



PENDER, NEBRASKA 2019-2029 COMPREHENSIVE PLANNING PROGRAM

COMMUNITY HOUSING STUDY *WITH STRATEGIES FOR AFFORDABLE HOUSING.*

Nebraska Investment Finance Authority – Housing Study Grant Program.

**PREPARED FOR:
PENDER COMMUNITY DEVELOPMENT, INC.**

PREPARED BY:

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

February, 2019

***PENDER, NEBRASKA
COMMUNITY HOUSING STUDY WITH STRATEGIES
FOR AFFORDABLE HOUSING 2019 – 2029.***

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

**COMPREHENSIVE PLANS & ZONING * HOUSING STUDIES *
DOWNTOWN, NEIGHBORHOOD & REDEVELOPMENT PLANNING *
CONSULTANTS FOR AFFORDABLE HOUSING DEVELOPMENTS***

Lincoln, Nebraska 402.464.5383 *

*Becky Hanna, Tim Keelan, Keith Carl, Jake Palm *

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

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SECTION 1

OVERVIEW OF RESEARCH APPROACH & PURPOSE OF STUDY.

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

INTRODUCTION.

This **Community Housing Study with Strategies for Affordable Housing** provides statistical and narrative data identifying a **housing profile** and **housing demand analysis** for the **Village of Pender, Nebraska**. The **Study** describes the past, present and projected demographics, economic and housing conditions in the Community, with a specific emphasis and analysis of “**Workforce Housing Needs**” and presents a “**10-Year Housing Action Plan,**” identifying recommended future housing projects and activities. The **Study** recognizes housing development in the Community of Pender as both a “quality of life” issue and an important “economic development” event.

This **Community Housing Study** was conducted for **Pender Community Development, Inc. (PCD)** and the **Village of Pender** by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. Funding for this **Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY (NIFA)**, with matching funds from **PCD**. This **Housing Study** is a component of the **2019-2029 Comprehensive Planning Program** and serves as an update to the current **Housing Study**, which was completed in 2010.

RESEARCH APPROACH.

The **Pender, Nebraska Community Housing Study** is comprised of information obtained from both public and private sources. All demographic, economic and housing data for the Community and its Effective Market Area were derived from the 2000 and 2010 U.S. Censuses and the 2012-2016 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources and input from local leadership and housing stakeholders.

To facilitate effective planning and implementation activities, housing demand projections were developed for a 10 year period. The implementation period for this Housing Study will be February, 2019, to February, 2029.

PURPOSE OF STUDY.

“The purpose of this Housing Study is to highlight a ‘housing vision’ and provide a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for Pender, Nebraska. This will ensure that proper guidance is practiced in the development of various affordable housing types for persons and families of all income sectors.”

The **Objectives** of the **Pender Community Housing Study** are as follows:

- (1) **analyze the recent past and present housing situation** in Pender, with emphasis on determining the need for both rental and owner housing options for the **local workforce**, elderly, minorities and persons with special needs;
- (2) **provide a process for educating and energizing the leadership** of Pender to take an active role in improving and creating modern and safe, both market rate and affordable, housing options;
- (3) **identify the future housing needs** for Pender, both owner and rental housing;
- (4) design program-specific housing projects to address **the needs of the local workforce, the elderly and retirees, families of all sizes and income levels and persons with special needs**;
- (5) **introduce new and innovative housing programs** that are a “fit” for the Community of Pender, to address both **immediate and long-term housing needs** and conform to “**place-based**” development components; and
- (6) address and **eliminate any impediments and/or barriers to fair housing opportunities** for all citizens of Pender.

This **Housing Study** included both quantitative and qualitative research activities. The **Qualitative research activities** included a comprehensive Community citizen participation program consisting of two public opinion Surveys, and meetings with **PCD, Village of Pender Planning & Zoning Commission** and other local housing stakeholders. The purpose of each of these activities was to maximize opportunities for citizen input. **Quantitative research activities** included the collection of multiple sets of statistical and field data for Pender. The collection and analysis of this data allowed for the projection of the population and household base, income capacity and housing demand.



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SECTION 2

**COMPREHENSIVE CITIZEN
PARTICIPATION PROGRAM.**

SECTION 2 | COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

INTRODUCTION.

The following **Section** highlights the **comprehensive citizen participation program** implemented for the **Pender Community Housing Study**, to gather the opinions of the local citizenry regarding housing issues and needs. *Planning for the Community's future is most effective when it includes opinions from as many citizens as possible.*

The methods used to gather information from the citizens of Pender included meetings with **Pender Community Development, Inc. (PCD)**, the **Pender Planning & Zoning Commission** and the implementation of two important Surveys: a “**Citizen Survey**,” and a “**Workforce Housing Needs Survey**”. Surveys were distributed utilizing local websites, as well as hard copies at key Community locations.

PENDER CITIZEN SURVEY.

The Pender “**Citizen Survey**” asked participants to provide input regarding various aspects of the Community, including housing, their current living situation, condition of their dwelling unit and what families could afford for monthly rent or a monthly house payment. A total of **140 Surveys** were completed. The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix I**.

- An estimated 47 percent of **Survey** participants have lived in Pender for 21 years or more.
- 109 participants resided in a single family home. A majority of participants were satisfied with their current housing situation. **A total of 21, or 15 percent of Survey participants rated the condition of their home as “fair” or “poor,” or in need of minor or major rehabilitation.**

- Housing types identified as “**Greatly Needed**” in the Village of Pender include, but are not limited to Housing for Middle-Income Families, Single Parent Families and Existing/New Employees, General Rental Housing, Rehabilitation of Owner-Occupied Housing and Housing Choices for First-Time Homebuyers.
- Top-rated Community services in Pender included Churches, Pharmacy, Fire Protection, Wellness/Fitness Center, Medical Clinic, Banks and Schools.
- Approximately 82 percent of the **Survey** respondents supported the Community using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 81 percent of the **Survey** respondents supported Pender using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 87 percent of the **Survey** respondents supported Pender establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.
- 87 percent of the **Survey** respondents supported the Community using grant dollars to purchase, rehab and resell vacant housing in the Community.
- 87 percent of the **Survey** respondents supported Pender using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.



WORKFORCE HOUSING NEEDS SURVEY.

PCD, in cooperation with **local major employers**, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the Community's workforce. A total of **209 Surveys** were completed.

Survey participants were asked to provide information on such subjects as issues and barriers to obtaining affordable housing, place of employment, annual household income and what participants could afford for monthly rent or house payment. The following are highlights that were developed from the **Survey**. The complete **Survey** results are available in **Appendix I**.

- ◆ **Survey respondents included 160 homeowners and 37 renters. A total of 24 participants were not satisfied with their current housing situation.** Reasons included: their home was too small, in need of substantial updating and/or being too far from their place of employment. **A total of 26 Survey participants indicated an interest in purchasing a home in Pender.**
- ◆ A total of **36 Survey respondents** identified the ability to afford a home priced at or above \$135,000. **32 Survey respondents** identified homes priced at or below \$100,000 as the most their family could afford to purchase a home.
- ◆ Most **Survey** participants identified an ability to afford a monthly rent between \$400 and \$600.
- ◆ The most common barriers identified when obtaining affordable **owner housing** included, **housing prices, a lack of sufficient homes for sale and the cost of real estate taxes.**
- ◆ The most common barriers faced when obtaining affordable **rental housing** included, the **high cost of rent, a lack of available rental units in a specific price range and the cost of utilities.**

PENDER COMMUNITY LEADERSHIP SESSION.

In November, 2018, a “**Community Leadership Session**” was held with **PCD**, municipal and non-profit organization members, local business owners and general citizenry to discuss wanted or needed, **potential catalyst projects** for the Community of Pender. An outline of the discussions that took place during this Session is provided below to summarize key issues and potential project ideas that may need to be considered over the next ten years.

HOUSING NEEDS

- Senior Housing
 - Assisted Living
 - New Nursing Home (Existing 42-Bd near capacity)
 - Larger units
- Workforce Housing
 - New units < \$200K
 - Does demand exist for moderate- to high-income?
- Townhomes, including for elderly
- Additional Downtown Housing
- Address Trailer Court Issues
 - Mobile homes do not meet code – unsafe, unsanitary conditions
 - Need to either clean up, or eliminate

COMMUNITY DEVELOPMENT

- Population Goal: 1,500
 - Business Development Program
 - Comparable Sales
 - Find a way to create the housing market
- Annex 100 acres within 2 years, install infrastructure
- Utilize TIF, CRA funding
- Home Rehabilitation Program
 - Currently, \$40-45K available for owner-occupied only
 - How can these funds be utilized for another purpose, such as rental rehab?

PUBLIC NEEDS

- Community Center
 - Complete Capital Campaign
 - Increase community endowment fund
- New, stand-alone fire station
- County Courthouse
 - Modernization/rehabilitation effort
 - Build new County Courthouse?
- Public Recreational Opportunities
 - New/updated swimming pool or splash pad
 - Public trails
 - Industrial Road often used as walking path
 - Apply for trail grants
 - Park & Pool redesign → currently, street runs between pool and park
 - Community Lake
 - More ballfields; Track and Field Facility
- Increase retail & dining options

DOWNTOWN REVITALIZATION

- Vacant Storefronts → Business incubator program?
- Façade improvements
- Historic preservation → Enhanced signage, downtown historic district, other?
- Additional Downtown Housing



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SECTION 3

PENDER COMMUNITY PROFILE.

SECTION 3 | PENDER COMMUNITY PROFILE.

INTRODUCTION.

This **Section** of the **Pender, Nebraska Community Housing Study** provides a **Community Profile** of **Pender**, addressing the topics of **population, income, the local economy and housing**. Presented are both trend data and projections. Emphasis is placed on a 10-year projection of change to coincide with the dates associated with the Village's **Comprehensive Plan**.

Population, income, economic and housing projections are critical in the determination of both housing demand and need in Pender. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing Pender with a future housing stock capable of meeting the needs of its citizens.

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in the understanding of changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Pender, included a 10-year period, **February, 2019, to February, 2029**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

The following narrative provides population, income, economic and housing trends and projections for the Community of Pender. All statistical **Tables** are included in **Appendix II** of this **Community Housing Study**.



POPULATION PROFILE.

The population of the previous two Decennial Censuses (2000 and 2010) recorded a decrease in population for Pender. The Village's population declined from 1,148 in 2000, to 1,002 in 2010, a decrease of 146 persons, or 12.7 percent. However, Census population estimates since the 2010 Census have shown an increasing population in Pender; up to an estimated 1,100 in 2017.

The current (2019) estimated population for Pender is 1,120. The population is expected to **increase by 62, or 5.5 percent, to 1,182 persons by 2029**, as a **“Medium” population projection** for the Community. The **“High” population projection** for Pender, by 2029, is 1,202 persons. This represents an increase of 82, or 7.3 percent. Projected population increases in Pender can be attributed to larger employers/industries being located in the Community and surrounding area, including Blue Ox, Thurston Manufacturing, the recently expanded Pender Community Hospital and the new Pender Community Center.

The 55+ age groups in the Village of Pender are projected to experience population increases by 2029. The “35-54” age group is projected to remain the largest population cohort in the Community by 2029. These trends indicate a need for both workforce and elderly/frail elderly housing.

The current median age in Pender is an estimated 50.5 years, an increase from the 2010 median age of 49.5. The trend of an increasing median age is projected to continue through 2029, increasing to 52.4 years, reflecting the projected increases in elderly and frail elderly populations.

In 2000, households contained an average of 2.22 persons, which decreased to 2.18 persons as per the 2010 Census. This decrease is related to the population decline experienced between the 2000 and 2010 Censuses. The current number of persons per household in Pender is approximately 2.32 and is projected to increase slightly to 2.34, by 2029.

Persons of Hispanic origin comprised an estimated 1.7 percent, or 17 of the total 1,002 persons residing in Pender in 2010. This represents an increase from 2000, where 0.8 percent of the population was of Hispanic Origin. As of the 2012-2016 American Community Survey estimate, a total of 133 persons, or 12.5 percent, were of Hispanic Origin.

INCOME PROFILE.

Household incomes in Pender have increased in recent years and are projected to continue this trend through 2029. As of the 2012-2016 estimate, the **median household income** in Pender was \$53,333. The 2019 estimated median income is \$55,100. Through 2029, the median income is projected to increase to \$60,000, an 8.9 percent increase from 2019. The number of households in Pender having an annual income below \$35,000 is expected to decrease substantially by 2029, while the number of households having an annual income above \$35,000 is expected to increase.

As household incomes in Pender continue to increase, so will **per capita income**. This trend in Pender reflects that of both Thurston County and the State of Nebraska. The current per capita income in Thurston County is an estimated \$50,905. By 2029, per capita income in the County is projected to increase by an estimated 11.9 percent to \$56,980.

A number of households in Pender are considered to be “**Cost Burdened**” and/or have various “**Housing Problems**” as defined by HUD. A cost burdened household is any household 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.

An estimated **43 owner households** and **47 renter households** in Pender are currently **cost burdened with housing problems**. Households experiencing cost burden and/or housing problems are projected to decrease slightly by 2029, to an estimated 38 owner and 42 renter households. This decrease will require additional, affordable housing be built in the Community. The 2012-2016 American Community Survey found no homes in Pender lacking complete plumbing, but recorded **18 housing units that experienced overcrowded conditions**.

ECONOMIC PROFILE.

Primary, important economic information is only available on the County level. The economic trends and projections identified for Thurston County are strongly represented in the Village of Pender.

The unemployment rate in Thurston County ranged from a high of 10.5 percent in 2009, to a low of 4.6 percent in 2018. During this period, the number of employed persons increased by 229. **An estimated 2,954 employed persons currently exist in the County, with an unemployment rate of 4.7 percent.** The number of employed persons is expected to increase by 144, or 5.1 percent by 2029, due to new employment opportunities being created both in and surrounding Thurston County.

An estimated 2,886 employees in Thurston County are involved with “non-farm employment”. Local and Federal Government, Health Care & Social Assistance and Manufacturing are the largest non-farm employers in Thurston County.

Pender serves as the County-Seat of Thurston County and enjoys an economy supported by local major employers, including Blue Ox, Pender Public Schools, Pender Community Hospital and AgriVision Equipment Group. Pender is also home to many recreation facilities including a public park, swimming pool, campgrounds and the newly-constructed Pender Community Center.



HOUSING PROFILE.

Households.

A decrease in the **number of households** was recorded in Pender, from 2000 to 2010. Households decreased from 489 in 2000 to 444 in 2010; a decrease of 45 households. Currently, Pender consists of an estimated 465 households, including 373 owner and 92 renter households. Owner households increased by an estimated nine units, while renter households increased by 12 units, since the 2010 Census.

An estimated 486 households are projected to exist in Pender by 2029. This will equal an estimated 384 owner and 102 renter households.

Currently (2019), an estimated 39 persons in Pender reside in group quarters. By 2029, an estimated 44 persons will reside in a group quarter facility. Group quarters involve “institutionalized” and “non-institutionalized” populations residing in dormitories, correctional facilities and nursing/care centers. These are not considered a household.

Housing Units.

An estimated 507 housing units currently exist in Pender, consisting of 397 owner and 110 rental units. Of the 507 total units, approximately 42 are vacant, resulting in an estimated overall **housing vacancy rate of 8.3 percent.** The 42 vacant housing units consist of an estimated 24 owner units and 18 rental units, equaling an overall estimated owner housing vacancy rate of 6 percent and an overall rental housing vacancy rate of 16.4 percent.



An **Adjusted Housing Vacancy Rate (AHVR)**, which only takes into account year-round housing that is either for sale or for rent and meeting the requirements of local building codes, is **3.9 percent** for the Village of Pender, equaling an estimated **20 vacant housing units.** This includes 10 owner and 10 rental housing units, which highlights an **owner AHVR of 2.5 percent and a renter AHVR of 9.1 percent.** **This suggests that the Village of Pender has a deficiency of both owner housing that is safe, suitable and meets local housing development codes.**

Structural Conditions.

A **Housing Structural Condition Analysis** was implemented for Pender, utilizing data from the Thurston County Assessor's office, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. A total of 433 housing structures in Pender were documented. Of these units, 135, or 31.1 percent are considered to be "Badly Worn" or "Worn Out," and thus are in need of substantial rehabilitation, including foundation repairs or issues with bowing/sagging walls and roofs. Additionally, an estimated 33 housing units are deemed not cost effective for rehabilitation and should be demolished.

Housing Values & Gross Rent.

Housing values have steadily increased in Pender since 2000. Currently, the estimated median value for **owner occupied homes** is **\$93,535**, an increase of 3.2 percent from the 2016 estimated median value of \$90,600. By 2029, the median value of owner homes is projected to increase an estimated 21.1 percent to **\$113,300**.

Gross rent in Pender has also increased steadily since 2000. The median rent increased by an estimated \$282, or 83.9 percent between 2000 and 2016. The current **median rent** in Pender is an estimated **\$635** and is projected to increase to **\$765**, or 20.5 percent by 2029.

Affordable Housing Stock.

With the population and number of housing units projected to increase through 2029, it is important that appropriate, affordable housing stock of various types be available in Pender for both new and existing families. Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families.

Existing residents should also take a proactive approach in maintaining their dwelling to meet City code and enhance the appearance of the home. Pender should also prepare for an increase in the number of elderly populations and households. This should include the development of additional senior independent living housing units.

Currently, one low-income affordable housing development exists in the Village of Pender. Towne Centre Apartments provides 11 low-income units with rental assistance provided by the United States Department of Agriculture-Rural Development. Currently, the facility is 100 percent occupied.

Additionally, two facilities provide skilled nursing and assisted living units in Pender. Prairie Breeze Assisted Living provides 16 assisted living units and currently maintains a 94 percent occupancy rate. Legacy Garden Rehabilitation & Living Center provides 42 skilled nursing beds and maintains an 86 percent occupancy rate.

The overall lack of rental housing in Pender forces persons and families of all ages to find housing in another Community. Necessary steps should be taken to address the needs and concerns of Pender's residents. Demand for additional rental housing exists in the Community. New housing could assist in alleviating several existing housing issues and barriers for local workforce families, the elderly and special needs populations.





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SECTION 4

**COMMUNITY HOUSING NEEDS
ANALYSIS / TARGET DEMAND.**

SECTION 4 | COMMUNITY HOUSING NEEDS ANALYSIS / TARGET DEMAND.

INTRODUCTION.

This Section of the **Community Housing Study with Strategies for Affordable Housing** provides a **Community-Wide Housing Target Demand Analysis for Pender**. The needs/demand analysis includes the identification of housing “target” demand for both new housing development and housing rehabilitation activities.

HOUSING DEMAND POTENTIAL.

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

(1) NEW HOUSEHOLDS, “COST BURDENED” HOUSEHOLDS & SUBSTANDARD HOUSING CONDITIONS.

New households, the replacement of substandard housing and the assistance that can be provided to maintain affordable housing, for both its present and future households, are important considerations in the determination of a housing demand potential for any particular neighborhood or community.

Currently (2019), the population for the Community of Pender is an estimated 1,120. The population is projected to increase to a **“Medium” population estimate of 1,182 by 2029, with an additional 21 households.** The Community population has the potential to increase by an estimated 7.3 percent, or by 82, to reach a **“High” population projection of 1,202,** via increased housing and economic development efforts.

“Cost Burdened” Households.

Owner and renter households experiencing cost burden are paying more than 30 percent of their income towards housing costs, including maintenance and mortgage payments. **Currently, an estimated 19.4 percent, or 90 of the total 465 households in Pender, are considered cost burden.** This equals an estimated 43 owner and 47 renter households. By 2029, the number of cost burdened owner and renter households is projected to decline, but will require the development of additional housing.

Substandard Units/Overcrowded Conditions.

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

- A total of **433 housing structures** located in the Village of Pender were recorded and reviewed. Of these structures, 135, or 31.2 percent were identified as being “Badly Worn” or “Worn Out”. During the next ten years, these structures should be targeted for substantial rehabilitation or, in extreme cases, demolition. Units in a worn out condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- An estimated **18 units**, or 4 percent of all housing units in Pender **have overcrowded conditions**, while there were no housing units lacking complete plumbing. This number of overcrowded housing units could increase by 2029 if action is not taken to provide appropriate housing to accommodate larger families.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

Housing vacancy deficiency is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, available, code acceptable housing units is less than 6 to 7 percent. **A vacancy rate of 7 percent is the minimum rate recommended for Pender, to have sufficient housing available for both new and existing residents.** An **adjusted housing vacancy rate (AHVR)** considers only available, year-round, vacant housing units meeting the standards of local codes and containing modern amenities.

Currently, the Village of Pender has an overall estimated housing vacancy rate of 9.1 percent, including an owner housing vacancy rate of 8.3 percent and a rental housing vacancy rate of 16.4 percent.

The overall AHVR in the Village of Pender is an estimated 3.9 percent, which includes an AHVR of 2.5 percent for owner housing and a 9.1 percent for rental housing, thus resulting in a vacancy deficiency of owner housing.

(3) “PENT-UP” HOUSING DEMAND.

The “Pent-Up” housing demand is defined as those current residents of Pender needing and/or wanting to secure a different and/or affordable housing type during the next ten years. This would include persons from all household types and income sectors of the Community, including elderly, families, special populations, etc., very-low to upper-income. This includes persons and families needing a different type of housing due to either a decrease or increase in family size, as well as households having the income capacity to build new and better housing. Most often, pent-up housing demand is created by renter households wanting to become a homeowner, or vice-a-versa.

The housing demand determination for the Village of Pender, by 2029, should include building for an estimated 2.25 percent of the existing household population.

HOUSING TARGET DEMAND.

Table 4.1, Page 4.4, identifies the estimated housing target demand for Pender, by 2029. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing in the Community.

The total estimated **housing target demand** for Pender, by 2029, is **44 housing units, including 26 owner and 18 rental units**, at an estimated development cost of **\$10.3 Million**. This includes, at least, **22 housing units** for the local **workforce**.

**TABLE 4.1
HOUSING UNIT TARGET DEMAND
(MEDIUM PROJECTION)
PENDER, NEBRASKA
2029**

<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
26	18	44	\$10.3 M

*Based upon new households, housing for cost burdened households, replacement of occupied substandard/dilapidated housing stock (including housing stock experiencing plumbing, overcrowded conditions), absorb housing vacancy deficiency of structurally sound housing units, build for “pent-up” demand and calculation for local housing development capacity.

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

Source: Hanna:Keelan Associates, P.C., 2019.

HOUSING DEMAND BY INCOME SECTOR.

Tables 4.2 presents the **estimated household Area Median Income**, per household size for Thurston County, Nebraska, which includes the Village of Pender.

TABLE 4.2
HOUSEHOLD AREA MEDIAN INCOME (AMI) BY PERSONS PER HOUSEHOLD (PHH)
THURSTON COUNTY, NEBRASKA
2018

	<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	\$14,300	\$16,350	\$18,400	\$20,400	\$22,050	\$23,700	\$25,300	\$26,950
50% AMI	\$23,800	\$27,200	\$30,600	\$34,000	\$36,750	\$39,450	\$42,200	\$44,900
60% AMI	\$28,560	\$32,640	\$36,720	\$40,800	\$44,100	\$47,340	\$50,640	\$53,880
80% AMI	\$38,100	\$43,550	\$49,000	\$54,400	\$58,800	\$63,150	\$67,500	\$71,850
100%AMI	\$47,600	\$54,400	\$61,200	\$68,000	\$73,500	\$78,900	\$84,400	\$89,800
125%AMI	\$59,500	\$68,000	\$76,500	\$85,000	\$91,875	\$98,625	\$105,500	\$112,250

Source: U.S. Department of Housing and Urban Development – 2018 Adjusted Home Income Limits.

Table 4.3 identifies the estimated housing target demand for Pender, by 2029, by income sector. Approximately 44 new units, consisting of 26 owner and 18 rental units, should be targeted by 2029. Owner units should focus on aiding families who have an Average Median Income (AMI) of 81 percent or higher, while rental units should primarily focus on families of the low- to moderate-income ranges.

TABLE 4.3
HOUSING UNIT TARGET DEMAND BY
AMI INCOME SECTOR (MEDIUM PROJECTION)
PENDER, NEBRASKA
2029

	<u>Income Range</u>					
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	<u>Totals</u>
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner:	0	4	4	10	8	26
Rental:	2	8	4	4	0	18

Source: Hanna:Keelan Associates, P.C., 2019.

HOUSING DEMAND FOR TARGET POPULATION & PRICE POINTS/HOUSING TYPES.

Target populations include elderly, family and households with special needs, per Area Median Income (AMI). The housing types in Pender include both owner and rental units of varied bedroom types. This would allow housing developers to pinpoint crucial information in the development of an affordable housing stock for the appropriate population sector. A majority of the housing units should be geared toward family populations, including those in the local workforce.

Table 4.4, Page 4.7, identifies the housing demand in Pender, for target populations by 2029. In Pender, 44 units will be needed by 2029, consisting of 26 owner and 18 rental units. This includes an estimated 18 total units for elderly (55+) populations, 22 total units for families and four total units for special populations, or those with a mental and/or physical disability(ies). An estimated 22 housing units, consisting of 12 owner and 10 rental units should be built for the workforce population in the Community.

Table 4.5, Page 4.8, identifies housing demand by price points and housing types, by AMI for Pender, by 2029. The owner housing type most needed will be units with three or more bedrooms, for persons or households between 81 and 125 percent AMI with an average affordable purchase price at or above \$265,500. Three-bedroom rental units, with an average affordable monthly rent of \$595, present the greatest need in the Community.

Three-bedroom units at an average purchase price of \$172,500 and three-bedroom units and an average monthly rent of \$790 are the most needed housing types for the workforce population in Pender.



TABLE 4.4
HOUSING UNIT TARGET DEMAND POTENTIAL – TARGET POPULATIONS
PENDER, NEBRASKA
2029

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	6	6	12	2
Family	0	2	4	4	2	12	10
Special							
<u>Populations</u>¹	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	0	4	4	10	8	26	12
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	0	2	2	2	0	6	0
Family	0	6	2	2	0	10	10
Special							
<u>Populations</u>¹	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>2</u>	<u>0</u>
Subtotals	2	8	4	4	0	18	10
TOTALS	2	12	8	14	8	44	22

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

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

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

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 4.5
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
PENDER, NEBRASKA
2029

PRICE – PURCHASE COST (Area Median Income)							Work
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	Force
Units	<u>\$116,500*</u>	<u>\$126,500*</u>	<u>\$154,500*</u>	<u>\$210,500*</u>	<u>\$265,500*+</u>		<u>\$172,500*</u>
2 Bedroom	0	0	0	4	4	8	0
3+ Bedroom	0	4	4	6	4	18	12
TOTALS	0	4	4	10	8	26	12

PRICE – PURCHASE COST (Area Median Income)							Work
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	Force
Units	<u>\$515**</u>	<u>\$595**</u>	<u>\$710**</u>	<u>\$860**</u>	<u>\$970**+</u>		<u>\$790**</u>
2 Bedroom	2	2	2	2	0	8	0
3+ Bedroom	0	6	2	2	0	10	10
TOTALS	2	8	4	4	0	18	10

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

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Source: Hanna:Keelan Associates, P.C., 2019.

SITE ANALYSIS PROCESS.

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

Physical capabilities, age and household structure establish the priority for particular amenities. The services/amenities of households for the elderly and persons with a physical or mental disability(ies) differ from those needed by young and middle-aged families. Facilities are prioritized into categories: Primary and Secondary Services.

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

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

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

Family Housing

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

Notes: Wkg. = Within Walking Distance M = Miles

The following provides a list of environmental criteria that should be avoided in selecting a site for housing development.

- Floodplain/wetland locations, which require lengthy public review process and consideration of alternative sites in the area.
- Sites in or adjacent historic districts, buildings or archeological sites, which may mean expensive building modifications to conform to historic preservation requirements and a lengthy review process.
- Sites near airports, railroads or high volume traffic arteries which may subject residents to high noise levels, air pollution and risks from possible accidents.
- Sites near tanks that store chemicals or petrochemicals of an explosive or flammable nature.
- Sites near toxic dumps or storage areas.
- Sites with steep slopes or other undesirable access conditions which may make them undesirable for use.

In addition to the previously mentioned criteria, the U.S. Department of Housing and Urban Development (HUD) provides guidelines for analyzing proposed housing sites. In Chapter 1 and Chapter 4 of the HUD 4571.1 Rev.-2, HUD addresses the importance and requirements of proposed site locations:

“Site location is of the utmost importance in the success of any housing development. Remote or isolated locations are to be avoided. Projects which, by their location or architectural design, discourage continuing relationships with others in the community will not be approved (are not acceptable). A primary concern is that the project not be dominated by an institutional environment.”

HOUSING LAND USE PROJECTIONS.

Table 4.6 identifies the estimated **land use projections and housing types per age sector** in the Community of Pender, by 2029. Popular housing types in Pender will include single family units, town homes and duplexes/triplexes.

The housing target demand, for Pender, identifies a need for an estimated 44 housing units, including 26 owner and 18 rental housing units. For persons and families age 18 to 54 years, a total of 14 owner and 12 rental housing units are needed to accommodate young professionals and workforce families, minorities, existing/new employees and persons of low, moderate and upper income. An estimated **eight acres** will be required to accommodate the housing target demand of the 18 to 54 age sector.

An estimated 12 owner and six rental housing units should be designated for retirees, seniors and elderly populations. An estimated **4.7 acres** will be required to complete the needed housing target demand for new senior/elderly housing development projects.

Combined, a minimum estimated 12.7 acres of land will be required to meet the housing demand of both new owner and rental housing types in Pender, by 2029. The Community should designate an estimated 2.5 times the total required acres identified for future residential land use.

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	14 / 6*	7.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex/Triplex Unit	0 / 6	1.0
	Apartment - 4+ Units	0 / 0	0.0
Totals		14 / 12	8.0
55+ Years	Single Family Unit	8 / 0	2.8
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	4 / 0	0.9
	Duplex/Triplex Unit	0 / 6	1.0
	Apartment - 4+ Units	0 / 0	0.0
Totals		12 / 6	4.7
TOTAL UNITS / ACRES		26 / 18	12.7^^
*Includes Credit-To-Own Units. **Includes housing for persons with a disability ^Includes Public Right-of-Way. ^^Community Land Use (Residential) Plan should designate 2.5x total acres needed.			
Source: Hanna:Keelan Associates, P.C., 2019.			

NEW HOUSING DEVELOPMENT AREAS.

An updated Pender Comprehensive Plan is currently being developed, which estimates 415.6 acres of land exist within the current Village of Pender Corporate Limits. Of the 415.6 total acres, 99.1 acres, or 23.8 percent are identified as “vacant” with a large amount capable for supporting new development. **Illustration 4.1 Page 4.14**, highlights future land uses in the Community.

The Land Use Plan highlights future land uses both within the Corporate Limits of Pender and adjacent/outside the Village but within its Planning Jurisdiction. A majority of single family and duplex residential land uses could be located in the northern and southwestern portions of the Community. Triplex and four-plex residential development projects would be appropriate to buffer downtown commercial uses, as well as industrial uses, in eastern Pender. There are several vacant lots within the Corporate Limits of Pender that would be suitable for housing infill development.

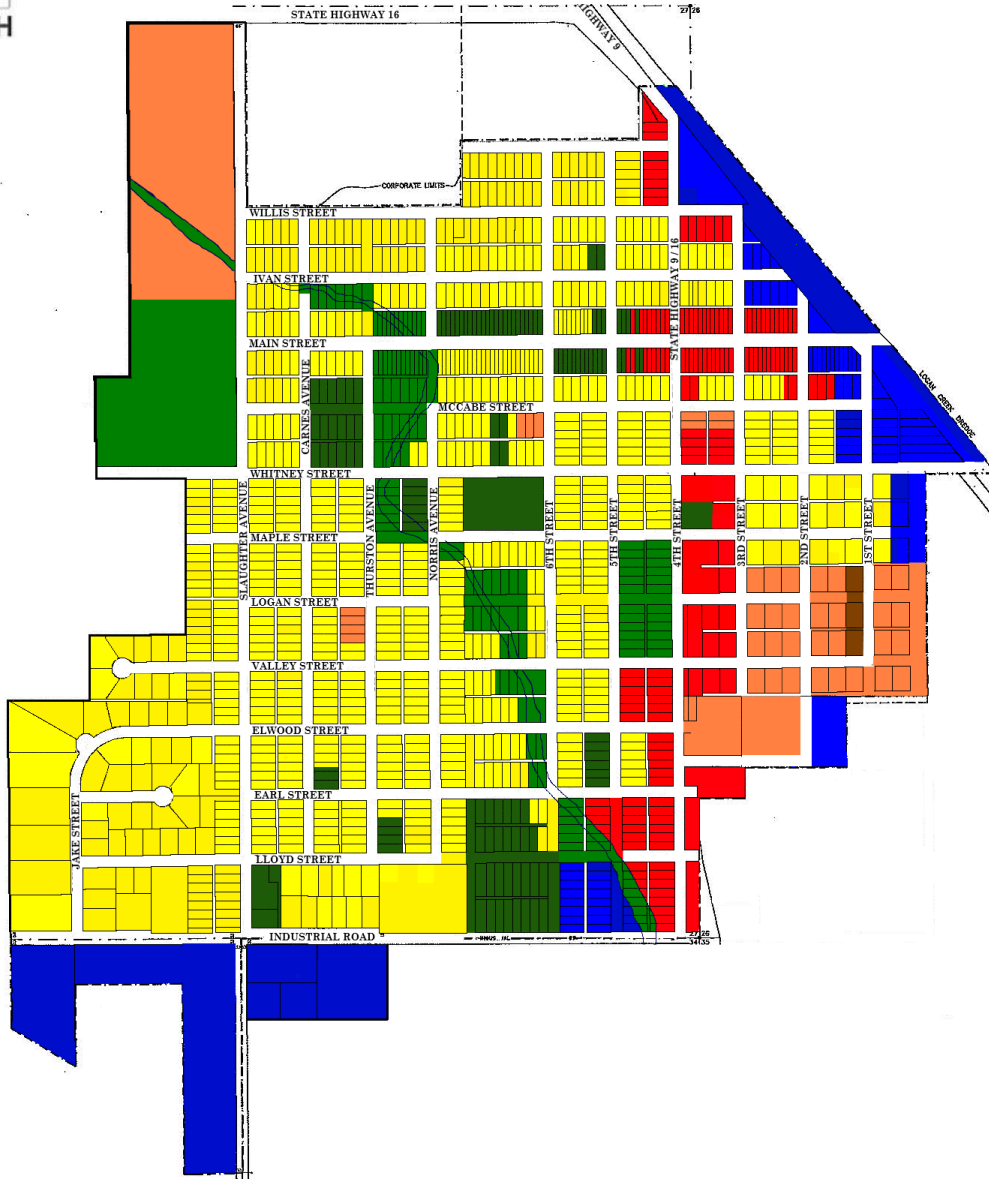
The Pender Planning Jurisdiction, highlighted on **Illustration 4.2, Page 4.15**, identifies residential growth areas located northwest and southwest of the current Corporate Limits of Pender. The areas contain suitable land parcels for a “build-through” residential subdivision that could potentially be annexed into the Community, once fully developed.





GENERALIZED FUTURE LAND USE MAP

PENDER, NEBRASKA CORPORATE LIMITS



LEGEND

- PARKS/RECREATION/OPEN SPACE
- PUBLIC/QUASI-PUBLIC
- SINGLE FAMILY RESIDENTIAL
- MULTIFAMILY RESIDENTIAL
- MOBILE HOME RESIDENTIAL
- COMMERCIAL
- INDUSTRIAL

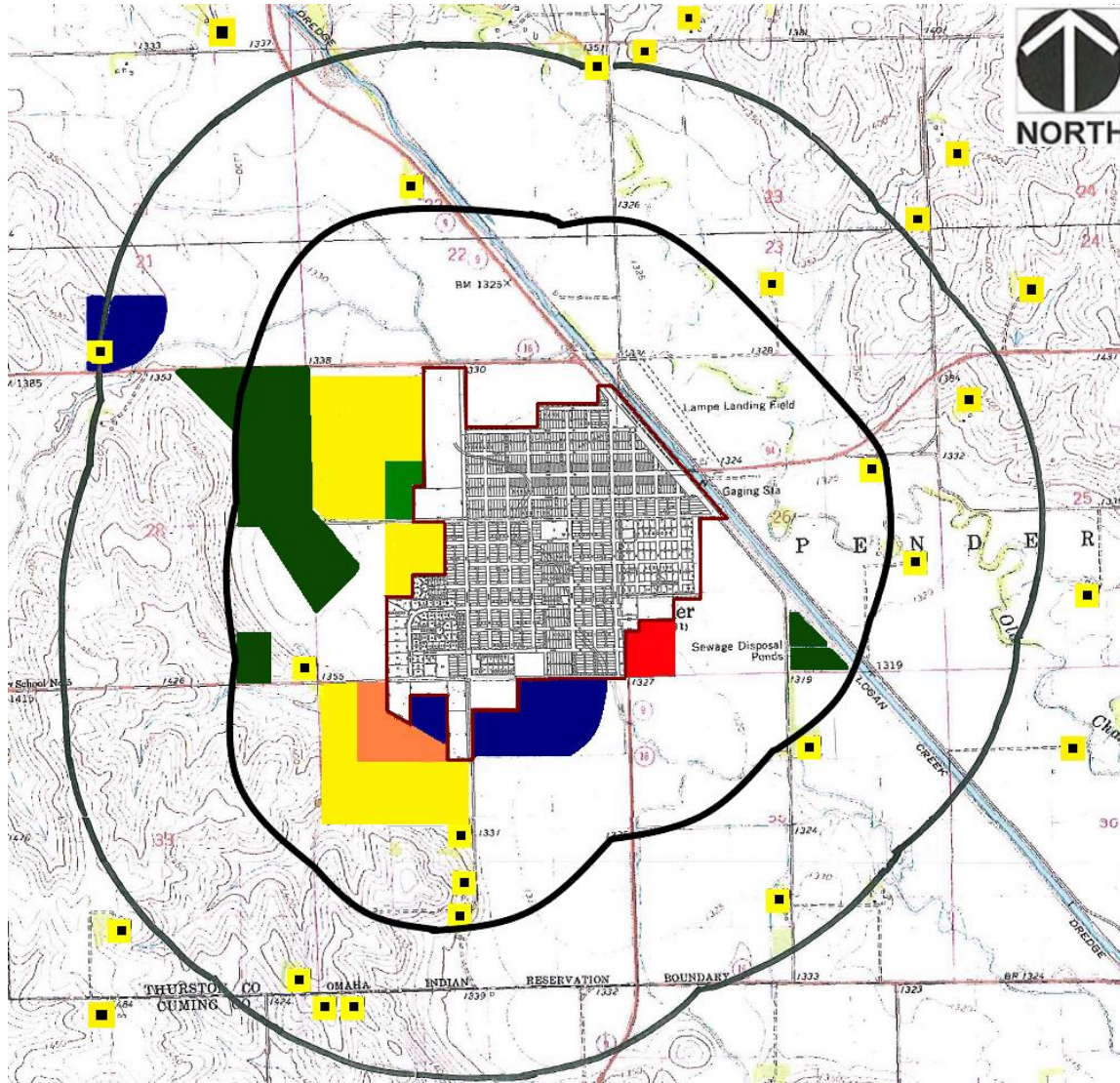
HANNA:KEELAN ASSOCIATES, P.C.
COMMUNITY PLANNING & RESEARCH

* Lincoln, Nebraska * 402.464.5383 *

ILLUSTRATION 4.1

GENERALIZED FUTURE LAND USE MAP

PENDER, NEBRASKA PLANNING JURISDICTION



LEGEND

- PUBLIC/QUASI-PUBLIC
- PARKS/RECREATION
- RESIDENTIAL SUBDIVISION
- MULTIFAMILY RESIDENTIAL
- COMMERCIAL
- INDUSTRIAL
- SINGLE FAMILY RESIDENTIAL
- VILLAGE OF PENDER CORPORATE LIMITS
- EXISTING ONE-HALF MILE PLANNING JURISDICTION
- FUTURE ONE-MILE PLANNING JURISDICTION

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

* Lincoln, Nebraska * 402.464.5383 *

ILLUSTRATION 4.2

HOUSING REHABILITATION/DEMOLITION DEMAND.

Table 4.7 identifies the **housing rehabilitation and demolition target demand for Pender, by 2029**. The data presented is based on information collected from on-site field work in the Community. **A total of 101 units could be targeted for moderate or substantial rehabilitation in Pender, at an estimated cost of \$3.9 Million. Up to 33 housing units should be considered not cost effective for rehabilitation and scheduled for demolition.** The estimated cost of demolition will range, depending on acquisition of the housing unit.

**TABLE 4.7
HOUSING REHABILITATION / DEMOLITION
TARGET DEMAND
PENDER, NEBRASKA
2029**

# Rehabilitated / Est. Cost	<u>Demolition</u>
101 / \$3.9 M	33

Source: Hanna:Keelan Associates, P.C., 2019.

A **Community-Wide “Land Bank”** program could be established to reserve land for future housing development, including newly-platted parcels and newly-vacated lots via housing demolition. Pender Community Development and the Northeast Nebraska Economic Development District should take a proactive role in housing development and rehabilitation activities in the Community.

TARGET HOUSING DEVELOPMENT/REDEVELOPMENT AREAS.

New housing activities involving infill development, along with moderate and/or substantial housing rehabilitation programs should be most active within Pender’s designated **“Redevelopment Areas”**. These **Areas** have the ability to utilize **Tax Increment Financing** to assist in funding public infrastructure improvements, such as water/sewer/storm water drain replacement, street and sidewalk enhancements and other public rehabilitation projects. **The Village of Pender has completed a Blight and Substandard Determination Study for one designated “Redevelopment Area.” Housing, Commercial and Industrial programs are eligible for TIF in this area.**

The need for new housing development, along with the rehabilitation or preservation of existing housing is important for the Community of Pender. The field analysis completed as an activity of this **Community Housing Study** included utilizing information provided by the Thurston County Assessor’s office to target areas of deteriorating and dilapidated housing.



**PENDER, NEBRASKA
2019-2029 COMPREHENSIVE PLANNING PROGRAM**

**COMMUNITY HOUSING STUDY
*WITH STRATEGIES FOR AFFORDABLE HOUSING.***

Nebraska Investment Finance Authority – Housing Study Grant Program.

SECTION 5

10-YEAR HOUSING ACTION PLAN.

SECTION 5 | 10-YEAR HOUSING ACTION PLAN.

INTRODUCTION.

The greatest challenge for the Village of Pender, during the next 10 years, will be to develop housing units for workforce persons and families, elderly households and special populations. Overall, Pender should target up to **44 new housing units; 26 owner and 18 rental units, by 2029. The target demand for workforce housing is 22 units; 12 owner and 10 rental units.**

The successful implementation of the following “**Pender, Nebraska 10-Year Housing Action Plan**” will begin with the preparation of reasonable, feasible housing projects. This **Action Plan** addresses all aspects of housing, including new construction, housing rehabilitation, the removal of substantially deteriorated or dilapidated housing, the reuse or infill of residential lots, appropriate housing administration and code and zoning enforcement. Important to the cause for future housing activities in Pender will be the implementation of a **Pender Community Housing Partnership**, with the technical assistance of local, available housing partners. *“The bigger the circle of Partners, the better the delivery of housing.”* The following Community groups, organizations and funds/funding sources are available to create new and preserve existing housing.



POTENTIAL HOUSING PARTNERS (FUNDING & IMPLEMENTATION).

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

RD = USDA-Rural Development-selected Grant and Mortgage Insurance Programs.

AHP = Federal Home Loan Bank-Affordable Housing Program.

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

HTC = Historic Tax Credits (State & Federal).

NDED = Nebraska Department of Economic Development-Community Development Block Grant, HOME Program, Developer/Nebraska Affordable Housing Trust Fund, including LB 518 Funds.

O/DE = Owner/Developer Equity.

CPF = Conventional Private Financing.

VP = Village of Pender.

ME = Major Employers.

MHEG = Midwest Housing Equity Group.

MHDF = Midwest Housing Development Fund.

PCHP = Pender Community Housing Partnership.

NENAAA = Northeast Nebraska Area Agency on Aging.

NENCAP = Northeast Nebraska Community Action Partnership.

NENEDD = Northeast Nebraska Economic Development District.

PCD = Pender Community Development, Inc. (Tax Increment Financing).

PED = Pender Economic Development.

CF = Community Foundations.

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

NH/AL = Nursing Home/Assisted Living.

PCH = Pender Community Hospital.

PLACE-BASED DEVELOPMENT COMPONENTS.

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

ACCESS AND LINKAGES:

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

COMFORT AND IMAGE:

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

USES AND ACTIVITIES:

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

SOCIABILITY:

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

HOUSING PROJECTS.

The following **Housing Action Plan** presents a list of **possible housing programs or development activities** proposed for the Village of Pender during the next 10 years. Programs include activities associated with the organizational or operational requirements to ensure housing development exists as an ongoing community and economic process, housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the local housing stock. The **Plan** defines a purpose and estimated cost for each **housing program** and, where relevant, the estimated cost subsidy and potential development and implementation partners.

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost/Partners.</u>
1.	Create a Pender Community Housing Partnership (PCHP) , to lead housing capacity building, educational and housing promotional activities in Pender.	The PCHP should work with selected, pertinent local, both public and private housing stakeholders/ partners to establish a program of housing, awareness, understanding and promotion, all in an effort to better educate the Community on the cause for new and improved appropriate housing for the residents of Pender.	Estimated Annual Cost: \$5,000 (Selected Partners).
2.	Create a Workforce Housing Initiative in Pender, aimed at producing up to 12 owner and 10 rental housing units for the Community's workforce persons and families.	A Workforce Housing Initiative to produce safe, affordable housing for the local Pender workforce, including both new construction and purchase-rehab-resale/re-rent programs.	\$6,500,000. VP, PCHP, NDED, NIFA, USDA-RD, PCD, PED, O/DE, CPF, ME, NENEDD & MHEG.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost/Partners.</u>
3. Establish a Pender Major Employer Housing Assistance Program.	To encourage Major Employers of Pender to be a funding partner in the Community's Workforce Housing Initiative.	A \$25,000 annual contribution from Major Employers.
4. Create a Pender Continuum of (Housing) Residential Care Program.	Housing assistance program to address all facets of Elderly Housing needs in Pender , including supporting existing elderly housing facilities and advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation/ modification.	\$7,500 VP, PCD, PED, PCHP, NH/AL, PCH, RD, HUD, NIFA, NDED, MHEG, NENAAA & CF.
5. Create a Pender Land Trust/Land Bank Program.	Secure land for future housing developments in Pender.	\$75,000 Annually VP, PCHP, PCD, PED, CF & ME.
6. Plan and conduct an annual Pender Housing Summit.	Local housing stakeholders/partners would be invited to an annual presentation of housing accomplishments and opportunities in Pender.	\$2,500 Annually VP, PCHP, PCD, PED, NENEDD, NDED & CF.

HOUSING PRESERVATION.

	<u>Activity/Purpose.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
7.	<p>Community-Wide Housing Code Inspection and Rental Licensing Program, to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a Nuisance Abatement Program.</p>	\$30,000.	50% or \$15,000.	VP, PCHP, NENEDD, CF & O/DE.
8.	<p>Single Family Owner and Rental Housing Rehabilitation Program, 20 to 30 Units, moderate rehabilitation at \$22,000 to \$38,000 per unit in Pender, by 2029, to meet the needs of low- to moderate-income households.</p>	\$875,000.	70% or \$612,500.	VP, PCHP, NENEDD, NENCAP, NDED, RD & O/DE.
9.	<p>Purchase and Demolition of 10 to 15 substandard, dilapidated housing units in Pender, by 2029. Credit property to the Land Bank for purpose of redevelopment.</p>	\$780,000.	80% or \$624,000.	VP, PCHP, NENEDD, PF, NDED, PCD & O/DE.
10.	<p>Single Family Purchase-Rehab-Resale/Re-Rent Program, 10 Units, 3+ bedroom houses, standard amenities in Pender, by 2029, to meet the affordable homeowner/renter needs of low- to moderate-income workforce households (31%+ AMI).</p>	\$1,450,000.	65% or \$942,500.	VP, RD, PCHP, NENEDD, PF, NDED, PCD & O/DE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
11.	<p>Pender Elderly Rental Housing Initiative, six Units, plus necessary supportive services: Mixed income, 2 bedroom duplex/triplex units, standard amenities, to meet the rental housing needs of low- to moderate-mixed-income elderly households (31%-125% AMI).</p>	\$1,200,000.	65% or \$780,000.	VP, PCH, PCHP, NENAAA, NENCAP, O/DE, NIFA, NDED, MHEG, MHDF, AHP, HUD, RD, PCD & CF.
12.	<p>Pender Elderly Homeownership Initiative, Six Units, Mixed income, 2 & 3 bedroom single family and town home units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (81%+ AMI).</p>	\$1,650,000.	15% or \$247,500.	VP, PCHP, NENAAA, RD, O/DE, NIFA, NDED, PCD & CPF.
13.	<p>Housing Rehabilitation/ Modification Initiative, 10 Units, plus necessary supportive services : Standard amenities, complete visit ability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), <i>Elderly and Special Population Households</i>, with a Person(s) with a Disability.</p>	\$350,000.	90% or \$315,000.	VP, PCHP, NENAAA, NENCAP, RD, O/DE, NIFA, NDED, PCD & CPF.

HOUSING FOR FAMILIES & WORKFORCE.

<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
14. Single Family Rental, CROWN Rent-To-Own Program, Six Units: Scattered Site, Mixed income, 3+bedroom houses with standard amenities to meet the affordable workforce housing needs of moderate-income households (51% to 80% AMI).	\$1,260,000.	60% or \$558,000.	VP, PCHP, RD, O/DE, NIFA, NDED, MHEG, MHDF, AHP, PCD, PED, CPF & CF.
15. General Rental Housing Program, Eight Units: Scattered Site, Mixed income, duplexes and/or apartments, consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable workforce rental housing needs of low- to moderate-income workforce households (51% to 125% AMI).	\$1,510,000.	70% or \$1,057,000.	VP, PCHP, RD, O/DE, NIFA, NDED, MHEG, MHDF, AHP, PCD, CPF & CF.
16. Family Homeownership Initiative, 10 Units: Scattered Site, Mixed income, single family or town home units, 3+ bedroom units with standard amenities to meet the affordable workforce housing needs of moderate- to upper-income family households (81%+ AMI).	\$3,350,000.	15% or \$502,500.	VP, PCHP, RD, CPF, NENEDD, O/DE, & PCD.
17. Owner/Rental Housing Initiative for Special Populations, Four Units (Two Owner, Two Rental): Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI).	\$740,000.	90% or \$666,000.	VP, PCHP, HUD, RD, NIFA, NENCAP, NDED, AHP, MHEG, PCD & CPF.



PENDER, NEBRASKA 2019-2029 COMPREHENSIVE PLANNING PROGRAM

COMMUNITY HOUSING STUDY *WITH STRATEGIES FOR AFFORDABLE HOUSING.*

Nebraska Investment Finance Authority – Housing Study Grant Program.

SECTION 6

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

SECTION 6

HOUSING DEVELOPMENT IMPLEMENTATION, AFFORDABLE HOUSING CONCEPTS & FUNDING SOURCES / PARTNERSHIPS.

INTRODUCTION.

Section 6 of this **Housing Study** provides discussion regarding **housing development implementation and affordable housing concepts** for the Village of Pender. Housing programs implemented in Pender should consist of both traditional (single family, multifamily, duplex, town home, etc.) and non-traditional development concepts (patio home, conversion homes, accessory housing, etc.) to support various income sectors.

Also included is a presentation and discussion of various housing **funding sources and partnerships** that are successfully being utilized in Nebraska today. The Community of Pender can consider these and other successful affordable housing models in the development of needed housing.

HOUSING DEVELOPMENT IMPLEMENTATION.

The successful implementation of housing developments in Pender depends on a firm understanding of the local housing industry and available housing funding resources. Solutions to housing opportunities in the Community can be achieved with a pro-active approach via collective partnerships among housing developers and funders, non-profit organizations, local elected officials and Pender citizenry.

The development of **affordable housing throughout Pender will require the strategic application of a variety of both public and private funding sources. Typical private funding is secured from banks, foundations, major employers and individuals with a passion for funding housing and sustaining the livability of a neighborhood.**

“**Affordable Housing**” applies to persons and households of all income sectors of the Community. Affordable independent living housing requires no more than 35 percent of the occupant's annual income for the cost of rent and utilities, or mortgage and associated mortgage interest payment, insurance and utilities.”

“**Traditional low-income housing**” is for persons and families at 0 percent to 80 percent of the Area Median Income, commonly referred to as "Very-Low to Moderate Income". Housing for households within this income range typically requires one or more public programs of financial intervention or support for buying down either or both the cost of development and/or operation, allowing the housing to be affordable (see above). The use of public programs of financial support will, typically, require income and rent or purchase limits.

“**Market-Rate Housing**”, as it is typically referred to, is housing, both owner and rental, that typically meets the current "street cost", utilizing no programs of public intervention or support, but, yet, is affordable (see above) to the tenant.”

“**Section 8 Rental Housing (Project-Based)**,” is a government-funded program that provides rental housing to low-income households in privately owned and managed rental units. The subsidy stays with the building; when you move out, you no longer have the rental assistance. Most units’ rental cost will be 30 percent of your household adjusted gross income. There may be a variety of housing types available through this program including single-family homes, townhomes, or apartments.

“**Section 8 Rental Housing (Tenant-Based)**.” Families with a tenant-based voucher choose and lease safe, decent, and affordable privately-owned rental housing.

AFFORDABLE HOUSING CONCEPTS.

A total of 44 new housing units are targeted for the Village of Pender by 2029. This would include up to **26 owner units** and **18 rental units throughout the Community, including 22 housing units for the local workforce.** Vacant land will need to be made available, both within and adjacent the Pender Corporate Limits for the suitable development of various, needed housing types.

Identifying locations of new housing development is important for Pender. The Village has restrictions on where new development can take place, such as river beds, flood plains and natural topographic issues. **The Community’s Comprehensive Plan, which includes Future Land Use Maps and both voluntary and involuntary annexation policies, will greatly assist housing development efforts in Pender.** The Village will need to focus on workforce families and young professionals needing safe, efficient and affordable housing, including employees living outside of Pender. This can be accomplished through joint relationships with major employers of the Village in an effort to create decent rental housing units for employees.

Pender should implement housing rehabilitation activities, including purchase-rehab-resale and/or re-rent programs. The Community has an estimated 101 housing structures needing moderate- to substantial rehabilitation and an estimated 33 housing structures targeted for demolition and replacement. The demolition or removal of dilapidated or severely deteriorated housing structures will create additional vacant land for the Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be secured in an official **Community-Wide Land Bank Program**.

Single family homes are being developed as **Credit-, or Lease-To-Own (CROWN)**, affordable housing options in Nebraska Communities, including Pender. This housing option is typically funded with Low-Income Housing Tax Credits, awarded by the Nebraska Investment Finance Authority, with the CROWN or Credit-To-Own Program, HOME Funds and/or Nebraska Affordable Housing Trust Funds, available through the Nebraska Department of Economic Development (NDED) and/or Affordable Housing Program funds, provided by the Federal Home Loan Bank. Also included in funding affordable single family homes is conventional financing and Tax Increment Financing.

Although reasonably modest by design, all in an effort to maximize the use of tax dollars, the single family home CROWN units provide all necessary living space for a family of up to six persons. Amenities could include, but not be limited to three- or four-bedrooms, upper and lower level bathrooms, a great or family room, finished basement, kitchen, dining area and a single or double stall garage. The square footage of these affordable single family homes typically ranges from 1,200 to 1,400 square feet. These homes are usually constructed on lots of 12,000 to 16,000 square feet, allowing for ample yard space.

Duplex/triplex rental housing is a popular affordable housing program in Nebraska for both older adults, 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for affordable duplex/triplex rental housing have traditionally range from \$595 to \$905, depending upon the local housing economics of the subject community.

Affordable duplex and triplex rental housing provides an excellent low-density housing option for Nebraska communities, while maintaining a cost containment approach to building living space and maximizing the use of tax dollars. Duplex and triplex rental housing units range from 1,000 to 1,400 square feet, contain either two- or three-bedrooms, include a kitchen and dining area, a family room, at least one bath and a garage. Basements can be included in the development process, to provide additional living space, if necessary. **Affordable housing programs with supportive services for the subject tenant are the most successful programs.**

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

Immediate housing alternatives are needed in the Village of Pender as a solution to the Community’s growing population of workforce employees. Participants of the Community Leadership Session and Survey respondents identified a lack of available, affordable and sufficient housing units for sale or rent as common barriers to purchasing or renting a home in Pender.

The following immediate housing alternatives would create additional housing choices in Pender for persons and families of all income sectors. **It is recommended that Pender Community Development, Inc. and Pender Economic Development, Inc., along with the Pender Community Redevelopment Authority, DownTown Revitalization Committee and Northeast Nebraska Economic Development District, create partnerships with local major employers to support this type of housing development through the identification of suitable lots, the approval of infill ordinances and design guideline review.**

Infill Housing.

Infill housing serves the purpose of creating housing units on vacant lots, generally located in or near the center of the Community, that would otherwise be considered too small for today’s development standards. An advantage to this housing type is to make use of existing water, sewer and electrical utilities that are already in place. Infill housing is widely considered to be a “smart growth” technique for Communities, with an average sale price, generally, lower than that of new residential subdivision development.

INDEPENDENT DUPLEX APARTMENT EXAMPLE

The need for additional independent family and/or elderly duplex apartments was discussed at several meetings throughout the planning process. A new 18 unit affordable rental housing development in **Holdrege, Nebraska, Sunrise Lane, LLC**, designated for retirees and the elderly is pictured below. The Subdivision has nine separate duplexes. Exteriors are constructed entirely of vinyl siding and brick. Sunrise Lane, LLC, is an ideal model of independent living elderly housing for low- to moderate-income households. Duplexes and townhomes of similar construction are also suitable for families of low- to moderate-income.



Waverly and Falls City, Nebraska Townhomes



Waverly, Nebraska CROWN Homes



“Accessory” Housing.

Also known as “In-Law Suites” or “Granny Flats,” or “Tiny Houses” are accessory housing providing additional housing opportunities in selected community neighborhoods. Accessory housing structures are growing in popularity in Communities dealing with issues pertaining to the displacement of low- to moderate-income residents. Advantages to this housing unity type include, but are not limited to, property owners living on-site, construction not consuming additional land, an alternative to traditional apartment life and a reduced cost of construction when compared to conventional apartment development.



Conversion Housing.

Families meeting required guidelines established by the U.S. Department of Housing and Urban Development can apply for “conversion vouchers” that support families in public housing units being displaced due to demolition, transfer of ownership or unacceptable living conditions. Families are allowed to find a housing unit that is suitable for their needs and income whereby 30 percent of the family’s income and Housing Authority payment standard, or the gross rent, whichever is lower, is covered through a Housing Assistance Payments contract with the owner. It is important for the Community of Pender to provide a variety of safe, decent housing alternatives in the event a public housing complex falls victim to the previously mentioned scenarios of substandard housing.

Single Room Occupancy (SRO) Housing.

This housing type is typically developed as expanded dormitory-style housing and consists of six, eight or more units per building. SRO housing is a suitable housing type for young professionals entering the workforce and serves as a type of transitional housing for young families. Major employers should see this housing type as an advantage to reduce the commute times of their employees and become active in its production through partnerships with local development corporations and developers.

HOUSING FUNDING SOURCES/PARTNERSHIPS.

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

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).

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

The Village of Pender has completed a Blight and Substandard Determination Study Plans for one designated “Redevelopment Area.” Housing, Commercial and Industrial programs are eligible for TIF in this area.

Local Housing Authority.

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. **The Village of Pender, currently, does not have a Housing Authority.**

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; and
- g) Single-Room Occupancy housing for new employees of major employers.

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 **Nebraska Department of Economic Development (NDED)**, **Nebraska Investment Finance Authority (NIFA)**, **Nebraska Affordable Housing Trust Fund (NAHTF)**, **Nebraska Energy Office (NEO)** and **Nebraska Department of Health and Human Services (NDHHS)**. The following describes the primary housing funding programs provided by these State agencies.

Nebraska Department of Economic Development (NDED).

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

\$16.8 Million Community Development Block Grant
\$4.2 Million HOME Investment Partnership Fund
\$941,000 Emergency Solutions Grant Program
\$3.6 Million Homeless Shelter Assistance Trust Funds
\$11.2 Million Nebraska Affordable Housing Trust Fund
\$480,000 Housing Opportunities for Persons with AIDS

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 and Omaha receive an annual allocation of CDBG funds, from the Department of Housing and Urban Development, as entitlement communities. The remaining Nebraska Communities are classified as non-entitlement Communities and compete annually for CDBG funds for various community and economic development programs, including housing. Nebraska Communities, with a population of 5,000+ are eligible for multi-year CDBG funding from the Comprehensive Revitalization Category of funding.

NDED also administers 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 CHDO serving Pender is Northeast Nebraska Community Action Partnership, which provides housing services such as weatherization and rent and utility assistance. Additionally, Northeast Nebraska Economic Development District is available to provide community and economic development grant preparation and implementation activities and services.

Nebraska Affordable Housing Trust Fund (NAHTF).

The NAHTF is available to assist in funding affordable housing programs. The Trust Fund is administered by the NDED and is used to match with Low-Income Housing Tax Credit allocations, for new affordable rental housing, funding of non-profit operating assistance, financing distressed rental properties and the acquisition/ rehabilitation of existing rental programs.

LB 518-Rural Workforce Housing Investment Act/Rural Workforce Housing Investment Fund (RWHIF).

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

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 Nebraska State Historic Tax Credit establishes a \$15,000,000 tax credit pool, and the Nebraska State Historical Society (SHPO) will handle the annual allocation of the credits for the 2015, 2016, 2017 and 2018 tax years.

The program encourages the preservation of the State's historic buildings for the following important outcomes:

- ◆ Incentives for redevelopment of historic properties and districts across the State.
- ◆ Private investment in historic buildings, downtowns and neighborhoods.
- ◆ New uses for underutilized and substandard buildings.
- ◆ Jobs and economic development in Nebraska communities, both rural and urban.
- ◆ Creation of housing units.
- ◆ Revitalized communities through preservation of historically significant buildings and districts.
- ◆ More heritage tourism in communities.

Basic provisions of the NHTC:

- ◆ Twenty percent (20%) Nebraska tax credit for eligible expenditures made to rehabilitate, restore or preserve historic buildings.
- ◆ Maximum of \$1 million in credits for a project, a dollar-for-dollar reduction in state tax liability.
- ◆ Tax credits can be transferred with limitations.
- ◆ Rehabilitation work must meet generally accepted preservation standards.
- ◆ Detached, single-family residences do not qualify.

To qualify, a historic property must be:

- ◆ Listed individually in the National Register of Historic Places or
- ◆ Located within a district listed in the National Register of Historic Places or
- ◆ Listed individually under a certified local preservation ordinance or
- ◆ Located within a historic district designated under a certified local preservation ordinance.

The minimum project investment must equal or exceed:

- ◆ The greater of \$25,000 or 25% of the property's assessed value (for properties in Omaha and Lincoln). \$25,000 (for properties located elsewhere).

Nebraska Investment Finance Authority (NIFA).

NIFA is a major provider of funding for affordable housing development in Nebraska. The primary program is the **Section 42 Low Income Housing Tax Credits (LIHTC)** utilized to help finance both new construction and rehabilitation of existing rental projects.

LB 884-State Low-Income Housing Tax Credit is another source of funding for affordable housing.

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

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

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

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

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

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

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

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 seven-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** 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/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.

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 also provides community social services, emergency services, family development and nutrition programs. Nebraska Communities and Counties should work with their Community Action Partnership to provide safe, accessible, affordable housing to its residents.

Northeast Nebraska Community Action Partnership serves as the **CHDO** for the **Village of Pender** regarding the provision of affordable housing. The **Nebraska Housing Developers Association** is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, economic and housing development grant writing administration is available with **Northeast Nebraska Economic Development District**.

Nebraska Energy Office (NEO).

Low-Income Weatherization Assistance Program – This Federally funded program assists people with low-incomes by making energy improvements to their homes. The program is a State-wide effort carried out primarily by Nebraska Community Action Partnerships. The weatherization program concentrates on energy improvements which have the greatest impact on making recipient’s homes more energy efficient, thereby lowering their energy consumption. Eligible weatherization measures include caulking, weather stripping, ceiling, wall and floor insulation and furnace repair.

Nebraska Department of Health and Human Services (NDHHS).

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

REGIONAL FUNDING.

Federal Home Loan Bank.

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

FEDERAL FUNDING

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

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

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **Mortgage Insurance** – The HUD 221(d)(4) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit-motivated developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

U.S.D.A. Rural Development (RD).

- a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available**
- b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.

- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects 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.

Other Federal Funding.

Other funding products that may serve to be useful in the development of affordable housing for persons with a serious mental illness are the HUD Rural Housing and Economic Development Fund, the Native American Housing and Self-Determination Act and CDBG funds and the Rehabilitation Tax Credit, available via the Historic Preservation Act.



PENDER, NEBRASKA
2019-2029 COMPREHENSIVE PLANNING PROGRAM

COMMUNITY HOUSING STUDY
WITH STRATEGIES FOR AFFORDABLE HOUSING.

Nebraska Investment Finance Authority – Housing Study Grant Program.

APPENDIX I
PENDER SURVEY RESULTS.

Pender, Nebraska Comprehensive Planning Program

CITIZEN SURVEY

Pender Community Development, Inc. (PCD) is currently conducting a **Comprehensive Planning Program**, to determine both the present and future needs of the Community for the next 10 years. **The Program is funded by the Nebraska Investment Finance Authority-Housing Study Grant Program, with matching funds from PCD.** An important activity of this **Planning Program** is to ask you about the needs and wants of the Community. Please take a few minutes to complete and return the following **Citizen Survey** to Village Hall by **FRIDAY, NOVEMBER 30TH.**

TOTAL SURVEYS: 140

COMPLETE THE SURVEY AND BE ELIGIBLE FOR A \$50 GAS CARD DRAWING!!

POPULATION CHARACTERISTICS

1. How long have you lived in Pender?

- | | |
|---|---|
| <input type="checkbox"/> Less than 1 Year (4) | <input type="checkbox"/> 11 to 20 Years (19) |
| <input type="checkbox"/> 1 to 5 Years (21) | <input checked="" type="checkbox"/> 21+ Years (66) |
| <input type="checkbox"/> 6 to 10 Years (12) | <input type="checkbox"/> I do not live in Pender (13) |

2. Including yourself, how many persons are there in your family/household?

- | | |
|---|---|
| <input type="checkbox"/> One (11) | <input type="checkbox"/> Four (37) |
| <input checked="" type="checkbox"/> Two (44) | <input type="checkbox"/> Five (10) |
| <input type="checkbox"/> Three (21) | <input type="checkbox"/> Six or More (12) |

3. How many persons in your family are in each of the following age groups?

- | | | |
|--|--|--|
| <input checked="" type="checkbox"/> Less than 18 Years (66) | <input type="checkbox"/> 35 to 44 Years (44) | <input type="checkbox"/> 65 to 74 Years (19) |
| <input type="checkbox"/> 18 to 24 Years (28) | <input type="checkbox"/> 45 to 54 Years (27) | <input type="checkbox"/> 75 to 81 Years (3) |
| <input type="checkbox"/> 25 to 34 Years (36) | <input type="checkbox"/> 55 to 64 Years (32) | <input type="checkbox"/> 82+ Years (3) |

EDUCATION

4. Check all that apply.

- I am a graduate of Pender Public Schools. (52)
- I have children attending Pender Public Schools. (55)**
- Public Schools were a factor in my decision to locate in Pender. (32)

5. Are there sufficient and safe routes to School for children?

- Yes (106)** No (16)

If No, what could be done to improve the safety of children commuting to and from school?

Top Responses: improved sidewalks, crossing guards.

6. Would you recommend Pender Public Schools to parents?

- Yes (120)** No (5)

PUBLIC FACILITIES & COMMUNITY & ECONOMIC DEVELOPMENT

7. What new public recreational opportunities should be considered for Pender?

Top Responses: new/updated swimming pool and/or splash pad; public walking trails; more ballfields; track & field facility; community lake.

8. What three new businesses would you like to see in Pender?

Top Responses: family-style restaurant, dollar store, grocery store, coffee shop.

9. What three services would you like to see offered in the Village of Pender that are currently not available?

Top Responses: CPA, public transportation (especially for elderly), online utility bill-pay.

10. Please rate the quality of the following Community Services & Public Facilities in or around your Town.

(Average Rating: 1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor).

Churches: 1.4	Discount/Variety Store: 2.5	Recycling/Garbage Service: 1.9
Grocery Store: 2.3	Downtown Businesses: 2.3	Repair Services: 2.1
Pharmacy: 1.3	Senior Center: 2.5	Entertainment/Theater: 3.4
Fire Protection: 1.4	Post Office: 2.0	Library: 1.8
Village office: 2.1	Restaurants/Cafes: 2.5	Medical Clinic: 1.4
Parks/Recreation: 2.1	Convenience Stores: 2.0	Police Protection: 2.3
Wellness/Fitness Center: 1.4	Streets/Sidewalks: 3.4	Banks: 1.4
Local Government: 2.3	Utilities: 2.6	Schools: 1.3
Cable TV: 2.7	Retail Goods/Services: 2.6	Child Care Opportunities: 2.0
Public Transit: 3.5	Employment Opportunities: 2.5	Other: _____

11. Please select the top three (3) most important business/industry sectors to the Village of Pender.

Farming/Agriculture (101)	Leisure/Hospitality/Tourism (0)	Education (47)
Manufacturing (53)	Government (1)	Home-Based Businesses (4)
Wholesale Trade (0)	Medical/Emergency (68)	Law Enforcement/Protection (8)
Retail Trade (2)	Automotive (2)	Fire Protection (9)
Utilities (4)	Entertainment (1)	Other _____
Information (1)	Financial Activities (4)	
Health (48)	Professional & Business (9)	

TRANSPORTATION

	Greatly Needed	Somewhat Needed	Not Needed	Comments
12. Which Transportation items need to be addressed in Pender?				
▪ Traffic Safety Improvements	16	64	24	
▪ Railroad Crossing Improvements	3	5	87	
▪ Pedestrian/Trails Connections	42	44	16	
▪ School Traffic Circulation	26	56	19	
▪ Improved Traffic Control	5	48	46	
▪ Improved Truck Routes	19	42	39	
▪ Highway Corridor Enhancement	10	46	34	
▪ Access Management/Frontage Roads	15	38	43	
▪ More Parking	24	47	27	
▪ Control Storm Water Run-off	60	33	12	
▪ Congestion Reduction	6	23	67	
▪ Public Transit	9	23	57	

COMMUNITY GROWTH/LAND USE/ZONING

	Strongly Agree	Agree	No Opinion/ Neutral	Disagree	Strongly Disagree
13. The appearance of the Village of Pender can be improved with...					
▪ Street & Pedestrian Lighting	28	46	24	6	3
▪ Special Sales, Events and Welcome Banners	11	47	31	11	4
▪ Crosswalk Enhancements	17	44	29	9	5
▪ Street Trees, Benches & Landscaping	13	42	24	15	13
▪ Pedestrian Seating Areas and Sidewalk Cafes	10	42	26	16	11
▪ Vehicular Traffic Safety	7	31	45	12	7
▪ Coordinated Traffic Control Lighting	4	21	52	17	7
▪ Directional Signage	5	43	41	8	5
▪ Restoration/Preservation of Historic Buildings/Housing	16	57	23	5	2
▪ Gateway Entrance Signage and Advertising	9	36	34	16	4
▪ Design Guidelines for Facades, Awnings, etc.	11	31	35	16	6
▪ Nuisance Enforcement/Property clean-up.	42	40	9	4	1
▪ Housing Development/Rehabilitation	39	43	12	4	1

	Strongly Agree	Agree	No Opinion/ Neutral	Disagree	Strongly Disagree
14. The sustainability of the Village of Pender can be improved with...					
▪ Water, Sewer & Utility Replacement	49	42	11	1	0
▪ Improved Streets, Sidewalks & Alleys	82	25	3	1	0
▪ Additional Pedestrian Safety Measures	15	35	35	15	1
▪ Additional Parking for Businesses/in Downtown	17	33	36	15	2
▪ Burying Overhead Utility Lines	15	31	47	7	0
▪ Business Retention, Recruitment & Expansion	54	35	17	0	0
▪ Marketing of Sales & Festivals	27	42	29	3	3
▪ Coordinated Business Hours	10	49	33	7	1
▪ Designation of a “Historic District”	6	27	53	12	2
▪ Increased Marketing of Vacant Buildings	27	63	13	2	0
▪ Development of an Incubator Business Program	8	38	45	4	1
▪ Reducing utility costs with alternative energy sources	35	47	17	5	0
▪ New/Improved Parks/Rec/Trails	27	46	16	4	3
▪ Nuisance Enforcement/Property clean-up	43	40	9	3	1

15. Where should future residential growth in Pender take place?

- North (35)
- South (38)
- East (9)
- West (80)

16. Should the role of Downtown Pender be expanded with new commercial and entertainment facilities?

- Yes (91)
- No (19)

Should new commercial and entertainment facilities be expanded along the highway corridor and/or major routes through Pender?

- Yes (88)
- No (18)

If No, where should future commercial and entertainment facilities be developed?

17. Do you support stricter enforcement of Village ordinances regarding parking, junk vehicles and property maintenance?

Yes (94) No (14)

HOUSING & RESIDENTIAL DEVELOPMENT

18. Do you own or rent your place of residence?

Own (102) Rent (10)

19. Describe the type of housing you currently reside in.

House (109) Apartment (2)
 Mobile Home (0) Town Home/Duplex (2)

20. Are you satisfied with your current housing situation?

Yes (104) No (9)

If No, why not? _____

21. How would you rate the condition of your home or place of residence?

Excellent (44) Fair – Needs Minor Repair (20)
 Good (48) Poor – Needs Major Repair (1)

If minor or major repair is needed to your home, please describe the type of repair needed.

22. Which of the following additional housing types are needed in Pender, in the next 10 years?

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Not Needed</u>
▪ Housing For:	-----	-----	-----
<i>*Family Income: 2.5 persons per household income.</i>			
1. Lower-Income Families 0%-60% AMI (\$0-\$31,950)*	44	45	9
2. Middle-Income Families 61%-100% AMI (\$32,000-\$53,250)*	86	16	2
3. Upper-Income Families 101%+ AMI (\$53,251+)*	24	34	37
4. Single Parent Families	54	39	3
5. Existing / New Employees	67	30	0
▪ Single Family Housing	66	32	2
▪ Rental Housing (General)	61	38	4
▪ Manufactured Homes	21	48	21
▪ Mobile Homes	1	19	66
▪ Condominiums/Townhomes	36	39	15
▪ Duplex Housing	30	51	12
▪ Apartment Complexes (3 to 12 Units per Complex)	40	39	14
▪ Rehabilitation of Owner-occupied Housing	46	40	11
▪ Rehabilitation of Renter-occupied Housing	41	43	10
▪ Housing Choices for First-Time Homebuyers	69	28	1
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	33	41	11
2. Long-Term 6 to 15 Years	35	35	15
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	22	44	18
2. Long-Term 6 to 15 Years	26	40	18
▪ One Bedroom (Apartment or House)	22	47	17
▪ Two Bedroom (Apartment or House)	46	42	4
▪ Three Bedroom (Apartment or House)	54	32	6
▪ Independent Living Housing for Persons with a Mental/Physical Disability	15	52	23

▪ Group Home Housing for Persons with a Mental/Physical Disability	9	39	40
▪ Retirement Housing – Rental	29	44	15
▪ Retirement Housing – Purchase (Owner occupant)	28	43	14
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	35	48	8
2. Middle-income Elderly Persons	39	41	8
3. Upper-income Elderly Persons	18	47	22
▪ Licensed Assisted Living, with Specialized Services (i.e. health, food prep, recreation services, etc.)	19	42	27
▪ Single-Room-Occupancy Housing (Boarding Homes)	15	34	34
▪ Short-Term Emergency Shelters – 30 Days or Less	7	31	49
▪ Long-Term Shelters – 90 Days or Less	6	25	53
▪ Transitional Housing (3-12 month temporary housing)	10	32	46

23. Would you support the Village of Pender using State or Federal grant funds to conduct:

- ... an owner housing rehabilitation program? **Yes (84)** No (19)
- ... a renter housing rehabilitation program? **Yes (83)** No (19)

24. Would you support the Village of Pender establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house? **Yes (90) No (14)**

25. Would you support the Village of Pender using grant dollars to purchase, rehabilitate and resell vacant housing in the Community? **Yes (89) No (13)**

26. Would you support the Village of Pender using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? **Yes (88) No (13)**

27. As a Pender resident, would you be willing to contribute or donate money to support a local Community, Economic or Housing development activity?

Yes (46) No (44)

28. Please provide additional comments regarding the future of Pender, Nebraska:

Thank you for your participation!

Workforce Housing Needs Survey

Pender Community Development, Inc. (PCD), in cooperation with major employers in and near Pender, is conducting the following **Survey** to determine the specific renter and owner housing needs of the Community's workforce. **This Survey is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from PCD.** We would appreciate you completing and returning the following **Survey** to your employer by **FRIDAY, NOVEMBER 30TH.**

TOTAL SURVEYS: 209

1. Place of Employment? _____

Employer	Number	Employer	Number
AgriVision Equipment Group	23	Legacy Garden Rehabilitation & Living Center	4
Align Chiropractic	1	Lindsay Corporation	1
Apothecary Shop	1	Little Sprouts Child Development Center	1
Blue Ox	52	Northeast Nebraska Community Action Partnership	8
CharterWest Bank	3	Northeast Nebraska Insurance	1
Christiansen Construction	1	Pender Community Hospital/Medical Clinic	57
Thurston County	1	Pender Public Schools	41
Frontier Bank	2	Self-Employed	2

2. Where do you currently reside?

Pender (83) Rural Thurston County (26)

Other (92) RESPONSES: _____

Place	#	Place	#	Place	#
Bancroft	13	Emerson	12	Wakefield	5
Beemer	1	Laurel	1	Wayne	9
Rural Burt County	2	Lyons	2	Rural Wayne County	1
Rural Cuming County	11	Norfolk	1	West Point	8
Rural Dakota County	3	Oakland	2	Winside	2
Decatur	3	Onawa, IA	2	Wisner	8
Rural Dixon County	1	Thurston	2	Rural Woodbury County, IA	1

If outside of Pender, would you be interested in moving to the Community?

Yes (15) **No (99)**

3. Do you commute to Pender for work? **Yes (119)** No (56)

If yes, how far is your commute?

Less Than 10 Minutes (18) **10-20 Minutes (56)** 21-30 Minutes (37)

31-40 Minutes (4) 41-50 Minutes (4) 51-60 Minutes (1) 61+ Minutes (1)

4. Number of Persons in your household? 1 (23) **2 (58)** 3 (40) 4 (43) 5 or More (36)

5. Do you rent or are you a homeowner? Rent (37) **Own (160)**

6. How much is your monthly rent or mortgage payment?

Less than \$500 (69) \$500-\$650 (32) \$651-\$800 (20) \$801-\$950 (9)

\$951-\$1,100 (10) \$1,101-\$1,250 (8) \$1,251+ (11)

7. Are you satisfied with your current housing situation? **Yes (172)** No (24)

If no, why? _____

8. What is your current annual total household income?

Less than \$35K (24) \$35K-\$50K (30) \$51K-\$70K (32) \$71K-\$85K (23) **\$86K+ (64)**

9. As a renter or homeowner, what issues or barriers have you experienced with obtaining affordable, suitable housing for your household? Please check your top three.

For Renters		For Owners	
0	Lack of handicap accessible housing	1	Lack of handicap accessible housing
1	Lack of adequate public transportation	7	Lack of adequate public transportation
2	Lack of knowledge of fair housing rights	4	Lack of knowledge of fair housing rights
18	Cost of rent	46	Housing prices
0	Restrictive zoning/building codes	12	Restrictive zoning/building codes
4	Job status	14	Job status
6	Attitudes of landlords & neighbors	11	Attitudes of immediate neighbors
15	Lack of availability of decent rental units in your price range	8	Mortgage lending application requirements
0	Use of background checks	23	Excessive down payment/closing costs
3	Excessive application fees and/or rental deposits	27	Cost of utilities
11	Cost of utilities	5	Lack of educational resources about homeowner responsibilities
1	Lack of educational resources about tenant responsibilities	16	Cost of homeowner's insurance
		42	Lack of Sufficient Homes for Sale
		32	Cost of Real Estate Taxes
2	Other: _____	19	Other: _____

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

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

- Pender (26) Rural Thurston County (19) **Other (31)**

Bancroft, Dakota City, Emerson, Rural Areas, Wayne, West Point, Wisner. _____

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

- Single Family (54)** Attached Townhouse or Duplex-Type Unit (2)
 Mobile Home (1) Patio Home/Slab Home (6)
 Upper-Story Rehab (Downtown) (0) I plan to remain where I am (32)

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

One (3) Two (12) **Three (40)** Four + (38)

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

Less than \$50K (14) **\$50K-\$100K (18)** \$100K-\$120K (14) \$120K-\$135K (8)
\$135K-\$175K (14) \$175K-\$225K (14) \$225K+ (8)

10.e. What is the most your family could afford for monthly rent?

Less than \$400 (10) **\$400 to \$500 (19)** \$500 to \$600 (17) \$600 to \$700 (6) \$700 to \$800 (4)
\$800 to \$900 (1) \$900 to \$1,000 (7) \$1,000 to \$1,100 (4) \$1,100+ (7)

29. Please provide any additional comments regarding the future of Pender, Nebraska:

Thank You For Participating!



PENDER, NEBRASKA 2019-2029 COMPREHENSIVE PLANNING PROGRAM

**COMMUNITY HOUSING STUDY
*WITH STRATEGIES FOR AFFORDABLE HOUSING.***

Nebraska Investment Finance Authority – Housing Study Grant Program.

APPENDIX II PENDER TABLE PROFILE.

**TABLE 1
POPULATION ESTIMATES
STATE OF NEBRASKA / VILLAGE OF PENDER / THURSTON COUNTY, NEBRASKA
2010-2017**

	<u>Nebraska</u>	<u>% Change Since 2010</u>	<u>Pender</u>	<u>% Change Since 2010</u>	<u>Thurston County</u>	<u>% Change Since 2010</u>
2010 Census	1,826,341	--	1,002	--	6,940	--
July 2011 Est.	1,841,641	+0.8%	996	-0.6%	6,904	-0.5%
July 2012 Est.	1,854,862	+1.6%	1,001	-0.1%	6,926	-0.2%
July 2013 Est.	1,867,414	+2.2%	996	-0.6%	6,875	-0.9%
July 2014 Est.	1,880,920	+3.0%	1,032	+3.0%	6,963	+0.3%
July 2015 Est.	1,893,564	+3.7%	1,049	+4.7%	7,073	+1.9%
July 2016 Est.	1,907,603	+4.4%	1,053	+5.1%	7,140	+2.9%
July 2017 Est.	1,920,076	+5.1%	1,100	+9.8%	7,223	+4.1%

Source: 2010 Census, 2011-2017 Census Population Estimates.

**TABLE 2
POPULATION TRENDS AND PROJECTIONS
PENDER / THURSTON COUNTY, NEBRASKA
2000-2029**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
Pender:	2000	1,148	--	--	--	--
	2010	1,002	-146	-12.7%	-14.6	-1.3%
	2019	1,120	+118	+11.8%	+14.8	+1.5%
	Low 2029	1,151	+31	2.8%	+3.1	+0.3%
	Medium 2029	1,182	+62	+5.5%	+6.2	+0.5%
	High 2029	1,202	+82	+7.3%	+8.2	+0.7%
Thurston County:	2000	7,171	--	--	--	--
	2010	6,940	-231	-3.2%	-23.1	-0.3%
	2019	7,248	+308	+4.4%	+38.5	+0.6%
	Low 2029	7,295	+47	+0.6%	+4.7	+0.06%
	Medium 2029	7,382	+134	+1.8%	+13.4	+0.2%
	High 2029	7,426	+178	+2.4%	+17.8	+0.2%

Source: 2000, 2010 Census; 2011-2017 Census Population Estimates
Hanna:Keelan Associates, P.C., 2019.

**TABLE 3
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS (MEDIUM)
PENDER / THURSTON COUNTY, NEBRASKA
2000-2029**

Pender:	2000-2010			2019-2029		
<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2019</u>	<u>2029</u>	<u>Change</u>
19 and Under	283	209	-74	242	236	-6
20-34	147	140	-7	155	161	+6
35-54	267	247	-20	251	258	+7
55-64	111	131	+20	166	180	+14
65-74	163	96	-67	112	126	+14
75-84	115	128	+13	137	152	+15
<u>85+</u>	<u>62</u>	<u>51</u>	<u>-11</u>	<u>57</u>	<u>69</u>	<u>+12</u>
Totals	1,148	1,002	-146	1,120	1,182	+62
Median Age	45.2	49.5	+4.3	50.5	52.4	+1.9
Thurston County:						
<u>Age Group</u>						
19 and Under	2,862	2,710	-152	2,726	2,756	+30
20-34	1,190	1,179	-11	1,272	1,280	+8
35-54	1,631	1,560	-71	1,566	1,572	+6
55-64	544	666	+122	748	766	+18
65-74	530	391	-139	451	479	+28
75-84	312	324	+12	339	368	+29
<u>85+</u>	<u>102</u>	<u>110</u>	<u>+8</u>	<u>146</u>	<u>161</u>	<u>+15</u>
Totals	7,171	6,940	-231	7,248	7,382	+34
Median Age	28.5	29.4	+0.9	30.0	31.9	+1.9

Source: 2000, 2010 Census.

Hanna:Keelan Associates, P.C., 2019.

**TABLE 4
SPECIFIC HOUSEHOLD CHARACTERISTICS (MEDIUM PROJECTIONS)
PENDER / THURSTON COUNTY, NEBRASKA
2000-2029**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Pender:	2000	1,148	61	1,087	489	2.22
	2010	1,002	32	970	444	2.18
	2019	1,120	39	1,081	465	2.32
	2029	1,182	44	1,138	486	2.34
Thurston County:	2000	7,171	100	7,071	2,255	3.14
	2010	6,940	58	6,882	2,158	3.19
	2019	7,248	62	7,186	2,175	3.30
	2029	7,382	68	7,314	2,203	3.32

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 5
TENURE BY HOUSEHOLD (MEDIUM PROJECTIONS)
PENDER / THURSTON COUNTY, NEBRASKA
2000-2029**

	<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>
Pender:	2000	489	351	71.8%	138	28.2%
	2010	444	364	82.0%	80	18.0%
	2019	465	373	80.2%	92	19.8%
	2029	486	384	79.0%	102	21.0%
Thurston County:	2000	2,255	1,388	60.7%	900	39.3%
	2010	2,158	1,374	63.7%	784	36.3%
	2019	2,175	1,401	64.4%	774	35.6%
	2029	2,203	1,423	64.6%	780	35.4%

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2019.

TABLE 6
RACE AND HISPANIC ORIGIN
PENDER, NEBRASKA
2000, 2010 & 2016 ESTIMATE

Race	2000		2010		2016 Est.*	
	Number	% of Total	Number	% of Total	Number	% of Total
White	1,129	98.3%	957	95.5%	1,035	97.0%
Black/African Am.	1	0.1%	0	0.0%	2	0.2%
Am. Indian/Alaska Nat.	9	0.8%	18	1.8%	0	0.0%
Asian	0	0.0%	2	0.2%	2	0.2%
Hawaiian/Pacific Island.	0	0.0%	0	0.0%	0	0.0%
<u>Other/Two or More Races</u>	<u>9</u>	<u>0.8%</u>	<u>25</u>	<u>2.5%</u>	<u>28</u>	<u>2.6%</u>
Totals	1,148	100.0%	1,002	100.0%	1,067	100.0%
Hispanic Origin	9	0.8%	17	1.7%	133	12.5%

*Subject to Margin of Error.

Source: 2000, 2010 Census.

2012-2016 American Community Survey Estimate.

**TABLE 7
HOUSEHOLD INCOME
TRENDS AND PROJECTIONS
PENDER, NEBRASKA
2000-2029**

<u>Income Group</u>	<u>2000*</u>	<u>2016 Est.*</u>	<u>2019</u>	<u>2029</u>	<u>% Change 2019-2029</u>
<u>All Households</u>					
Less than \$10,000	28	26	22	15	-31.8%
\$10,000-\$19,999	110	24	23	18	-21.7%
\$20,000-\$34,999	145	88	86	75	-12.8%
\$35,000-\$49,999	78	79	89	100	+12.3%
<u>\$50,000 or More</u>	<u>126</u>	<u>233</u>	<u>245</u>	<u>278</u>	<u>+13.5%</u>
Totals	487	450	465	486	+4.3%
Median Income	\$30,990	\$53,333	\$55,100	\$60,000	+8.9%
<u>Renter Households</u>					
Less than \$10,000	13	14	13	10	-23.1%
\$10,000-\$19,999	38	6	5	5	+0.0%
\$20,000-\$34,999	53	50	44	41	-6.8%
\$35,000-\$49,999	18	24	22	30	+36.4%
<u>\$50,000 or More</u>	<u>15</u>	<u>5</u>	<u>8</u>	<u>16</u>	<u>+100.0%</u>
Totals	137	99	92	102	+10.9%
Median Income	\$24,952	\$24,728	\$26,500	\$30,400	+14.7%

* Specified Data Used. 2016 Estimate subject to Margin of Error.

Source: 2000 Census.

2012-2016 American Community Survey.

Hanna:Keelan Associates, P.C., 2019.

**TABLE 8
HOUSEHOLD INCOME
TRENDS AND PROJECTIONS
THURSTON COUNTY, NEBRASKA
2000-2029**

<u>Income Group</u>	<u>2000*</u>	<u>2016 Est.*</u>	<u>2019</u>	<u>2029</u>	<u>% Change 2019-2029</u>
<u>All Households</u>					
Less than \$10,000	304	210	205	152	-25.8%
\$10,000-\$19,999	457	296	292	264	-9.6%
\$20,000-\$34,999	603	356	355	336	-5.4%
\$35,000-\$49,999	401	338	360	354	-1.7%
<u>\$50,000 or More</u>	<u>477</u>	<u>896</u>	<u>963</u>	<u>1,097</u>	<u>+13.9%</u>
Totals	2,242	2,096	2,175	2,203	+1.3%
Median Income	\$28,170	\$42,979	\$45,550	\$49,975	+9.7%
<u>Renter Households</u>					
Less than \$10,000	182	138	124	108	-12.9%
\$10,000-\$19,999	179	178	170	154	-9.4%
\$20,000-\$34,999	245	179	171	156	-8.8%
\$35,000-\$49,999	120	140	129	148	+14.7%
<u>\$50,000 or More</u>	<u>85</u>	<u>190</u>	<u>180</u>	<u>214</u>	<u>+18.9%</u>
Totals	811	825	774	780	+0.8%
Median Income	\$22,724	\$25,391	\$28,950	\$32,050	+10.7%

* Specified Data Used. 2016 Estimate subject to Margin of Error.

Source: 2000 Census.

2012-2016 American Community Survey.

Hanna:Keelan Associates, P.C., 2019.

**TABLE 9
PER CAPITA INCOME
TRENDS AND PROJECTIONS
THURSTON COUNTY / STATE OF NEBRASKA
2012-2029**

<u>Year</u>	<u>Thurston County</u>		<u>State of Nebraska</u>	
	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
2012	\$41,678	--	\$46,066	--
2013	\$54,047	+29.7%	\$45,876	-0.4%
2014	\$49,306	-8.8%	\$48,419	+5.5%
2015	\$50,769	+3.0%	\$49,567	+2.3%
2016	\$49,448	-2.6%	\$50,029	+0.9%
2019	\$50,905	+2.9%	\$51,436	+2.8%
2012-2019	\$41,678-\$50,905	+22.1%	\$46,166-\$51,436	+11.4%
2019-2029	\$50,905-\$56,980	+11.9%	\$51,436-\$61,606	+19.8%

Source: Nebraska Department of Economic Development, 2018.

Hanna:Keelan Associates, P.C., 2019.

**TABLE 10
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
PENDER, NEBRASKA
2000-2029**

<u>Income Range</u>	<u>2000*</u> # / #CB-HP	<u>2015*</u> # / #CB-HP	<u>2019</u> # / #CB-HP	<u>2029</u> # / #CB-HP
0%-30% AMI	16 / 12	30 / 25	31 / 26	28 / 22
31%-50% AMI	48 / 4	35 / 4	36 / 6	37 / 6
51%-80% AMI	79 / 12	35 / 0	36 / 1	32 / 2
81%+ AMI	<u>226 / 4</u>	<u>265 / 8</u>	<u>270 / 10</u>	<u>287 / 8</u>
Totals	369 / 32	365 / 36	373 / 43	384 / 38

* Specified Data Used. 2015 Estimate subject to margin of error.

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

Source: 2000 & 2011-2015 CHAS Tables.

Hanna:Keelan Associates, P.C., 2019.

TABLE 11
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
PENDER, NEBRASKA
2000-2029

<u>Income Range</u>	<u>2000*</u> # / #CB-HP	<u>2015*</u> # / #CB-HP	<u>2019</u> # / #CB-HP	<u>2029</u> # / #CB-HP
0%-30% AMI	20 / 12	15 / 15	15 / 15	14 / 12
31%-50% AMI	34 / 12	30 / 30	28 / 26	25 / 22
51%-80% AMI	58 / 8	25 / 4	26 / 5	30 / 6
81%+ AMI	55 / 0	20 / 0	23 / 1	33 / 2
Totals	167 / 32	90 / 49	92 / 47	102 / 42

* Specified Data Used. 2015 Estimate subject to margin of error.

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

Source: 2000 & 2011-2015 CHAS Tables.

Hanna:Keelan Associates, P.C., 2019.

**TABLE 12
LABOR FORCE STATISTICS
THURSTON COUNTY, NEBRASKA
2000-2018**

<u>Year</u>	<u>Labor Force</u>	<u>Employment</u>	<u>Unemployment</u>	<u>Unemployment Rate</u>
2000	2,840	2,642	198	7.0%
2001	2,751	2,582	169	6.1%
2002	2,818	2,621	197	7.0%
2003	2,909	2,692	217	7.5%
2004	2,954	2,724	230	7.8%
2005	3,002	2,768	234	7.8%
2006	3,006	2,800	206	6.9%
2007	2,988	2,793	195	6.5%
2008	2,995	2,793	202	6.7%
2009	3,160	2,828	332	10.5%
2010	3,054	2,762	292	9.6%
2011	3,122	2,804	318	10.2%
2012	3,146	2,872	274	8.7%
2013	3,105	2,867	238	7.7%
2014	3,020	2,836	184	6.1%
2015	2,970	2,812	158	5.3%
2016	2,975	2,830	145	4.9%
2017	2,988	2,839	149	5.0%
2018*	3,008	2,871	137	4.6%
2000-2018	2,840-3,008	+229	-61	7.0%-4.6%

*Employment data as of July, 2018.

Source: Nebraska Department of Labor, Labor Market Information, 2018.

**TABLE 13
WORKFORCE EMPLOYMENT BY TYPE
THURSTON COUNTY, NEBRASKA
JULY, 2018**

<u>Workforce</u>	<u>Employment</u>
Non-Farm Employment (Wage and Salary)	2,886
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	0
Utilities.	0
Construction.	44
Manufacturing.	199
Wholesale Trade.	158
Retail Trade.	112
Transportation & Warehousing.	*
Information.	10
Finance & Insurance.	68
Real Estate & Rental/Leasing.	33
Professional, Scientific & Technical Services.	77
Management of Companies & Enterprises.	*
Administrative/Support/Waste.	22
Educational Services.	74
Health Care & Social Assistance.	206
Arts, Entertainment & Recreation.	*
Accommodation & Food Service.	33
Other Services (except Public Administration).	61
Federal Government.	209
State Government.	6
Local Government.	1,521

N/A=Data not available because of disclosure suppression.

Source: Nebraska Department of Labor, Labor Market Information, 2018.

TABLE 14
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
THURSTON COUNTY, NEBRASKA
1990-2029

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2019</u>	<u>2029</u>
Civilian Labor Force	2,580	2,857	3,054	2,950	3,090
Unemployment	176	193	292	140	136
Rate of Unemployment	6.8%	6.8%	9.6%	4.7%	4.4%
Employment	2,404	2,664	2,762	2,810	2,954
<u>Change in Employment</u>					
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-2000	+260	+26	+10.8%	+1.1%	
2000-2010	+98	+9.8	+3.7%	+0.4%	
2010-2019	+48	+6	+1.7%	+0.2%	
2019-2029	+144	+13.1	+5.1%	+0.5%	

Source: Nebraska Department of Labor, Labor Market Information, 2018.
 Hanna:Keelan Associates, P.C., 2019.

TABLE 15
EMPLOYMENT IN PLACE
PENDER, NEBRASKA
2015

	<u>Number</u>	<u>Percentage</u>
Total Persons		
Employed in Pender	830	100.0%
Live Outside Pender	703	84.7%
Live Inside Pender	127	15.3%
Total Employed Persons		
Living in Pender	462	100.0%
Employed Outside Pender	335	72.5%
Employed Inside Pender	127	27.5%

Source: U.S. Census Bureau, Center for Economic Studies, 2015.

**TABLE 16
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
PENDER / THURSTON COUNTY, NEBRASKA
2000 & 2016 ESTIMATE**

	<u>Year</u>	<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>
Pender:	2000	494	492	99.6%	2	0.4%	4	0.8%
	2016*	450	450	100.0%	0	0.0%	18	4.0%
Thurston	2000	2,255	2,241	99.4%	14	0.6%	273	12.1%
County:	2016*	2,096	2,085	99.5%	11	0.5%	221	10.5%

*Subject to margin of error.

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

TABLE 17
ESTIMATED YEAR HOUSING UNITS BUILT*
VILLAGE OF PENDER, NEBRASKA
2019

<u>Year</u>	<u>Housing Units</u>
2014 to Present	15
2010 to 2013	0
2000 to 2009	30
1990 to 1999	40
1980 to 1989	22
1970 to 1979	95
1960 to 1969	69
1950 to 1959	71
1940 to 1949	66
<u>1939 or Before</u>	<u>101</u>
Subtotal	509
<u>Units Lost (2014 to Present)</u>	<u>(2)</u>
Total Est. Units – 2019	507
% 1939 or Before	19.9%
% 1959 or Before	46.9%

*Specified Data Used; subject to margin of error.

Source: Village of Pender, 2019;

2012-2016 American Community Survey.

TABLE 18
HOUSING STOCK OCCUPANCY / VACANCY STATUS
PENDER, NEBRASKA
2000/2010/2019

	<u>2000</u>	<u>2010</u>	<u>2019</u>
a) Housing Stock	544 (O=388; R=156)	497 (O=393; R=104)	507 (O=397; R=110)
b) Vacant Housing Stock	55	53	42
c) Occupied Housing Stock	489	444	465
Owner Occupied	351	364	373
Renter Occupied	138	80	92
d) Housing Vacancy Rate	10.1% (55)	10.7% (53)	8.3% (42)
Owner Vacancy	9.5% (37)	7.4% (29)	6.0% (24)
Renter Vacancy	11.5% (18)	23.1% (24)	16.4% (18)
e) Adjusted Vacancy Rate*	2.9% (16)	5.8% (29)	3.9% (20)
Owner Adjusted Vacancy*	2.8% (11)	3.1% (12)	2.5% (10)
Renter Adjusted Vacancy*	3.2% (5)	16.3% (17)	9.1% (10)

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

Source: 2000, 2010 Census; Village of Pender, 2019.
Hanna:Keelan Associates, P.C., 2019.

TABLE 19
OWNER OCCUPIED HOUSING VALUE
PENDER, NEBRASKA
2000-2029

	<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>Totals</u>
2000*	115	153	51	13	6	338
2016 Est*	76	137	50	52	36	351
<u>Median Value</u>						
2000	\$63,100					
2016 Est*	\$90,600					
2019	\$93,535					
2029	\$113,300					

* Specified Data Used.

Source: 2000 Census.

2012-2016 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2019.

TABLE 20
GROSS RENT
PENDER, NEBRASKA
2000-2029

	<u>Less than \$300</u>	<u>\$300 to \$399</u>	<u>\$400 to \$499</u>	<u>\$500 to \$599</u>	<u>\$600 or More</u>	<u>Totals</u>
2000*	47	39	32	7	2	127
2016 Est*	9	9	5	18	55	96
<u>Median Rent</u>						
2000	\$336					
2016 Est*	\$618					
2019	\$635					
2029	\$765					

* Specified Data Used.

Source: 2000 Census.

2012-2016 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2019.

TABLE 21
SURVEY OF RENTAL PROPERTIES
THURSTON COUNTY, NEBRASKA
2002-2017

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	0	0	0	*
2003	4	401	2	36.1
2004	5	426	0.7	37
2005	6	279	4.7	110.5
2006	5	476	4	48.4
2007	7	496	1.8	75
2008	9	472	7.4	29.8
2009	5	308	10.7	20.5
2010	9	441	12	136.3
2011	7	261	1.1	65
2012	8	236	5.9	64.3
2013	5	228	7.5	*
2014	7	487	4.1	*
2015	6	454	3.7	15.3
2016	4	391	0.3	14
2017	4	380	0.3	*

*Data not available.

Source: Nebraska Investment Finance Authority, 2018.

TABLE 22
VACANCY RATES BY UNIT TYPE
THURSTON COUNTY, NEBRASKA
2017

<u>Type of Units</u>	<u>Units Managed</u>	<u>Available Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	375	1	0.3
Apartments	5	0	0.0
Mobile Homes	0	0	0.0
<u>Not Sure of Type</u>	<u>0</u>	<u>0</u>	<u>0.0</u>
Total Units	380	1	0.3

Source: Nebraska Investment Finance Authority, 2018.

TABLE 23
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
THURSTON COUNTY, NEBRASKA
1999-2017

<u>Fiscal Year</u>	<u>Average Sale Price</u>
1999	\$36,965
2000	\$45,662
2001	\$46,670
2002	\$34,126
2003	\$35,440
2004	\$38,941
2005	\$48,099
2006	\$41,886
2007	\$55,312
2008	\$70,731
2009	\$48,935
2010	\$57,721
2011	\$52,366
2012	\$67,315
2013	\$56,748
2014	\$97,314
2015	\$63,642
2016	\$68,195
<u>2017</u>	<u>\$63,707</u>
Change (1999-2017)	+26,742 (+72.3%)

Source: Nebraska Investment Finance Authority, 2018.

TABLE 24
HOUSING UNIT TARGET DEMAND
(MEDIUM PROJECTION)
PENDER, NEBRASKA
2029

<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
26	18	44	\$10.3 M

*Based upon new households, housing for cost burdened households, replacement of occupied substandard/dilapidated housing stock (including housing stock experiencing plumbing, overcrowded conditions), absorb housing vacancy deficiency of structurally sound housing units, build for “pent-up” demand and calculation for local housing development capacity.

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

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 25
AREA HOUSEHOLD INCOME (AMI) BY PERSONS PER HOUSEHOLD (PHH)
THURSTON COUNTY, NEBRASKA
2018

	<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	\$14,300	\$16,350	\$18,400	\$20,400	\$22,050	\$23,700	\$25,300	\$26,950
50% AMI	\$23,800	\$27,200	\$30,600	\$34,000	\$36,750	\$39,450	\$42,200	\$44,900
60% AMI	\$28,560	\$32,640	\$36,720	\$40,800	\$44,100	\$47,340	\$50,640	\$53,880
80% AMI	\$38,100	\$43,550	\$49,000	\$54,400	\$58,800	\$63,150	\$67,500	\$71,850
100%AMI	\$47,600	\$54,400	\$61,200	\$68,000	\$73,500	\$78,900	\$84,400	\$89,800
125%AMI	\$59,500	\$68,000	\$76,500	\$85,000	\$91,875	\$98,625	\$105,500	\$112,250

Source: U.S. Department of Housing and Urban Development – 2018 Adjusted Home Income Limits.

**TABLE 26
HOUSING UNIT TARGET DEMAND BY AMI INCOME SECTOR
(MEDIUM PROJECTION)
PENDER, NEBRASKA
2029**

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81-125% AMI</u>	<u>126%+ AMI</u>	
Owner:	0	4	4	10	8	26
Rental:	2	8	4	4	0	18

Source: Hanna:Keelan Associates, P.C., 2019.

**TABLE 27
HOUSING STRUCTURAL CONDITION SURVEY
PENDER, NEBRASKA
2019**

Very Good	0
Good	30
Average	268
Badly Worn	127
<u>Worn Out</u>	<u>8</u>
Total	433

Source: Thurston County Assessor, 2018.

**TABLE 28
HOUSING REHABILITATION / DEMOLITION
TARGET DEMAND
PENDER, NEBRASKA
2029**

# Rehabilitated / <u>Est. Cost</u>	<u>Demolition</u>
101 / \$3.9 M	33

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 29
HOUSING UNIT TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
PENDER, NEBRASKA
2029

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	14 / 6*	7.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex/Triplex Unit	0 / 6	1.0
	Apartment - 4+ Units	0 / 0	0.0
Totals		14 / 12	8.0
55+ Years	Single Family Unit	8 / 0	2.8
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	4 / 0	0.9
	Duplex/Triplex Unit	0 / 6	1.0
	Apartment - 4+ Units	0 / 0	0.0
Totals		12 / 6	4.7
TOTAL UNITS / ACRES		26 / 18	12.7^^
<p>*Includes Credit-To-Own Units. **Includes housing for persons with a disability ^Includes Public Right-of-Way. ^^Community Land Use (Residential) Plan should designate 2.5x total acres needed.</p>			
Source: Hanna:Keelan Associates, P.C., 2019.			

TABLE 30
HOUSING UNIT TARGET DEMAND POTENTIAL – TARGET POPULATIONS
PENDER, NEBRASKA
2029

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	6	6	12	2
Family	0	2	4	4	2	12	10
Special Populations¹	<u>0</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	2	0
Subtotals	0	4	4	10	8	26	12
RENTAL							
UNITS*							
Elderly (55+)	0	2	2	2	0	6	0
Family	0	6	2	2	0	10	10
Special Populations¹	<u>2</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	2	0
Subtotals	2	8	4	4	0	18	10
TOTALS	2	12	8	14	8	44	22

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

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

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

Source: Hanna:Keelan Associates, P.C., 2019.

TABLE 31
HOUSING UNIT TARGET DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)
PENDER, NEBRASKA
2029

<u>PRICE – PURCHASE COST (Area Median Income)</u>							Work Force
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	
Units	<u>\$116,500*</u>	<u>\$126,500*</u>	<u>\$154,500*</u>	<u>\$210,500*</u>	<u>\$265,500*+</u>	TOTALS	<u>\$172,500*</u>
2 Bedroom	0	0	0	4	4	8	0
3+ Bedroom	<u>0</u>	<u>4</u>	<u>4</u>	<u>6</u>	<u>4</u>	<u>18</u>	<u>12</u>
TOTALS	0	4	4	10	8	26	12

<u>PRICE – PURCHASE COST (Area Median Income)</u>							Work Force
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	
Units	<u>\$515**</u>	<u>\$595**</u>	<u>\$710**</u>	<u>\$860**</u>	<u>\$970***+</u>	TOTALS	<u>\$790**</u>
2 Bedroom	2	2	2	2	0	8	0
3+ Bedroom	<u>0</u>	<u>6</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>10</u>	<u>10</u>
TOTALS	2	8	4	4	0	18	10

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

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

Source: Hanna:Keelan Associates, P.C., 2019.

**TABLE 32
SELECTED RENTAL HOUSING OPTIONS
PENDER, NEBRASKA
JANUARY, 2019**

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>	<u>Waiting List</u>
Towne Centre Apartments 303 McCabe Street Pender, NE 68047 (805) 264-4321	1985	1-Bd: 11	USDA-RD Elderly/Disabled	30% Income or \$425/Month	100%	No
Legacy Garden Rehabilitation & Living Center 200 Valley View Drive Pender, NE 68047 (402) 385-3072	N/A	42 Beds	Skilled Nursing	\$4,000-\$6,500/ Month	86%	No
Prairie Breeze Assisted Living 1 Mazur Road Pender, NE 68047 (402) 385-1999	2009	1-Bd: 16	USDA-RD Assisted Living	\$3,200/ Month	94%	Yes (4)

N/A = Not Available.

Source: Property Managers, 2019.

Hanna:Keelan Associates, P.C., 2019.