 or 30 percent of respondents experienced housing issues due to the COVID-19 pandemic.
 - Majority (11 or 30%) of those 37 respondents experienced deferred rent/mortgage payment.

BARRIERS TO AFFORDABLE HOUSING.

Each County experienced very similar results in terms of respondent satisfaction with their housing situation, as well as the reasons behind their dissatisfaction. This is largely due to a lack of homes available to satisfy current market demands, age and condition of existing residential properties and mortgage or rent costs. A small percentage of respondents identified a desire to move elsewhere in Nebraska or out of state. Progressive efforts to create a housing stock desired by today's family structure, through new construction and existing housing rehabilitation initiatives, could increase the desirability of prospective residents to choose Scotts Bluff, Morrill and Kimball Counties over other communities as a place to live and raise a family.

Single family owner and rental housing, both affordable and market rate were identified as being "greatly needed" within the Region as well as housing choice for first time home buyers. Each Community could benefit from building more housing affordable to families within specific income ranges, as well as maintaining and upgrading their respective existing housing stock.

- Satisfied with Current Housing Situation.
 - Multi-County Total Respondents (519).
 - Yes (417 or 80%).
 - No (99 or 19%).
 - No response (three or 1%).
 - Scotts Bluff County (294).
 - Yes (228 or 77%).
 - No (64 or 22%).
 - No response (two or 1%).
 - Morrill County (81).
 - Yes (66 or 82%).
 - No (14 or 17%).
 - No response (one or 1%).
 - Kimball County (125).
 - Yes (108 or 86%).
 - No (17 or 14%).

- Housing Situation.
 - Multi-County Total Respondents (434).
 - 228 or 53 percent planned to change their housing situation in the next five years.
 - 58 or 25 percent want to move to Scottsbluff.
 - 38 or 17 percent want to move to Kimball.
 - 28 or 12 percent want to move out of state.
 - 17 or 7 percent want to move outside of the Region, or elsewhere in Nebraska.
 - 166 or 73 percent want to move into a single-family house.
 - Scotts Bluff County (248).
 - 127 or 51 percent planned to change their housing situation in the next five years.
 - 54 or 43 percent want to move to Scottsbluff.
 - 20 or 16 percent want to move to Rural Scotts Bluff County.
 - 16 or 13 percent want to move to Gering.
 - 16 or 13 percent want to move out of state.
 - 96 or 76 percent want to move into a single-family house.
 - Morrill County (67).
 - 33 or 49 percent planned to change their housing situation in the next five years.
 - 10 or 30 percent want to move to Bayard.
 - Seven or 21 percent want to move to Bridgeport.
 - Six or 18 percent want to move to Rural Morrill County.
 - 22 or 67 percent want to move into a single-family house.
 - Kimball County (103).
 - 58 or 56 percent planned to change their housing situation in the next five years.
 - 36 or 62 percent want to move to Kimball.
 - 8 or 14 percent want to move out of state.
 - 6 or 10 percent want to move to Rural Kimball County.
 - 41 or 40 percent want to move into a single-family house.

- When asked which housing types were most greatly needed in the Region, respondents selected the following: (1=not needed, 5=greatly needed).
 - Multi-County Total Respondents (519).
 - Housing Choice for First-Time Homebuyers with average score 4.23.
 - Rental Housing (General) with an average score of 4.21.
 - Single-family housing with an average score of 4.20.
 - Scotts Bluff County (294).
 - Housing Choice for First-Time Homebuyers with average score 4.18.
 - Single-family housing with an average score of 4.09.
 - Rental Housing (General) with an average score of 4.05.
 - Morrill County (81).
 - Rental Housing (General) with an average score of 4.27.
 - Housing Choice for First-Time Homebuyers with average score 4.25.
 - Single-family housing with an average score of 4.15.
 - Rehabilitation of Owner-Occupied Housing with average score 4.13.
 - Kimball County (125).
 - Rental Housing (General) with an average score of 4.57.
 - Single-family housing with an average score of 4.48.
 - Housing Choice for First-Time Homebuyers with average score 4.38.
 - Rehabilitation of Renter-Occupied Housing with average score 4.21.

- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **renters** selected the following:
 - Multi-County Total Respondents (82).
 - Lack of suitable available rental units (65 or 79%).
 - Cost of rent (64 or 78%).
 - Condition of housing (48 or 59%).
 - Age of housing (37 or 45%).
 - Cost of utilities (37 or 45%).
 - Scotts Bluff County (54).
 - Cost of rent (39 or 72%).
 - Lack of suitable available rental units (36 or 67%).
 - Condition of housing (28 or 52%).
 - Morrill County (11).
 - Cost of rent (7 or 64%).
 - Lack of suitable available rental units (5 or 45%).
 - Cost of utilities (5 or 45%).
 - Kimball County (15).
 - Cost of rent (11 or 73%).
 - Lack of suitable available rental units (11 or 73%).
 - Condition of housing (9 or 60%).
 - Age of housing (8 or 53%).
 - Cost of utilities (7 or 47%).
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **owners** selected the following:
 - Multi-County Total Respondents (399).
 - Housing purchase prices (163 or 41%).
 - Lack of suitable available houses for sale (151 or 38%).
 - Condition of housing (132 or 33%).
 - Age of housing (120 or 30%).
 - Scotts Bluff County (222).
 - Housing purchase prices (89 or 40%).
 - Lack of suitable available houses for sale (74 or 33%).
 - Condition of housing (59 or 27%).
 - Cost of homeowners insurance (56 or 25%).
 - Cost of utilities (55 or 25%).
 - Morrill County (65).
 - Housing purchase prices (23 or 35%).
 - Lack of suitable available houses for sale (23 or 35%).
 - Condition of housing (20 or 31%).
 - Age of housing (20 or 31%).
 - Kimball County (95).
 - Condition of housing (47 or 49%).
 - Age of housing (44 or 46%).
 - Lack of suitable available houses for sale (44 or 46%).
 - Housing purchase prices (40 or 42%).

- Senior/Elderly (55+ Years of Age) Housing Situation.
 - Multi-County Total Respondents (150).
 - 76 or 51 percent planned to change housing in next five years.
 - 57 or 75 percent planned to move into a single-family house.
 - Scotts Bluff County (75).
 - 37 or 49 percent planned to change housing in next five years.
 - 30 or 81 percent planned to move into a single-family house.
 - Morrill County (24).
 - 10 or 42 percent planned to change housing in next five years.
 - 8 or 80 percent planned to move into a single-family house.
 - Kimball County (45).
 - 25 or 56 percent planned to change housing in next five years.
 - 17 or 68 percent planned to move into a single-family house.

- When asked to rate the quality of Support Services for Seniors, respondents rated them as follows: (4=Excellent, 3=Good, 2=Fair, 1=Poor)

<ul style="list-style-type: none"> ○ Multi-County Total Respondents (150). <ul style="list-style-type: none"> ▪ Highest Quality (average scores). <ul style="list-style-type: none"> • Law Enforcement: 2.81. • Food/Meals-On-Wheels: 2.74. ▪ Lowest Quality (average scores). <ul style="list-style-type: none"> • Home Repair/Rehabilitation Services: 1.82. • Counseling Services: 1.95. ○ Scotts Bluff County (75). <ul style="list-style-type: none"> ▪ Highest Quality (average scores). <ul style="list-style-type: none"> • Law Enforcement: 2.93. • Food/Meals-On-Wheels: 2.79. ▪ Lowest Quality (average scores). <ul style="list-style-type: none"> • Home Repair/Rehabilitation Services: 2.00. • Case Management/Legal Aid: 2.17. 	<ul style="list-style-type: none"> ○ Morrill County (24). <ul style="list-style-type: none"> ▪ Highest Quality (average scores). <ul style="list-style-type: none"> • Food/Meals-On-Wheels: 3.00. • Law Enforcement: 2.70. ▪ Lowest Quality (average scores). <ul style="list-style-type: none"> • Home Repair/Rehabilitation Services: 1.55. • Finance Assistance/Management: 1.68. ○ Kimball County (45). <ul style="list-style-type: none"> ▪ Highest Quality (average scores). <ul style="list-style-type: none"> • Emergency Transportation: 2.83. • Law Enforcement: 2.66. ▪ Lowest Quality (average scores). <ul style="list-style-type: none"> • Home Repair/Rehabilitation Services: 1.62. • Counseling Services: 1.63.
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FUNDING/FINANCING PROGRAMS.

The participants supported the creation of local programs that would purchase dilapidated houses, tear them down and make the lots available for families to build a house and also using grant dollars to purchase, rehabilitate and resell vacant housing. Housing rehabilitation programs, as well as housing demolition/ replacement programs were also supported. These types of initiatives and funding programs confirms the desire of the Scotts Bluff, Morrill and Kimball Counties' citizenry to see community betterment programs be implemented that are geared towards housing stock improvements and creating improved living situations for both existing and prospective residents.

- Support for a local program that would purchase dilapidated houses, tear them down and make the lots available for families to build a house.
 - Multi-County (420 or 81 percent out of 519 total respondents).
 - Scotts Bluff County (233 or 79 percent out of 294 total respondents).
 - Morrill County (70 or 86 percent out of 81 total respondents).
 - Kimball County (100 or 80 percent out of 125 total respondents).
- Support for the Region using grant dollars to purchase, rehabilitate and resell vacant housing in the community.
 - Multi-County (407 or 78 percent out of 519 total respondents).
 - Scotts Bluff County (227 or 77 percent out of 294 total respondents).
 - Morrill County (69 or 85 percent out of 81 total respondents).
 - Kimball County (97 or 78 percent out of 125 total respondents).
- Support of using grant funds to conduct an owner housing rehabilitation program.
 - Multi-County (391 or 75 percent out of 519 total respondents).
 - Scotts Bluff County (217 or 74 percent out of 294 total respondents).
 - Morrill County (65 or 80 percent out of 81 total respondents).
 - Kimball County (93 or 74 percent out of 125 total respondents).
- Support of the Region using grant dollars to provide down-payment assistance to first-time home buyers.
 - Multi-County (385 or 74 percent out of 519 total respondents).
 - Scotts Bluff County (218 or 74 percent out of 294 total respondents).
 - Morrill County (59 or 73 percent out of 81 total respondents).
 - Kimball County (92 or 74 percent out of 125 total respondents).
- Support of using grant funds to conduct a renter housing rehabilitation program.
 - Multi-County (380 or 73 percent out of 519 total respondents).
 - Scotts Bluff County (214 or 73 percent out of 294 total respondents).
 - Morrill County (62 or 77 percent out of 81 total respondents).
 - Kimball County (92 or 74 percent out of 125 total respondents).

WORKFORCE HOUSING NEEDS SURVEY.

EMPLOYMENT.

A total of 308 participants completed the **Workforce Housing Needs Survey**. This included 203 participants from Scotts Bluff County, 46 from Morrill County and 44 from Kimball County. Major employers in the Region that participated included but were not limited to Scotts Bluff Public Schools, Morrill Public Schools, Kimball Health Services and Kelley Bean. A total of 161, or 52 percent of participants of the Survey were employed with these four businesses and only 4 percent did not live in Scotts Bluff, Morrill, or Kimball Counties. The high percentage of commuters could also indicate a lack of workforce housing within the Region. As an example, Kimball Health Services comprises 43 percent of respondents from Kimball County, yet only 65 percent live in Kimball County.

- Place of Employment.
 - Multi-County Total Respondents (308).
 - Scotts Bluff Public Schools (69 or 22%).
 - Morrill Public Schools (37 or 12%).
 - No response (30 or 10%).
 - Kimball Health Services (29 or 9%).
 - Kelley Bean (26 or 8%).
 - Scotts Bluff County (203).
 - Scotts Bluff Public Schools (67 or 33%).
 - Morrill Public Schools (37 or 18%).
 - Kelley Bean (25 or 12%).
 - Morrill County (46).
 - Bayard Public Schools (Nine or 20%).
 - Bridgeport Public Schools (Nine or 20%).
 - Morrill County Community Hospital (Seven or 15%).
 - Kimball County (44).
 - Kimball Health Services (19 or 43%).
 - City of Kimball (Seven or 16%).
- Commuters.
 - Multi-County Total Respondents (308).
 - 176 or 57 percent commuted into their communities for work.
 - 75 or 43 percent commuted less than 10 minutes.
 - Scotts Bluff County (203).
 - 125 or 62 percent commuted into their communities.
 - 54 or 43 percent commuted less than 10 minutes.
 - Morrill County (46).
 - 17 or 37 percent commuted into their communities.
 - Seven or 41 percent commuted less than 10 minutes.
 - Kimball County (44).
 - 20 or 45 percent commuted into their communities.
 - 14 or 70 percent commuted less than 10 minutes.

INCOME.

Most participants (262 or 85%) of this Survey identified as owning their home. A total of 44 or 17 percent of homeowners pay between \$601 and \$800 in monthly mortgage costs. This highlights what type of housing is affordable in the Region and points to a need for more affordable housing, including workforce housing. A majority of renters (29 or 63%) paid between \$400 and \$800. This points to a need for more affordable rental housing.

- Housing Tenure
 - Multi-County Total Respondents (308).
 - 262 or 85 percent identified as homeowners
 - 58 or 22 percent have Paid in Full for their home.
 - 44 or 17 percent paid between \$601 and \$800 for monthly mortgage payments.
 - 46 or 15 percent identified as renters.
 - 15 or 33 percent paid between \$601 and \$800 for rent.
 - 14 or 30 percent paid between \$400 and \$600 for rent.
 - Morrill County (46).
 - 36 or 78 percent identified as homeowners.
 - 17 or 47 percent have Paid in Full for their home.
 - 10 or 22 percent identified as renters.
 - Six or 60 percent paid between \$400 and \$600.
- Top responses to the question on household income range was:
 - Multi-County Total Respondents (308).
 - Less than \$50K with 69 or 22 percent.
 - Scotts Bluff County (203).
 - \$100K to \$149K with 47 or 23 percent
 - Scotts Bluff County (203).
 - 175 or 86 percent identified as homeowners.
 - The majority (32 or 18%) paid between \$601 and \$800 for monthly mortgage payments.
 - 28 or 16 percent have Paid in Full for their home.
 - 28 or 14 percent identified as renters.
 - Nine or 32 percent paid between \$601 and \$800.
 - Seven or 25 percent paid between \$400 and \$600.
 - Kimball County (44).
 - 38 or 86 percent identified as homeowners.
 - 10 or 26 percent have Paid in Full for their home.
 - Six or 14 percent identified as renters.
 - Three or 50 percent paid between \$601 and \$800.
 - Morrill County (46).
 - Less than \$50K with 15 or 33 percent.
 - Kimball County (44).
 - \$100K to \$149K with 13 or 30 percent.

RESIDENCY/BARRIERS TO AFFORDABLE HOUSING.

Concerns addressed by participants included a lack of owner and rental housing units for sale or rent that were suitable for occupancy, as well as the cost associated with purchasing a home. Another major issue included the age and condition of available housing stock. The Region will need to implement programs to rehabilitate the existing housing stock.

- Place of Residence (308 total respondents).
 - The majority (203 or 66%) live in Scotts Bluff County.
 - 46 or 15 percent live in Morrill County.
 - 44 or 14 percent live in Kimball County.
 - 15 or 5 percent live in other counties/states.
- Housing Situation.
 - Multi-County Total Respondents (308).
 - 148 or 48 percent planned to change their housing situation in the next five years.
 - 30 or 20 percent want to move to Scottsbluff.
 - 27 or 18 percent want to move to another county/state.
 - 112 or 76 percent want to purchase single-family home.
 - Scotts Bluff County (203).
 - 91 or 45 percent planned to change their housing situation in the next five years.
 - 26 or 29 percent want to move to Scottsbluff.
 - 21 or 23 percent want to move to Rural Scotts Bluff County.
 - 14 or 15 percent want to move to another county/state.
 - 70 or 77 percent want to purchase a single-family home.
 - Morrill County (46).
 - 21 or 46 percent planned to change their housing situation in the next five years.
 - Six or 29 percent want to move to Bayard.
 - Six or 29 percent want to move to Rural Morrill County.
 - 13 or 62 percent want to purchase a single-family home.
 - Kimball County (44).
 - 25 or 57 percent planned to change their housing situation in the next five years.
 - 18 or 72 percent want to move to Kimball.
 - 21 or 84 percent want to purchase a single-family home.

- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **renters** selected the following:
 - Multi-County Total Respondents (46).
 - Cost of rent (28 or 61%).
 - Lack of suitable available rental units (22 or 48%).
 - Scotts Bluff County (28).
 - Cost of rent (17 or 61%).
 - Lack of suitable available rental units (12 or 43%).
 - Morrill County (10).
 - Cost of rent (7 or 70%).
 - Lack of suitable available rental units (4 or 40%).
 - Cost of utilities (3 or 30%).
 - Kimball County (6).
 - Lack of suitable available rental units (6 or 100%).
 - Condition of housing (5 or 83%).
 - Age of housing (4 or 67%).
- When asked what issues or barriers were present to obtaining affordable suitable housing for their household, **owners** selected the following:
 - Multi-County Total Respondents (262).
 - Housing purchase prices/cost to own (75 or 29%).
 - Lack of suitable available houses for sale (69 or 26%).
 - Condition of housing (61 or 23%).
 - Age of housing (61 or 23%).
 - Scotts Bluff County (175).
 - Housing purchase prices/cost to own (52 or 30%).
 - Lack of suitable available houses for sale (41 or 23%).
 - Cost of utilities (35 or 20%).
 - Condition of housing (34 or 19%).
 - Morrill County (36).
 - Condition of housing (13 or 36%).
 - Age of housing (11 or 31%).
 - Housing purchase prices/cost to own (10 or 28%).
 - Lack of suitable available houses for sale (10 or 28%).
 - Kimball County (38).
 - Lack of suitable available houses for sale (16 or 42%).
 - Age of housing (15 or 39%).
 - Condition of housing (13 or 34%).

HOUSING STAKEHOLDERS SURVEY

The **Housing Stakeholders Survey** was provided to local housing service organizations. It was completed by six respondents, of which four were real estate sales providers and two were housing financing providers. Some of the housing needs presented by housing service providers included single family or duplex housing for families as well as a variety of different housing types. In general, more housing overall is needed in Scotts Bluff, Morrill and Kimball Counties.

- When asked, “In your opinion, which Population Sector group(s) in the **Region** has the greatest need for housing,” respondents identified the following:
 - Three participants selected “families”.
 - One additional participant specified “low-income families”.
 - Two participants selected “single parent households”.
 - One participant selected “seniors” and “workforce housing” as well as “all of the above”.
- When asked, “What Housing Type(s) is most needed” in the Region, examples included owner and/or rental housing, single family/duplex housing, apartments, transitional housing, emergency housing, senior housing, etc.”
 - Two participants selected “single-family housing” and “duplex housing”.
 - One participant selected “rental housing”, “owner housing” and “housing for first-time homeowners”.
- When asked, “What Housing Issues have residents experienced as a result of the COVID-19 Pandemic?” respondents selected the following:
 - Two participants selected “lack of available housing” and “deferred rent/mortgage payment”.
 - One participant selected “difficulty getting materials for repair/construction” and “none”.

POPULATION PROFILE.

The analysis and projection of local demographics are at the center of all planning decisions. This process assists in the understanding of important changes which have and are projected to occur from 2022 to 2027. Estimating population is critical to a community planning process, especially as it relates to the provision of housing. Further, projecting population growth and/ or decline of a community is extremely complex. Projections are based upon various assumptions about the future and must be carefully analyzed and continually reevaluated, due to the changing economic and social structure of a community. Statistical tables regarding population for the **Region's Counties & Communities** are included in “**Appendix II**” of this **Housing Study**.

- The Scotts Bluff County population increased slightly from 36,951, in 2000, to 36,970, in 2010 and decreased slightly to 36,084, in 2020. The Morrill County population declined slightly from 5,440, in 2000, to 5,042, in 2010, to 4,555, in 2020. The Kimball County population declined slightly from 4,089, in 2000, to 3,821, in 2010, to 3,434, in 2020.
- **The estimated population for Scotts Bluff County, for 2022 is 36,070 and is projected to increase, slightly, to 36,578, by 2027.**
- **Currently (2022), the estimated population for Morrill County is 4,491 and is projected to continue to decrease, slightly, to 4,425, by 2027.**
- **The 2022 estimated population for Kimball County is 3,508 and is projected to decrease, slightly, to 3,506, by 2027.**
- The City of Gering, the County-Seat of Scotts Bluff County, and the City of Scotts Bluff, the largest Community in **Scotts Bluff County**, as well as the City of Mitchell and the Village of Morrill are projected to increase in population during the next five years.
- The City of Bridgeport, the County-Seat and largest Community in **Morrill County**, as well as the City of Bayard and the Village of Broadwater are projected to decrease in population during the next five years.

- The City of Kimball, the County-Seat and largest Community in **Kimball County** is projected to increase in population during the next five years. A variety of planning and development projects involving public works, as well as commercial, industrial and residential development are being proposed for the Community that could significantly increase the demand for new housing and, thus, increase the population beyond the 2027 projection.
- **A Community Growth Initiative (CGI) in the Region by 2027, utilizing a scenario of 1,200 additional Full-Time Employment (FTE) opportunities being created, results in the Region having the potential to increase in population by 1,385 persons, for a 2027 Population of 37,483 in Scotts Bluff County, 4,552 in Morrill County and 3,674 in Kimball County. Each Community, as well as the Balance of Scotts Bluff, Morrill and Kimball Counties would experience either a stable or increasing population as a result of the CGI.**
- The current average ratio of persons per household is 2.10. Region Communities with the largest number of persons per household include Henry, Gering, Bayard and Morrill, in that order.



POPULATION TRENDS AND PROJECTIONS

SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA

2000-2027

	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2022</u>	<u>2027</u>	<u># Change</u> <u>2022-2027</u>	<u>2027</u> <u>CGI*</u>
SCOTTS BLUFF COUNTY:	36,951	36,970	36,084	36,070	36,578	+508	37,483
Gering:	7,751	8,500	8,564	8,590	8,648	+58	8,860
Henry:	162	106	125	127	120	-7	121
Lyman:	421	341	259	256	243	-13	248
McGrew:	103	105	75	72	67	-5	70
Melbeta:	138	112	108	105	100	-5	102
Minatare:	810	816	715	710	701	-9	724
Mitchell:	1,831	1,702	1,548	1,535	1,552	+17	1,570
Morrill:	957	921	934	941	958	+17	970
Scottsbluff:	14,732	15,039	14,436	14,460	14,723	+263	15,047
Terrytown:	646	1,198	1,057	1,054	1,040	-14	1,048
Community Planning							
Jurisdictions:	2,256	2,326	2,481	2,515	2,786	+271	2,993
Rural Scotts Bluff County:	7,144	5,804	5,782	5,705	5,640	-65	5,730

CONTINUED:

(CONTINUED)

POPULATION TRENDS AND PROJECTIONS

SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA

2000-2027

	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2022</u>	<u>2027</u>	<u># Change</u> <u>2022-2027</u>	<u>2027</u> <u>CGI*</u>
MORRILL COUNTY:	5,440	5,042	4,555	4,491	4,425	-66	4,552
Bridgeport:	1,594	1,545	1,454	1,432	1,420	-12	1,478
Bayard:	1,247	1,209	1,140	1,124	1,112	-12	1,155
Broadwater:	140	128	95	92	84	-8	88
Community Planning Jurisdictions:	418	410	373	377	382	+5	392
Rural Morrill County:	2,041	1,750	1,493	1,466	1,427	-39	1,439
KIMBALL COUNTY:	4,089	3,821	3,434	3,508	3,506	-2	3,674
Kimball:	2,559	2,496	2,290	2,387	2,431	+44	2,543
Bushnell:	162	124	115	112	107	-5	114
Dix:	267	255	187	182	170	-12	180
Community Planning Jurisdictions:	137	132	126	129	134	+5	153
Rural Kimball County:	964	814	716	698	664	-34	684

*Includes potential estimated population increase associated with a planned “Community Growth Initiative” (CGI). This could include increases in 1,200 Full-Time Employment (FTE) positions and/or Housing Development activities associated with workforce/population recruitment during the next five years. This would create an estimated Scotts Bluff, Morrill and Kimball County population increase of 1,385.

Source: 2000, 2010, & 2020 Census

Hanna:Keelan Associates, P.C., 2022.

INCOME PROFILE.

Information presented in the **Income Profile** of this **Housing Study** update assists in determining the number of households within the **Scotts Bluff, Morrill and Kimball County Region** having the financial capacity to afford housing. In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in each Community. While upper income housing has no limitations, lower cost and government subsidized housing are subject to federal regulations, such as size and type. Statistical tables regarding income are included in “**Appendix II**” of this **Housing Study**.

- **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.
- The Scotts Bluff County per capita income in 2022 is an estimated \$52,825, which is lower than the Nebraska estimated per capita income of \$61,600 for 2022. This is projected to increase to an estimated \$62,994, by 2027. It will continue to be lower than the State of Nebraska per capita income of \$72,380, in 2027.
- Currently (2022), Morrill County per capita income is an estimated \$70,316, which is higher than the Nebraska estimated 2022 per capita income of \$61,600. This is projected to remain higher than the Nebraska per capita income by increasing to an estimated \$90,356, by 2027.
- Kimball County per capita income is an estimated \$53,280 in 2022, which is lower than the Nebraska estimated per capita income of \$61,600 for 2022. This is projected to increase to an estimated \$61,805, by 2027. It will continue to be lower than the State of Nebraska per capita income of \$72,380, in 2027.

- The highest **median household income** in 2022 for **Scotts Bluff County Communities** exists for the City of Gering, at \$62,374, while the lowest exists in McGrew, at \$36,803. **By 2027, these trends of highest and lowest median household incomes are projected to remain the same.**
- Currently, the highest **median household income** for **Morrill County Communities** exists for the City of Bridgeport, at \$52,398, while the lowest exists in Broadwater, at \$34,530. **These trends of highest and lowest median household incomes are projected to remain the same, by 2027.**
- The Village of Dix, currently has the highest **median household income** for **Kimball County**, at \$53,700, while the lowest exists in Bushnell, at \$43,578. **By 2027, these trends of highest and lowest median household incomes are projected to remain the same.**
- 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 2022, an estimated 2,240 owner households** in Scotts Bluff County, or 22.3 percent of all **owner households, are cost burdened or have housing problems.** Additionally, an estimated **1,791 renter households**, or 37.3 percent of all **renter households are cost burdened or have housing problems.**
- An estimated **251 owner households** in Morrill County, or 18 percent of all **owner households, are cost burdened or have housing problems** in 2022. Additionally, an estimated **120 renter households**, or 20.8 percent of all **renter households are cost burdened or have housing problems.**
- In Kimball County, an estimated **201 owner households**, or 17.6 percent of all **owner households, are currently cost burdened or have housing problems.** Additionally, an estimated **131 renter households**, or 28.5 percent of all **renter households are cost burdened or have housing problems.**

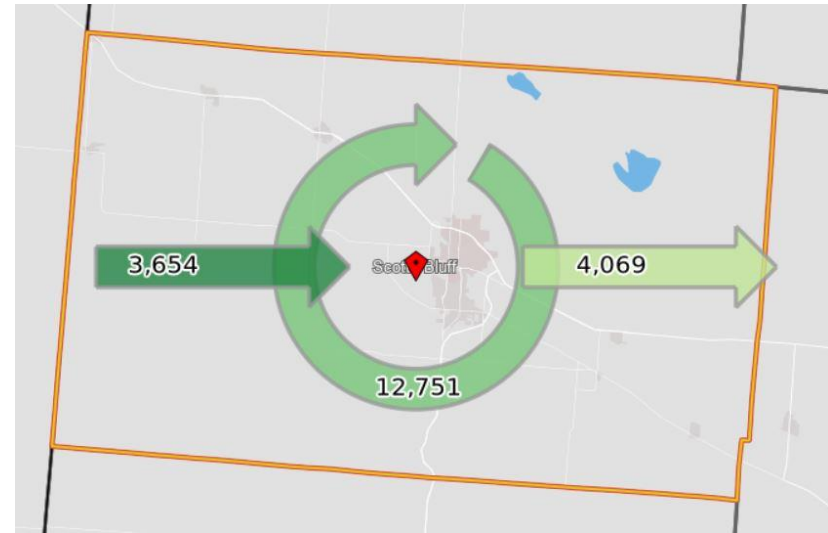
ECONOMIC PROFILE.

- The Cities of Gering and Scottsbluff 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 Communities are 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 Cities of Bayard and Kimball are recognized as “Leadership Certified Communities” which means, as per the Nebraska Department of Economic Development, *“display a high level of economic development readiness. It signifies a strong infrastructure, among many other great qualities.”*
- Between 2010 and 2022, the **unemployment rate** in Scotts Bluff County ranged from a high of 5.5 percent to a low of 3.4 percent. During this period, the total number of **employed persons** decreased by 890. By 2027, an estimated 16,883 persons will be employed in Scotts Bluff County, with an unemployment rate of 3.8 percent.
- The **unemployment rate** in Morrill County ranged from a high of 4.1 percent to a low of 2.8 percent between 2010 and 2022. During this period, the total number of **employed persons** decreased by 36. An estimated 2,491 persons will be employed in Morrill County by 2027, with an unemployment rate of 3.0 percent.
- In Kimball County, the **unemployment rate** ranged from a high of 4.7 percent to a low of 2.5 percent between 2010 and 2022. During this period, the total number of **employed persons** decreased by 143. By 2027, an estimated 1,821 persons will be employed in Kimball County, with an unemployment rate of 3.2 percent.

- In 2022, an estimated 16,907 persons in Scotts Bluff County work in a non-farm place of employment. The largest concentration of workers are employed in the Health Care & Social Assistance, Local Government, Retail Trade, Accommodation & Food Service and Transportation & Warehousing sectors.
- An estimated 1,504 persons in Morrill County currently work in a non-farm place of employment with the largest concentration of workers being employed in the Local Government, Retail Trade, Transportation & Warehousing, Wholesale Trade and Accommodation & Food Service sectors.
- In Kimball County an estimated 1,405 persons currently work in a non-farm place of employment. The Local Government, Manufacturing, Retail Trade, Mining, Quarrying & Oil/Gas Extraction and Transportation & Warehousing sectors employ the largest concentration of workers in 2022.
- Major employers in Scotts Bluff County include the Regional West Medical Center (RWMC), Scottsbluff Public Schools, Walmart, Gering Public Schools and Western Sugar Cooperative. Currently, RWMC has 1,850 employees and a 188-bed facility as well as a 100-unit independent and assisted living facility for persons age 55 plus. Scottsbluff Public Schools has 500 employees, Walmart has 450 employees and Gering Public Schools has 300 employees. Western Sugar Cooperative has 285 employees and operates a sugar processing facility in Scottsbluff, Nebraska as well as storage facilities in Bayard, Gering and Mitchell, Nebraska.
- Major employers in Morrill County include Mercantile Co., Bridgeport Public Schools, City of Bridgeport, Morrill County Community Hospital and Bridgeport Ethanol LLC. Morrill County Community Hospital has 185 employees and a 20-bed facility in Bridgeport, Nebraska. In 2021, Morrill County Community Hospital planned and expansion that was set to be completed in 2022.
- Major employers in Kimball County include Kimball Public Schools, Clean Harbors Environmental Services, George Risk Industries and Kimball Health Services. Clean Harbors Environmental Services is planning to expand, bringing 100 to 125 new jobs to Kimball as well as build housing for the workforce.
- **A significant boost in employment opportunities is possible with the addition of 1,200 new jobs in the Region.**

Scotts Bluff County Inflow/Outflow

The Center of Economic Studies, through the U.S. Census, estimates that 16,405 persons were employed in Scotts Bluff County in 2019. An estimated 3,654 persons traveled from outside of the county for employment. Additionally, a total of 4,069 persons reside in Scotts Bluff County, but are employed elsewhere. However, the majority of Scotts Bluff County’s population live and work within Scotts Bluff County. This shows that Scotts Bluff County has a good amount of workforce housing. Additional workforce housing could increase the attractiveness of Scotts Bluff County as a place to live and work.



Places where Scotts Bluff County residents work		
Place	Number	Percent
Scotts Bluff County, NE	12,751	75.8%
Holt County, NE	553	3.3%
Douglas County, NE	346	2.1%
Lancaster County, NE	273	1.6%
Morrill County, NE	261	1.6%
Goshen County, WY	248	1.5%
Lincoln County, NE	218	1.3%
Box Butte County, NE	209	1.2%
Cheyenne County, NE	176	1.0%
Dawes County, NE	133	0.8%
All Other Locations	1,652	9.8%

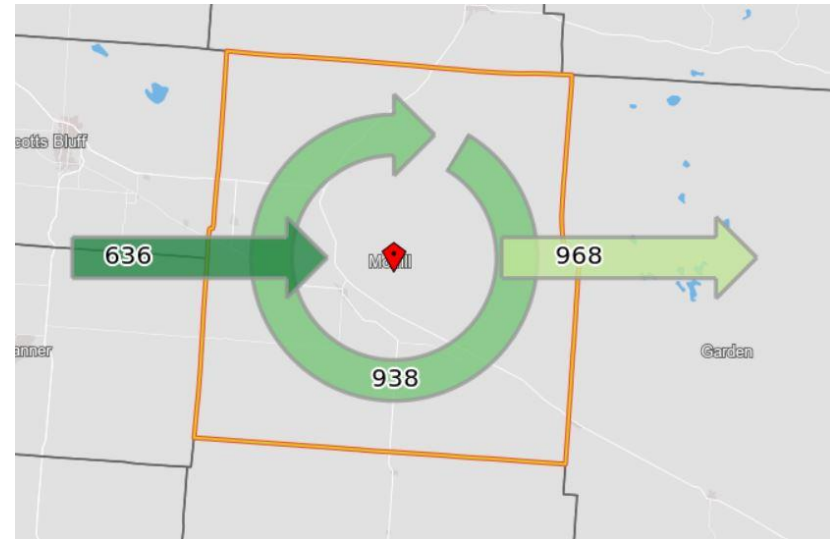
Source: U.S. Census, Center for Economic Studies, 2019.

Places where Scotts Bluff County employees live		
Place	Number	Percent
Scotts Bluff County, NE	12,751	77.7%
Morrill County, NE	414	2.5%
Goshen County, WY	336	2.0%
Box Butte County, NE	296	1.8%
Cheyenne County, NE	249	1.5%
Dawes County, NE	169	1.0%
Sioux County, NE	151	0.9%
Lancaster County, NE	98	0.6%
Banner County, NE	96	0.6%
Kimball County, NE	84	0.5%
All Other Locations	1,761	10.7%

Source: U.S. Census, Center for Economic Studies, 2019.

Morrill County Inflow/Outflow

The Center of Economic Studies, through the U.S. Census, estimates that a total of 1,574 persons are employed in Morrill County. An estimated 636 persons traveled from outside the county for employment. Additionally, 968 persons reside in Morrill County, but are employed elsewhere. The majority of Morrill County’s population live and work within Morrill County, but the high percentage of employees that live elsewhere could suggest a need for more workforce housing.



Places where Morrill County residents work		
Place	Number	Percent
Morrill County, NE	938	49.2%
Scotts Bluff County, NE	414	21.7%
Holt County, NE	80	4.2%
Box Butte County, NE	62	3.3%
Cheyenne County, NE	57	3.0%
Douglas County, NE	45	2.4%
Lancaster County, NE	35	1.8%
Lincoln County, NE	25	1.3%
Garden County, NE	15	0.8%
Buffalo County, NE	14	0.7%
All Other Locations	221	11.6%

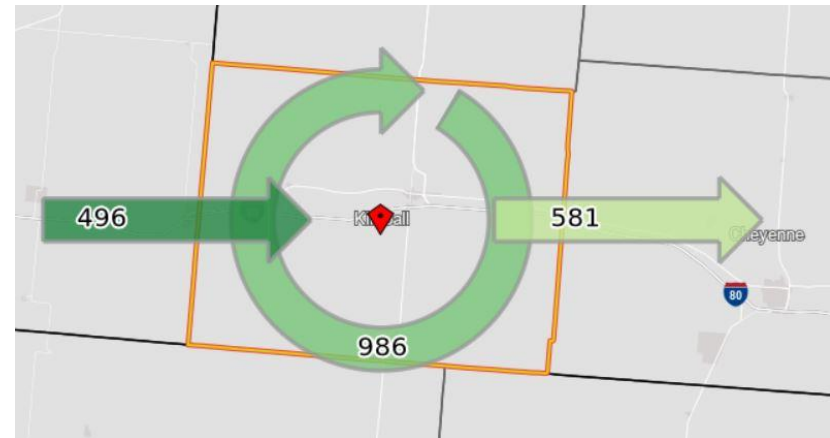
Source: U.S. Census, Center for Economic Studies, 2019.

Places where Morrill County employees live		
Place	Number	Percent
Morrill County, NE	938	59.6%
Scotts Bluff County, NE	261	16.6%
Cheyenne County, NE	81	5.1%
Box Butte County, NE	61	3.9%
Banner County, NE	22	1.4%
Kimball County, NE	22	1.4%
Dawes County, NE	13	0.8%
Morgan County, CO	12	0.8%
Garden County, NE	11	0.7%
Goshen County, WY	11	0.7%
All Other Locations	142	9.0%

Source: U.S. Census, Center for Economic Studies, 2019.

Kimball County Inflow/Outflow

The Center of Economic Studies, through the U.S. Census, estimates that a total of 1,482 persons are employed in Kimball County. An estimated 496 persons traveled from outside the county for employment. Additionally, 581 persons reside in Kimball County, but are employed elsewhere. The majority of Kimball County’s population live and work within Kimball County, but the high percentage of employees that live elsewhere could suggest a need for more workforce housing.



Places where Kimball County residents work		
Place	Number	Percent
Kimball County, NE	986	62.9%
Cheyenne County, NE	104	6.6%
Scotts Bluff County, NE	84	5.4%
Holt County, NE	69	4.4%
Laramie County, WY	45	2.9%
Douglas County, NE	34	2.2%
Lancaster County, NE	22	1.4%
Morrill County, NE	22	1.4%
Lincoln County, NE	16	1.0%
Logan County, CO	13	0.8%
All Other Locations	172	11.0%

Source: U.S. Census, Center for Economic Studies, 2019.

Places where Kimball County employees live		
Place	Number	Percent
Kimball County, NE	986	66.5%
Scotts Bluff County, NE	111	7.5%
Cheyenne County, NE	93	6.3%
Laramie County, WY	75	5.1%
Morgan County, CO	15	1.0%
Weld County, CO	14	0.9%
Banner County, NE	14	0.9%
Lincoln County, NE	12	0.8%
Lancaster County, NE	9	0.6%
Deuel County, NE	8	0.5%
All Other Locations	145	9.8%

Source: U.S. Census, Center for Economic Studies, 2019.

HOUSEHOLD & HOUSING PROFILE.

Statistical tables regarding housing stock information are included in “**Appendix II**” of this **Housing Study** update.

- **Currently, an estimated 14,823 households reside in Scotts Bluff County, consisting of an estimated 10,025 owner and 4,798 renter households.**
- **An estimated 1,968 households currently reside in Morrill County, consisting of an estimated 1,392 owner and 576 renter households.**
- **In 2022, an estimated 1,600 households reside in Kimball County, consisting of an estimated 1,140 owner and 460 renter households.**
- **By 2027, owner households will account for an estimated 10,152, or 68 percent of the total 14,909 households projected for the Scotts Bluff County Communities.**
- **Owner households will account for an estimated 1,361, or 70.5 percent of the total 1,929 households projected for the Morrill County Communities by 2027.**
- **In the Kimball County Communities, owner households will account for an estimated 1,132, or 71 percent of the total 1,595 households projected for 2027.**

- Group quarters include such housing structures as college dormitories, nursing care centers, correctional facilities, etc.
- In **Scotts Bluff County**, the Communities of Gering, Mitchell, Scottsbluff, Terrytown and the Balance of County have segments of population residing in group quarters. **The total group quarters population in Scotts Bluff County Communities is projected to increase slightly from 954 in 2022, to 961 in 2027.**
- The Communities of Bridgeport and Bayard, in **Morrill County**, have segments of population residing in group quarters. **The total group quarters population is projected to increase slightly from 106 in 2022, to 119 in 2027 in Morrill County Communities.**
- In **Kimball County**, the Community of Kimball currently has 76 persons residing in group quarters. **This is projected to increase slightly to 92 in 2027.**
- **In 2022, Scotts Bluff County Communities, total, contain an estimated 16,454 housing units, consisting of approximately 11,142 owner and 5,313 rental units.** Of these 16,454 units, approximately 1,631 are vacant. This equals an overall housing vacancy rate of 9.9 percent. The 1,631 vacant housing units consist of an estimated 1,117 owner and 514 rental units.
- **In total, Morrill County Communities currently contain an estimated 2,461 housing units, consisting of approximately 1,735 owner and 726 rental units.** Of these 2,461 units, approximately 493 are vacant which equals an overall housing vacancy rate of 20 percent. The 493 vacant housing units consist of an estimated 343 owner and 150 rental units.
- **Kimball County Communities, total, contain an estimated 1,935 housing units, consisting of approximately 1,373 owner and 562 rental units in 2022.** Of these 1,935 units, approximately 335 are vacant, consisting of 233 owner vacancies and 102 rental vacancies. This equals an overall housing vacancy rate of 17.3 percent.

- An **Adjusted Housing Vacancy Rate (AHVR)** includes the consideration of only vacant units that are available for year-round rent or purchase, meeting current housing code standards and having modern, marketable amenities. A minimum AHVR of 6 percent would be ideal for **Scotts Bluff, Morrill and Kimball County Communities**, to ensure sufficient housing available for both new and existing residents.
- **The overall, estimated AHVR for Scotts Bluff County is 3.2 percent**, which includes an estimated AHVR for owner housing of 3.3 percent and 2.9 percent for rental housing. **This concludes that, overall, the Scotts Bluff County Area has both an owner and rental housing vacancy deficiency. Additionally, all of the Communities in Scotts Bluff County have an overall AHVR below the 6 percent threshold.**
- **Morrill County’s overall, estimated AHVR is 4.7 percent**, which includes an estimated AHVR for owner housing of 4.9 percent and 4.1 percent for rental housing. **In conclusion, overall, the Morrill County Area has both an owner and rental housing vacancy deficiency. Additionally, the Communities of Bridgeport and Bayard have an overall AHVR below the 6 percent threshold.**
- **Kimball County has an overall, estimated AHVR of 3.8 percent**, which includes an estimated AHVR for owner housing of 4 percent and 3.4 percent for rental housing. **Overall, the Kimball County Area as well as the Community of Kimball, individually, have both an owner and rental housing vacancy deficiency.**



- Currently, the Village of Henry has the highest median rent of all Scotts Bluff County Communities, with an estimated rent of \$902, followed by the City of Gering at \$893. Henry is projected to continue to experience the highest median rent of \$1,030, by 2027, followed by Gering at \$993 and Mitchell at \$992. The lowest median rent, for 2022, exists in the City of Minatare, at an estimated \$656. Minatare is projected to continue to experience the lowest median rent by 2027, at an estimated \$708.
- The City of Bridgeport currently has the highest median rent of all Morrill County Communities, at an estimated \$799, followed by the Village of Broadwater at \$733. Bridgeport is projected to continue to experience the highest median rent of \$897, by 2027, followed by Broadwater at \$808. The City of Bayard experiences the lowest median rent, for 2022 at an estimated \$635. Bayard is projected to continue to experience the lowest median rent by 2027, at an estimated \$698.
- In Kimball County, the Village of Dix has the highest median rent at an estimated \$1,174, followed by the Village of Bushnell at \$855 in 2022. Dix is projected to continue to experience the highest median rent of \$1,359, by 2027, followed by Bushnell at \$947. The lowest median rent, for 2022, exists in the City of Kimball, at an estimated \$795 and this trend is projected to continue by 2027 at an estimated median rent of \$888.
- In 2022, the Communities of Gering and Scottsbluff have the highest median value for owner housing, at \$148,226 and \$123,816, respectively. By 2027, Gering and Scottsbluff will continue to experience the highest owner housing median values in **Scotts Bluff County**, at \$164,936 and \$135,843, respectively.
- The Communities of Bridgeport and Bayard currently have the highest median value for owner housing, at \$94,300 and \$79,011, respectively. Bridgeport and Bayard will continue to experience the highest owner housing median values in **Morrill County** by 2027, at \$104,300 and \$86,196, respectively.
- In **Kimball County**, the Communities of Kimball and Dix have the highest median value for owner housing in 2022, at \$82,684 and \$78,911, respectively. Kimball and Dix will continue to experience the highest owner housing median values by 2027, at \$90,157 and \$90,096, respectively.
- The **Scotts Bluff, Morrill and Kimball County Region** is experiencing a significant shortage in regards to affordable rental housing. A total of 21 affordable rental housing programs in the **Area** were reviewed to document current rent ranges, occupancy and wait list information. Of the 21 housing programs, 15 identified a current occupancy greater than or equal to 90 percent. A total of 11 programs are currently experiencing 100 percent occupancy.

HOUSING UNIT TARGET DEMAND.

Local leadership and housing stakeholders/providers need to be focused on housing demand and achieving reasonable goals that will effectively increase the quantity and quality of housing in the **Scotts Bluff, Morrill and Kimball Multi-County Region**. To effectively determine housing unit demand for the Region, **NINE** separate components were reviewed. These included;

- (1) housing demand based upon expected new population/households, during the next five years, including new housing construction and annexation of residential properties,
- (2) need for affordable housing units for persons/families considered to be “cost burdened,”
- (3) replacement of occupied housing in a “deteriorated to Dilapidated” condition,
- (4) address the owner and rental housing “vacancy deficiency” in each Community,
- (5) development of housing to secure current commuter employment population,
- (6) development of off-campus housing for students,
- (7) determination of the local “pent-up” housing demand for existing residents,
- (8) development of seasonal/short-term vacation housing and
- (9) determination of local housing development capacity of each Community, during the next five years.

A determination of **housing unit rehabilitation and demolition demand** for each Community in the Region, during the next five years, including moderate and substantial housing rehabilitation and demolition and replacement, was also included in the determination of housing unit target demand in each Community. Statistical tables regarding **Housing Unit Target Demand** are included in “**Appendix II**” of this **Housing Study**.

The **Tables on Pages 41, 43 and 45** identify the estimated **Housing Unit Target Demand**, for the **Region's Counties and Communities** by 2027. The **Tables on Pages 42, 44 and 46** identify the estimated **Housing Unit Target Demand** as per the **Community Growth Initiative (CGI)** scenario for the **Region** by 2027.

- The total estimated **housing target demand** for **Scotts Bluff County Communities**, by **2027**, is **589 housing units, including 330 owner and 259 rental units**, at an estimated development cost of **\$150.69 Million**. The smaller Communities in the **Area** should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units.
- By 2027, the total estimated **housing target demand** for **Morrill County Communities** is **53 housing units, including 29 owner and 24 rental units**, at an estimated development cost of **\$12.9 Million**. Housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units should be the focus of the smaller Communities in the **Area**.
- In **Kimball County Communities**, the total estimated **housing target demand** by **2027**, is **70 housing units, including 40 owner and 30 rental units**, at an estimated development cost of **\$17.4 Million**. The smaller Communities in the **Area** should focus on housing rehabilitation activities, including purchasing, rehabilitating and reselling or re-renting existing housing units.
- The **City of Scottsbluff** has the greatest demand for new construction and housing rehabilitation activities in the **Scotts Bluff, Morrill and Kimball Multi-County Area**. An estimated **277 total units, including 142 owner and 135 rental units** should be built in Scottsbluff, at an estimated target budget of **\$67.3 Million**. Of the 277 new housing units, up to **28 units** should be targeted for **Downtown Scottsbluff**, consisting of **10 owner and 18 rental** housing units.

- An estimated **151 total units**, including **65 owner** and **86 rental units** should be built in the Community of Gering, at an estimated target budget of **\$34.5 Million**. Gering should have a **Downtown Housing Initiative** consisting of up to **16 units**, consisting of **four owner** and **12 rental** housing units.
- In the Community of Kimball, an estimated **46 total units**, including **22 owner** and **24 rental units** should be built at an estimated target budget of **\$10.7 Million**. Kimball should have a **Downtown Housing Initiative** consisting of up to **four rental housing units**.
- The Community of Bridgeport should build an estimated **24 total units**, including **10 owner** and **14 rental units** at an estimated target budget of **\$5.2 Million**, as well as having a **Downtown Housing Initiative** consisting of **two rental housing units**.
- With the **CGI** scenario, as highlighted in the **Table on Page 42**, the total estimated **housing target demand** in the **Scotts Bluff County Area** would be **810 housing units**, including **446 owner** and **364 rental units**, at an estimated development cost of **\$205.87 Million**. The **Communities of Gering, Lyman, Minatare, Mitchell, Morrill, Scottsbluff and Terrytown** would experience an increase in their respective total **housing target demand** and estimated development budget.
- The total estimated **housing target demand** in the **Morrill County Area**, with the **CGI** scenario, as highlighted in the **Table on Page 44**, would be **78 housing units**, including **40 owner** and **38 rental units**, at an estimated development cost of **\$20.2 Million**. The **CGI** scenario would also cause an increase in the total **housing target demand** and estimated development budget for the **Communities of Bridgeport and Bayard**.
- In the **Kimball County Area**, the total estimated **housing target demand** would be **112 housing units**, including **56 owner** and **56 rental units**, at an estimated development cost of **\$26.87 Million**, as highlighted in the **Table** with the **CGI** scenario on **Page 46**. The **Communities of Kimball and Dix** would experience an increase in their respective total **housing target demand** and estimated development budget.

**ESTIMATED HOUSING UNIT “TARGET” DEMAND – MEDIUM POPULATION PROJECTION
SCOTTS BLUFF COUNTY & COMMUNITIES, NEBRASKA
2027**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
SCOTTS BLUFF COUNTY:	330	259	589^o	\$150.69
Gering:	65	86	151** ^{^o}	\$34.5
Henry:	2	2	4	\$0.95
Lyman:	4	2	6	\$1.62
McGrew:	2	2	4	\$0.95
Melbeta:	2	2	4	\$1.95
Minatare:	5	6	11	\$2.4
Mitchell:	10	14	24	\$5.5
Morrill:	6	8	14	\$3.2
Scottsbluff:	142	135	277** ^{^o}	\$67.3
Terrytown:	4	2	6	\$1.62
Community Planning Jurisdictions:	56	0	56	\$20.2
Rural Scotts Bluff County:	32	0	32	\$11.5

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- Student Off-Campus Housing Demand.
- “Pent Up” Housing Demand.
- Seasonal/Short-Term Vacation Housing.
- **Five-Year Housing Development Capacity.**

^Estimated Land Requirement (New Construction):

Gering: 26 to 77 Acres.
Scottsbluff: 51 to 152 Acres.

^oEstimated Workforce Housing Unit Target Demand:

Scotts Bluff County: 193 Owner, 160 Rental.
Gering: 40 Owner, 54 Rental.
Scottsbluff: 89 Owner, 86 Rental.

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 35% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand:**

Gering: 12 Total Units (Four Owner, Eight Rental).
Scottsbluff: 22 Total Units (Eight Owner, 14 Rental).

Source: Hanna:Keelan Associates, P.C., 2022.

**ESTIMATED HOUSING UNIT “TARGET DEMAND” – “CGI”
(+1,200 FTEs, +1,385 TOTAL POPULATION)
SCOTTS BLUFF COUNTY & COMMUNITIES, NEBRASKA
2027**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
SCOTTS BLUFF COUNTY:	446	364	810^o	\$205.87
Gering:	86	120	206** ^{^o}	\$46.7
Henry:	2	2	4	\$0.95
Lyman:	4	3	7	\$1.78
McGrew:	2	2	4	\$0.95
Melbeta:	2	2	4	\$0.95
Minatare:	7	8	15	\$3.5
Mitchell:	12	16	28	\$6.4
Morrill:	8	12	20	\$4.6
Scottsbluff:	199	195	394** ^{^o}	\$94.8
Terrytown:	4	4	8	\$1.94
Community Planning Jurisdictions:	76	0	76	\$27.4
Rural Scotts Bluff County:	44	0	44	\$15.9

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- Student Off-Campus Housing Demand.
- “Pent Up” Housing Demand.
- Seasonal/Short-Term Vacation Housing.
- **Five-Year Housing Development Capacity.**

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 30% to 35% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand:**

Gering: 16 Total Units (Four Owner, 12 Rental).
Scottsbluff: 28 Total Units (10 Owner, 18 Rental).

Source: Hanna:Keelan Associates, P.C., 2022.

[^]Estimated Land Requirement (New Construction):

Gering: 37 to 109 Acres.
Scottsbluff: 72 to 212 Acres.

^oEstimated Workforce Housing Unit Target Demand:

Scotts Bluff County: 251 Owner, 233 Rental.
Gering: 51 Owner, 76 Rental.
Scottsbluff: 116 Owner, 123 Rental.

**ESTIMATED HOUSING UNIT “TARGET” DEMAND – MEDIUM POPULATION PROJECTION
MORRILL COUNTY & COMMUNITIES, NEBRASKA
2027**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
MORRILL COUNTY:	29	24	53^o	\$12.9
Bridgeport:	10	14	24**	\$5.2
Bayard:	5	8	13	\$2.9
Broadwater:	2	2	4	\$0.95
Community Planning Jurisdictions:	2	0	2	\$0.65
Rural Morrill County:	10	0	10	\$3.2

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- “Pent Up” Housing Demand.
- Seasonal/Short-Term Vacation Housing.
- **Five-Year Housing Development Capacity.**

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 35% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand:** Bridgeport: Two Rental Units.

^oEstimated Workforce Housing Unit Target Demand: Morrill County: 16 Owner, 11 Rental.

Source: Hanna:Keelan Associates, P.C., 2022.

**ESTIMATED HOUSING UNIT “TARGET DEMAND” – “CGI”
(+1,200 FTEs, +1,385 TOTAL POPULATION)
MORRILL COUNTY & COMMUNITIES, NEBRASKA
2027**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
MORRILL COUNTY:	40	38	78^o	\$20.2
Bridgeport:	14	22	36**	\$8.0
Bayard:	8	14	22	\$6.1
Broadwater:	2	2	4	\$0.95
Community Planning Jurisdictions:	4	0	4	\$1.3
Rural Morrill County:	12	0	12	\$3.85

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- “Pent Up” Housing Demand.
- Seasonal/Short-Term Vacation Housing.
- **Five-Year Housing Development Capacity.**

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 30% to 35% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand:** Bridgeport: Six Rental Units.

^oEstimated Workforce Housing Unit Target Demand: Morrill County: 24 Owner, 21 Rental.

Source: Hanna:Keelan Associates, P.C., 2022.

**ESTIMATED HOUSING UNIT “TARGET” DEMAND – MEDIUM POPULATION PROJECTION
KIMBALL COUNTY & COMMUNITIES, NEBRASKA
2027**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
KIMBALL COUNTY:	40	30	70^o	\$17.41
Kimball:	22	24	46**^{^o}	\$10.7
Bushnell:	2	2	4	\$0.95
Dix:	2	4	6	\$1.28
Community Planning Jurisdictions:	4	0	4	\$1.28
Rural Kimball County:	10	0	10	\$3.2

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- “Pent Up” Housing Demand.
- Seasonal/Short-Term Vacation Housing.
- **Five-Year Housing Development Capacity.**

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 35% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand:** Kimball: Four Rental Units.

^Estimated Land Requirement (New Construction): Kimball: 9.7 to 29.1 Acres.

^oEstimated Workforce Housing Unit Target Demand:

Kimball County: 22 Owner, 18 Rental.

Kimball: 12 Owner, 13 Rental.

Source: Hanna:Keelan Associates, P.C., 2022.

**ESTIMATED HOUSING UNIT “TARGET” DEMAND – “CGI”
(+1,200 FTEs, +1,385 TOTAL POPULATION)
KIMBALL COUNTY & COMMUNITIES, NEBRASKA
2027**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
KIMBALL COUNTY:	56	56	112^o	\$26.87
Kimball:	32	48	80**^{^o}	\$17.9
Bushnell:	2	2	4	\$0.95
Dix:	2	6	8	\$1.6
Community Planning Jurisdictions:	6	0	6	\$1.92
Rural Kimball County:	14	0	14	\$4.5

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- “Pent Up” Housing Demand.
- Seasonal/Short-Term Vacation Housing.
- **Five-Year Housing Development Capacity.**

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 30% to 35% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand:** Kimball: Six Rental Units.

^Estimated Land Requirement (New Construction): Kimball: 15.5 to 45.6 Acres.

^oEstimated Workforce Housing Unit Target Demand:

- Kimball County: 34 Owner, 38 Rental.
- Kimball: 24 Owner, 29 Rental.

Source: Hanna:Keelan Associates, P.C., 2022.

- **Scotts Bluff County Communities** should focus on addressing the owner housing needs and demands of individuals and families having 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 Cities of Gering and Scottsbluff. **A majority of housing development throughout the Scotts Bluff County Communities should be directed at persons and families above 126 percent AMI.**
- The owner housing needs and demands of individuals and families having an AMI of 61 percent or higher should be the focus of the **Morrill County Communities**. Programs assisting all income sectors will need to be examined for rental housing. The same procedure holds true for the development of low-, middle- and upper-income housing in the Cities of Bayard and Bridgeport. **A majority of housing development should be directed at persons and families between 81 and 125 percent AMI throughout the Morrill County Communities.**
- **The Communities of Kimball County** should focus on addressing the owner housing needs and demands of individuals and families having an AMI of 31 percent or higher. For rental housing, programs assisting all income sectors will need to be examined. The City of Kimball should have the same focus as the entire County in terms of the development of low-, middle- and upper- income housing. **Kimball County Communities should direct a majority of housing development at persons and families between 81 and 125 percent AMI.**
- Of the **589 housing units** targeted for the **Scotts Bluff County** by 2027, an estimated 196 total units should be designated for elderly (55+) populations, 351 total units for families and 42 total units for special populations, or those families with a member with a cognitive or physical disability(ies).
- An estimated 19 total units should be designated for elderly (55+) populations, 29 total units for families and five total units for special populations, or those families with a member with a cognitive or physical disability(ies), of the **53 housing units** targeted for the **Morrill County** by 2027.
- In **Kimball County**, of the **70 housing units** targeted, an estimated 19 total units should be designated for elderly (55+) populations, 46 total units for families and five total units for special populations, or those families with a member with a cognitive or physical disability(ies) by 2027.

- An estimated 353 housing units, consisting of 193 owner and 160 rental units should be targeted for the workforce population in the **Scotts Bluff County Area**, by 2027. The workforce housing demand includes an estimated 94 units in Gering (40 owner, 54 rental) and 175 units in Scottsbluff (89 owner, 86 rental).
- In the **Morrill County Area**, an estimated 27 housing units, consisting of 16 owner and 11 rental units should be targeted for the workforce population, by 2027.
- By 2027, an estimated 40 housing units, consisting of 22 owner and 18 rental units should be targeted for the workforce population in the **Kimball County Area**. In the City of Kimball, the workforce housing demand includes an estimated 25 units, consisting of 12 owner and 13 rental units.
- The owner housing type in highest demand in the **Area**, during the next five years, is projected to be units with three or more bedrooms, for persons or households above 126 percent AMI with an average affordable purchase price of \$346,000 or more. Two- and three-bedroom rental units, with an average affordable monthly rent of \$760 to \$1,120, present the greatest demand in the **Scotts Bluff County Area**.
- In the **Morrill County Area**, the owner housing type in highest demand, during the next five years, is projected to be units with three or more bedrooms, for persons or households between 81 and 125 percent AMI with an average affordable purchase price of \$236,700 to \$317,300 as well as two- and three-bedroom rental units, with an average affordable monthly rent of \$720 to \$1,055.
- The owner housing type in highest demand in the **Kimball County Area**, during the next five years, is projected to be units with three or more bedrooms, for persons or households between 81 and 125 percent AMI with an average affordable purchase price of \$273,900 to \$368,000. In the **Area**, two-bedroom rental units, with an average affordable monthly rent of \$970 to \$1,185, present the greatest demand.

- **Three+-bedroom units at an average purchase price of \$182,000 or more and an estimated average monthly rent cost of \$625 or more are the most needed housing types for the workforce population in the Scotts Bluff County Area.**
- **In the Morrill County Area, three+-bedroom units at an average purchase price of \$171,300 or more and an estimated average monthly rent cost of \$595 or more are the most needed housing types for the workforce population.**
- **The most needed housing type in the Kimball County Area are three+-bedroom units at an average purchase price of \$196,000 or more and an estimated average monthly rent cost of \$675 or more.**
- **Up to 471 units could be targeted for rehabilitation in the Scotts Bluff County Area at an estimated cost of \$14.74 Million. An additional 94 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.
- **In the Morrill County Area, up to 204 units could be targeted for rehabilitation at an estimated cost of \$6.27 Million. An additional 52 housing units should be demolished as they are considered not cost effective for rehabilitation.** The estimated cost of demolition will range, depending on acquisition of the housing unit.
- **Up to 110 units could be targeted for rehabilitation at an estimated cost of \$3.41 Million, as well as an additional 50 housing units that are considered not cost effective for rehabilitation and should be demolished in Kimball County.** The estimated cost of demolition will range, depending on acquisition of the housing unit.

- In **Gering**, an estimated **35 acres of land** will be required to complete the needed housing developments. This includes an estimated 52 units developed for the 55+ age group, requiring an estimated 12 acres. An estimated 99 units will need to be developed for non-elderly families, including the local workforce and special populations, requiring an estimated 23 acres.
- An estimated **63 acres of land** will be required for housing developments in the **City of Scottsbluff**. This includes an estimated 99 units will need to be developed for the 55+ age group, requiring an estimated 23 acres. An estimated 178 units will need to be developed for non-elderly families, requiring an estimated 40 acres.
- For the **City of Kimball**, an estimated **11 acres of land** will be required to complete necessary housing targeted developments. An estimated 16 units will need to be developed for the 55+ age group, requiring an estimated four acres. An estimated 30 units will need to be developed for non-elderly families, requiring an estimated seven acres.
- The Communities of Scottsbluff, Gering and Kimball have been active in the annexation of land.
 - Scottsbluff annexed properties to the east of the City in 2019, properties west of the City in 2018 and properties north of the City in 2017.
 - Gering annexed several adjacent properties into the City in 2021, properties west of the City in 2019 and properties east of the City in 2017.
 - The City of Kimball is in the process of annexing 104 acres and another 61-acre parcel south of the city as well as the Walking Trail Park and Janicek Dam.

HOUSING DEVELOPMENT INITIATIVES.

The following **Region-Wide Housing Development Initiatives** address the housing issues, opportunities and needs of the Scotts Bluff, Morrill and Kimball County Area and define the necessary housing activities for the successful implementation of selected housing programs or projects. These **Initiatives** are needed for the implementation of specific, both 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 level, in preparation of the **Multi-County Regional Housing Study**.

A **qualitative research** process included meetings with a local **Housing Steering Committee**, comprised of local leadership and pertinent, local housing stakeholders, both public and private, a “Listening Session” with local major employers, elected leadership and housing stakeholders and the implementation of a **Region-Wide “Housing Survey”** for the general population, a **“Workforce Housing Needs Survey” for employees of major employment centers**, an **“Employer Housing Assistance Survey”** for the executive leadership of the Region’s major employers and a **“Housing Stakeholder Survey” for local, specialized housing providers, realtors and contractors**. The **Surveys** provided important information for the formation of **Housing Development Initiatives**.

Quantitative research activities included the analysis and projection of pertinent population, income, economic and housing data from local, State and National sources, all in an effort to understand past and present statistical trends and the projected **Housing Unit Target Demand** for the individuals and families of Scotts Bluff, Morrill and Kimball Counties.

In essence, Housing Development Initiatives address the important components of housing program implementation. The following identifies Three Primary Categories of Housing Development Initiatives to address the Housing Unit Target Demand throughout the Region by 2027.

1. **Housing Development Partnerships & Housing Education.**
 - **Housing Partnerships.**
 - **Housing Education.**

2. **Housing Development, Rehabilitation & Preservation.**
 - **Housing Unit Target Demand & Budget.**
 - **Demand for Housing Types, Households & Income Sectors.**
 - **Residential Land Requirements.**
 - **Workforce Housing Demand.**
 - **Housing Rehabilitation & Preservation.**
 - **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 the Region.**
 - **Housing Study Maintenance.**

Since the completion of the current Multi-County Regional Housing Study, in 2016, local leadership, housing stakeholders and Governmental entities have implemented a variety of housing initiatives that have been a significant benefit to the Communities of Scotts Bluff, Morrill and Kimball Counties. Much of this new housing was driven by new and expanded economic development activities in the **Region** and the overall lack of appropriate, affordable housing. It is recommended that all local, State and Federal housing development, rehabilitation, preservation and funding entities continue to provide housing choice and opportunity for both existing and prospective citizens of the **Region**.

1. HOUSING DEVELOPMENT PARTNERSHIPS & HOUSING EDUCATION.

Housing Development Partnerships.

The creation of both public and private **Housing Development Partnerships (HDPS)** is key to the successful production and improvement of the local housing stock. Since the completion of the **current Housing Study (2016)**, each **Community**, as well as **Western Nebraska Economic Development (WNED) Twin Cities Development (TCD)**, **Western Nebraska Housing opportunities (WNHO)** and other local housing-related organizations and stakeholders have initiated **HDPS** capable of creating housing in the Communities. This process should be continued and refined to produce additional **HDPS** to maximize the potential for both building new housing and preserving the existing housing stock in the **Region**.

Under the leadership and guidance of **WNED, TCD and WNHO**, the organizing of **HDPS** should be conducted 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 the **Region**.

Creating “housing project or program 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 throughout Scotts Bluff, Morrill and Kimball Counties and each Community.

Associated with the creation of **HDPS** would be a process, or program to monitor and evaluate “housing outcomes” in the **Region**, during the next five years. This could be accomplished with the creation of a **Housing Inventory Index**, comprised of both housing and housing-related indices, such as education, health and parks & recreation.

The following are important Steps in producing an effective HDPS program and process in the Region.

- **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 **Region**.
- **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 local and Regional organizations and housing stakeholders including, but not limited to (the guidance and direction of) WNED, TCD, WNHO and selected private and public sector entities. These entities should include, but are not limited to the local governmental entities, including local Community Development Agencies and Redevelopment Authorities, local Housing Authorities and Chambers of Commerce, Panhandle Area Development District, Midwest Housing Development Fund, Community Action Partnership of Western Nebraska (CAPWN) and the Aging Office of Western Nebraska (AOWN), as well as the local elected leadership, local realtors, major employers, homebuilders and home remodelers, realtors, local banks, insurance companies hospital/health facilities, the local Public School District and both local and State-wide Foundations.

- **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 **HDPS** 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 Regional 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 each County and Community. 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 the **Region**.
- **Step 3:** HDPS will need to fully understand the working connection between the **Multi-County Regional 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 the **Region**. These other planning initiatives typically include the Comprehensive Plans and Zoning Regulations, Capital Improvement Plans, Public Facility/Utility Plans, Downtown Revitalization Studies, Hazard Mitigation Plans, etc. associated with the Counties and Communities of the Region.

2. HOUSING DEVELOPMENT, REHABILITATION & PRESERVATION.

Future housing development in the Region 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 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 the Region 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 the Region.

Housing Unit Target Demand & Budget.

- The findings within the Multi-County Regional Housing Study identify the following estimated Housing Unit “Target” Demand for owner and rental housing in Scotts Bluff, Morrill and Kimball Counties:
 - **SCOTTS BLUFF COUNTY: 589 new units; 330 owner, 259 rental.**
 - **MORRILL COUNTY: 53 new units; 29 owner, 24 rental.**
 - **KIMBALL COUNTY: 70 new units; 40 owner, 30 rental.**

With the possibility of adding 1,200 new full-time employment opportunities in the next five years, resulting in an additional 1,385 population increase via a **Community Growth Initiative**, the Region is projected to experience the following **Housing Unit Target Demand**:

- **SCOTTS BLUFF COUNTY: 810 new units; 446 owner, 364 rental.**
- **MORRILL COUNTY: 78 new units; 40 owner, 38 rental.**
- **KIMBALL COUNTY: 112 new units; 56 owner, 56 rental.**

An estimated 65 to 70 percent of the Housing Demand for Scotts Bluff, Morrill and Kimball Counties should be new construction, with the remaining housing need accomplished via a planned purchase-rehab-resale/re-rent of existing housing program.

Demand for Housing Types, Households & Income Sectors.

- Target the development of **up to 77 housing units in Scotts Bluff County (16 owner, 61 rental); up to eight rental units in Morrill County and up to 10 housing units in Kimball County (two owner, eight rental)** for persons of extremely low, very low and low income, or **between 0 and 60 percent AMI**. Typically, rental housing units for these income groups are developed with the assistance of Local, State and Federal subsidies, such as Low-Income Housing Tax Credits (LIHTC), HUD Section 8 and State-wide housing trust funds and includes purchase-rehab-resale or re-rent program. An additional activity could include rehabilitating existing low- to moderate income housing for increased marketability and safety of local tenants.
- A total of **301 housing units in Scotts Bluff County (144 owner, 157 rental); 34 housing units in Morrill County (18 owner, 16 rental) and 48 housing units in Kimball County (30 owner, 18 rental)** for persons of low to moderate income, or **between 61 and 125 percent AMI** should be targeted for construction throughout the **Region**. This income bracket represents much of the “missing middle” housing development product, considered to be in the highest demand among young professionals and workforce populations, but also in the smallest supply due to a lack of supportive funding availability, land and development costs, etc.
- A **Region-Wide Continuum of (Housing) Residential Care Program**, directed at persons and families 55+ years of age will need to be implemented in the **Region** 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 local senior/retirement Community including nursing homes, assisted living and senior independent living facilities and WNED, TCD and WNHO, Chambers of Commerce, local Community Development Agencies/Redevelopment Authorities, local Housing Authorities, PADD, CAPWN and AOWN, as well as local homebuilders and home remodelers, realtors and financial institutions.

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.

- The **Communities of the Region** should consider infill housing and accessory housing development programs including in-law suites, granny flats, conversion housing, single room occupancy housing and tiny homes as a means of creating more density in developed and older neighborhoods.

Residential Land Requirements.

- The Cities of **Gering, Kimball and Scottsbluff** will need to both identify and designate land areas for the future development of new housing units, by 2027. This includes **30 to 36 acres in Gering, 12 to 18 acres in Kimball and 56 to 72 acres in Scottsbluff**. This land use demand will require these Communities to revisit, review and, if necessary, modify the **Comprehensive Plan and Zoning Regulations** to identify future residential land use needs. Include exploring the need to modify Regulations to address the **“missing middle” housing issue** in each **Community**, potentially including the development practice of providing density bonuses.

Workforce Housing Demand.

- **Scotts Bluff County** should develop an estimated 204 owner and 180 rental housing units for the local workforce. This includes 42 owner and 62 rental units in Gering and 92 owner and 98 rental housing units in Scottsbluff.
- **Morrill County, overall,** should develop an estimated 22 owner and 16 rental workforce housing units.
- **Kimball County** should develop an estimated 28 owner and 23 rental housing units for the local workforce. This includes 16 owner and 18 rental units in the City of Kimball.
- 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 potential is there to **create additional Downtown housing, primarily units above the first floor of existing commercial buildings.** The majority of these units would be rental, developed as a result of a building conversion, re-use/repurpose program.
- A **Downtown Housing Initiative**, with a detailed schedule of design and implementation is needed in the Communities of Gering, Kimball and Scottsbluff to ensure housing opportunities in each Community’s respective Downtown. A total of **12 downtown housing units**, including four owner and eight rental units should be developed in Gering; eight units (two owner, six rental) should be targeted in Kimball and 22 total downtown housing units (eight owner, 14 rental) should be developed in Downtown Scottsbluff. Priority should be given to projects that utilize upper-level spaces of existing commercial buildings. In addition to new housing, these Communities should continue to utilize programs of redevelopment implementation, including strategies for building structural rehabilitation and beautification, with additional recommendations for downtown housing development, infrastructure improvements and business recruitment and retention initiatives.

Zoning (Density) Review/Update, to allow for the Development of Innovative/Alternative Housing Types.

- **Existing Community Zoning Regulations should be reviewed/updated to ensure that any “new” innovative Zoning concepts exist to maximize affordable housing development opportunities. This would include the review/evaluation of density standards, lot sizes, set-backs, street widths, etc. to allow for the development of the following innovative/alternative housing unit types;**
 - ✓ **Accessory Housing**, also known as “In-Law Suites” or “Granny Flats,” provide additional affordable housing opportunities in communities. Accessory Housing structures are typically constructed on established built residential lots, typically of 600 sq. ft. or less. These units must meet all local Building/Housing Code requirements;
 - ✓ **Tiny Houses**, a residential development concept currently being considered in many communities, today, is an inexpensive affordable housing option. Tiny Houses, constructed as small as 200 sq. ft., are being built in both

open, vacant lots and planned subdivisions, equipped with all amenities necessary to meet local Building/Housing Code requirements;

- ✓ **Single Room Occupancy (SRO) Housing**, typically developed as expanded dormitory-style housing, consisting of six, eight or more units per building, SRO housing is a suitable housing type for young professionals entering the workforce, as well as families in housing transitional; **and**
- ✓ **“Work/Live Residential Campus,”** consisting of workforce housing of varied types and price points developed in close proximity to one or several major employers in a “walkable” campus setting.

Housing & Alternative Energy.

- Encourage housing developers throughout the **Region** 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 documented conditions are met by the applicant.

- Promote the development of vocational **education opportunities** at both **Public and Private School Systems** 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 **Planning Jurisdiction.**

- Consider implementing a “**pilot**” **alternative energy program** at a developing residential subdivision in throughout the **Region**. 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 Communities throughout the Region** 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 in housing units with new energy efficient systems that reduce consumption and energy costs.

Impediments to Fair Housing Choice.

- The Communities of Scotts Bluff, Morrill and Kimball Counties should establish a plan to eliminate **all barriers and impediments to fair housing choice**. Both public and private sectors of each Community should play a role in this process, including local government, schools, churches and the private sector.
- Create and support the efforts of a **Community-Wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. Local Housing Authorities, with the assistance of TCD and WNHO should take the lead role in this important housing activity. **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** throughout the Region. Respondents to the **Housing Survey** identified impediments to fair housing for **homeowners** as 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.

- Communities of Scotts Bluff, Morrill and Kimball Counties should adopt (by ordinance) and implement a **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.

- 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 a physical and/or sensory disability.

- **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**, 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 **Multi-County Regional Housing Study** contains a variety of qualitative and quantitative information from local, State and Federal data sources, Survey implementation and a series of meetings with a local Housing Steering Committee. Documented statistics and citizen input provide a clear and concise understanding of local housing needs that will assist local governments and organizations (public, private and non-profit) in creating and maintain resilient, sustainable Community.

Financing Activities for Housing Development.

- **Housing developers** doing business in the **Region** should consider **both public and private funding sources** when constructing new or improving the local housing stock and, thus, be encouraged to pursue securing any and all available tools of financing assistance to do so. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Midwest Housing Development Fund, USDA Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development in the form of grants, tax credits and mortgage insurance programs.
- First and foremost, Communities and Counties in the **Region** are encouraged to **establish or expand existing local Foundations** for the purpose of providing gap financing for housing development activities.
- Continue utilizing **Tax Increment Financing (TIF)** to assist developers in financing new housing developments, specifically for land purchase, preparation and public facility/utility requirements.
- 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 Community throughout Nebraska. Grants must show a “one-to-one” match fund.

Housing Study Maintenance.

- This **Multi-County Regional Housing Study** should be reviewed annually by local housing providers and partnerships, including WNED, TCD and WNHO, local Housing Authority, local business leadership and School systems, local Foundations and other important for-profit and non-profit groups and organizations and local housing stakeholders.
- **Engaging local organizations and housing stakeholders** in the planning and implementation of new housing programs will make the use of housing funds more effective and encourage investors to make better informed decisions that target the **Region's** needs and desires for new and improved housing types. All of this will result in stability and growth for the **Region**.
- Maintain a current and modern Comprehensive Planning documents in each County and Community, as well as Zoning and Subdivision Regulation documents, in an effort to continue efficient, sustainable housing development. These documents are critical to any community as it strives to maintain a strong quality of life and enhance local community sustainability and resiliency. A proactive City Council/Village or County Board and Planning Commission will have the ability to effectively govern and direct housing development/redevelopment activities with current documents.
- Establish an **annual review process of local Comprehensive Planning and associated Zoning and Subdivision Regulation documents**. The local Planning Commissions, elected officials and local governmental volunteers and community and economic development groups should all be involved in this review. This will ensure a consistent vision for community and economic growth and development throughout the Region.

HOUSING DEVELOPMENT & REHABILITATION AREAS.

Housing rehabilitation or preservation activities are important for each **Scotts Bluff, Morrill and Kimball County Community**. The field analysis completed as an activity of this **Housing Study** included an assessment of the condition of the existing housing stock, which also utilized information from the Scotts Bluff, Morrill and Kimball County Assessor Offices. Overall, the housing stock throughout the **Area** is in “Average” condition, suggesting that a large number of housing units are in need of one or more forms of moderate rehabilitation including, but not limited to siding, window and door replacement, paint, plumbing repairs, porch repairs and landscaping.

“Pockets” of areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, exists in each Community in the **Scotts Bluff, Morrill and Kimball Multi-County Area**. Generally, these pockets are located near the Downtown “core” and/or the oldest neighborhoods of each Community. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development. **Other community development activities should complement housing redevelopment and rehabilitation activities. This includes street paving, street lighting and sidewalk installation, implementing nuisance abatement and community cleanup activities and other local incentives that enhance vehicular and pedestrian safety.**

All Communities in **Scotts Bluff, Morrill and Kimball County** should address and identify vacant land suitable for new housing development. These areas should generally be free from of natural and man-made constraints to growth, such as floodplains and steep topography, but located in close proximity to current developments and Community amenities. **Scotts Bluff, Morrill and Kimball County Communities** should also continue the designation of **“Redevelopment Areas”** where Tax Increment Financing (TIF) could be used as a tool of **“Community Enhancement”** for blighted and substandard properties. TIF can be used for public infrastructure and utility improvements associated with both new residential development and housing preservation/rehabilitation activities. **Currently, the Communities of Bayard, Bridgeport, Gering and Scottsbluff have designated “Redevelopment Areas” where TIF can be implemented.**

“Legislative Bill 496,” allows the use of TIF to assist in financing the development of workforce housing.

HOUSING & ALTERNATIVE ENERGY SYSTEMS.

- Encourage housing developers in the **Scotts Bluff, Morrill and Kimball Multi-County Area** 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 documented conditions are met by the applicant.*
- Promote the development of vocational **education opportunities** at both **Public and Private School Systems** 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 Planning Jurisdiction.
- Consider implementing a “**pilot” alternative energy program** at a developing residential subdivision in the **Scotts Bluff, Morrill and Kimball Multi-County Region**. 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 each **Scotts Bluff, Morrill and Kimball County Community** 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 in housing units with new energy efficient systems that reduce consumption and energy costs.

FIVE-YEAR AFFORDABLE HOUSING ACTION PLAN.

The greatest challenge for the **Scotts Bluff, Morrill and Kimball County Region**, during the next five years, will be to develop housing units for workforce persons and families, elderly households and special populations. Overall, the **Region's** Communities should target **589 to 810 additional housing units in Scotts Bluff County, 53 to 78 new housing units in Morrill County and 70 to 112 additional housing units in Kimball County by 2027.** This consists of a minimum demand for **330 owner and 259 rental units in Scotts Bluff County, 29 owner and 24 rental units for Morrill County and 40 owner and 30 rental units in Kimball County.** The minimum target demand for workforce housing is 353 units (193 owner and 160 rental units) in Scotts Bluff County, 27 units (16 owner and 11 rental units) for Morrill County and 40 units (22 owner and 18 rental units) in Kimball County. This includes 94 units in Gering, 175 units in Scottsbluff and 25 units in Kimball.

The successful implementation of the following **“Five-Year Affordable Housing Action Plan”** will begin with preparation of reasonable, feasible housing projects, with preference geared towards workforce housing related projects. This **Action Plan** addresses all aspects of housing, including new construction, housing rehabilitation, the removal of substantially deteriorated or dilapidated housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement.

Important to the cause for future housing activities in the **Region** will be the continued **Partnership** between **Western Nebraska Economic Development (WNED)** and private sector developers, major employers and local both elected and non-elected leadership. The bigger the circle of Partners, the better the delivery of housing and provided financial assistance.

REGION-WIDE ORGANIZATIONAL/OPERATIONAL PROGRAMS.

1. Land Bank Program.

Purpose:

Western Nebraska Economic Development (WNED) should continue to be a locally-based leader in the creation of a **Region-Wide Land Bank Program** to secure land for both future housing development and redevelopment activities. Partnerships with local Housing Authorities, Twin Cities Development (TCD) and Western Nebraska Housing Opportunities (WNHO) are strongly encouraged.

Estimated Cost (annual operational): \$350,000 to \$490,000.

2. Maintain Local Housing Investment Funding Programs.

Purpose:

WNED should organize and maintain local funding events and contributions to create a “pool” or “bank” of funds to invest in needed gap financing for local housing developments. Continue to encourage the involvement of **major employers and local/regional housing developers** with assisting employees in obtaining affordable housing through both first-time homebuyer and down payment assistance programs. Financial support to local developers constructing workforce housing should be a priority.

Estimated Cost (annual operational): \$600,000 to \$900,000.

3. Plan and implement an annual “Housing Summit” Program.

Purpose:

WNED, Community leadership, housing providers, local funders and governments, should conduct an annual presentation of housing accomplishments, opportunities and proposed housing development/redevelopment and rehabilitation programs in the **Scotts Bluff, Morrill and Kimball County Region**. Encourage participation from local, State and National housing developers, grantors and funders to participate and share new, innovative programs and grant opportunities to supplement housing development activities.

Estimated Cost (annual operational): \$4,000 to \$5,500.

4. Establish a Region-Wide Housing Disaster/Pandemic Recovery Program.

Purpose:

WNED, with the assistance of **Local Housing Partners and Emergency/Management Agencies**, should create a locally-funded program designed to assist persons and families living in housing affected by natural disaster and/or COVID-19. In combination with State and Federal disaster grant programs, funding for this **Program** should include funding via local foundations, financial lending institutions and private donations.

Estimated Cost (annual): \$450,000 to \$600,000.

REGION-WIDE HOUSING REHABILITATION, PRESERVATION & REPLACEMENT PROGRAMS.

5. Owner/Rental Housing Rehabilitation/Preservation Program.

Purpose:

WNED, with the assistance of **Local Housing Partners** and housing providers, as well as personal investment among housing property owners/developers, should set a 2027 goal of **45 to 60 housing units** for moderate- to substantial rehabilitation in **Gering** and **75 to 100 housing units** for moderate- to substantial rehabilitation in **Scottsbluff** as well as **10 to 30 housing units**, each, in **Kimball, Bridgeport, Bayard, Minatare, Mitchell, Morrill and Terrytown**. Identify block areas with excessive deterioration and dilapidation of housing units including new and existing “**Redevelopment Areas**” with the capacity to utilize **Tax Increment Financing**. This could also include utilizing a **Purchase-Rehab-Resale and/or Re-Rent Program** providing housing for low- to moderate-income family households (31% to 80% AMI).

Estimate Property Purchase: \$65,000-\$85,000 per property.
Estimated Moderate Rehabilitation Cost: \$30,000 to \$35,000 per unit.
Estimated Substantial Rehabilitation Cost: \$36,000 to \$49,000 per unit.
Estimated Cost Subsidy: 40% to 80% per unit.

6. Owner/Rental Housing Demolition/Replacement Program.

Purpose:

WNED, with the assistance of **Local Housing Partners** and personal investment among housing property owners/developers, should set a 2027 goal of **15 housing units in Gering, 20 housing units in Scottsbluff, six to eight housing units, each, in Kimball, Mitchell, Bridgeport, Bayard and Minatare and two to three housing units in each remaining Community** to be purchased/donated, demolished and replaced with new, innovative housing types, for families/elderly.

Estimated Purchase/Demolition/Construction Cost: \$297,000-\$332,000 per unit.
Estimated Cost Subsidy: 45% to 60% per unit.

REGION-WIDE HOUSING FOR ELDERLY/SENIOR POPULATIONS.

7. Affordable Elderly (55+ Years) Rental Housing Program.

Purpose:

Develop one- or two-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities, to meet the rental housing needs of elderly households (0% to 80% AMI). This **Program** would include **14 to 21 units in Gering, 28 to 36 units for Scottsbluff and 12 to 16 units in Kimball**. This could be coupled with a **Purchase-Rehab-Resale or Re-Rent Housing Program**. Additional elderly rental housing units could also be considered for the Communities of Bridgeport, Bayard, Mitchell and Morrill.

Total Estimated Cost: Up to \$13,500,000.
Estimated Cost Subsidy: 60% or \$8,100,000.

8. Moderate- to Upper-Income Elderly Rental Housing Program.

Purpose:

Develop one- or two-bedroom independent living senior duplex/triplex, townhome or apartment units, standard amenities, to meet the rental housing needs of elderly households (81%+ AMI). Program should include **18 to 28 units in Gering, 30 to 40 units in Scottsbluff and 10 to 12 units in Kimball**.

Total Estimated Cost: Up to \$15,200,000.
Estimated Cost Subsidy: 40% or \$6,100,000.

9. Affordable Elderly (55+ Years) Owner Housing Program.

Purpose:

Develop scattered site, two+-bedroom single family units, standard amenities, to meet the needs of low-income elderly households (30%-80% AMI). **Region-wide, the number of units needed equals an estimated 21 to 32**. This could be coupled with a **Purchase-Rehab-Resale or Re-Rent Housing Program**.

Total Estimated Cost: Up to \$6,720,000.
Estimated Cost Subsidy: 60% or \$4,000,000.

10. Moderate & Upper-Income Elderly (55+ Years) Owner Housing Program.

Purpose:

Develop elderly housing specific subdivisions or scattered site, two+-bedroom single family, town home or patio home units, standard amenities, to meet the needs of elderly households (81%+AMI). Program should include **275 to 350 units Region-wide, including rural unincorporated areas.**

Total Estimated Cost: Up to \$132,000,000.
Estimated Cost Subsidy: 15% or \$19,800,000.

REGION-WIDE HOUSING FOR FAMILIES & SPECIAL NEEDS POPULATIONS.

11. Affordable Ownership Program.

Purpose:

Provide ownership opportunities to low- to moderate-income individuals and families (31% to 80% AMI), consisting, primarily, of single family homes, 3+-bedrooms. **Region-wide**, the number of units needed equals an estimated **40 to 60 units**, with the majority of units needed in Scottsbluff and Kimball Counties. This could be coupled with **Purchase-Rehab-Resale or Re-Rent and Workforce/Employer Housing Assistance Programs.**

Estimated Cost: Up to \$18,000,000
Estimated Cost Subsidy: 60% or \$10,800,000.

12. Moderate- to Upper-Income Homeownership Program.

Purpose:

Develop housing specific subdivisions or Scattered Site, single family units, 3+ bedroom units, with standard amenities, to meet the affordable housing needs of moderate- to upper income family households (81%+ AMI). **Region-wide (including the rural unincorporated areas)** the **Program** should include **380 to 480 units**. **Program** should be combined with a **Workforce Employer Housing Assistance Program.**

Estimated Cost: Up to \$160,000,000.
Estimated Cost Subsidy: 15% or \$24,000,000.

13. Special Needs Population Affordable Housing Program.

Purpose:

WNED, in partnership with local professional service providers, plan and implement a **Program** for residents with special needs, including cognitive, physical or elderly/adult care needs, of up to **52 units** of owner and rental housing **Region-wide**. Unit makeup could include a non-institutionalized group home setting.

Estimated Cost: \$10,200,000.

Estimated Cost Subsidy: 70% or \$7,140,000.

14. Downtown Housing Program.

Purpose:

Develop up to **55 units of Downtown Housing in the Communities of Scottsbluff, Gering and Kimball**, including a combination of owner and rental housing units. This could include the development of new housing opportunities on vacated lots, or the rehabilitation of the upper floors of existing commercial buildings.

Estimated Cost: \$12,900,000.

Estimated Cost Subsidy: 55% or \$7,100,000.

APPENDIX I

REGION-WIDE SURVEY RESULTS.



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

APPENDIX I: SURVEY RESULTS

HOUSING SURVEY RESULTS

Where do you reside?		
Bayard	54	10%
Bridgeport	17	3%
Broadwater	5	1%
Bushnell	4	1%
Dix	3	1%
Gering	78	15%
Henry	4	1%
Kimball	110	21%
Lyman	0	0%
McGrew	1	0%
Melbeta	1	0%
Minatare	3	1%
Mitchell	20	4%
Morrill	35	7%
Scottsbluff	124	24%
Terrytown	6	1%
Rural Scotts Bluff County	21	4%
Rural Morrill County	5	1%
Rural Kimball County	8	2%
Other	17	3%
Totals	516	100%

Gender?		
Male	134	26%
Female	375	73%
Prefer Not to Share	5	1%
Totals	514	100%

What is your current age?		
18-24	14	3%
25-34	92	18%
35-44	141	27%
45-54	118	23%
55-64	94	18%
65-74	48	9%
75-84	6	1%
85+	2	0%
Totals	515	100%

Number of Persons in your Household?		
1 person	70	14%
2 people	175	34%
3 people	84	16%
4 people	102	20%
5+	85	16%
Totals	516	100%

Please indicate your household income range?		
Less than \$50K	137	27%
\$50K to \$74K	99	19%
\$75K to \$99K	109	21%
\$100K to \$149K	102	20%
\$150K to \$199K	45	9%
\$200K to \$249K	8	2%
\$250K to \$299K	4	1%
\$300K or more	4	1%
Totals	508	100%

Which type of housing do you currently live in?		
Single family house (own)	385	75%
Single family house (rent)	57	11%
Duplex/triplex (own)	1	0%
Duplex/triplex (rent)	5	1%
Townhome (own)	1	0%
Townhome (rent)	1	0%
Manufactured/mobile home (own)	9	2%
Manufactured/mobile home (rent)	6	1%
Rental Apartment	16	3%
Condominium	0	0%
Acreage	30	6%
Other	5	1%
Totals	516	100%

Are you satisfied with your current housing situation?		
Yes	417	81%
No	99	19%
Totals	516	100%

FOR RENTERS

What are some of the issues or barriers your experience with obtaining affordable, suitable housing for your household? Please check all that apply.		
Lack of handicap accessible housing	6	8%
Lack of adequate public transportation	6	8%
Lack of knowledge of fair housing rights	16	21%
Cost of rent	64	83%
Restrictive zoning/building codes	3	4%
Job status	12	16%
Attitudes of landlords & neighbors	32	42%
Lack of availability of decent rental units in your price range	65	84%
Use of background checks	11	14%
Excessive application fees and/or rental deposits	32	42%
Cost of utilities	37	48%
Lack of educational resources about tenant responsibilities	3	4%
Age of existing rental housing	37	48%
Condition of existing rental housing	48	62%
Other:	7	9%
Totals	77	100%

How much are you currently paying for your monthly rent?		
No rent payment	6	7%
Receiving HUD/USDA RA	2	2%
Less than \$400	2	2%
\$400 to \$600	26	29%
\$601 to \$800	29	32%
\$801 to \$950	13	14%
\$951 to \$1,100	5	5%
\$1,101+	8	9%
Totals	91	100%

What is the most your family could afford for monthly rent?		
Less than \$400	10	9%
\$400 to \$600	35	30%
\$601 to \$800	30	27%
\$801 to \$950	16	14%
\$951 to \$1,100	13	11%
\$1,101+	13	11%
Totals	117	100%

FOR OWNERS:

What are some of the issues or barriers your experience with obtaining affordable, suitable housing for your household? Please check all that apply.

Lack of handicap accessible housing	16	5%
Lack of adequate public transportation	15	5%
Lack of knowledge of fair housing rights	14	5%
Housing purchase prices/cost to own	163	53%
Restrictive zoning/building codes	34	11%
Job status	32	10%
Attitudes of immediate neighbors	42	14%
Mortgage lending application requirements	40	13%
Excessive down payment/closing costs	89	29%
Cost of utilities	106	35%
Lack of educational resources about homeowner responsibilities	28	9%
Cost of homeowners insurance	97	32%
Lack of sufficient homes for sale	151	49%
Age of existing housing	120	39%
Condition of existing housing	132	43%
Inability to get a loan	25	8%
Other:	23	8%
Totals	306	100%

What is your monthly mortgage?		
Paid in Full	91	23%
Less than \$400	9	2%
\$400 to \$600	47	12%
\$601 to \$800	62	16%
\$801 to \$1,000	72	18%
\$1,001 to \$1,250	48	12%
\$1,251 to \$1,500	33	8%
\$1,501 to \$2,000	26	7%
\$2,001 or more	11	2%
Totals	399	100%

What is the most your family could afford for a home?		
Less than \$100K	87	24%
\$100K to \$175K	108	29%
\$176K to \$250K	74	20%
\$251K to \$300K	42	11%
\$301K to \$350K	22	6%
\$351K to \$400K	14	4%
\$401K or more	22	6%
Totals	369	100%

Are you, or has anyone in your household, experienced a loss of employment income due to the COVID-19 pandemic?		
Yes	89	18%
No	411	82%
Totals	500	100%

If yes, are you receiving pay for the time your are not working?		
Yes, I use paid leave	13	15%
Yes, I receive full pay but do not have to take leave	4	4%
Yes, I receive partial pay	11	12%
No, I do not receive pay	61	69%
Totals	89	100%

Over the past three months, have your paid your rent or mortgage on time?		
Yes	407	94%
No	23	5%
Payment was deferred	5	1%
Totals	435	100%

How confident are you that your household will be able to pay your next rent or mortgage payment on time?		
No confidence	10	2%
Slight confidence	18	4%
Moderate confidence	59	14%
High confidence	348	80%
Payment is/will be deferred	2	0%
Totals	437	100%

Which of the following housing issues have you experienced as a result of the COVID-19 pandemic? Check all that apply.		
Deferred rent/mortgage payment	36	24%
Delayed housing construction	28	19%
Delayed relocation	18	13%
Difficulty obtaining a mortgage loan or other financial assistance	30	20%
Other	35	24%
Totals	147	100%

Please rate the level of need for each housing type in your Community. *Please Check (✓).*

Single Family Housing		
1 (Not needed/Sufficient supply exists)	19	4%
2	18	4%
3	74	15%
4	105	22%
5 (Greatly needed)	260	55%
Totals	476	100%
Average Score	4.20	

Rental Housing (General)		
1 (Not needed/Sufficient supply exists)	16	3%
2	22	5%
3	64	14%
4	111	24%
5 (Greatly needed)	254	54%
Totals	467	100%
Average Score	4.21	

Condominiums/townhomes		
1 (Not needed/Sufficient supply exists)	56	12%
2	64	14%
3	125	28%
4	81	18%
5 (Greatly needed)	123	27%
Totals	449	100%
Average Score	3.34	

Duplex/triplex Housing		
1 (Not needed/Sufficient supply exists)	48	11%
2	64	14%
3	121	27%
4	94	21%
5 (Greatly needed)	119	27%
Totals	446	100%
Average Score	3.39	

Rehabilitation of owner-occupied housing		
1 (Not needed/Sufficient supply exists)	28	6%
2	32	7%
3	105	24%
4	110	25%
5 (Greatly needed)	166	38%
Totals	441	100%
Average Score	3.80	

Rehabilitation of renter-occupied housing		
1 (Not needed/Sufficient supply exists)	23	5%
2	31	7%
3	95	22%
4	112	26%
5 (Greatly needed)	177	40%
Totals	438	100%
Average Score	3.89	

Housing choices for first-time homebuyers		
1 (Not needed/Sufficient supply exists)	11	2%
2	12	3%
3	83	18%
4	110	24%
5 (Greatly needed)	244	53%
Totals	460	100%
Average Score	4.23	

Independent/Group home housing for persons with a mental/physical disability		
1 (Not needed/Sufficient supply exists)	32	7%
2	47	11%
3	130	30%
4	100	23%
5 (Greatly needed)	129	29%
Totals	438	100%
Average Score	3.56	

Senior independent living housing (Owner & Rental)		
1 (Not needed/Sufficient supply exists)	25	6%
2	45	10%
3	123	28%
4	110	25%
5 (Greatly needed)	138	31%
Totals	441	100%
Average Score	3.66	

Licensed assisted living with specialized services		
1 (Not needed/Sufficient supply exists)	33	8%
2	50	11%
3	119	27%
4	114	26%
5 (Greatly needed)	119	27%
Totals	435	100%
Average Score	3.54	

Are you planning to change your housing situation in the next five years?		
Yes	228	53%
No	206	47%
Totals	434	100%

Why are you planning to change your current housing situation?		
Need local affordable housing	22	10%
Need larger housing	61	27%
Present home in poor state of repair	23	10%
Need senior/elderly housing	3	1%
Need specially adapted home	2	1%
Need to be closer to relatives who are in the area	2	1%
Need independent housing	4	2%
Need to “downsize”	33	15%
Need to be closer to employment	13	6%
Need to be closer to a dependent	4	2%
Death, divorce, or other change in family structure requiring a move	12	5%
Other	45	20%
Totals	224	100%

Where would you like to purchase or rent a home?		
Bayard	10	4%
Bridgeport	9	4%
Broadwater	0	0%
Bushnell	2	1%
Dix	0	0%
Gering	17	7%
Henry	0	0%
Kimball	38	17%
Lyman	0	0%
McGrew	0	0%
Melbeta	0	0%
Minatare	2	1%
Mitchell	4	2%
Morrill	6	3%
Scottsbluff	58	26%
Terrytown	1	0%
Rural Scotts Bluff County	23	10%
Rural Morrill County	6	3%
Rural Kimball County	6	3%
Other	45	20%
Totals	227	100%

Which one of the following housing types would you most like to purchase?		
Single family	166	73%
Attached townhome or duplex/triplex	8	4%
Residential acreage	36	16%
Mobile home	0	0%
Patio home/slab home	9	4%
Tiny home	3	1%
Upper level/downtown	1	0%
Apartment	1	0%
Senior living Community	4	2%
Totals	228	100%

How many bedrooms would your family need?		
One	2	1%
Two	41	18%
Three	106	47%
Four+	78	34%
Totals	227	100%

Do you support your community using State or Federal grant funds to conduct an owner housing rehabilitation program?		
Yes	391	84%
No	77	16%
Totals	468	100%

Do you support your community using State or Federal grant funds to conduct a rental housing rehabilitation program?		
Yes	380	81%
No	87	19%
Totals	467	100%

Do you support your community using State or Federal grant funds to purchase and remove dilapidated housing for new development?		
Yes	420	89%
No	50	11%
Totals	470	100%

Do you support your community using State or Federal grant funds to purchase, rehab, and resell vacant housing?		
Yes	407	87%
No	63	13%
Totals	470	100%

Do you support your community using State or Federal grant funds to assist with down payment assistance for first time homebuyers?		
Yes	385	83%
No	80	17%
Totals	465	100%

**(55+ Years old) Please rate the quality of the following support services for senior in your community.
(Excellent = 4, Good = 3, Fair = 2, Poor = 1)**

Case management/legal aid		
1 (Poor)	37	32%
2	48	41%
3	30	26%
4 (Excellent)	2	1%
Totals	117	100%
Average Score	1.97	

Cultural/Language assistance		
1 (Poor)	33	29%
2	48	43%
3	21	19%
4 (Excellent)	10	9%
Totals	112	100%
Average Score	2.07	

Continuing Education Opportunities		
1 (Poor)	32	28%
2	34	29%
3	39	34%
4 (Excellent)	11	9%
Totals	116	100%
Average Score	2.25	

Employment Opportunities/Training		
1 (Poor)	31	27%
2	50	43%
3	26	23%
4 (Excellent)	8	7%
Totals	115	100%
Average Score	2.10	

Adult Care Services		
1 (Poor)	28	24%
2	47	40%
3	36	31%
4 (Excellent)	6	5%
Totals	117	100%
Average Score	2.17	

Health Services (mental, physical, etc)		
1 (Poor)	29	24%
2	41	34%
3	36	30%
4 (Excellent)	13	11%
Totals	119	100%
Average Score	2.28	

Food/Meals-on-Wheels		
1 (Poor)	12	11%
2	25	22%
3	56	50%
4 (Excellent)	20	18%
Totals	113	100%
Average Score	2.74	

Home Health & Memory Care		
1 (Poor)	31	27%
2	39	34%
3	38	33%
4 (Excellent)	6	5%
Totals	114	100%
Average Score	2.17	

Counseling Services		
1 (Poor)	39	34%
2	48	41%
3	25	22%
4 (Excellent)	4	3%
Totals	116	100%
Average Score	1.95	

Aides for disabilities		
1 (Poor)	32	28%
2	53	47%
3	24	21%
4 (Excellent)	4	4%
Totals	113	100%
Average Score	2.00	

Home repair/rehabilitation services		
1 (Poor)	47	42%
2	43	38%
3	19	17%
4 (Excellent)	4	4%
Totals	113	100%
Average Score	1.82	

Transportation/ auto repair		
1 (Poor)	18	16%
2	40	35%
3	45	39%
4 (Excellent)	11	10%
Totals	114	100%
Average Score	2.43	

Finance assistance/management		
1 (Poor)	31	28%
2	49	45%
3	25	23%
4 (Excellent)	4	4%
Totals	109	100%
Average Score	2.02	

Housing (permanent, transitional, etc.)		
1 (Poor)	27	24%
2	63	55%
3	22	19%
4 (Excellent)	2	2%
Totals	114	100%
Average Score	1.99	

Law enforcement		
1 (Poor)	10	8%
2	28	23%
3	57	48%
4 (Excellent)	25	21%
Totals	120	100%
Average Score	2.81	

Senior social/recreation activities		
1 (Poor)	28	24%
2	52	45%
3	27	23%
4 (Excellent)	8	7%
Totals	115	100%
Average Score	2.13	

Emergency Transportation		
1 (Poor)	13	11%
2	35	29%
3	44	37%
4 (Excellent)	28	23%
Totals	120	100%
Average Score	2.73	

Volunteer opportunities		
1 (Poor)	18	15%
2	37	32%
3	46	39%
4 (Excellent)	16	14%
Totals	117	100%
Average Score	2.51	

Specialized services (veteran, homeless, etc.)		
1 (Poor)	30	27%
2	48	43%
3	30	27%
4 (Excellent)	3	3%
Totals	111	100%
Average Score	2.05	

(55+ Years Old) If you are planning to change your housing situation in the next five years, which of the following housing types would you be most interested in moving to?

Single family	57	42%
Duplex (rent)	7	5%
Duplex (purchase)	10	7%
Townhome (rent)	4	3%
Townhome (purchase)	17	13%
Nursing home/long-term care	2	1%
Apartment (purchase)	2	1%
Assisted living housing	9	7%
One-bedroom apt. (rent)	2	1%
Two-bedroom apt. (rent)	8	6%
Tiny home	10	7%
Upper level/downtown	4	3%
Other	3	2%
Totals	135	100%

WORKFORCE HOUSING NEEDS SURVEY RESULTS

Where do you currently reside?		
Bayard	26	8%
Bridgeport	14	5%
Broadwater	3	1%
Bushnell	0	0%
Dix	2	1%
Gering	50	16%
Henry	0	0%
Kimball	40	13%
Lyman	2	1%
McGrew	0	0%
Melbeta	1	0%
Minatare	4	1%
Mitchell	18	6%
Morrill	37	12%
Scottsbluff	77	25%
Terrytown	1	0%
Rural Scotts Bluff County	13	4%
Rural Morrill County	3	1%
Rural Kimball County	2	1%
Other	13	4%
Totals	306	100%

Do you commute into your Community for work?		
Yes	176	58%
No	129	42%
Totals	305	100%

If yes, how long is your commute?		
No commute/work from home	0	0%
Less than 10 minutes	75	42%
10-20 minutes	60	34%
21-30 minutes	22	12%
31-40 minutes	11	6%
41-50 minutes	6	3%
51-60 minutes	1	1%
61+ minutes	2	1%
Totals	177	100%

Number of Persons in your Household?		
1 person	34	11%
2 people	104	34%
3 people	52	17%
4 people	63	21%
5+	53	17%
Totals	306	100%

Please indicate your household income range?		
Less than \$50K	69	24%
\$50K to \$74K	54	19%
\$75K to \$99K	52	18%
\$100K to \$149K	77	27%
\$150K to \$199K	24	8%
\$200K to \$249K	5	2%
\$250K to \$299K	2	1%
\$300K or more	4	1%
Totals	287	100%

Are you satisfied with your current housing situation?		
Yes	255	84%
No	48	16%
Totals	303	100%

Do you rent or are you a homeowner?		
Renter	46	15%
Owner	262	85%
Totals	308	100%

How much are you currently paying for your monthly rent?		
No rent payment	6	7%
Receiving HUD/USDA RA	2	2%
Less than \$400	2	2%
\$400 to \$600	26	29%
\$601 to \$800	29	32%
\$801 to \$950	13	14%
\$951 to \$1,100	5	5%
\$1,101+	8	9%
Totals	91	100%

What is your monthly mortgage?		
Paid in Full	58	23%
Less than \$400	4	2%
\$400 to \$600	15	6%
\$601 to \$800	44	17%
\$801 to \$1,000	43	17%
\$1,001 to \$1,250	37	14%
\$1,251 to \$1,500	31	12%
\$1,501 to \$2,000	17	6%
\$2,001 or more	7	3%
Totals	256	100%

FOR RENTERS

What are some of the issues or barriers your experience with obtaining affordable, suitable housing for your household? Please check all that apply.		
Lack of handicap accessible housing	0	0%
Lack of adequate public transportation	0	0%
Lack of knowledge of fair housing rights	5	14%
Cost of rent	28	80%
Restrictive zoning/building codes	0	0%
Job status	7	20%
Attitudes of landlords & neighbors	11	31%
Lack of availability of decent rental units in your price range	22	63%
Use of background checks	2	6%
Excessive application fees and/or rental deposits	12	34%
Cost of utilities	9	26%
Lack of educational resources about tenant responsibilities	1	3%
Age of existing rental housing	12	34%
Condition of existing rental housing	14	40%
Other:	2	6%
Totals	35	100%

FOR OWNERS:

What are some of the issues or barriers your experience with obtaining affordable, suitable housing for your household? Please check all that apply.		
Lack of handicap accessible housing	6	4%
Lack of adequate public transportation	5	3%
Lack of knowledge of fair housing rights	6	4%
Housing purchase prices/cost to own	75	48%
Restrictive zoning/building codes	10	6%
Job status	17	11%
Attitudes of immediate neighbors	20	13%
Mortgage lending application requirements	18	12%
Excessive down payment/closing costs	43	28%
Cost of utilities	54	35%
Lack of educational resources about homeowner responsibilities	11	7%
Cost of homeowners insurance	44	28%
Lack of sufficient homes for sale	69	44%
Cost of Real Estate Taxes	21	13%
Age of existing housing	61	39%
Condition of existing housing	61	39%
Inability to get a loan	10	6%
Other:	6	4%
Totals	156	100%

Are you, or has anyone in your household, experienced a loss of employment income due to the COVID-19 pandemic?		
Yes	51	17%
No	252	83%
Totals	303	100%

If yes, are you receiving pay for the time you're are not working?		
Yes, I use paid leave	14	30%
Yes, I receive full pay but do not have to take leave	5	10%
Yes, I receive partial pay	3	6%
No, I do not receive pay	26	54%
Totals	48	100%

Over the past three months, have you paid your rent or mortgage on time?		
Yes	246	92%
No	16	6%
Payment was deferred	4	2%
Totals	266	100%

How confident are you that your household will be able to pay your next rent or mortgage payment on time?		
No confidence	4	1%
Slight confidence	6	2%
Moderate confidence	39	15%
High confidence	218	82%
Payment is/will be deferred	1	0%
Totals	268	100%

Which of the following housing issues have you experienced as a result of the COVID-19 pandemic?		
Deferred rent/mortgage payment	19	28%
Delayed housing construction	15	22%
Delayed relocation	8	11%
Difficulty obtaining a mortgage loan or other financial assistance	11	16%
Other	16	23%
Totals	69	100%

Where would you like to purchase or rent a home?		
Bayard	6	4%
Bridgeport	6	4%
Broadwater	0	0%
Bushnell	0	0%
Dix	0	0%
Gering	19	13%
Henry	0	0%
Kimball	20	14%
Lyman	0	0%
McGrew	0	0%
Melbeta	0	0%
Minatare	2	1%
Mitchell	2	1%
Morrill	8	5%
Scottsbluff	30	20%
Terrytown	0	0%
Rural Scotts Bluff County	21	14%
Rural Morrill County	6	4%
Rural Kimball County	1	1%
Other	27	18%
Totals	148	100%

How many bedrooms would your family need?		
One	4	2%
Two	25	16%
Three	81	50%
Four+	51	32%
Totals	161	100%

Which one of the following housing types would you most like to purchase?		
Single family	112	71%
Attached townhome or duplex/triplex	4	3%
Residential acreage	31	20%
Mobile home	2	1%
Patio home/slab home	4	3%
Tiny home	1	1%
Upper level/downtown	2	1%
Apartment	0	0%
Senior living Community	1	1%
Totals	157	100%

What is the most your family could afford for a home?		
Less than \$100K	37	23%
\$100K to \$175K	46	30%
\$176K to \$250K	37	23%
\$251K to \$300K	13	8%
\$301K to \$350K	16	10%
\$351K to \$400K	6	4%
\$401K or more	3	2%
Totals	158	100%

What is the most your family could afford for monthly rent?		
No Rent Payment	13	10%
Less than \$400	8	7%
\$400 to \$600	24	20%
\$601 to \$800	26	21%
\$801 to \$950	14	11%
\$951 to \$1,100	19	16%
\$1,100+	18	15%
Totals	122	100%

HOUSING STAKEHOLDER SURVEY RESULTS

What housing service(s) does your Organization provide your clients/County citizenry? Examples; housing financing, real estate sales, emergency shelter, affordable housing development, senior/elderly housing (assisted living, skilled nursing, etc.), special needs housing, housing construction, etc.

Real Estate Sales	4	67%
Housing Financing	2	33%
Totals	6	100%

Which of the following housing issues have residents experienced as a result of the COVID-19 pandemic?

Deferred rent/mortgage payment	2	33%
Delayed housing construction	1	17%
Difficulty obtaining housing construction materials	1	17%
Difficulty obtaining a mortgage loan or other financial assistance	1	17%
Lack of availability	1	17%
None	1	17%
Totals	6	100%

HOUSING SURVEY COMMENTS

Comments edited for clarity.

Are you satisfied with your current housing situation? If no, please explain.

- Age of home and needed updates
- All of the available homes in Kimball are old and need updating
- BASIC UPDATES NEEDED, BUT CANNOT AFFORD AT THE CURRENT MOMENT. WEATHER PROOFING, IE OLD WINDOWS AND INSULATION, SOME PLUMBING. ON ANOTHER NOTE, THE STREETS IN KIMBALL HAVE HUGE DIPS WHERE A PERSON WOULD CROSS AT THE CORNER.THERE HAVE BEEN DAMAGES TO CARS BECAUSE OF THIS.
- Cannot afford new windows or even general updates to home. To heat and cool the home is expensive.
- Cost is going up and wage is not!
- Currently live with mother in law
- Does not meet my needs.
- Everything sucks. unfriendly people, horrible, nosey neighbors. streets are crap, lack of stop signs on side streets, mail sucks, everything old and outdated, people charge too much for services, no programs for low income assistance, city bills are outrageous.
- Expensive rent for a smaller apartment. Housing market isn't great either
- Faulty electrical, plumbing issues
- Full of black mold, needs new doors and windows.
- High rent for small houses, very few pet friendly rentals in area, unprofessional landlords, unreliable landlords.
- House is old and in need of repairs.
- House in need of repairs such as updated plumbing and electrical, needs new siding.
- House needs complete remodel, or we need to upgrade. Can't afford to do either.
- Housing is poor, we have a hard time helping new hires find quality homes to purchase
- Hundred year old windows, siding and insulation.
- I am currently living with family because there are no rentals available.
- I am mostly satisfied with my house, however it is an older home that needs several very expensive repairs including foundational and structural work, that I can't afford to fix.
- I have a roof over my head, but financially cannot improve it.
- I inherited the house and it needs work

- I live with my parents because I'm not able to work
- I need to move the current bathroom and need to add a second one. I have the room but not the funds.
- I think the housing options for rentals are pretty rundown. I would pay extra for a nicer apartment or condo.
- I want a new house.
- I would be completely satisfied if community leaders would enforce local nuisance ordinances and require nearby property owners to clean up their property. Many properties are owned by people who live elsewhere and use their Henry property as a dump site, creating nuisances and unsafe conditions.
- I would like to buy a home in the near future, but availability and price are roadblocks. My fiance and I have excellent credit and minimal debt, but we are dismayed by the lack of affordable housing in the area.
- I would prefer to own our own place. Land values & taxes are over priced
- If I found the right house with the right land and acres I would move.
- It is a very small mini home, and I pay \$650. It is not in good condition, but it was the best I could find. We need more options!
- It is cosmetic issues for me. I want to do so much to our home, but with everyday living expenses that come first, I don't have much left over to do the things to make our home look better. Also along with finding reliable workers to complete the job.
- It is very small for 3 people and the landlord doesnt fix things.
- It needs major interior, exterior, as well as community updating like a sidewalk.
- Just needs repairs we can't afford
- Landlords do not fix property as needed and several updates need throughout apartment. Renting at an excessively high price with no modern updates.
- Looking to purchase a residential acreage, but land and housing prices are much too high right now.
- my house needs a number of repairs that were not disclosed at the time of selling and I cannot afford to make them
- My neighbors across the street and next door rent. They are loud, dog constantly barking, fights, etc. Myself and other neighbors have had to call the police for disruptions.
- Myself and 3 children reside in a 2 bedroom houae. Can no afford to rent or purchase something that fully meets our nerds. Housing costs are astronomical!
- Need more handicap accessible apts on ground level that are affordable to disabled people.
- needs a lot of work
- not a lot of options for housing and had to settle for a house to small that is unfortunately poorly maintained by the realty company LES realty that owns it yet they keep upping my rent it is now currently 750 for a 2 bed 1 bath that has many

issues including being very costly to heat in the winter multiple plumbing issues. I try to repair what i can but hey refuse to supply parts needed or reimburse for time and parts

- Not big enough for four people. There is a lack of sufficient insulation. Two of the three bedrooms get really hot during the summer and really cold during the winter.
- Not happy with fee charged for using debit card
- Nothing wrong with my property, but the Village of Morrill is not helping clean up trashed properties. These "trashed" properties devalue the neighborhood.
- Our city is in great need of housing. The only available houses are well over 100 years old. There are no opportunities for established families to move up so that the older homes can remain an affordable option for new families. We have put a lot of money in our home that we won't get back because people don't want to pay high prices for old houses. We want a newer home, but the price jumps from \$150,000 to well over \$300,000.
- Rent is astronomical.
- Rent is outrageous. Renting people are paying more than a mortgage payment.
- Rent is too expensive
- Rent is too high.
- Rent is too high for what we have. House is in poor condition. No air conditioning.
- Rent to income ratio is outrageous here. Housing options are limited. Affordable apartments are overran with crime.
- Rent too high
- Rude neighbors
- Tax too high
- Taxes and utilities keep going up and up. Will be moving as soon as possible.
- Taxes are too high
- Taxes are very high and valuations increase every year
- Taxes too high and continue to rise even though my home has no improvement and neighborhood is not improving either.
- The assessors value of home is too high. Property taxes and insurance are too high. I can't afford the house payment as I should. I cannot move because rent is too expensive and substandard properties, and most do not have central air, which is a health concern for me as I overheat very easy, and have medical conditions which are made worse by excessive heat.
- The day I moved into my current home, neighbors pointed out where the drug dealers and pedophiles lived.
- The house has a bunch of fixes that are needed and lardlord won't do. The next Door neighbors are loud and constantly having people in and out at odd end hours. And the house is to small for my family but it's the only thing we could afford.
- The house I own is fine, but the abandoned houses around my house are deportable. The city of Bayard does nothing which is why the housing quality in Bayard is so low and why people are moving away

- The house is falling apart and needs so many improvements but we can't afford to fix them all. But we can't afford to move to something more updated because prices have gotten even more ridiculous over the past two years.
- The house needs work to make it efficient. The kitchen and bathroom are in need of repairs and renovation also
- There are no houses for rent in Kimball. So we had to settle.
- there is a lack of affordable workforce housing
- Tired of the trashy neighbors
- too far to commute
- Too small
- Too small
- very satisfactory. However, I had two options for housing here; and I needed a yard and dog friendly. My rent is comparable to almost to a 200K home mortgage. For a single person, this is a lot. And I am lucky that I have the income I do, but I could not imagine having to rent anything larger if I had a family or smaller income. I will probably own soon, however the options are very competitive and limited to a new home buyer, so I would consider buying in Torrington. Or moving elsewhere.
- Want to downsize.
- Was just a temporary situation so have to move soon.
- We are unable to fence our yard due to city ordinances. Roads in town not well maintained and full of weeds. Constant power outages even though we are in town.
- We are working on fixing up my parents home, but had planned to build. I am a resident and a local Realtor and the cost to build in this area is more than in Virginia where I'm also a licensed Realtor for that area. It is ridiculous and crazy! There isn't much competition for contractors and so they price gouge their customers. We need more builders to build more affordable housing. Also, the property taxes are also very high here.
- We live in an old house that needs lots of work. We have invested quite a bit in it already but it needs more than we can afford. The type of work it needs will also cost more than we could get as a return on the investment if we sell. We would like to buy a place outside of the city limits but the housing market has skyrocketed!
- we live on a very busy street
- We need something bigger.
- we would like something smaller with less yard work
- We would like to live out of town but there is never anything available in our price range.
- We would like to own our own home
- We would like to upgrade to a slightly larger home, however there is nothing available on the market.
- Winters are rough.

- With the birth of my twin grand babies we could use more room.
- Would like a bigger home
- Would like a bigger yard. Cost of materials prohibits us from making the numerous changes desired in this home. Already spent 50,000+ on pure cosmetic changes, without scratching the surface of wants. Would be more cost-effective to start with something new.
- Would like a smaller home with a smaller yard. Something easier to maintain as we are retired.
- Would like to add on to our house, but can't find a contractor to do it.
- Would like to live in the country. Also, wish people in my community was proactive in up keep of their yard and house.
- would like to own a home but market and credit scores hold us back. We lived in a home 20 years and never late on payments.
- Would like to own a tiny house
- Would rather have options in Bridgeport for appt or townhomes
- Yes and no. I wish there were more housing options. I wish there was a fireplace and the house didn't run on propane given the current economic situation.

For Renters: What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply. – Other

- Other: No one will accept pets
- Other: Pets

For Owners: What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply. – Other

- Other: Cost of land and taxes
- Other: Cost of taxes, and supplies for repairs and upgrades
- Other: High property taxes
- Other: high property taxes
- Other: High property taxes.
- Other: I am employed for 9 months per contract. I love my job, I am afraid to go work else where due to it would only be part time.
- Other: Lack of professional contractors for plumbing, construction etc
- Other: Nice properties that owners keep up next to trashed properties.
- Other: None

- Other: poor schools in Kimball area
- Other: Private mortgage insurance is a scam.
- Other: Property tax
- Other: Property taxes
- Other: Property taxes
- Other: Property taxes
- Other: Property taxes are almost equal to the mortgage payment.
- Other: Property taxes are too high
- Other: Property Taxes in Nebraska are ridiculous and only getting worse.
- Other: Property taxes too high
- Other: Real Estate taxes in Kimball NE
- Other: Taxes and costs to upgrade things like HVAC
- Other: Very limited availability to moderately priced housing that is in reasonable condition. Most available housing in Kimball that is not currently inhabited is in "tear down" condition.

Please provide any additional comments regarding the future of housing in your Community.

- And five more years I will probably need a handicap accessible entryway into the home and into all rooms.
- Build it and they will come.
- Communities need to keep other items up such as sidewalks and parks. It's hard to bring anybody in when the current state is a dump all over town. Taxes are way too high and there is no pride in 3/4 of the homes in town.
- Finding decent places to rent are very difficult and it took me a month to find one that met our needs concerning family members and pets
- First time home buyer programs are nice, how can we connect to people in need of these programs? Look into Up Together model of getting capital to prospective low-income home owners. Student debt is a burden to many young professionals and a barrier to purchasing a home. Is there a program that could work with local banks to refinance student loans with significantly lower interest rates if they get a new mortgage? 0% interest on student loans for new home buyers as long as they reside here?
- Fix building down town to make apartments for homeless.
- Henry would be a good location for low-income affordable housing, especially for young families. However, it would be beneficial to clean up the nuisance and dangerous properties first, so children could safely walk to the park and develop a sense of community pride.
- I am terrified I will not find a home for my family. I am a single mother with four children in need of a home as soon as possible.

- I do not plan to move any time soon and if I do, it would be to assisted living. I have not applied for any kind of assistance, so can not answer most of these questions.
- I feel we have an issue with "flippers" from out of state. They purchase a place renovate it then sell it at a much higher rate than a lot of locals people can afford. A regular person who can not just pull cash out has no chance. Nothing is on the market long enough to even get an appointment to sell it.
- I love that we are moving forward with seeking housing options
- I moved here from out of state. It was very stressful finding housing. Housing is a huge problem in this area. And it's impossible to save for a down payment for a house. This is getting worse given inflation, lack of pay increases, and the current housing trends. Something must change
- I said to city and county officials 20 years ago that Kimball will be a commuter/retirement type community in the future and that the city needed to buy and renovate vacant homes and upgrade the electrical ability of the homes to handle all the electronic devices. We wouldn't be in a housing shortage now if they had started then
- I think a lot of this is really unknown to people. We need to find a way to make sure people know about services and what is available to them.
- I would build not buy if it was more affordable.
- I would prefer if the grant money that go to rehabbing houses should be in areas and houses that doesn't conflict with entrepreneurs in real estate. Rather the houses that are rehabbed with grant money should boost certain areas that need it. Giving more opportunities to people who flip houses. I also believe having the houses that are in foreclosure go to auction rather than these long delays from covid. Giving more opportunities to remodel houses for the public.
- Ideally would want to purchase a smaller one level single family home, conveniently located to shopping and health services. Preferably in Gering. Would not really be able to spend more than \$100,000. Without jeopardizing the funds I have set aside to provide for living and health expenses.
- In order for young families to be able to stay in this area, they need to have decent, affordable housing. If that is not available, then the population size is just going to continue to decrease.
- It seems that there are always multiple people looking to rent for each house that is available so it is difficult to find rentals.
- I've been in my house for several years but I know others have had a hard time finding houses to buy or rent
- Kimball has always needed more rentals, and will REALLY need more soon!
- Kimball is currently at the threshold of growth due to a major expansion of an long time existing business. At this time this business has already announced that the majority of their employee expansion will be commuting, as their is not housing to support their growth. This is wrong for the growth and development of our community. We must find a way to provide housing as well as supporting amenities

- Kimball needs more housing - rentals and to own
- Lack in numbers of housing for growing population.
- Many of the children in this area do not live in suitable and adequate housing, and it shows. There are multiple reasons to this that development should also take in mind.
- Many of the poll questions are not applicable to me...and I am sure to others.
- Most current homes need updated inside and out
- Most of the questions for the 55+ group were unanswerable due to lack of experience or lack of enough information about the service(s)
- N/A
- n/a
- need more homes built, need more food resources, need code enforcement officer.
- Need more updated/renovated housing options.
- Needs to improve if the community wants to grow permanently.
- Older homes needing repaired/painted to help them last longer
- Our community being so small does not have alot to offer anyone and needs major improvement.
- Our community needs a whole lot of work to improve the town and services received in our town we currently don't have a gas station that you can pay cash for or grocery store job opportunities are care and housing situation for renters is not good at all
- Property tax reform would be helpful in making housing more affordable. Kimball is in need of quality rental housing.
- Property taxes are driving people out of our local communities and our state.
- Property taxes are high
- Property taxes are way too high and it's been announced that all cities in Scottsbluff county will have increased property tax. With property taxes being so high, young people will not return to the area too work, but houses etc. and businesses will not want to be established here. Housing can be built but if people can't afford to live here it will be useless.
- ready to quit my job and live better on welfare
- Rural homes are incredibly difficult to find. In addition, the cost of homes/acreages for what they are is extragant.
- Single moms struggle raising children and taking care of all the bills. Then you have houses for rent that costs \$1200 monthly to rent so mainly run down places is where they have to rent from just to have a place for children to sleep.
- Taxes too high and old people should not have to pay school taxes.
- The condition of a lot of the homes in Kimball that are for sale are pretty rough and require a lot of cleanup, repairs and updating.
- The market will supply the needed housing. Local government should not be competing with private housing options.

- The only affordable housing available in this area is owned or managed by slumlords. 1200 for a 2-bedroom apartment is highway robbery. Young people, new families, low-wage workers, and retired independent seniors are stuck living in crap.
- The village of Morrill has not grown, and there is no reason to grow. No new business opportunities to bring people to town.
- There is a questionable element in some areas of Gering that needs to be dealt with. I should not be afraid to let my children go to the park, but when you're surrounded by pedophiles and drug dealers you have no choice but deny your children the ability to just go outside and play.
- This community needs more apartments and options for all the different individuals that make our community.
- Tiny home on 10 acres with decent roads to town.
- We definitely have a need to refurbish old, dilapidated housing. We have a lack in quality homes in the market in our community.
- We desperately need more housing. I would love to build a house in a few years, but material costs are so outrageously high right now that it is prohibitive.
- We desperately need rental housing for people who cannot get a loan to buy a house and a reliable way to find rentals. The few you find out about go quickly, are expensive, and many do not take Section 8, so government assistance doesn't help the problem. We don't have this problem personally but know people who do.
- We have a lot of abandoned buildings that need to be removed or repaired. However, the streets are in such bad shape that it is probably as much or more of a need than having the housing. I can't hire a repairman for the streets. The street next to the City office has been barricaded for more than a month because of an incomplete street repair.
- We have a lot of dumpy houses here that no one does anything about. Dumpy items in their yards too
- We have seen a huge decrease in available places to rent that are adequate for living in them. We desperately need safe homes with consistent upkeep in order to meet this need. We simply can't house those who are currently looking, not to mention attracting others to our state for jobs. This is a huge crisis!!!
- We need housing of all kinds.
- We really need to have the landlords take more responsibility for the upkeep of their properties. Which includes better screening of their tenants. Tree care. Home upkeep like painting, yard care, fencing and etc.
- Weed management and yard care in general have went down in the past 5-10 years which leads to dilapidated housing. Pride in community and place has gone by the wayside for many. Sidewalks are in need of replacement in many neighborhoods. Street department I believe used to mark walks that need replacement, which is then owners responsibility to replace. These are safety hazards when walking.
- When I first moved to Scottsbluff a few years ago and was in the market to purchase a home, I found that there were very few housing options to choose from. The average age of homes was too old, the quality of the homes was too poor, and it was evident that the energy efficiency of the homes (due to both age and quality) was extremely poor. Nearly every home I saw would have required a substantial renovation to suit my needs - which I didn't want to pursue.
- Why all the same questions on the two surveys? Too many questions that should have not been seen based on a previous answer. Needs a lot of work. I not sure it provides meaningful info as a result
- Yes

WORKFORCE HOUSING NEEDS SURVEY COMMENTS

Comments have been edited for clarity.

Place of employment?

- ScottsBluff Public Schools(69)
- Kimball Health Services(29)
- Kelley Bean(26)

Where do you reside? If other, where and why?

- Alliance, I commute.
- Cheyenne, because the schools in Kimball are poor
- Oshkosh, NE, employment opportunities in Morrill County
- Pine Bluffs, Wy
- Potter because of the good school district
- Sidney-family is here
- Sidney, In the country and that where we chose to be
- Sidney. Lived there for over 30 years
- Wyoming, Family ranch, can't move

Are you satisfied with your current housing situation? If no, please explain.

- Age of house. Cost of repairs. Nothing available for purchase that is at a reasonable cost for us to move.
- Cosmetic issues along with replacing our leech field, windows, a new furnace, shingles, etc. Past financial problems put us in a hole and we were unable to stay on top of all repairs. Now we are trying to play catch up.
- Current rental is left uncared for by landlord refuses to repair anything and if there is a repair done its subpar work by shade tree contractors which he then adds to my rent which keeps increasing currently 750 for a 2 bed 1 bath 857sqft home that is cost an average of 350 a month in utilities due to its poor condition of windows siding roof and plumbing issues.
- hate the house
- Home in poor condition, no affordable options.
- Home needs gutted and updated.
- House is full of black mold, needs new window's and doors, city utilities are ridiculous priced on top of rent
- House is in need of repairs such as updated plumbing and electrical.

- I have a roof over my head, but no income to improve it.
- I inherited the house and I'm in the process of fixing it up
- I need to move the bathroom and need a second bathroom. I have the room but not the funds.
- I rent from my parents.
- I would like more space to expand my bee keeping business.
- I would like to live out of town, but there is never anything available in our price range.
- I would like to purchase a home.
- I would like to purchase a home.
- in the county zoned area within a mile radius of the city. Still County - would like to be able to make own choices of who you want as an electrical company. With high west now and they are changing us to city -due to one place that was purchased and we have been there longer than them! should have that right to keep what we have !~
- It needs to be fixed up but I have no money to do it with.
- Like to live in country
- live on too busy of street
- Looking to purchase a home on an acreage, but the cost of land and homes is far too expensive right now.
- losing home due to landlord selling house
- My house has the potential to be a great little home but its is older and needs a whole lot of repairs and updates that I can't afford to fix.
- Need remodeled kitchen and bathroom. Don't have a garage.
- need to build some more bedrooms
- Need updates
- No housing available in the area
- OLD HOME NEEDING ENERGY EFFICIENT UPDATES, IE WINDOWS & INSULATION, SOME PLUMBING ISSUES.
- Our home needs a lot of repairs and with our current income we are not able to afford those repairs.
- Rent is too expensive for what house is. House needs improvements. No air conditioning
- Rent keeps going up and my credit score is low enough to not qualify for a home loan. I can rent at \$700 a month but can't get a home loan for the same price?? Makes no sense.
- small house and needs updated
- taxes are too high
- Taxes are way too much A large portion of our monthly payment goes to taxes.
- Taxes too high and home in need of repairs but low pay makes it unaffordable to complete repairs.

- The day I was moving in, a neighbor approached me to point out where pedophiles and drug dealers lived so that I could keep my children safe.
- The housing in Scottsbluff and the surrounding areas is old, over priced, too many rentals, no nice neighborhoods
- too big and too far away
- Wanting to downsize but nothing available that is decent.
- Water issues. Plumbing and sewer issues. Windows needs replaced. Electrical issues throughout the home
- We love our house and location, but the corner of the property is located in a flood zone. It is frustrating because this flood zone map has not been updated since the 1970s. We are required to pay flood insurance which is a lot of extra money per year.
- We would like to own a home
- would like to live closer to Kimball

For Renters: What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply. – Other

- Other: Oklahoma
- Other: Pet restrictions

For Owners: What are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply. – Other

- Other: Cost of everything right now is outrageous.
- Other: cost of real estate taxes
- Other: cost of real estate taxes
- Other: cost of real estate taxes
- Other: cost of real estate taxes
- Other: cost of real estate taxes
- Other: cost of real estate taxes
- Other: cost of real estate taxes
- Other: cost of real estate taxes
- Other: cost of real estate taxes
- Other: cost of real estate taxes
- Other: cost of real estate taxes
- Other: cost of real estate taxes
- Other: cost of real estate taxes

- Other: cost of real estate taxes
- Other: flood insurance due to an outdated flood zoned map (from the 70s)
- Other: High Taxes
- Other: I work for 9 months of the year per contract. I love my job and am afraid to find a different job as it will only be part time.
- Other: None
- Other: None
- Other: None
- Other: Property tax is excessive
- Other: Property taxes
- Other: Property taxes
- Other: Property taxes
- Other: Property taxes are nearly equal to the mortgage payment.
- Other: Property Taxes in Nebraska are ridiculous and only getting worse.

HOUSING STAKEHOLDER SURVEY COMMENTS

In your opinion, which Population Sector group(s) in the Region has the greatest need for housing? Examples; families, seniors, local workforce, special needs populations, homeless, near-homeless, single parent households, etc.

- All of them
- Families
- Families
- Single Parent
- Single parents, seniors, lower income families that cannot afford the rising costs of homes
- workforce housing and families

What Housing Type(s) is most needed for the group(s) you identified in the previous question? Examples; owner and/or rental housing, single family/duplex housing, apartments, transitional housing, emergency housing, senior housing, etc.

- All the above
- Decent rentals, duplexes, homes that would be decently priced for first time home owners.
- Each group prefers a different type of housing and it seems that each group is struggling to find housing so I believe all different types of housing are needed at this time.
- Owner Housing
- single family residence
- single family/duplex housing

APPENDIX II

REGION-WIDE TABLE PROFILE.



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

**TABLE 1
POPULATION TRENDS AND PROJECTIONS
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027**

	<u>2000</u>	<u>2010</u>	<u>2020</u>	<u>2022</u>	<u>2027</u>	<u># Change 2022-2027</u>	<u>2027 CGI*</u>
SCOTTS BLUFF COUNTY:	36,951	36,970	36,084	36,070	36,578	+508	37,483
Gering:	7,751	8,500	8,564	8,590	8,648	+58	8,860
Henry:	162	106	125	127	120	-7	121
Lyman:	421	341	259	256	243	-13	248
McGrew:	103	105	75	72	67	-5	70
Melbeta:	138	112	108	105	100	-5	102
Minatare:	810	816	715	710	701	-9	724
Mitchell:	1,831	1,702	1,548	1,535	1,552	+17	1,570
Morrill:	957	921	934	941	958	+17	970
Scottsbluff:	14,732	15,039	14,436	14,460	14,723	+263	15,047
Terrytown:	646	1,198	1,057	1,054	1,040	-14	1,048
Community Planning Jurisdictions	2,256	2,326	2,481	2,515	2,786	+271	2,993
Rural Scotts Bluff County	7,144	5,804	5,782	5,705	5,640	-65	5,730
MORRILL COUNTY:	5,440	5,042	4,555	4,491	4,425	-66	4,552
Bridgeport:	1,594	1,545	1,454	1,432	1,420	-12	1,478
Bayard:	1,247	1,209	1,140	1,124	1,112	-12	1,155
Broadwater:	140	128	95	92	84	-8	88
Community Planning Jurisdictions	418	410	373	377	382	+5	392
Rural Morrill County	2,041	1,750	1,493	1,466	1,427	-39	1,439
KIMBALL COUNTY:	4,089	3,821	3,434	3,508	3,506	-2	3,674
Kimball:	2,559	2,496	2,290	2,387	2,431	+44	2,543
Bushnell:	162	124	115	112	107	-5	114
Dix:	267	255	187	182	170	-12	180
Community Planning Jurisdictions	137	132	126	129	134	+5	153
Rural Kimball County	964	814	716	698	664	-34	684

*Includes potential estimated population increase associated with a planned “Community Growth Initiative” (CGI). This could include increases in 1,200 Full-Time Employment (FTE) positions and/or Housing Development activities associated with workforce/population recruitment during the next five years. This would create an estimated Scotts Bluff, Morrill, and Kimball County population increase of 1,385.

Source: 2000, 2010, & 2020 Census
Hanna:Keelan Associates, P.C., 2022.

**TABLE 2
SPECIFIC HOUSEHOLD CHARACTERISTICS
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
SCOTTS BLUFF COUNTY:	2000	36,951	652	36,299	14,887	2.44
	2010	36,970	847	36,123	14,928	2.42
	2020	36,084	935	35,149	14,840	2.37
	2022	36,070	954	35,116	14,823	2.37
	2027	36,578	961	35,617	14,909	2.39
	2027 CGI	37,483	961	36,522	15,173	2.41
Gering:	2000	7,751	166	7,585	3,173	2.39
	2010	8,500	259	8,241	3,361	2.45
	2020	8,564	404	8,160	3,352	2.43
	2022	8,590	441	8,149	3,350	2.43
	2027	8,648	444	8,204	3,345	2.45
	2027 CGI	8,860	444	8,416	3,421	2.46
Henry:	2000	162	0	162	56	2.89
	2010	106	0	106	46	2.30
	2020	125	0	125	39	3.21
	2022	127	0	127	38	3.34
	2027	120	0	120	36	3.33
	2027 CGI	121	0	121	36	2.34
Lyman:	2000	421	0	421	162	2.60
	2010	341	0	341	137	2.49
	2020	259	0	259	125	2.07
	2022	256	0	256	123	2.08
	2027	243	0	243	118	2.06
	2027 CGI	248	0	248	120	2.07

CONTINUED:

**TABLE 2 (CONTINUED)
 SPECIFIC HOUSEHOLD CHARACTERISTICS
 SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
 2000-2027**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
McGrew:	2000	103	0	103	46	2.24
	2010	105	0	105	40	2.63
	2020	75	0	75	39	1.92
	2022	72	0	72	39	1.85
	2027	67	0	67	38	1.76
	2027 CGI	70	0	70	38	1.81
Melbeta:	2000	138	0	138	57	2.42
	2010	112	0	112	46	2.43
	2020	108	0	108	49	2.20
	2022	105	0	105	50	2.10
	2027	100	0	100	53	1.89
	2027 CGI	102	0	102	53	1.90
Minatare:	2000	810	0	810	326	2.48
	2010	816	0	816	309	2.64
	2020	715	0	715	311	2.30
	2022	710	0	710	311	2.28
	2027	701	0	701	312	2.25
	2027 CGI	724	0	724	317	2.28
Mitchell:	2000	1,831	59	1,772	714	2.48
	2010	1,702	48	1,654	696	2.38
	2020	1,548	50	1,498	736	2.04
	2022	1,535	50	1,485	744	2.00
	2027	1,552	51	1,501	764	1.96
	2027 CGI	1,570	51	1,519	771	1.97

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**TABLE 2 (CONTINUED)
 SPECIFIC HOUSEHOLD CHARACTERISTICS
 SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
 2000-2027**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Morrill:	2000	957	0	957	416	2.30
	2010	921	0	921	417	2.21
	2020	934	0	934	403	2.32
	2022	941	0	941	400	2.35
	2027	958	0	958	406	2.36
	2027 CGI	970	0	970	407	2.38
Scottsbluff:	2000	14,732	336	14,396	6,088	2.36
	2010	15,039	531	14,508	6,168	2.35
	2020	14,436	461	13,975	6,193	2.26
	2022	14,460	449	14,011	6,198	2.26
	2027	14,723	457	14,266	6,211	2.30
	2027 CGI	15,047	457	14,590	6,288	2.32
Terrytown:	2000	646	0	646	246	2.63
	2010	1,198	4	1,194	436	2.74
	2020	1,057	1	1,056	488	2.16
	2022	1,054	1	1,053	500	2.11
	2027	1,040	1	1,039	509	2.04
	2027 CGI	1,048	1	1,047	518	2.02
Balance of County:	2000	9,400	91	9,309	3,603	2.58
	2010	8,130	5	8,125	3,272	2.48
	2020	8,263	19	8,244	3,105	2.66
	2022	8,220	13	8,207	3,070	2.67
	2027	8,426	8	8,418	3,117	2.70
	2027 CGI	8,723	8	8,715	3,204	2.72

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**TABLE 2 (CONTINUED)
 SPECIFIC HOUSEHOLD CHARACTERISTICS
 SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
 2000-2027**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
MORRILL COUNTY:	2000	5,440	108	5,332	2,138	2.49
	2010	5,042	82	4,960	2,085	2.38
	2020	4,555	101	4,454	1,987	2.24
	2022	4,491	106	4,385	1,968	2.23
	2027	4,425	119	4,306	1,929	2.23
	2027 CGI	4,552	119	4,433	1,980	2.24
Bridgeport:	2000	1,594	35	1,559	654	2.38
	2010	1,545	35	1,510	644	2.34
	2020	1,454	44	1,410	643	2.19
	2022	1,432	46	1,386	643	2.16
	2027	1,420	51	1,369	642	2.13
	2027 CGI	1,478	51	1,427	663	2.15
Bayard:	2000	1,247	47	1,200	497	2.41
	2010	1,209	45	1,164	484	2.41
	2020	1,140	57	1,083	454	2.39
	2022	1,124	60	1,064	448	2.38
	2027	1,112	68	1,044	440	2.37
	2027 CGI	1,155	68	1,087	456	2.38

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**TABLE 2 (CONTINUED)
 SPECIFIC HOUSEHOLD CHARACTERISTICS
 SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
 2000-2027**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Broadwater:	2000	140	0	140	68	2.06
	2010	128	0	128	60	2.13
	2020	95	0	95	71	1.34
	2022	92	0	92	74	1.24
	2027	84	0	84	68	1.23
	2027 CGI	88	0	88	75	1.18
Balance of County:	2000	2,459	26	2,433	919	2.65
	2010	2,160	2	2,158	897	2.41
	2020	1,866	0	1,866	819	2.28
	2022	1,843	0	1,843	803	2.30
	2027	1,809	0	1,809	779	2.32
	2027 CGI	1,831	0	1,831	786	2.33

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**TABLE 2 (CONTINUED)
 SPECIFIC HOUSEHOLD CHARACTERISTICS
 SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
 2000-2027**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
KIMBALL COUNTY:	2000	4,089	60	4,029	1,727	2.33
	2010	3,821	48	3,773	1,673	2.26
	2020	3,434	70	3,364	1,594	2.11
	2022	3,508	76	3,432	1,610	2.14
	2027	3,506	92	3,414	1,595	2.14
	2027 CGI	3,674	92	3,582	1,624	2.20
Kimball	2000	2,559	60	2,499	1,110	2.25
	2010	2,496	48	2,448	1,110	2.21
	2020	2,290	70	2,220	1,105	2.01
	2022	2,387	76	2,311	1,121	2.06
	2027	2,431	92	2,339	1,135	2.06
	2027 CGI	2,543	92	2,451	1,140	2.15
Bushnell:	2000	162	0	162	70	2.31
	2010	124	0	124	60	2.07
	2020	115	0	115	64	1.80
	2022	112	0	112	63	1.78
	2027	107	0	107	61	1.75
	2027 CGI	114	0	114	65	1.76

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TABLE 2 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Dix:	2000	267	0	267	107	2.50
	2010	255	0	255	103	2.48
	2020	187	0	187	111	1.68
	2022	182	0	182	109	1.66
	2027	170	0	170	104	1.63
	2027 CGI	180	0	180	110	1.64
Balance of County:	2000	1,101	0	1,101	440	2.50
	2010	946	0	946	400	2.37
	2020	842	0	842	314	2.68
	2022	827	0	827	307	2.69
	2027	798	0	798	296	2.69
	2027 CGI	837	0	837	309	2.71

Source: 2000, 2010, & 2020 Census
Hanna:Keelan Associates, P.C., 2022.

**TABLE 3
TENURE BY HOUSEHOLD
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027**

	<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
SCOTTS BLUFF COUNTY:	2000	14,887	9,854	66.2%	5,033	33.8%
	2010	14,928	9,982	66.9%	4,946	33.1%
	2020	14,840	10,018	67.5%	4,822	32.5%
	2022	14,823	10,025	67.6%	4,798	32.4%
	2027	14,909	10,152	68.0%	4,757	32.0%
	2027 CGI	15,173	10,339	68.1%	4,834	31.9%
Gering:	2000	3,173	2,300	72.5%	873	27.5%
	2010	3,361	2,418	71.9%	943	28.1%
	2020	3,352	2,477	73.9%	875	26.1%
	2022	3,350	2,490	74.3%	860	25.7%
	2027	3,345	2,521	75.4%	824	24.6%
	2027 CGI	3,421	2,579	75.4%	842	24.6%
Henry:	2000	56	41	73.2%	15	26.8%
	2010	46	30	65.2%	16	34.8%
	2020	39	25	64.1%	14	35.9%
	2022	38	24	63.2%	14	36.8%
	2027	36	23	63.9%	13	36.1%
	2027 CGI	36	23	63.9%	13	36.1%
Lyman:	2000	162	129	79.6%	33	20.4%
	2010	137	116	84.7%	21	15.3%
	2020	125	105	84.0%	20	16.0%
	2022	123	104	84.6%	19	15.4%
	2027	118	102	86.4%	16	13.6%
	2027 CGI	120	103	86.4%	17	13.6%

CONTINUED:

**TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027**

	<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
McGrew:	2000	46	40	87.0%	6	13.0%
	2010	40	27	67.5%	13	32.5%
	2020	39	26	66.7%	13	33.3%
	2022	39	27	69.2%	12	30.8%
	2027	38	26	68.4%	12	31.6%
	2027 CGI	38	26	68.4%	12	31.6%
Melbeta:	2000	57	51	89.5%	6	10.5%
	2010	46	41	89.1%	5	10.9%
	2020	49	44	89.1%	5	10.9%
	2022	50	45	90.0%	5	10.0%
	2027	53	47	88.7%	6	11.3%
	2027 CGI	53	47	88.7%	6	11.3%
Minatare:	2000	326	233	71.5%	93	28.5%
	2010	309	205	66.3%	104	33.7%
	2020	311	206	66.2%	105	33.8%
	2022	311	206	66.2%	105	33.8%
	2027	312	207	66.3%	105	33.7%
	2027 CGI	317	210	66.3%	107	33.7%
Mitchell:	2000	714	480	67.2%	234	32.8%
	2010	696	479	68.8%	217	31.2%
	2020	736	507	68.8%	229	31.2%
	2022	744	513	68.9%	231	31.1%
	2027	764	527	69.0%	237	31.0%
	2027 CGI	771	532	69.0%	239	31.0%

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**TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027**

	<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Morrill:	2000	416	306	73.6%	110	26.4%
	2010	417	293	70.3%	124	29.7%
	2020	403	273	67.7%	130	32.3%
	2022	400	269	67.2%	131	32.8%
	2027	406	271	66.8%	135	33.2%
	2027 CGI	407	272	67.0%	135	33.0%
Scottsbluff	2000	6,088	3,536	58.1%	2,552	41.9%
	2010	6,168	3,561	57.7%	2,607	42.3%
	2020	6,193	3,552	57.4%	2,641	42.6%
	2022	6,198	3,551	57.3%	2,647	42.7%
	2027	6,211	3,547	57.1%	2,664	42.9%
	2027 CGI	6,288	3,590	57.1%	2,698	42.9%
Terrytown:	2000	246	114	46.3%	132	53.7%
	2010	436	275	63.1%	161	36.9%
	2020	488	308	63.1%	180	36.9%
	2022	500	316	63.2%	184	36.8%
	2027	509	322	63.3%	187	36.7%
	2027 CGI	518	327	63.3%	191	36.7%
Balance of County:	2000	3,603	2,624	72.8%	979	27.2%
	2010	3,272	2,537	77.5%	735	22.5%
	2020	3,105	2,495	80.4%	610	19.6%
	2022	3,070	2,480	80.8%	590	19.2%
	2027	3,117	2,559	82.1%	558	17.9%
	2027 CGI	3,204	2,630	82.1%	574	17.9%

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**TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027**

	<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
MORRILL COUNTY:	2000	2,138	1,526	71.4%	612	28.6%
	2010	2,085	1,485	71.2%	600	28.8%
	2020	1,987	1,407	70.8%	580	29.2%
	2022	1,968	1,392	70.7%	576	29.3%
	2027	1,929	1,361	70.5%	575	29.5%
	2027 CGI	1,980	1,397	70.5%	583	29.5%
Bridgeport:	2000	654	478	73.1%	176	26.9%
	2010	644	459	71.3%	185	28.7%
	2020	643	453	70.5%	190	29.5%
	2022	643	452	70.3%	191	29.7%
	2027	642	448	69.8%	194	30.2%
	2027 CGI	663	462	69.9%	201	30.1%
Bayard:	2000	497	375	75.5%	122	24.5%
	2010	484	350	72.3%	134	27.7%
	2020	454	317	69.8%	137	30.2%
	2022	448	310	69.2%	138	30.8%
	2027	440	299	67.9%	141	32.1%
	2027 CGI	456	308	67.6%	148	32.4%

CONTINUED:

TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027

	<u>Year</u>	<u>Total</u> <u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Broadwater:	2000	68	57	83.8%	11	16.2%
	2010	60	46	76.7%	14	23.3%
	2020	71	54	76.1%	17	23.9%
	2022	74	56	75.7%	18	24.3%
	2027	68	50	74.4%	18	25.6%
	2027 CGI	75	55	74.5%	20	25.5%
Balance of County:	2000	919	616	67.0%	303	33.0%
	2010	897	630	70.2%	267	29.8%
	2020	819	583	71.2%	236	28.8%
	2022	803	574	71.5%	229	28.5%
	2027	779	564	72.5%	215	27.5%
	2027 CGI	786	572	72.8%	214	27.2%

CONTINUED:

**TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027**

	<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
KIMBALL COUNTY:	2000	1,727	1,317	76.3%	410	23.7%
	2010	1,673	1,215	72.6%	458	27.4%
	2020	1,594	1,140	71.5%	454	28.5%
	2022	1,600	1,140	71.2%	460	28.8%
	2027	1,595	1,132	71.0%	463	29.0%
	2027 CGI	1,624	1,159	71.3%	465	28.7%
Kimball:	2000	1,110	806	72.6%	304	27.4%
	2010	1,110	752	67.7%	358	32.3%
	2020	1,105	726	65.7%	379	34.3%
	2022	1,121	732	65.3%	389	34.7%
	2027	1,135	729	64.3%	406	35.7%
	2027 CGI	1,140	736	64.6%	404	35.4%
Bushnell:	2000	70	65	92.9%	5	7.1%
	2010	60	51	85.0%	9	15.0%
	2020	64	54	84.4%	10	15.6%
	2022	63	53	84.6%	10	15.4%
	2027	61	51	83.8%	10	16.2%
	2027 CGI	65	54	84.1%	11	15.9%

CONTINUED:

TABLE 3 (CONTINUED)
TENURE BY HOUSEHOLD
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027

	<u>Year</u>	<u>Total</u> <u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
Dix:	2000	107	89	83.2%	18	16.8%
	2010	103	83	80.6%	20	19.4%
	2020	111	89	80.2%	22	19.8%
	2022	109	88	80.5%	21	19.5%
	2027	104	84	80.5%	20	19.5%
	2027 CGI	110	89	81.2%	21	18.8%
Balance of County:	2000	440	357	81.1%	83	18.9%
	2010	400	329	82.3%	71	17.8%
	2020	314	271	86.3%	43	13.7%
	2022	307	267	87.2%	40	12.8%
	2027	296	268	90.6%	28	9.4%
	2027 CGI	309	280	90.9%	29	9.1%

Source: 2000 & 2010 Census
Hanna:Keelan Associates, P.C., 2022.

**TABLE 4
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027**

<u>SCOTTS BLUFF COUNTY</u>							2022-2027	2027
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2022</u>	<u>2027</u>	<u>Change</u>	<u>CGI</u>
19 and Under	10,621	10,202	-419	9,953	9,937	9,987	+50	10,126
20-34	6,189	6,640	+451	6,550	6,550	6,599	+49	6,707
35-54	10,373	9,114	-1,259	8,562	8,519	8,526	+7	8,753
55-64	3,405	4,799	+1,394	5,139	5,185	5,346	+161	5,488
65-74	3,211	2,964	-247	2,739	2,728	2,800	+72	2,934
75-84	2,266	2,258	-8	2,206	2,211	2,300	+89	2,398
85+	886	993	+107	935	940	1,020	+80	1,077
TOTALS:	36,951	36,970	+19	36,084	36,070	36,578	+508	37,483
Median Age:	38.4	39.0	+0.6	37.5	37.5	37.8	+0.3	37.5
<u>MORRILL COUNTY</u>							2022-2027	2027
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2022</u>	<u>2027</u>	<u>Change</u>	<u>CGI</u>
19 and Under	1,621	1,320	-301	1,081	1,054	1,019	-35	1,030
20-34	772	717	-55	601	588	570	-18	601
35-54	1,540	1,330	-210	1,156	1,133	1,100	-33	1,124
55-64	580	694	+114	708	705	708	+3	728
65-74	481	488	+7	499	497	504	+7	529
75-84	319	357	+38	362	365	373	+8	382
85+	127	136	+9	148	149	151	+2	158
TOTALS:	5,440	5,042	-398	4,555	4,491	4,425	-66	4,552
Median Age:	39.0	41.9	+2.9	42.2	42.5	42.9	+0.4	43.0
CONTINUED:								

**TABLE 4 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027**

<u>KIMBALL COUNTY</u>							<u>2022-2027</u>	<u>2027</u>
<u>age group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2020</u>	<u>2022</u>	<u>2027</u>	<u>Change</u>	<u>CGI</u>
19 and Under	1,104	934	-170	801	802	802	+0	832
20-34	490	525	+35	434	449	450	+1	474
35-54	1,152	984	-168	854	856	850	-6	879
55-64	483	534	+51	545	566	570	+4	593
65-74	426	425	-1	399	411	412	+1	437
75-84	325	286	-39	261	268	265	-3	289
85+	109	133	+24	140	156	157	+1	170
TOTALS:	4,089	3,821	-268	3,434	3,508	3,506	-2	3,674
Median Age:	42.8	46.0	+3.2	42.9	43.2	43.3	+0.1	43.5

Source: 2000 & 2010 Census
Hanna:Keelan Associates, P.C., 2022.

**TABLE 5
HOUSEHOLDS BY HOUSEHOLD SIZE
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2010**

	<u>1 Person</u>	<u>2 Persons</u>	<u>3 Persons</u>	<u>4 Persons</u>	<u>5 Persons</u>	<u>6 Persons</u>	<u>7+ Persons</u>
SCOTTS BLUFF COUNTY:	4,391	5,337	2,085	1,708	832	376	199
Gering:	943	1,194	486	425	192	84	37
Henry:	17	17	3	1	6	2	0
Lyman:	41	51	12	18	6	6	3
McGrew:	11	15	2	6	4	0	2
Melbeta:	15	12	8	8	2	0	1
Minatare	81	111	39	32	21	17	8
Mitchell:	227	211	110	87	46	9	6
Morrill:	141	154	60	34	19	6	3
Scottsbluff:	2,134	1,987	798	667	334	153	95
Terrytown:	110	135	70	50	40	20	11
Balance of County:	671	1,450	497	380	162	79	33
MORRILL COUNTY:	599	798	272	242	109	40	25
Bridgeport:	217	217	78	75	31	17	9
Bayard:	152	160	72	53	29	11	7
Broadwater:	19	18	6	4	1	1	1
Balance of County:	211	403	116	110	48	11	8
KIMBALL COUNTY:	536	653	212	147	77	28	20
Kimball:	408	381	137	103	53	16	12
Bushnell:	19	27	7	5	2	0	0
Dix:	25	40	18	10	6	3	1
Balance of County:	84	205	50	29	16	9	7

Source: 2010 Census

Hanna:Keelan Associates, P.C., 2022.

**TABLE 6
 MEDIAN HOUSEHOLD INCOME TRENDS & PROJECTIONS
 SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
 2000-2027**

	<u>2000</u>	<u>2010</u>	<u>2019*</u>	<u>2022</u>	<u>2027</u>
SCOTTS BLUFF COUNTY:	\$31,892	\$39,004	\$49,745	\$54,311	\$62,620
Gering:	\$35,246	\$44,175	\$56,907	\$62,374	\$72,361
Henry:	\$36,000	\$31,500	\$48,929	\$51,704	\$56,591
Lyman:	\$24,063	\$28,929	\$49,167	\$52,767	\$58,767
McGrew:	\$23,750	\$61,000	\$34,375	\$36,803	\$41,135
Melbeta:	\$30,833	\$15,625	\$53,365	\$59,523	\$70,971
Minatare:	\$24,375	\$36,333	\$42,938	\$45,540	\$50,139
Mitchell:	\$27,679	\$37,216	\$45,265	\$48,528	\$54,358
Morrill:	\$31,759	\$34,545	\$43,523	\$45,323	\$48,447
Scottsbluff:	\$30,136	\$34,631	\$44,354	\$48,505	\$56,071
Terrytown:	\$16,875	\$25,991	\$36,875	\$42,022	\$51,798
MORRILL COUNTY:	\$29,940	\$37,717	\$46,194	\$49,655	\$55,856
Bridgeport	\$29,309	\$36,188	\$47,467	\$52,398	\$61,470
Bayard:	\$29,286	\$35,417	\$41,711	\$44,182	\$48,544
Broadwater:	\$25,375	\$26,944	\$32,361	\$34,530	\$38,387
KIMBALL COUNTY:	\$30,898	\$42,010	\$53,403	\$58,231	\$67,005
Kimball:	\$30,053	\$43,421	\$46,484	\$47,577	\$49,442
Bushnell:	\$26,250	\$35,278	\$41,250	\$43,578	\$47,677
Dix:	\$31,944	\$35,250	\$52,083	\$53,700	\$56,479

*Survey estimated subject to margin of error.

Source: 2000 & 2010 Census, 2015-2019 American Community Survey.

Hanna:Keelan Associates, P.C., 2022

**TABLE 7
PER CAPITA INCOME
SCOTTS BLUFF, MORRILL AND KIMBALL
COUNTIES & COMMUNITIES, NEBRASKA/STATE OF NEBRASKA
2010-2027**

<u>Year</u>	<u>Scotts Bluff County</u>		<u>Morrill County</u>		<u>Kimball County</u>		<u>State of Nebraska</u>	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2010	\$33,777	--	\$38,433	--	\$38,306	--	\$41,260	--
2011	\$36,704	+8.7%	\$51,108	+33.0%	\$47,715	+24.6%	\$45,744	+10.9%
2012	\$38,785	+5.7%	\$47,652	-6.8%	\$54,347	+13.9%	\$46,801	+2.3%
2013	\$39,069	+0.7%	\$53,455	+12.2%	\$47,218	-13.1%	\$46,842	+0.1%
2014	\$41,640	+6.6%	\$57,562	+7.7%	\$46,815	-0.9%	\$49,216	+5.1%
2015	\$43,174	+3.7%	\$60,402	+4.9%	\$44,079	-5.8%	\$50,887	+3.4%
2016	\$43,070	-0.2%	\$57,172	-5.3%	\$42,454	-3.7%	\$49,745	-2.2%
2017	\$42,805	-0.6%	\$53,108	-7.1%	\$45,040	+6.1%	\$50,658	+1.8%
2018	\$44,183	+3.2%	\$52,631	-0.9%	\$44,821	-0.5%	\$52,560	+3.8%
2019	\$45,388	+2.7%	\$56,516	+7.4%	\$44,529	-0.7%	\$54,037	+2.8%
2020	\$49,048	+8.1%	\$63,120	+11.7%	\$50,075	+12.5%	\$57,570	+6.5%
2022	\$52,825	+7.7%	\$70,316	+11.4%	\$53,280	+6.4%	\$61,600	+7.0%
2010-2022	\$33,777-\$52,825	+56.4%	\$38,433-\$70,316	+83.0%	\$38,306-\$53,280	+39.1%	\$41,260-\$61,600	+49.3%
2022-2027	\$52,825-\$62,994	+19.3%	\$70,316-\$90,356	+28.5%	\$53,280-\$61,805	+16.0%	\$61,600-\$72,380	+17.5%

Source: Bureau of Economic Analysis, 2022.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 8A
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
SCOTTS BLUFF COUNTY, NEBRASKA
2000-2027**

Inc. Rng.	2000* # / #CB-HP	2018* # / #CB-HP	2022 # / #CB-HP	2027 # / #CB-HP
0-30% AMI	592 / 426	710 / 520	686 / 541	664 / 567
31-50% AMI	1,082 / 510	965 / 535	888 / 541	853 / 549
51-80% AMI	1,654 / 450	1,740 / 540	1,759 / 560	1,782 / 585
<u>81%+ AMI</u>	<u>6,545 / 524</u>	<u>6,665 / 585</u>	<u>6,692 / 598</u>	<u>6,726 / 614</u>
TOTALS	9,873 / 1,910	10,080 / 2,180	10,025 / 2,240	10,152 / 2,315

*Specified data

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

Source: 2000 CHAS Tables, Huduser.org.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 8B
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
MORRILL COUNTY, NEBRASKA
2000-2027**

<u>Inc. Rng.</u>	2000* <u># / #CB-HP</u>	2018* <u># / #CB-HP</u>	2022 <u># / #CB-HP</u>	2027 <u># / #CB-HP</u>
0-30% AMI	169 / 118	110 / 75	100 / 65	78 / 53
31-50% AMI	202 / 77	140 / 75	130 / 75	108 / 74
51-80% AMI	304 / 91	270 / 80	265 / 78	252 / 76
<u>81%+ AMI</u>	<u>879 / 70</u>	<u>905 / 40</u>	<u>897 / 33</u>	<u>923 / 24</u>
TOTALS	1,554 / 356	1,435 / 270	1,392 / 251	1,361 / 227

*Specified data

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

Source: 2000 CHAS Tables, Huduser.org.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 8C
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
KIMBALL COUNTY, NEBRASKA
2000-2027**

<u>Inc. Rng.</u>	<u>2000*</u> <u># / #CB-HP</u>	<u>2018*</u> <u># / #CB-HP</u>	<u>2022</u> <u># / #CB-HP</u>	<u>2027</u> <u># / #CB-HP</u>
0-30% AMI	108 / 78	70 / 50	62 / 44	52 / 37
31-50% AMI	159 / 53	180 / 100	182 / 80	165 / 74
51-80% AMI	259 / 67	230 / 45	262 / 40	272 / 34
<u>81%+ AMI</u>	<u>814 / 79</u>	<u>635 / 20</u>	<u>634 / 37</u>	<u>643 / 39</u>
TOTALS	1,340 / 277	1,110 / 215	1,140 / 201	1,132 / 184

*Specified data

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

Source: 2000 CHAS Tables, Huduser.org.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 9A
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
SCOTTS BLUFF COUNTY, NEBRASKA
2000-2027**

<u>Inc. Rng.</u>	<u>2000*</u> <u># / #CB-HP</u>	<u>2018*</u> <u># / #CB-HP</u>	<u>2022</u> <u># / #CB-HP</u>	<u>2027</u> <u># / #CB-HP</u>
0-30% AMI	979 / 735	995 / 650	999 / 631	985 / 640
31-50% AMI	890 / 547	945 / 660	957 / 685	913 / 651
51-80% AMI	1,316 / 401	1,075 / 405	1,130 / 406	1,132 / 402
<u>81%+ AMI</u>	<u>1,838 / 132</u>	<u>1,510 / 80</u>	<u>1,712 / 69</u>	<u>1,727 / 93</u>
TOTALS	5,023 / 1,815	4,530 / 1,795	4,798 / 1,791	4,757 / 1,786

*Specified data

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

Source: 2000 CHAS Tables, Huduser.org.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 9B
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
MORRILL COUNTY, NEBRASKA
2000-2027**

<u>Inc. Rng.</u>	<u>2000*</u> <u># / #CB-HP</u>	<u>2018*</u> <u># / #CB-HP</u>	<u>2022</u> <u># / #CB-HP</u>	<u>2027</u> <u># / #CB-HP</u>
0-30% AMI	110 / 74	60 / 55	74 / 50	66 / 44
31-50% AMI	124 / 67	100 / 20	92 / 53	84 / 54
51-80% AMI	170 / 16	185 / 45	195 / 17	179 / 16
<u>81%+ AMI</u>	<u>233 / 0</u>	<u>195 / 0</u>	<u>215 / 0</u>	<u>226 / 0</u>
TOTALS	637 / 157	545 / 115	576 / 120	575 / 114

*Specified data

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

Source: 2000 CHAS Tables, Huduser.org.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 9C
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
KIMBALL COUNTY, NEBRASKA
2000-2027**

Inc. Rng.	2000* # / #CB-HP	2018* # / #CB-HP	2022 # / #CB-HP	2027 # / #CB-HP
0-30% AMI	68 / 38	95 / 50	73 / 44	65 / 45
31-50% AMI	94 / 51	90 / 60	80 / 48	84 / 49
51-80% AMI	115 / 22	80 / 5	100 / 19	102 / 19
<u>81%+ AMI</u>	<u>142 / 14</u>	<u>195 / 15</u>	<u>207 / 20</u>	<u>212 / 20</u>
TOTALS	419 / 125	460 / 130	460 / 131	463 / 133

*Specified data

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

Source: 2000 CHAS Tables, Huduser.org.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 10A
EMPLOYMENT DATA TRENDS & PROJECTIONS
SCOTTS BLUFF COUNTY, NEBRASKA
2010-2027**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2010	18,144	--	5.5%
2011	18,245	+101	5.0%
2012	18,334	+89	4.7%
2013	18,356	+22	4.2%
2014	18,049	-307	3.6%
2015	18,018	-31	3.4%
2016	18,164	+146	3.5%
2017	17,727	-437	3.4%
2018	17,777	+50	3.4%
2019	17,614	-163	3.7%
2020	17,402	-212	4.2%
2022	17,254	-148	4.1%
2027	16,883	-371	3.8%
2010-2027	18,144-16,883	-1,261	5.5%-3.8%

Source: Nebraska Department of Labor, Labor Market Information.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 10B
EMPLOYMENT DATA TRENDS & PROJECTIONS
MORRILL COUNTY, NEBRASKA
2010-2027**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2010	2,542	--	4.1%
2011	2,568	+26	3.4%
2012	2,617	+49	3.2%
2013	2,667	+50	3.2%
2014	2,597	-70	3.0%
2015	2,573	-24	2.9%
2016	2,561	-12	3.2%
2017	2,525	-36	3.0%
2018	2,511	-14	2.8%
2019	2,532	+21	2.9%
2020	2,512	-20	3.6%
2022	2,506	-6	3.2%
2027	2,491	-15	3.0%
2010-2027	2,542-2,491	-51	4.1%-3.0%

Source: Nebraska Department of Labor, Labor Market Information.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 10C
EMPLOYMENT DATA TRENDS & PROJECTIONS
KIMBALL COUNTY, NEBRASKA
2010-2027**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
2010	2,024	--	4.7%
2011	2,102	+78	3.6%
2012	2,150	+48	3.3%
2013	2,126	-24	3.3%
2014	2,168	+42	2.5%
2015	1,977	-191	3.6%
2016	1,889	-88	4.1%
2017	1,914	+25	2.8%
2018	1,963	+49	2.8%
2019	1,970	+7	3.0%
2020	1,905	-65	3.5%
2022	1,881	-24	3.4%
2027	1,821	-60	3.2%
2010-2027	2,024 – 1,821	-203	4.7%-3.2%

Source: Nebraska Department of Labor, Labor Market Information.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 11
TRAVEL TIME TO WORK
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2019 ESTIMATE***

	<u>9 Minutes or Less</u>	<u>10-19 Minutes</u>	<u>20-29 Minutes</u>	<u>30-39 Minutes</u>	<u>40 Minutes or More</u>
SCOTTS BLUFF COUNTY:	5,947	7,145	1,695	558	833
Gering:	945	2,217	218	75	252
Henry:	5	12	15	5	1
Lyman:	35	14	25	49	8
McGrew:	7	2	12	6	13
Melbeta:	26	50	9	2	2
Minatare	2	177	87	9	17
Mitchell:	131	125	11	82	1
Morrill:	80	79	137	35	18
Scottsbluff:	3,712	2,391	254	102	213
Terrytown:	188	221	64	21	9
Balance of County:	816	1,857	863	172	299
MORRILL COUNTY:	759	435	221	216	356
Bridgeport	370	121	18	56	183
Bayard:	186	44	84	76	45
Broadwater:	11	42	41	0	15
Balance of County:	192	228	78	84	113
KIMBALL COUNTY:	908	385	128	67	265
Kimball:	748	159	58	45	70
Bushnell:	5	25	19	1	12
Dix:	13	94	16	14	9
Balance of County:	142	107	35	7	174

*Estimate subject to margin of error.

Source: 2015-2019 American Community Survey.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 12A
WORKFORCE EMPLOYMENT BY TYPE
SCOTTS BLUFF COUNTY, NEBRASKA
NOVEMBER, 2021**

Workforce

Non-Farm Employment (Wage and Salary)	16,907
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	24
Construction.	882
Manufacturing.	1,030
Wholesale Trade.	802
Retail Trade.	2,279
Transportation & Warehousing.	1,062
Information.	240
Finance & Insurance.	671
Real Estate & Rental/Leasing.	112
Professional, Scientific & Technical Services.	512
Management of Companies & Enterprises.	68
Administrative/Support/Waste.	766
Educational Services.	266
Health Care & Social Assistance.	2,644
Arts, Entertainment & Recreation.	160
Accommodation & Food Service.	1,507
Other Services (except Public Administration).	645
Federal Government.	142
State Government.	496
Local Government.	2,591

*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2022.

**TABLE 12B
WORKFORCE EMPLOYMENT BY TYPE
MORRILL COUNTY, NEBRASKA
NOVEMBER, 2021**

Workforce

Non-Farm Employment (Wage and Salary)	1,504
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	*
Construction.	29
Manufacturing.	41
Wholesale Trade.	109
Retail Trade.	144
Transportation & Warehousing.	141
Information.	*
Finance & Insurance.	67
Real Estate & Rental/Leasing.	*
Professional, Scientific & Technical Services.	10
Management of Companies & Enterprises.	0
Administrative/Support/Waste.	6
Educational Services.	37
Health Care & Social Assistance.	88
Arts, Entertainment & Recreation.	15
Accommodation & Food Service.	107
Other Services (except Public Administration).	51
Federal Government.	21
State Government.	29
Local Government.	591

*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2022.

**TABLE 12C
WORKFORCE EMPLOYMENT BY TYPE
KIMBALL COUNTY, NEBRASKA
NOVEMBER, 2021**

Workforce

Non-Farm Employment (Wage and Salary)	1,405
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	74
Utilities.	0
Construction.	17
Manufacturing.	203
Wholesale Trade.	18
Retail Trade.	134
Transportation & Warehousing.	71
Information.	*
Finance & Insurance.	*
Real Estate & Rental/Leasing.	*
Professional, Scientific & Technical Services.	14
Management of Companies & Enterprises.	*
Administrative/Support/Waste.	*
Educational Services.	18
Health Care & Social Assistance.	23
Arts, Entertainment & Recreation.	*
Accommodation & Food Service.	68
Other Services (except Public Administration).	41
Federal Government.	18
State Government.	19
Local Government.	396

*Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2022.

**TABLE 13
HOUSING STOCK PROFILE/UNITS IN STRUCTURE
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2019 ESTIMATE***

	<u>1 unit</u>	<u>2-9 units</u>	<u>10+ units</u>	<u>Other*</u>	<u>Total</u>
SCOTTS BLUFF COUNTY:	13,184	1,525	688	984	16,381
Gering:	2,932	408	63	25	3,428
Henry:	39	4	0	7	50
Lyman:	148	0	0	8	156
McGrew:	43	0	0	19	62
Melbeta:	55	0	0	10	65
Minatare	278	25	26	49	378
Mitchell:	789	35	41	38	903
Morrill:	392	42	17	28	479
Scottsbluff:	5,053	891	476	218	6,638
Terrytown:	278	100	22	138	538
Balance of County:	3,177	20	43	444	3,684
MORRILL COUNTY:	2,141	73	29	198	2,441
Bridgeport	659	22	14	70	765
Bayard:	505	51	15	7	578
Broadwater:	113	0	0	17	130
Balance of County:	864	0	0	104	968
KIMBALL COUNTY:	1,591	123	25	185	1,924
Kimball:	1,064	123	25	92	1,304
Bushnell:	96	0	0	10	106
Dix:	119	0	0	21	140
Balance of County:	312	0	0	62	374

*Estimate subject to margin of error.

Source: 2015-2019 American Community Survey.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 14
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2019 ESTIMATE***

	<u>Total</u>	<u>Complete Plumbing</u>		<u>Lack of Complete Plumbing</u>		<u>Units with 1.01+ Persons per Room</u>	
		<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
SCOTTS BLUFF COUNTY:	14,732	14,689	99.7%	43	0.3%	200	1.4%
Gering:	3,165	3,165	100.0%	0	0.0%	29	0.9%
Henry:	40	40	100.0%	0	0.0%	0	0.0%
Lyman:	134	134	100.0%	0	0.0%	4	3.0%
McGrew:	42	42	100.0%	0	0.0%	0	0.0%
Melbeta:	59	59	100.0%	0	0.0%	0	0.0%
Minatare	327	327	100.0%	0	0.0%	20	6.1%
Mitchell:	783	769	98.2%	14	1.8%	4	0.5%
Morrill:	391	391	100.0%	0	0.0%	0	0.0%
Scottsbluff:	6,139	6,130	99.9%	9	0.1%	95	1.5%
Terrytown:	482	462	95.9%	20	4.1%	31	6.4%
Balance of County:	3,170	3,170	100.0%	0	0.0%	17	0.5%
MORRILL COUNTY:	1,954	1,934	99.0%	20	1.0%	16	0.8%
Bridgeport	651	635	97.5%	16	2.5%	6	0.9%
Bayard:	440	440	100.0%	0	0.0%	0	0.0%
Broadwater:	85	85	100.0%	0	0.0%	0	0.0%
Balance of County:	778	774	99.5%	4	0.5%	10	1.3%
KIMBALL COUNTY:	1,577	1,565	99.2%	12	0.8%	10	0.6%
Kimball:	1,100	1,100	100.0%	0	0.0%	10	0.9%
Bushnell:	74	68	91.9%	6	8.1%	0	0.0%
Dix:	121	121	100.0%	0	0.0%	0	0.0%
Balance of County:	282	276	97.9%	6	2.1%	0	0.0%

*Estimate subject to margin of error.

Source: 2015-2019 American Community Survey.

Hanna:Keelan Associates, P.C., 2022.

**TABLE 15
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT*
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2022**

Year	SCOTTS BLUFF COUNTY	Gering	Henry	Lyman
November, 2016 to Present	118	N/A	0	2
2015 to October, 2016	95	8	0	0
2010 to 2015	180	59	0	0
2000 to 2009	1,038	356	8	0
1990 to 1999	1,054	150	3	3
1980 to 1989	1,248	202	3	8
1970 to 1979	3,636	1,029	3	27
1960 to 1969	2,319	544	5	13
1950 to 1959	2,205	431	8	26
1940 to 1949	1,544	394	3	8
<u>1939 or Before</u>	<u>3,053</u>	<u>257</u>	<u>17</u>	<u>71</u>
SUBTOTAL	16,490	3,430	50	158
<u>Units Lost (2016 to Present)</u>	<u>(36)</u>	<u>(N/A)</u>	<u>(0)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2022	16,454	3,430	50	158
% 1939 or Before	18.2%	7.5%	34.0%	44.9%
% 1959 or Before	41.1%	31.5%	56.0%	66.5%

CONTINUED:

**TABLE 15 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT*
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2022**

<u>Year</u>	<u>McGrew</u>	<u>Melbeta</u>	<u>Minatare</u>	<u>Mitchell</u>
November, 2016 to Present	2	N/A	0	N/A
2015 to October, 2016	0	0	0	0
2010 to 2015	0	0	0	3
2000 to 2009	6	0	49	4
1990 to 1999	1	11	4	58
1980 to 1989	6	0	23	78
1970 to 1979	8	8	68	117
1960 to 1969	14	10	66	96
1950 to 1959	0	4	18	110
1940 to 1949	0	4	20	79
<u>1939 or Before</u>	<u>27</u>	<u>28</u>	<u>130</u>	<u>358</u>
SUBTOTAL	64	65	378	903
<u>Units Lost (2016 to Present)</u>	<u>(3)</u>	<u>(N/A)</u>	<u>(0)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2022	61	65	378	903
% 1939 or Before	42.2%	43.1%	34.4%	39.6%
% 1959 or Before	42.2%	55.4%	44.4%	60.6%

CONTINUED:

TABLE 15 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT*
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2022

<u>Year</u>	<u>Morrill</u>	<u>Scottsbluff</u>	<u>Terrytown^</u>	<u>Balance of County</u>
November, 2016 to Present	6	21	0	87
2015 to October, 2016	0	27	0	60
2010 to 2015	4	89	0	25
2000 to 2009	49	228	3	335
1990 to 1999	16	586	18	204
1980 to 1989	49	510	44	325
1970 to 1979	73	1,123	187	993
1960 to 1969	41	973	94	463
1950 to 1959	44	1,050	112	402
1940 to 1949	54	747	56	179
<u>1939 or Before</u>	<u>144</u>	<u>1,307</u>	<u>24</u>	<u>690</u>
SUBTOTAL	480	6,661	538	3,763
<u>Units Lost (2016 to Present)</u>	<u>(5)</u>	<u>(28)</u>	<u>(0)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2022	475	6,633	538	3,763
% 1939 or Before	30.0%	19.6%	4.5%	18.2%
% 1959 or Before	50.4%	46.6%	35.7%	33.6%

CONTINUED:

**TABLE 15 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT*
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2022**

<u>Year</u>	<u>MORRILL COUNTY</u>	<u>Bridgeport</u>	<u>Bayard</u>	<u>Broadwater</u>	<u>Balance of County</u>
November, 2016 to Present	25	3	0	0	22
2015 to October,2016	2	1	1	0	N/A
2010 to 2015	29	29	0	0	0
2000 to 2009	130	74	0	0	56
1990 to 1999	119	13	28	1	77
1980 to 1989	201	67	0	15	119
1970 to 1979	449	145	135	9	160
1960 to 1969	213	80	46	1	86
1950 to 1959	156	39	55	3	59
1940 to 1949	271	67	98	26	80
<u>1939 or Before</u>	<u>867</u>	<u>251</u>	<u>216</u>	<u>75</u>	<u>325</u>
SUBTOTAL	2,462	769	579	130	984
<u>Units Lost (2016 to Present)</u>	<u>(1)</u>	<u>(0)</u>	<u>(1)</u>	<u>(0)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2022	2,461	769	578	130	984
% 1939 or Before	35.2%	32.6%	37.3%	57.7%	33.0%
% 1959 or Before	52.6%	46.4%	63.7%	80.0%	47.2%

CONTINUED:

**TABLE 15 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT*
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2022**

<u>Year</u>	<u>KIMBALL COUNTY</u>	<u>Kimball</u>	<u>Bushnell</u>	<u>Dix</u>	<u>Balance of County</u>
November, 2016 to Present	24	3	0	0	21
2015 to October,2016	0	0	0	0	0
2010 to 2015	0	0	0	0	0
2000 to 2009	108	17	4	6	81
1990 to 1999	178	90	15	19	54
1980 to 1989	42	37	0	5	0
1970 to 1979	157	118	0	12	27
1960 to 1969	350	291	1	19	39
1950 to 1959	392	361	4	10	17
1940 to 1949	178	100	22	19	37
<u>1939 or Before</u>	<u>513</u>	<u>286</u>	<u>60</u>	<u>48</u>	<u>119</u>
SUBTOTAL	1,942	1,303	106	138	395
<u>Units Lost (2016 to Present)</u>	<u>(7)</u>	<u>(3)</u>	<u>(1)</u>	<u>(0)</u>	<u>(3)</u>
TOTAL EST. UNITS – 2022	1,935	1,300	105	138	392
% 1939 or Before	26.1%	21.9%	56.6%	34.8%	29.6%
% 1959 or Before	55.6%	57.3%	81.1%	55.8%	43.3%

*Specified Data Used. 2019 Estimate subject to margin of error.

^Adjusted to meet 2010 Census estimate.

N/A = Not Available.

Source: 2015-2019 American Community Survey,
Communities of Scotts Bluff, Morrill & Kimball Counties, 2022.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 16 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2022**

	<u>Morrill</u>	<u>Scottsbluff</u>	<u>Terrytown</u>	<u>Balance of County</u>	
a) Housing Stock	475 (O=323; R=152)	6,633 (O=3,857; R=2,776)	538 (O=345; R=193)	3,763 (O=2,911; R=852)	
b) Vacant Housing Stock	75	435	38	693	
c) Occupied Housing Stock	400	6,198	500	3,070	
*Owner Occupied	269	3,551	316	2,480	
*Renter Occupied	131	2,647	184	590	
d) Housing Vacancy Rate*	15.7% (75)	6.5% (435)	7.0% (38)	18.4% (693)	
*Owner Vacancy	16.7% (54)	7.9% (306)	8.4% (29)	14.8% (431)	
*Renter Vacancy	13.8% (21)	4.6% (129)	4.6% (9)	30.7% (262)	
e) Adjusted Vacancy Rate**	3.3% (16)	2.8% (186)	2.4% (13)	5.8% (218)	
**Owner Vacancy	3.1% (10)	2.8% (110)	2.6% (9)	6.0% (174)	
**Renter Vacancy	3.9% (6)	2.7% (76)	2.1% (4)	5.1% (44)	
	<u>MORRILL COUNTY</u>	<u>Bridgeport</u>	<u>Bayard</u>	<u>Broadwater</u>	<u>Balance of County</u>
a) Housing Stock	2,461 (O=1,735; R=726)	769 (O=530; R=239)	578 (O=383; R=195)	130 (O=98; R=32)	984 (O=724; R=260)
b) Vacant Housing Stock	493	126	130	56	181
c) Occupied Housing Stock	1,968	643	448	74	803
*Owner Occupied	1,392	452	310	56	574
*Renter Occupied	576	191	138	18	229
d) Housing Vacancy Rate*	20.0% (493)	16.3% (126)	22.5% (130)	43.0% (56)	18.4% (181)
*Owner Vacancy	19.7% (343)	14.7% (78)	19.0% (73)	42.8% (42)	20.7% (150)
*Renter Vacancy	20.6% (150)	20.1% (48)	29.2% (57)	43.7% (14)	11.9% (31)
e) Adjusted Vacancy Rate**	4.7% (116)	3.2% (25)	3.6% (21)	6.9% (9)	6.2% (61)
**Owner Vacancy	4.9% (86)	3.0% (16)	3.6% (14)	7.1% (7)	6.7% (49)
**Renter Vacancy	4.1% (30)	3.7% (9)	3.6% (7)	6.2% (2)	4.6% (12)

CONTINUED:

**TABLE 16
HOUSING STOCK OCCUPANCY/VACANCY STATUS
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2022**

	<u>SCOTTS BLUFF COUNTY</u>	<u>Gering</u>	<u>Henry</u>	<u>Lyman</u>
a) Housing Stock	16,454 (O=11,142; R=5,313)	3,430 (O=2,552; R=878)	50 (O=33; R=17)	158 (O=129; R=29)
b) Vacant Housing Stock	1,631	80	12	35
c) Occupied Housing Stock	14,823	3,350	38	123
*Owner Occupied	10,025	2,490	24	104
*Renter Occupied	4,798	860	14	19
d) Housing Vacancy Rate*	9.9% (1,631)	2.3% (80)	24.0% (12)	22.1% (35)
*Owner Vacancy	10.0% (1,117)	2.4% (62)	27.2% (9)	19.3% (25)
*Renter Vacancy	9.6% (514)	2.0% (18)	17.6% (3)	34.5% (10)
e) Adjusted Vacancy Rate**	3.2% (524)	1.1% (37)	4.0% (2)	5.0% (8)
**Owner Vacancy	3.3% (370)	1.1% (29)	6.0% (2)	3.9% (5)
**Renter Vacancy	2.9% (154)	0.9% (8)	0.0% (0)	10.3% (3)
	<u>McGrew</u>	<u>Melbeta</u>	<u>Minatare</u>	<u>Mitchell</u>
a) Housing Stock	61 (O=44; R=17)	65 (O=60; R=5)	378 (O=254; R=124)	903 (O=634; R=269)
b) Vacant Housing Stock	22	15	67	159
c) Occupied Housing Stock	39	50	311	744
*Owner Occupied	27	45	206	513
*Renter Occupied	12	5	105	231
d) Housing Vacancy Rate*	36.0% (22)	23.1% (15)	17.7% (67)	17.6% (159)
*Owner Vacancy	38.6% (17)	25.0% (15)	18.9% (48)	19.1% (121)
*Renter Vacancy	29.4% (5)	0.0% (0)	15.3% (19)	14.1% (38)
e) Adjusted Vacancy Rate**	0.0% (0)	4.6% (3)	3.4% (13)	3.1% (28)
**Owner Vacancy	0.0% (0)	5.0% (3)	3.5% (9)	3.0% (19)
**Renter Vacancy	0.0% (0)	0.0% (0)	3.2% (4)	3.3% (9)

CONTINUED:

TABLE 16 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2022

	<u>KIMBALL COUNTY</u>	<u>Kimball</u>	<u>Bushnell</u>	<u>Dix</u>	<u>Balance of County</u>
a) Housing Stock	1,935	1,300	105	138	392
	(O=1,373; R=562)	(O=848; R=452)	(O=86; R=19)	(O=109; R=29)	(O=330; R=62)
b) Vacant Housing Stock	335	179	42	29	85
c) Occupied Housing Stock	1,600	1,121	63	109	307
*Owner Occupied	1,140	732	53	88	267
*Renter Occupied	460	389	10	21	40
d) Housing Vacancy Rate*	17.3% (335)	13.7% (179)	40.0% (42)	21.0% (29)	21.7% (85)
*Owner Vacancy	17.0% (233)	13.6% (116)	38.3% (33)	19.2% (21)	19.1% (63)
*Renter Vacancy	18.1% (102)	13.9% (63)	47.3% (9)	27.5% (8)	35.5% (22)
e) Adjusted Vacancy Rate**	3.8% (75)	2.6% (34)	6.7% (7)	10.1% (14)	5.1% (20)
**Owner Vacancy	4.0% (56)	2.8% (24)	7.0% (6)	10.0% (11)	4.5% (15)
**Renter Vacancy	3.4% (19)	2.2% (10)	5.2% (1)	10.3% (3)	8.0% (5)

* 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: 2015-2019 American Community Survey.
 Western Nebraska Counties & Communities, 2022.
 Hanna:Keelan Associates, P.C., 2022.

**TABLE 17
OWNER OCCUPIED HOUSING VALUE
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027**

		<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,999</u>	<u>\$200,000 or More</u>	<u>Total</u>
SCOTTS BLUFF COUNTY:	2000*	2,007	4,080	1,190	373	220	7,870
	2000 Med. Val.	\$71,500					
	2019*	1,025	2,470	2,374	1,737	2,257	9,863
	2019 Med. Val.	\$128,100					
	2022	\$137,037					
	2027	\$151,932					
Gering:	2000*	413	1,275	274	71	62	2,095
	2000 Med. Val.	\$74,700					
	2019*	84	449	850	550	449	2,382
	2019 Med. Val.	\$138,200					
	2022	\$148,226					
	2027	\$164,936					
Henry:	2000*	15	26	2	0	0	43
	2000 Med. Val.	\$55,400					
	2019*	6	17	2	2	2	29
	2019 Med. Val.	\$81,500					
	2022	\$85,621					
	2027	\$92,489					
Lyman:	2000*	85	13	0	0	0	98
	2000 Med. Val.	\$24,200					
	2019*	60	34	16	2	0	112
	2019 Med. Val.	N/A					
	2022	N/A					
	2027	N/A					

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**TABLE 17 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027**

		Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Total
	2000*	12	6	0	0	0	18
McGrew:	2000 Med. Val.	\$32,500					
	2019*	12	17	4	2	0	35
	2019 Med. Val.	\$68,300					
	2022	\$73,953					
	2027	\$83,375					
	2000*	16	26	0	0	0	42
Melbeta:	2000 Med. Val.	\$58,300					
	2019*	18	14	9	14	0	55
	2019 Med. Val.	\$88,800					
	2022	\$93,616					
	2027	\$101,643					
	2000*	133	43	0	4	0	180
Minatare:	2000 Med. Val.	\$33,200					
	2019*	75	65	22	14	11	187
	2019 Med. Val.	\$60,100					
	2022	\$64,347					
	2027	\$71,425					
	2000*	159	205	31	8	0	403
Mitchell:	2000 Med. Val.	\$58,500					
	2019*	77	251	193	57	25	603
	2019 Med. Val.	\$94,900					
	2022	\$100,647					
	2027	\$110,225					

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**TABLE 17 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027**

		<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,999</u>	<u>\$200,000 or More</u>	<u>Total</u>
Morrill:	2000*	127	147	10	2	0	286
	2000 Med. Val.	\$53,300					
	2019*	43	96	60	47	14	260
	2019 Med. Val.	\$93,100					
	2022	\$99,384					
	2027	\$109,857					
Scottsbluff:	2000*	808	1,606	563	173	83	3,233
	2000 Med. Val.	\$70,900					
	2019*	275	1,089	689	553	676	3,282
	2019 Med. Val.	\$116,600					
	2022	\$123,816					
	2027	\$135,843					
Terrytown:	2000*	1	5	0	0	0	6
	2000 Med. Val.	\$60,000					
	2019*	110	106	47	4	22	289
	2019 Med. Val.	\$79,800					
	2022	\$82,926					
	2027	\$88,136					
Balance of County:	2000*	235	728	316	115	75	1,469
	2000 Med. Val.	\$84,300					
	2019*	265	332	482	492	1,058	2,629
	2019 Med. Val.	\$200,238					
	2022	\$218,544					
	2027	\$249,054					

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**TABLE 17 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027**

		<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,999</u>	<u>\$200,000 or More</u>	<u>Total</u>
	2000*	501	394	61	18	14	988
MORRILL	2000 Med. Val.	\$49,500					
COUNTY:	2019*	274	455	302	120	247	1,398
	2019 Med. Val.	\$95,600					
	2022	\$102,879					
	2027	\$115,011					
	2000*	188	162	19	8	2	379
Bridgeport:	2000 Med. Val.	\$50,300					
	2019*	115	138	117	52	38	460
	2019 Med. Val.	\$88,300					
	2022	\$94,300					
	2027	\$104,300					
	2000*	178	141	13	0	0	332
Bayard:	2000 Med. Val.	\$47,400					
	2019*	58	207	52	2	17	336
	2019 Med. Val.	\$74,700					
	2022	\$79,011					
	2027	\$86,196					
	2000*	46	5	0	0	0	51
Broadwater:	2000 Med. Val.	\$18,500					
	2019*	34	6	4	4	3	51
	2019 Med. Val.	\$34,600					
	2022	\$37,142					
	2027	\$41,379					
	2000*	89	86	29	10	12	226
Balance of	2000 Med. Val.	\$63,900					
County:	2019*	67	104	129	62	189	551
	2019 Med. Val.	\$137,795					
	2022	\$149,463					
	2027	\$168,910					

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**TABLE 17 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027**

		<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,999</u>	<u>\$200,000 or More</u>	<u>Total</u>
	2000*	480	400	33	31	2	946
KIMBALL COUNTY:	2000 Med. Val.	\$49,400					
	2019*	257	520	143	74	132	1,126
	2019 Med. Val.	\$82,600					
	2022	\$87,842					
	2027	\$96,579					
Kimball:	2000*	346	294	24	25	0	689
	2000 Med. Val.	\$49,800					
	2019*	171	368	90	26	22	677
	2019 Med. Val.	\$78,200					
	2022	\$82,684					
	2027	\$90,157					
Bushnell:	2000*	36	16	0	0	0	52
	2000 Med. Val.	\$27,500					
	2019*	39	28	3	0	0	70
	2019 Med. Val.	\$46,400					
	2022	\$49,384					
	2027	\$54,357					
Dix:	2000*	49	18	0	0	2	69
	2000 Med. Val.	\$29,700					
	2019*	40	51	13	0	7	111
	2019 Med. Val.	\$72,200					
	2022	\$78,911					
	2027	\$90,096					
Balance of County:	2000*	49	72	9	6	0	136
	2000 Med. Val.	\$63,200					
	2019*	7	73	37	48	103	268
	2019 Med. Val.	\$147,201					
	2022	\$160,464					
	2027	\$182,569					

*Specified Data Used. 2019 Estimate subject to margin of error.
Source: 2000 Census, 2015-2019 American Community Survey.
Hanna:Keelan Associates, P.C., 2022

**TABLE 18
GROSS RENT
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027**

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
	2000*	1,382	1,845	1,091	451	4,769
SCOTTS	2000 Med. Val.	\$433				
BLUFF	2019*	797	581	897	2,594	4,869
COUNTY:	2019 Med. Val.	\$761				
	2022	\$813				
	2027	\$900				
	2000*	214	313	252	95	874
Gering:	2000 Med. Val.	\$454				
	2019*	110	43	183	447	783
	2019 Med. Val.	\$833				
	2022	\$893				
	2027	\$993				
	2000*	4	3	2	0	9
Henry:	2000 Med. Val.	\$338				
	2019*	1	0	0	10	11
	2019 Med. Val.	\$825				
	2022	\$902				
	2027	\$1,030				
	2000*	15	14	1	0	30
Lyman:	2000 Med. Val.	\$325				
	2019*	2	9	5	6	22
	2019 Med. Val.	\$660				
	2022	\$713				
	2027	\$801				

CONTINUED:

TABLE 18 (CONTINUED)
GROSS RENT
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
McGrew:	2000*	0	5	3	0	8
	2000 Med. Val.	\$475				
	2019*	5	0	0	2	7
	2019 Med. Val.	N/A				
	2022	N/A				
	2027	N/A				
Melbeta:	2000*	3	10	0	0	13
	2000 Med. Val.	\$464				
	2019*	0	1	1	2	4
	2019 Med. Val.	\$700				
	2022	\$737				
	2027	\$799				
Minatare:	2000*	19	60	18	0	97
	2000 Med. Val.	\$428				
	2019*	32	28	28	52	140
	2019 Med. Val.	\$625				
	2022	\$656				
	2027	\$708				
Mitchell:	2000*	84	128	48	4	264
	2000 Med. Val.	\$395				
	2019*	0	30	20	130	180
	2019 Med. Val.	\$816				
	2022	\$882				
	2027	\$992				

CONTINUED:

TABLE 18 (CONTINUED)

GROSS RENT

SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA

2000-2027

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
	2000*	35	35	19	3	92
Morrill:	2000 Med. Val.	\$359				
	2019*	36	13	5	77	131
	2019 Med. Val.	\$730				
	2022	\$789				
	2027	\$887				
	2000*	704	952	576	332	2,564
Scottsbluff:	2000 Med. Val.	\$437				
	2019*	460	358	490	1,549	2,857
	2019 Med. Val.	\$778				
	2022	\$832				
	2027	\$922				
	2000*	46	70	9	0	125
Terrytown:	2000 Med. Val.	\$367				
	2019*	30	46	24	93	193
	2019 Med. Val.	\$642				
	2022	\$685				
	2027	\$757				
	2000*	258	255	163	17	693
Balance of	2000 Med. Val.	\$369				
County:	2019*	121	53	141	226	541
	2019 Med. Val.	\$850				
	2022	\$926				
	2027	\$1,053				

CONTINUED:

TABLE 18 (CONTINUED)
GROSS RENT
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
	2000*	223	218	67	6	514
MORRILL	2000 Med. Val.	\$370				
COUNTY:	2019*	178	73	99	206	556
	2019 Med. Val.	\$707				
	2022	\$760				
	2027	\$848				
	2000*	73	71	40	0	184
Bridgeport:	2000 Med. Val.	\$367				
	2019*	32	24	18	117	191
	2019 Med. Val.	\$740				
	2022	\$799				
	2027	\$897				
	2000*	39	71	15	3	128
Bayard:	2000 Med. Val.	\$356				
	2019*	4	42	29	29	104
	2019 Med. Val.	\$597				
	2022	\$635				
	2027	\$698				
	2000*	6	5	0	0	11
Broadwater:	2000 Med. Val.	\$405				
	2019*	16	0	12	6	34
	2019 Med. Val.	\$688				
	2022	\$733				
	2027	\$808				
	2000*	105	71	12	3	191
Balance of	2000 Med. Val.	\$273				
County:	2019*	126	7	40	54	227
	2019 Med. Val.	\$801				
	2022	\$884				
	2027	\$1,022				

CONTINUED:

TABLE 18 (CONTINUED)
GROSS RENT
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2000-2027

		<u>Less than \$300</u>	<u>\$300 to \$499</u>	<u>\$500 to \$699</u>	<u>\$700 or More</u>	<u>Total</u>
	2000*	137	166	47	21	371
KIMBALL COUNTY:	2000 Med. Val.	\$381				
	2019*	70	31	73	277	451
	2019 Med. Val.	\$741				
	2022	\$798				
	2027	\$893				
Kimball:	2000*	86	141	42	17	286
	2000 Med. Val.	\$383				
	2019*	58	31	68	266	423
	2019 Med. Val.	\$739				
	2022	\$795				
	2027	\$888				
Bushnell:	2000*	0	4	0	0	4
	2000 Med. Val.	\$450				
	2019*	1	0	0	3	4
	2019 Med. Val.	\$800				
	2022	\$855				
	2027	\$947				
Dix:	2000*	6	8	5	0	19
	2000 Med. Val.	\$358				
	2019*	1	0	1	8	10
	2019 Med. Val.	\$1,063				
	2022	\$1,174				
	2027	\$1,359				
Balance of County:	2000*	45	13	0	4	62
	2000 Med. Val.	\$207				
	2019*	10	0	4	0	14
	2019 Med. Val.	\$362				
	2022	\$386				
	2027	\$426				

*Specified Data Used. 2019 Estimate subject to margin of error.
Source: 2000 Census, 2015-2019 American Community Survey.
Hanna:Keelan Associates, P.C., 2022.

TABLE 19A
SURVEY OF RENTAL PROPERTIES
SCOTTS BLUFF COUNTY, NEBRASKA
2010-2020

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2010	37	988	3.0	21.8
2011	50	1,180	3.8	15.4
2012	56	1,492	3.2	22.2
2013	56	1,533	4.2	44.9
2014	54	1,725	3.1	28.4
2015	55	1,466	4.0	65.5
2016	58	2,090	5.4	31.1
2017	61	1,794	6.0	49.9
2018	50	1,753	5.3	35.0
2019	42	859	8.4	36.1
2020	29	759	5.0	26.1

Source: Nebraska Investment Finance Authority, 2022.

TABLE 19C
SURVEY OF RENTAL PROPERTIES
KIMBALL COUNTY, NEBRASKA
2010-2020

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2010	5	38	2.6	18.3
2011	6	64	3.1	29.2
2012	4	60	15.0	6.3
2013	6	72	8.3	146.7
2014	6	48	2.1	52.0
2015	2	9	22.2	45.0
2016	6	76	25.0	56.3
2017	9	88	19.3	119.8
2018	4	69	17.4	99.8
2019	5	70	20.0	122.4
2020	3	58	22.4	180.0

Source: Nebraska Investment Finance Authority, 2022.

TABLE 19B
SURVEY OF RENTAL PROPERTIES
MORRILL COUNTY, NEBRASKA
2010-2020

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2010	10	93	2.2	29.4
2011	11	106	3.8	14.2
2012	10	136	8.1	25.8
2013	12	111	10.8	37.5
2014	15	86	7.0	0.0
2015	8	56	7.1	14.0
2016	12	83	4.8	20.0
2017	11	70	12.9	37.6
2018	11	54	9.3	28.7
2019	6	48	4.2	32.7
2020	3	22	0.0	24.7

N/A = Not Available.

Source: Nebraska Investment Finance Authority, 2022.

TABLE 20A
VACANCY RATES BY UNIT TYPE
SCOTTS BLUFF COUNTY, NEBRASKA
2020

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	144	6	4.2
Apartments	526	33	6.3
Mobile Homes	55	0	0.0
“Other” Units	0	0	0.0
<u>Not Sure of Type</u>	<u>34</u>	<u>-1</u>	<u>-2.9</u>
Total Units	759	38	5.0

Source: Nebraska Investment Finance Authority, 2022.
Hanna:Keelan Associates, P.C., 2022.

TABLE 20B
VACANCY RATES BY UNIT TYPE
MORRILL COUNTY, NEBRASKA
2020

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	14	0	0.0
Apartments	0	0	0.0
Mobile Homes	8	0	0.0
<u>Not Sure of Type</u>	<u>0</u>	<u>0</u>	<u>0.0</u>
Total Units	22	0	0.0

Source: Nebraska Investment Finance Authority, 2022.
Hanna:Keelan Associates, P.C., 2022.

TABLE 20C
VACANCY RATES BY UNIT TYPE
KIMBALL COUNTY, NEBRASKA
2020

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	4	2	50.0%
Apartments	54	11	20.4%
Mobile Homes	0	0	0.0%
<u>Not Sure of Type</u>	<u>0</u>	<u>0</u>	<u>0.0%</u>
Total Units	58	13	22.4%

Source: Nebraska Investment Finance Authority, 2022.
Hanna:Keelan Associates, P.C., 2022.

**TABLE 21A
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
SCOTTS BLUFF COUNTY, NEBRASKA
2005-2020**

<u>Fiscal Year</u>	<u>Average Sale Price</u>
2005	\$92,329
2006	\$95,475
2007	\$110,816
2008	\$104,992
2009	\$109,405
2010	\$111,803
2011	\$110,613
2012	\$115,304
2013	\$119,373
2014	\$129,205
2015	\$127,744
2016	\$126,928
2017	\$123,969
2018	\$132,433
2019	\$140,694
<u>2020</u>	<u>\$136,308</u>

**Change +\$43,979 (+47.6%)
(2005-2020)**

Source: Nebraska Investment Finance Authority, 2022.

**TABLE 21B
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
MORRILL COUNTY, NEBRASKA
2005-2020**

<u>Fiscal Year</u>	<u>Average Sale Price</u>
2005	\$53,427
2006	\$43,331
2007	\$56,597
2008	\$72,467
2009	\$88,591
2010	\$79,535
2011	\$66,017
2012	\$61,234
2013	\$70,590
2014	\$63,059
2015	\$91,143
2016	\$80,457
2017	\$101,625
2018	\$91,089
2019	\$93,802
<u>2020</u>	<u>\$92,579</u>

**Change +\$39,152 (+73.3%)
(2005-2020)**

Source: Nebraska Investment Finance Authority, 2022.

**TABLE 21C
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
KIMBALL COUNTY, NEBRASKA
2005-2020**

<u>Fiscal Year</u>	<u>Average Sale Price</u>
2005	\$70,946
2006	\$72,083
2007	\$85,773
2008	\$72,959
2009	\$75,940
2010	\$80,074
2011	\$74,499
2012	\$72,436
2013	\$59,014
2014	\$82,825
2015	\$79,589
2016	\$84,528
2017	\$80,948
2018	\$90,099
2019	\$107,914
<u>2020</u>	<u>\$92,982</u>

**Change +\$22,036 (+31.1%)
(2005-2020)**

Source: Nebraska Investment Finance Authority, 2022.

**TABLE 22
SELECTED RENTAL HOUSING OPTIONS
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2022**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
Barrier Free Homes	2000	3-Bd: 7	Single Family	\$694-\$795	100%
Scattered Sites, Gering, NE 69341			CROWN		Yes (4)
Carolann Apartments *N/A	1980	1-Bd: 32	HUD	30% Income	100%
1101 West 20 th Street, Scottsbluff, NE 69361			Elderly	Max: \$573	Yes (4)
Cirrus House Apartments	2003	1-Bd: 29	NIFA (LIHTC)	\$560-\$575	100%
Scattered Sites, Scottsbluff, NE 69361		(16 Ind. & 15 Ass.)	Elderly		Yes (16)
Cirrus House Apartments	2005	1-Bd: 22	Assisted Living	\$570-\$1,300	100%
1802 17 th Avenue, Scottsbluff, NE 69361					Yes (16)
Courthouse Villa	2006	2-Bd: 6	NIFA (LIHTC)	\$665	83%
310 West 5 th Street, Bridgeport, NE 69336			Special Needs		Yes (2)
Crown West	N/A	10	NIFA (LIHTC)	2-Bd: \$628	100%
Scattered Site, Scottsbluff, NE 69341		2- & 3-Bd Units	CROWN	3-Bd: \$707	Yes (6)
Emerald Court	2015	1-Bd: 21	Assisted Living	30% Income	95%
315 West 33 rd Street, Scottsbluff, NE 69361				\$5,000-\$5,300	Yes (12)
Gering Valley Estates	2011	1-Bd: 22	NIFA (LIHTC)	1-Bd: \$642	100%
500 Block 7 th Street, Gering, NE 69341		2-Bd: 6	Elderly	2-Bd: \$752	Yes (8)
Mitchell Care Center	1996/ 2003	NF: 50 Beds AL: 12 Units	Long-Term Care Asst. Living	NF: \$250/Day AL: \$3,318/Month	95% Yes (AL: 3)
Monument View Villa	2014	1-Bd: 8	NIFA (LIHTC)	1-Bd: \$597	90%
712-732 D Street, Gering, NE 69341		2-Bd: 2	Special Needs	2-Bd: \$797	Yes (4)
Northfield Retirement *N/A	2011	NF 1-Bd: 12	Long Term Care/	NF: \$6,000-	NF: 80%
2100 Circle Drive		NF 2-Bd: 33	Independent	\$10,000/Month	No
Scottsbluff, NE 69361		Ind 1-Bd: 25	Living	Ind.: \$1,680-	Ind.: 90%
				\$2,755/Month	No
CONTINUED:					

**TABLE 22 (CONTINUED)
SELECTED RENTAL HOUSING OPTIONS
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES & COMMUNITIES, NEBRASKA
2022**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occup./Waiting List</u>
Northfield Villa Health Care 2550 21 st Street, Gering, NE 69341	N/A	1-Bd: 27 2-Bd: 15	Assisted Living	\$3,400-\$4,780	52% No
Park Terrace Apartments 1401 East 4 th Street, Kimball, NE 69145	1970s	1-Bd: 24	HUD Elderly	30% Income Max: \$554	100% Yes (3)
The Lodge at Heritage Estates 2325 Lodge Drive, Gering, NE 69341	2006	2-Bd: 35	Long-Term Care	\$278-\$348/Day + Services	90% Yes (5)
Skyview at Bridgeport 505 O Street, Bridgeport, NE 69336	1968	Private: 13 Semi-Priv.: 27	Long-Term Care	\$167.75-\$224/ Day	77% No
South Bend Apartments 1503 East 18 th Street, Scottsbluff, NE 69361	2011	1-Bd: 11	Independent Living	\$560-\$575	100% Yes (16)
Valacia North Villa 815-817 7 th Street, Gering, NE 69341	2006	2-Bd: 6	NIFA (LIHTC) Multifamily	\$544-\$639	100% Yes (6)
Valle Verde Apartments 600 East 11 th Street Scottsbluff, NE 69361	1992	3-Bd: 14 4-Bd: 2	USDA-RD Multifamily	30% Income 3-Bd: \$625 4-Bd: \$730	100% Yes (28)
Vista Villa Apartments 720 Vista Drive Kimball, NE 69145	1996	1-Bd: 17 2-Bd: 13	Independent Living	1-Bd: \$1,211 1-Bd+: \$1,317 2-Bd: 1,624	70% No
Welcov Asst. Living *N/A 617 West 3 rd Street, Scottsbluff, NE 69361	2000	1-Bd: 42 2-Bd: 2	Assisted Living	\$\$3,400-\$5,000	54% No
West Wing Apartments 1802 1/2 17 th Avenue, Scottsbluff, NE 69361	2007	1-Bd: 8	Assisted Living	\$560-\$575	100% Yes (16)

N/A = Not Available. AL = Assisted Living. NF = (Skilled) Nursing Facility. Ind = Independent Senior Living.
*Information from previous housing study (2016)
Source: Nebraska Investment Finance Authority, 2022. U.S. Department of Agriculture-Rural Development, 2022
U.S. Department of Housing and Urban Development, 2022
Hanna:Keelan Associates, P.C., 2022.

**TABLE 23A
ESTIMATED HOUSING UNIT “TARGET” DEMAND – “MEDIUM” POPULATION PROJECTION
SCOTTS BLUFF COUNTY & COMMUNITIES, NEBRASKA
2027**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
SCOTTS BLUFF COUNTY:	330	259	589^o	\$150.69
Gering:	65	86	151 ^{**^o}	\$34.5
Henry:	2	2	4	\$0.95
Lyman:	4	2	6	\$1.62
McGrew:	2	2	4	\$0.95
Melbeta:	2	2	4	\$1.95
Minatare:	5	6	11	\$2.4
Mitchell:	10	14	24	\$5.5
Morrill:	6	8	14	\$3.2
Scottsbluff:	142	135	277 ^{**^o}	\$67.3
Terrytown:	4	2	6	\$1.62
Community Planning Jurisdictions:	56	0	56	\$20.2
Rural Scotts Bluff County:	32	0	32	\$11.5

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- Student Off-Campus Housing Demand.
- “Pent Up” Housing Demand.
- Seasonal/Short-Term Vacation Housing.
- **Five-Year Housing Development Capacity.**

^Estimated Land Requirement (New Construction):

Gering: 26 to 77 Acres.
Scottsbluff: 51 to 152 Acres.

^oEstimated Workforce Housing Unit Target Demand:

Scotts Bluff County: 193 Owner, 160 Rental.
Gering: 40 Owner, 54 Rental.
Scottsbluff: 89 Owner, 86 Rental.

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 35% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand:**

Gering: 12 Total Units (Four Owner, Eight Rental).

Scottsbluff: 22 Total Units (Eight Owner, 14 Rental).

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 23B
ESTIMATED HOUSING UNIT “TARGET DEMAND” – “CGI”
(+1,200 FTEs, +1,385 TOTAL POPULATION)
SCOTTS BLUFF COUNTY & COMMUNITIES, NEBRASKA
2027**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
SCOTTS BLUFF COUNTY:	446	364	810^o	\$205.87
Gering:	86	120	206 ^{**^o}	\$46.7
Henry:	2	2	4	\$0.95
Lyman:	4	3	7	\$1.78
McGrew:	2	2	4	\$0.95
Melbeta:	2	2	4	\$0.95
Minatare:	7	8	15	\$3.5
Mitchell:	12	16	28	\$6.4
Morrill:	8	12	20	\$4.6
Scottsbluff:	199	195	394 ^{**^o}	\$94.8
Terrytown:	4	4	8	\$1.94
Community Planning Jurisdictions:	76	0	76	\$27.4
Rural Scotts Bluff County:	44	0	44	\$15.9

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- Student Off-Campus Housing Demand.
- “Pent Up” Housing Demand.
- Seasonal/Short-Term Vacation Housing.
- **Five-Year Housing Development Capacity.**

^Estimated Land Requirement (New Construction):
Gering: 37 to 109 Acres.
Scottsbluff: 72 to 212 Acres.

^oEstimated Workforce Housing Unit Target Demand:
Scotts Bluff County: 251 Owner, 233 Rental.
Gering: 51 Owner, 76 Rental.
Scottsbluff: 116 Owner, 123 Rental.

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 30% to 35% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand:**

Gering: 16 Total Units (Four Owner, 12 Rental).
Scottsbluff: 28 Total Units (10 Owner, 18 Rental).

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 23C
ESTIMATED HOUSING UNIT “TARGET” DEMAND – “MEDIUM” POPULATION PROJECTION
MORRILL COUNTY & COMMUNITIES, NEBRASKA
2027**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
MORRILL COUNTY:	29	24	53^o	\$12.9
Bridgeport:	10	14	24**	\$5.2
Bayard:	5	8	13	\$2.9
Broadwater:	2	2	4	\$0.95
Community Planning Jurisdictions:	2	0	2	\$0.65
Rural Morrill County:	10	0	10	\$3.2

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- “Pent Up” Housing Demand.
- Seasonal/Short-Term Vacation Housing.
- **Five-Year Housing Development Capacity.**

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 35% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand:** Bridgeport: Two Rental Units.

^oEstimated Workforce Housing Unit Target Demand: Morrill County: 16 Owner, 11 Rental.

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 23D
ESTIMATED HOUSING UNIT “TARGET DEMAND” – “CGI”
(+1,200 FTEs, +1,385 TOTAL POPULATION)
MORRILL COUNTY & COMMUNITIES, NEBRASKA
2027

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
MORRILL COUNTY:	40	38	78^o	\$20.2
Bridgeport:	14	22	36**	\$8.0
Bayard:	8	14	22	\$6.1
Broadwater:	2	2	4	\$0.95
Community Planning Jurisdictions:	4	0	4	\$1.3
Rural Morrill County:	12	0	12	\$3.85

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- “Pent Up” Housing Demand.
- Seasonal/Short-Term Vacation Housing.
- **Five-Year Housing Development Capacity.**

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 30% to 35% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand:** Bridgeport: Six Rental Units.

^oEstimated Workforce Housing Unit Target Demand: Morrill County: 24 Owner, 21 Rental.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 23E
ESTIMATED HOUSING UNIT “TARGET” DEMAND – “MEDIUM” POPULATION PROJECTION
KIMBALL COUNTY & COMMUNITIES, NEBRASKA
2027**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
KIMBALL COUNTY:	40	30	70^o	\$17.41
Kimball:	22	24	46 ^{**^o}	\$10.7
Bushnell:	2	2	4	\$0.95
Dix:	2	4	6	\$1.28
Community Planning Jurisdictions:	4	0	4	\$1.28
Rural Kimball County:	10	0	10	\$3.2

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- “Pent Up” Housing Demand.
- Seasonal/Short-Term Vacation Housing.
- **Five-Year Housing Development Capacity.**

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 25% to 35% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand:** Kimball: Four Rental Units.

^Estimated Land Requirement (New Construction): Kimball: 9.7 to 29.1 Acres.

^oEstimated Workforce Housing Unit Target Demand:

Kimball County: 22 Owner, 18 Rental.
Kimball: 12 Owner, 13 Rental.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 23F
ESTIMATED HOUSING UNIT “TARGET” DEMAND – “CGI”
(+1,200 FTEs, +1,385 TOTAL POPULATION)
KIMBALL COUNTY & COMMUNITIES, NEBRASKA
2027**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
KIMBALL COUNTY:	56	56	112^o	\$26.87
Kimball:	32	48	80**^{^o}	\$17.9
Bushnell:	2	2	4	\$0.95
Dix:	2	6	8	\$1.6
Community Planning Jurisdictions:	6	0	6	\$1.92
Rural Kimball County:	14	0	14	\$4.5

***Housing Unit “Target” Demand, based on:**

- Expected New Households.
- Cost-Burdened Households.
- Replacement of Occupied “Deteriorated to Dilapidated” Housing Units.
- Owner & Rental Housing Vacancy Deficiency.
- Secure Current Commuter Employment.
- “Pent Up” Housing Demand.
- Seasonal/Short-Term Vacation Housing.
- **Five-Year Housing Development Capacity.**

Housing Unit Target Demand includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 30% to 35% of the Total Housing Demand).

****Estimated Downtown Housing Unit Demand:** Kimball: Six Rental Units.

^Estimated Land Requirement (New Construction): Kimball: 15.5 to 45.6 Acres.

^oEstimated Workforce Housing Unit Target Demand:

Kimball County: 34 Owner, 38 Rental.
Kimball: 24 Owner, 29 Rental.

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 24
AREA HOUSEHOLD INCOME (AMI)
SCOTTS BLUFF, MORRILL AND KIMBALL COUNTIES, NEBRASKA
2022

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$15,050	\$17,200	\$19,350	\$21,500	\$23,250	\$24,950	\$26,700	\$28,400
50% AMI	\$25,100	\$28,650	\$32,250	\$35,800	\$38,700	\$41,550	\$44,400	\$47,300
60% AMI	\$30,120	\$34,380	\$38,700	\$42,960	\$46,400	\$49,860	\$53,280	\$56,760
80% AMI	\$40,150	\$45,850	\$51,600	\$57,300	\$61,900	\$66,500	\$71,100	\$75,650
100%AMI	\$50,200	\$57,300	\$64,500	\$71,600	\$77,400	\$83,100	\$88,800	\$94,600
125%AMI	\$62,750	\$71,625	\$80,625	\$89,500	\$96,750	\$103,875	\$111,000	\$118,250

Source: US Department of Housing & Urban Development, 2021.

TABLE 25
ESTIMATED YEAR-ROUND HOUSING UNIT “TARGET” DEMAND BY INCOME SECTOR
“MEDIUM” POPULATION PROJECTION
SCOTTS BLUFF COUNTY/CITIES OF GERING & SCOTTSBLUFF, NEBRASKA
MORRILL COUNTY/CITIES OF BAYARD & BRIDGEPORT, NEBRASKA
KIMBALL COUNTY/CITY OF KIMBALL, NEBRASKA
2027

	<u>Income Range</u>					
<u>Scotts Bluff County:</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>Totals</u>
Owner:	0	16	36	103	175	330
Rental:	12	49	76	81	41	259
<u>Gering:</u>						
Owner:	0	4	10	20	31	65
Rental:	4	20	20	26	16	86
<u>Scottsbluff:</u>						
Owner:	0	6	12	46	78	142
Rental:	6	20	36	48	25	135
<u>Morrill County:</u>						
Owner:	0	0	6	12	11	29
Rental:	2	6	8	8	0	24
<u>Bayard:</u>						
Owner:	0	0	1	2	2	5
Rental:	0	0	4	4	0	8
<u>Bridgeport:</u>						
Owner:	0	0	2	4	4	10
Rental:	2	4	4	4	0	14
<u>Kimball County:</u>						
Owner:	0	2	8	22	8	40
Rental:	4	6	8	10	2	30
<u>Kimball:</u>						
Owner:	0	2	4	10	8	22
Rental:	4	4	6	8	2	24

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 26A
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI
“MEDIUM” POPULATION PROJECTION
SCOTTS BLUFF COUNTY-WIDE, NEBRASKA
2027**

Owner Units	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	5	35	65	105	21
Family	0	12	25	62	110	209	164
Special Populations¹	<u>0</u>	<u>4</u>	<u>6</u>	<u>6</u>	<u>0</u>	<u>16</u>	<u>8</u>
Subtotals	0	16	36	103	175	330	193
Rental Units*							
Elderly (55+)	0	16	26	31	18	91	24
Family	8	23	40	48	23	142	125
Special Populations¹	<u>4</u>	<u>10</u>	<u>10</u>	<u>2</u>	<u>0</u>	<u>26</u>	<u>11</u>
Subtotals	12	49	76	81	41	259	160
TOTALS	12	65	112	184	216	589	353

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

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

¹ Any persons with a special housing need due to a cognitive and/or mobility disability.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 26B
HOUSING UNIT “TARGET” – POPULATION SECTORS BY AMI
“MEDIUM” POPULATION PROJECTION
GERING, NEBRASKA
2027**

Owner Units	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	8	12	20	6
Family	0	2	8	10	19	39	31
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>6</u>	<u>3</u>
Subtotals	0	4	10	20	31	65	40
Rental							
<u>Units*</u>							
Elderly (55+)	0	6	8	10	8	32	8
Family	2	10	10	16	8	46	42
Special							
<u>Populations¹</u>	<u>2</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>8</u>	<u>4</u>
Subtotals	4	20	20	26	16	86	54
TOTALS	4	24	30	46	47	151	94

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

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

¹ Any persons with a special housing need due to a cognitive and/or mobility disability.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 26C
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI
“MEDIUM” POPULATION PROJECTION
SCOTTSBLUFF, NEBRASKA
2027**

Owner Units	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	3	18	32	53	10
Family	0	4	7	26	46	83	76
Special Populations¹	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>6</u>	<u>3</u>
Subtotals	0	6	12	46	78	142	89
Rental Units*							
Elderly (55+)	0	8	12	16	10	46	12
Family	4	8	20	30	15	77	69
Special Populations¹	<u>2</u>	<u>4</u>	<u>4</u>	<u>2</u>	<u>0</u>	<u>12</u>	<u>5</u>
Subtotals	6	20	36	48	25	135	86
TOTALS	6	26	48	94	103	277	175

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

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

¹ Any persons with a special housing need due to a cognitive and/or mobility disability.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 26D
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI
“MEDIUM” POPULATION PROJECTION
MORRILL COUNTY-WIDE, NEBRASKA
2027**

Owner Units	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	4	5	9	2
Family	0	0	4	7	6	17	14
Special Populations¹	<u>0</u>	<u>0</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>3</u>	<u>0</u>
Subtotals	0	0	6	12	11	29	16
Rental							
Units*							
Elderly (55+)	0	2	4	4	0	10	2
Family	1	3	4	4	0	12	9
Special Populations¹	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	2	6	8	8	0	24	11
TOTALS	2	6	14	20	11	53	27

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

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

¹ Any persons with a special housing need due to a cognitive and/or mobility disability.

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 26E
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI
“MEDIUM” POPULATION PROJECTION
KIMBALL COUNTY-WIDE, NEBRASKA
2027

Owner Units	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	7	4	11	4
Family	0	1	7	14	4	26	18
Special							
<u>Populations¹</u>	<u>0</u>	<u>1</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>3</u>	<u>0</u>
Subtotals	0	2	8	22	8	40	22
Rental							
<u>Units*</u>							
Elderly (55+)	0	0	2	4	2	8	2
Family	3	5	6	6	0	20	16
Special							
<u>Populations¹</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	4	6	8	10	2	30	18
TOTALS	4	8	16	32	10	70	40

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

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

¹ Any persons with a special housing need due to a cognitive and/or mobility disability.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 26F
HOUSING UNIT “TARGET” DEMAND – POPULATION SECTORS BY AMI
“MEDIUM” POPULATION PROJECTION
KIMBALL, NEBRASKA
2027**

Owner Units	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	4	4	8	2
Family	0	1	3	6	4	14	10
Special Populations¹	<u>0</u>	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	2	4	10	8	22	12
Rental							
Units*							
Elderly (55+)	0	0	2	4	2	8	2
Family	3	3	4	4	0	14	11
Special Populations¹	<u>1</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	4	4	6	8	2	24	13
TOTALS	4	6	10	18	10	46	25

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

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

¹ Any persons with a special housing need due to a cognitive and/or mobility disability.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 27A
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES
BY PRICE POINT (PRODUCT) RANGE BY AMI
“MEDIUM” POPULATION PROJECTION
SCOTTS BLUFF COUNTY-WIDE, NEBRASKA
2027**

Owner Units	PRICE – PURCHASE COST (Area Median Income)					Totals	Work Force \$182,000*+
	(0%-30%) \$0 to \$97,500	(31%-60%) \$101,000 to \$165,500	(61%-80%) \$169,000 to \$242,500	(81%-125%) \$256,000 to \$341,000	(126%+) \$346,000+		
2 Bedroom ¹	0	4	8	29	42	83	27
3+ Bedroom	0	12	28	74	133	247	166
Totals	0	16	36	103	175	330	193

Rental Units	PRICE – PURCHASE COST (Area Median Income)					Totals	Work Force \$625**+
	(0%-30%) \$0 to \$370	(31%-60%) \$399 to \$750	(61%-80%) \$760 to \$890	(81%-125%) \$915 to \$1,120	(126%+) \$1,130+		
1 Bedroom ¹	0	6	8	10	6	30	0
2 Bedroom ¹	7	27	42	30	14	120	71
3+ Bedroom	5	16	26	41	21	109	89
Totals	12	49	76	81	41	259	160

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price, 3.0 PPHH, (25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 27B
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES
BY PRICE POINT (PRODUCT) RANGE BY AMI
“MEDIUM” POPULATION PROJECTION
GERING, NEBRASKA
2027**

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
Owner	<u>\$0 to</u>	<u>\$113,100 to</u>	<u>\$189,300 to</u>	<u>\$286,700 to</u>			Work Force
Units	<u>\$109,200</u>	<u>\$185,300</u>	<u>\$271,600</u>	<u>\$382,000</u>	<u>\$387,500+</u>	<u>Totals</u>	<u>\$203,800+</u>
2 Bedroom ¹	0	2	4	7	7	20	6
3+ Bedroom	0	2	6	13	24	45	34
Totals	0	4	10	20	31	65	40

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		
Rental	<u>\$0 to \$415</u>	<u>\$447 to \$840</u>	<u>\$851 to \$975</u>	<u>\$1,020 to \$1,210</u>	<u>\$1,240+</u>		Work Force
Units	<u>\$0 to \$415</u>	<u>\$447 to \$840</u>	<u>\$851 to \$975</u>	<u>\$1,020 to \$1,210</u>	<u>\$1,240+</u>	<u>Totals</u>	<u>\$705+</u>
1 Bedroom ¹	0	3	4	4	2	13	0
2 Bedroom ¹	2	10	9	8	6	35	22
3+ Bedroom	2	7	7	14	8	38	32
Totals	4	20	20	26	16	86	54

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price, 3.0 PPHH, (25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 27C
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES
BY PRICE POINT (PRODUCT) RANGE BY AMI
“MEDIUM” POPULATION PROJECTION
SCOTTSSLUFF, NEBRASKA
2027**

PRICE – PURCHASE COST (Area Median Income)							
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Work Force
Units	\$0 to \$91,700	\$95,000 to \$155,600	\$158,900 to \$228,000	\$239,100 to \$320,500	\$325,250+		\$173,000+
2 Bedroom ¹	0	2	4	14	20	40	12
3+ Bedroom	0	4	8	32	58	102	77
Totals	0	6	12	46	78	142	89

PRICE – PURCHASE COST (Area Median Income)							
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Work Force
Units	\$0 to \$355	\$379 to \$715	\$725 to \$845	\$870 to \$1,065	\$1,075+		\$600+
1 Bedroom ¹	0	3	4	6	4	17	0
2 Bedroom ¹	3	10	17	18	8	56	34
3+ Bedroom	3	7	15	24	13	62	52
Totals	6	20	36	48	25	135	86

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price, 3.0 PPHH, (25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 27D
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES
BY PRICE POINT (PRODUCT) RANGE BY AMI
“MEDIUM” POPULATION PROJECTION
MORRILL COUNTY-WIDE, NEBRASKA
2027

PRICE – PURCHASE COST (Area Median Income)							
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Work Force
Units	<u>\$0 to \$90,800</u>	<u>\$94,100 to \$154,000</u>	<u>\$157,300 to \$225,700</u>	<u>\$236,700 to \$317,300</u>	<u>\$322,000+</u>		<u>\$171,300+</u>
2 Bedroom	0	0	2	4	5	11	2
3+ Bedroom	0	0	4	8	6	18	14
Totals	0	0	6	12	11	29	16

PRICE – PURCHASE COST (Area Median Income)							
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	Totals	Work Force
Units	<u>\$0 to \$352</u>	<u>\$375 to \$710</u>	<u>\$720 to \$835</u>	<u>\$860 to \$1,055</u>	<u>\$1,065+</u>		<u>\$595+</u>
1 Bedroom	0	2	2	0	0	4	0
2 Bedroom	1	2	4	4	0	11	2
3+ Bedroom	1	2	2	4	0	9	9
Totals	2	6	8	8	0	24	11

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

*Average Affordable Purchase Price, 3.0 PPHH.
 (25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 27E
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES
BY PRICE POINT (PRODUCT) RANGE BY AMI
“MEDIUM” POPULATION PROJECTION
KIMBALL COUNTY-WIDE, NEBRASKA
2027

PRICE – PURCHASE COST (Area Median Income)							
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	\$0 to	\$109,000 to	\$182,500 to	\$273,900 to	\$373,700+	Totals	\$196,600+*
	\$105,300	\$178,700	\$262,000	\$368,000			
2 Bedroom ¹	0	1	2	6	4	13	3
3+ Bedroom	0	1	6	16	4	27	19
Totals	0	2	8	22	8	40	22

PRICE – PURCHASE COST (Area Median Income)							
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	\$0 to \$400	\$430 to \$810	\$820 to \$940	\$970 to \$1,185	\$1,200+	Totals	\$675+*
1 Bedroom ¹	0	0	2	0	0	2	0
2 Bedroom ¹	2	4	2	6	2	16	6
3+ Bedroom	2	2	4	4	0	12	12
Totals	4	6	8	10	2	30	18

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price, 3.0 PPHH, (25% Income/90% Debt Coverage, 25 years @3.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 27F
HOUSING UNIT “TARGET” DEMAND – SPECIFIC TYPES
BY PRICE POINT (PRODUCT) RANGE BY AMI
“MEDIUM” POPULATION PROJECTION
KIMBALL, NEBRASKA
2027

PRICE – PURCHASE COST (Area Median Income)							
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	\$0 to \$83,000	\$85,900 to \$140,700	\$143,700 to \$206,000	\$217,600 to \$290,000	\$294,100+	Totals	\$156,600+*
2 Bedroom ¹	0	1	2	4	4	11	2
3+ Bedroom	0	1	2	6	4	11	10
Totals	0	2	4	10	8	22	12

PRICE – PURCHASE COST (Area Median Income)							
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units	\$0 to \$315	\$340 to \$640	\$650 to \$760	\$780 to \$955	\$960+	Totals	\$520+**
1 Bedroom ¹	0	0	2	0	0	2	0
2 Bedroom ¹	2	2	2	5	2	13	4
3+ Bedroom	2	2	2	3	0	9	9
Totals	4	4	6	8	2	24	13

Note: Includes both New Construction and Purchase-Rehab-Resale/Re-Rent Activities.

¹Includes Downtown Housing Units.

*Average Affordable Purchase Price, 3.0 PPHH, (25% Income/90% Debt Coverage, 25 years @ 3.5%), with Market Adjustment.

**Average Affordable Monthly Rent, 2.5 PPHH, (25% Income) with Market Adjustment.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 28A
HOUSING UNIT “TARGET” DEMAND –
“MEDIUM” POPULATION PROJECTION
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
GERING, NEBRASKA
2027**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 - 54 Years**	Single Family Units	23 / 10*	10.7
	Patio Home Units	8 / 0	2.1
	Town Home Units	10 / 8	4.2
	Duplex/Triplex Units	0 / 30	5.5
	Apartment Units***	4 / 6	0.65
Totals		45 / 54	23.15
55+ Years	Single Family Units	10 / 0	3.25
	Patio Home Units	5 / 0	1.3
	Town Home Units	5 / 10	3.5
	Duplex/Triplex Units	0 / 20	3.6
	Apartment Units***	0 / 2	0.13
Totals		20 / 32	11.78
TOTAL UNITS / ACRES		65 / 86	34.93
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.		43 / 68	25.67 / 77.0^^

*Includes Credit-To-Own Units.

**Includes housing for families, students and 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.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 28B
HOUSING UNIT “TARGET” DEMAND –
“MEDIUM” POPULATION PROJECTION
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
SCOTTSSLUFF, NEBRASKA
2027**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Units	58 / 12*	22.8
	Patio Home Units	10 / 0	2.6
	Town Home Units	15 / 12	6.3
	Duplex/Triplex Units	0 / 29	5.3
	Apartment Units***	6 / 36	2.7
Totals		89 / 89	39.7
55+ Years	Single Family Units	25 / 4	9.5
	Patio Home Units	10 / 0	2.6
	Town Home Units	16 / 12	6.6
	Duplex/Triplex Units	0 / 20	3.6
	Apartment Units***	2 / 10	0.8
Totals		53 / 46	23.1
TOTAL UNITS / ACRES		142 / 135	62.8
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.		106 / 118	50.7 / 152.3^^

*Includes Credit-To-Own Units.

**Includes housing for families, students and 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.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 28C
HOUSING UNIT “TARGET” DEMAND –
“MEDIUM” POPULATION PROJECTION
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
KIMBALL, NEBRASKA
2027**

Age Sector	Type of Unit	#Owner / #Rental	Land Requirements (Acres)^
18 to 54 Years**	Single Family Units	10 / 4*	4.6
	Patio Home Units	0 / 0	0.0
	Town Home Units	4 / 0	1.0
	Duplex/Triplex Units	0 / 8	1.5
	Apartment Units***	0 / 4	0.25
Totals		14 / 16	7.35
55+ Years	Single Family Units	4 / 0	1.3
	Patio Home Units	0 / 0	0
	Town Home Units	4 / 0	1.0
	Duplex/Triplex Units	0 / 8	1.5
	Apartment Units***	0 / 0	0
Totals		8 / 8	3.8
TOTAL UNITS / ACRES		22 / 24	11.15
TOTAL UNITS / ACRES FOR NEW CONSTRUCTION, ONLY.		18 / 22	9.7 / 29.1^^

*Includes Credit-To-Own Units.

**Includes housing for families, students and 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.

Source: Hanna:Keelan Associates, P.C., 2022.

TABLE 29A
QUALITY OF RESIDENTIAL STRUCTURES
SCOTTS BLUFF COUNTY & COMMUNITIES, NEBRASKA
2022

	<u>Gering</u>	<u>Minatare</u>	<u>Mitchell</u>	<u>Morrill</u>	<u>Rural</u>	<u>Scottsbluff</u>	<u>Small Towns*</u>	<u>Terrytown</u>
6 High	1	0	0	0	0	0	0	0
5.5	0	0	0	0	0	1	0	0
5	5	0	0	0	11	8	0	0
4.5	7	0	0	1	10	34	0	0
4	133	7	12	3	237	481	0	0
3.5	342	18	35	15	109	476	1	0
3	1,681	177	550	322	2,357	3,385	164	213
2.5	652	37	31	14	169	333	60	5
2	136	50	53	26	551	170	95	3
1.5	0	3	3	2	6	7	2	0
<u>1 Low</u>	<u>18</u>	<u>8</u>	<u>8</u>	<u>2</u>	<u>98</u>	<u>32</u>	<u>11</u>	<u>1</u>
Totals	2,975	300	692	385	3,548	4,927	333	222

*Includes Henry, Lyman, McGrew and Melbeta
Source: Scotts Bluff County Assessor, 2022.

TABLE 29B
CONDITION OF RESIDENTIAL STRUCTURES
SCOTTS BLUFF COUNTY & COMMUNITIES, NEBRASKA
2022

	<u>Gering</u>	<u>Minatare</u>	<u>Mitchell</u>	<u>Morrill</u>	<u>Rural</u>	<u>Scottsbluff</u>	<u>Small Towns*</u>	<u>Terrytown</u>
6 High	0	0	0	0	0	0	0	0
5.5	0	0	0	0	0	0	0	0
5	0	0	1	0	11	5	0	1
4.5	0	0	0	0	5	29	0	0
4	115	8	33	36	319	633	3	39
3.5	339	14	52	26	86	885	12	10
3.25	0	0	0	0	1	0	0	0
3	2,349	223	530	281	2,474	3,072	205	112
2.5	102	23	28	12	90	153	59	8
2	53	18	35	26	439	125	34	48
1.5	2	5	0	1	6	9	6	0
1 Low	<u>15</u>	<u>9</u>	<u>13</u>	<u>3</u>	<u>117</u>	<u>16</u>	<u>14</u>	<u>4</u>
Totals	2,975	300	692	385	3,548	4,927	333	222

*Includes Henry, Lyman, McGrew and Melbeta
Source: Scotts Bluff County Assessor, 2022.

**TABLE 29C
 QUALITY OF RESIDENTIAL STRUCTURES
 MORRILL COUNTY & COMMUNITIES, NEBRASKA
 2022**

	<u>Bayard</u>	<u>Bridgeport</u>	<u>Broadwater</u>	<u>Rural</u>
5 Excellent	0	2	0	1
4.5 Good+	0	0	0	0
4 Good	4	17	0	24
3.5 Average +	2	18	0	4
3 Average	199	305	47	148
2.5 Fair+	1	4	0	2
2 Fair	104	275	24	141
1.5 Low+	0	2	1	1
1 Low	20	49	0	36
<u>0.5 Low-</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Totals	330	672	72	357

Source: Morrill County Assessor, 2022.

**TABLE 29D
 CONDITION OF RESIDENTIAL STRUCTURES
 MORRILL COUNTY & COMMUNITIES, NEBRASKA
 2022**

	<u>Bayard</u>	<u>Bridgeport</u>	<u>Broadwater</u>	<u>Rural</u>
6	0	1	0	0
5 Excellent	3	1	0	1
4.5 Good+	0	1	0	0
4 Good	42	61	1	26
3.5 Average+	32	54	3	15
3 Average	135	322	36	175
2.5 Fair+	27	67	9	17
2 Fair	59	131	14	75
1.5 Low+	1	2	0	0
1 Low	29	32	9	45
<u>0.5 Low-</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>3</u>
Totals	330	672	72	357

Source: Morrill County Assessor, 2022.

TABLE 29E
QUALITY OF RESIDENTIAL STRUCTURES
KIMBALL COUNTY & COMMUNITIES, NEBRASKA
2022

	<u>Bushnell</u>	<u>Dix</u>	<u>Kimball</u>	<u>Rural</u>
6 Excellent	0	0	0	1
5 Very Good	0	0	1	3
4 Good	0	2	66	27
3 Average	37	38	510	238
2 Fair	54	65	440	222
1 Low	<u>2</u>	<u>7</u>	<u>35</u>	<u>12</u>
Totals	93	112	1,052	503

Source: Kimball County Assessor, 2022.

TABLE 29F
KIMBALL COUNTY & COMMUNITIES, NEBRASKA
CONDITION OF RESIDENTIAL STRUCTURES

	<u>Bushnell</u>	<u>Dix</u>	<u>Kimball</u>	<u>Rural</u>
6 Excellent	0	0	0	0
5 Very Good	0	0	5	1
4 Good	14	9	188	60
3.5	0	0	1	0
3 Average	45	71	693	284
2.5	0	0	1	1
2 Badly Worn	26	23	139	120
1 Worn Out	<u>8</u>	<u>9</u>	<u>25</u>	<u>37</u>
Totals	93	112	1,052	503

Source: Kimball County Assessor, 2022.

TABLE 30
ESTIMATED HOUSING UNIT “TARGET”
REHABILITATION / DEMOLITION DEMAND
SOUTHWEST NEBRASKA COUNTY COMMUNITIES
2027

	# Rehabilitated / Est. Cost*	Demolition
Scotts Bluff County Communities	471 / \$14.74 M	94
Gering	108 / \$3.5 M	17
Henry	12 / \$0.37 M	3
Lyman	16 / \$0.50 M	3
McGrew	12 / \$0.37 M	5
Melbeta	12 / \$0.37 M	4
Minatare	28 / \$0.87 M	14
Mitchell	40 / \$1.2 M	13
Morrill	27 / \$0.86 M	4
Scottsbluff	180 / \$5.6 M	27
Terrytown	36 / \$1.1 M	4
Morrill County Communities	204 / \$6.27 M	52
Bridgeport	128 / \$3.9 M	24
Bayard	60 / \$1.87 M	21
Broadwater	16 / \$0.50 M	7
Kimball County Communities	110 / \$3.41 M	40
Kimball	77 / \$2.4 M	21
Bushnell	17 / \$0.51 M	10
Dix	16 / \$0.50 M	9

*NOTE: Estimates based upon County Assessor Data, Age of Housing and General Field Evaluation, 2022.
Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 31A
ESTIMATED HOUSING UNIT “TARGET” REHABILITATION & DEMOLITION DEMAND & BUDGET
GERING, NEBRASKA**

2027

- Moderate Rehabilitation	65 / \$1.7 M*
- Substantial Rehabilitation	43 / \$1.8 M*
- Demolition	17 / \$0.36 M**
	\$1.1 M***

*Pending Appraisal Qualification.

**Estimated Cost without Acquisition.

***Estimated Cost with Acquisition.

NOTE: Estimates based upon County Assessor Data, Age of Housing and General Field Evaluation, 2022.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 31B
ESTIMATED HOUSING UNIT “TARGET” REHABILITATION & DEMOLITION DEMAND & BUDGET
SCOTTSBLUFF, NEBRASKA**

2027

- Moderate Rehabilitation	108 / \$2.8 M*
- Substantial Rehabilitation	72 / \$2.8 M*
- Demolition	27 / \$0.51 M**
	\$1.9 M***

*Pending Appraisal Qualification.

**Estimated Cost without Acquisition.

***Estimated Cost with Acquisition.

NOTE: Estimates based upon County Assessor Data, Age of Housing and General Field Evaluation, 2022.

Source: Hanna:Keelan Associates, P.C., 2022.

**TABLE 31C
ESTIMATED HOUSING UNIT “TARGET” REHABILITATION & DEMOLITION DEMAND & BUDGET
KIMBALL, NEBRASKA**

2027

- Moderate Rehabilitation	55 / \$1.4 M*
- Substantial Rehabilitation	22 / \$1.0 M*
- Demolition	21 / \$0.39 M**
	\$1.43 M***

*Pending Appraisal Qualification.

**Estimated Cost without Acquisition.

***Estimated Cost with Acquisition.

NOTE: Estimates based upon County Assessor Data, Age of Housing and General Field Evaluation, 2022.

Source: Hanna:Keelan Associates, P.C., 2022.

APPENDIX III

HOUSING FUNDING PROGRAMS & PARTNERS.



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

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 Bayard, Bridgeport, Gering and Scottsbluff have designated “Redevelopment Areas” to utilize TIF.**

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. 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. **Additionally, “Nebraska Legislative Bill 496” allows for TIF funds to assist in funding the development of workforce housing.**

Communities can also take advantage of designating existing Redevelopment Areas as “Extremely Blighted.” As per Nebraska Revised Statute 18-2101.02 of the Nebraska Community Development Law, This designation requires that an existing Redevelopment Area meet the criteria of a 20 percent poverty rate and an unemployment rate twice that of the State of Nebraska. Persons and families who purchase an existing home in an extremely blighted area could potentially qualify for a \$5,000 state income tax credit. Developers who construct housing in an extremely blighted area could qualify for grants and loans from the Nebraska Affordable Housing Trust Fund.

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 in the Communities of Bayard, Bridgeport, Gering and Kimball include the Housing Partners of Western Nebraska, the Bridgeport Housing Authority, the Bayard Housing Authority and the Kimball Housing Authority. These housing authorities provide affordable housing units for local residents. Housing programs supported by each Housing Authority/Agency are identified on Page 3.

Project	Location	Project Type	# of Units
Bluff View Manor Apartments	Terrytown	Apartments	64
Colson Manor Apartments	Minatare	Apartments	20
Courthouse Villa Apartments	Bridgeport	Apartments	6
East Lawn Manor Apartments	Bayard	Apartments	20
Morrill Manor Apartments	Morrill	Apartments	24
Park Terrace Apartments	Kimball	Apartments	24
Rebecca Winters Apartments	Scottsbluff	Apartments	54

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 Community-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 Department of Environment and Energy (NDEE) 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 **2022 Annual Action Plan**, currently under review by HUD, 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.

- \$25.8 Million – Community Development Block Grant
- \$6.5 Million – HOME Investment Partnership Fund
- \$753,854 – Housing Opportunities for Persons with AIDS
- \$1.0 Million – Emergency Solutions Grant Program
- \$4.9 Million – Federal Housing Trust Fund
- \$12.8 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.

In 2020, the City of Scottsbluff and the Village of Morrill received CDBG Owner-Occupied Housing Rehabilitation Funds.

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 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.

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.

Scotts Bluff, Morrill and Kimball Counties are a member of the **Panhandle Area Development District (PADD)**, which provides local planning coordination and development activities. **PADD** 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.

Currently, one opportunity zone is designated in the Scotts Bluff, Morrill and Kimball Multi-County Area; #9537, which is North of the North Platte River and East of Broadway Street in Scottsbluff.

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. Grants must document a 50 percent match fund.

In 2021, Twin Cities Development received \$915,000 in RWHF funds.

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, 2018, 2019, 2020, 2021 and 2022 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. **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.

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.

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.

Community Action Partnership of Western Nebraska also serves as a CHDO to the Scotts Bluff, Morrill and Kimball Counties. The Nebraska Housing Developers Association, a State-wide organization, provides important housing capacity building and support for local housing development corporations. Community, economic and housing development grant writing administration is provided by PADD to members or municipalities in the Scotts Bluff, Morrill and Kimball Multi-County Area.

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 Department of Environment & Energy.

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 & Human Services.

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 Homebuyer’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.

REGIONAL PROGRAMS.

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 PROGRAMS.

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 & Urban Development

- **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.

USDA Rural Development (USDA-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.

U.S. Department of the Treasury.

Community Development Financial Institutions Fund (CDFI Fund) – The CDFI Fund was established by the Riegle Community Development and Regulatory Improvement Act of 1994. Its purpose is to promote economic revitalization and community development in low-income communities through investment in and assistance to CDFIs. The following are national, regional or local CDFIs that provide community development in Nebraska.

- **Native360 Loan Fund Inc.** is a Native CDFI whose mission is to provide affordable credit, capital, technical assistance and related programs to help build strong and self-sufficient Native American business owners. Native360 serves Nebraska, Iowa and southeast South Dakota.
- The **Nebraska Enterprise Fund** is a local CDFI that supports underserved communities by providing micro and small businesses with access to training, technical assistance and capital.
- **Midwest Housing Development Fund, Inc.** is a regional CDFI that provides nontraditional financing needs for the creation, development and rehabilitation of affordable rental housing in the community.
- **Community Reinvestment Fund, Inc.** is a national CDFI that provides products and services aimed at increasing the flow of capital to historically underinvested communities in the country.
- **Mercy Community Capital** is a national CDFI that focuses on funding affordable housing and essential community infrastructure projects that support affordable housing.

Federal Covid-19 Supplemental Appropriations-CARES Act.

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.