

CUSTER COUNTY & COMMUNITIES, NEBRASKA



HOUSING STUDY 2010-2015

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Central Nebraska

Economic Development, Inc.

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CUSTER COUNTY & COMMUNITIES, NEBRASKA HOUSING STUDY

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The Housing Study was completed with guidance and direction from **Central Nebraska Economic Development, Inc** and a **County Housing Steering Committee**, comprised of local leadership.

The Housing Study was completed by **Hanna:Keelan Associates, P.C.**, a professional Community Planning and Research Consulting Firm, based in Lincoln, Nebraska.

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SECTION 1



**Overview of Research
Activities & Expected
Outcomes**

OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES

INTRODUCTION

This **Housing Study** provides statistical and narrative data identifying a **housing profile and demand analysis** for **Custer County, Nebraska and each incorporated Community**. The Study describes the past, present and projected demographics, economics and housing conditions in each Community and County-wide. Also included is an important “**Five-Year Housing Action Plan**,” identifying recommended housing programs and partnerships, during the next five years.

This **Housing Study** was conducted for the **Central Nebraska Economic Development, Inc.** by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm, under the guidance and direction of a local Housing Steering Committee and **Central Nebraska Economic Development, Inc.** The Study was conducted during the months of July, 2009 through January, 2010. **Members of Central Nebraska Economic Development, Inc., local elected officials, local business groups/organizations and local real estate and business professionals all provided invaluable information.**

The **Custer County and Communities, Nebraska Housing Study** was funded by a Housing Study Grant from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, along with Community matching funds from Custer County and the Communities of Anselmo, Ansley, Arnold, Broken Bow, Callaway, Comstock and Sargent.

RESEARCH APPROACH

This **Housing Study** is comprised of information obtained from both public and private sources. All 1990 and 2000 demographic, economic and housing data for Custer County and each Community was derived from the U.S. Census. The projection of demographic, economic and housing data was completed by the Consultant, with the use of Census estimates for 2001 through 2008.

To facilitate both short- and long-range planning, housing demand projections were developed for a five-year period. Therefore, the implementation period for this Housing Study will be February, 2010 to February, 2015.

PURPOSE OF STUDY

The **purpose of this Housing Study** is threefold: (1) **analyze** the recent past and present housing situation in Custer County and each Community, with emphasis on the need for workforce housing; (2) **identify** the future target housing demand for Custer County and each Community; and (3) **provide a process** for educating and energizing the leadership of Custer County to take a more active role in improving and creating new, modern and safe, both market rate and affordable housing.

Qualitative Input

The **Housing Study** included the participation of the Custer County leadership, with emphasis on those directly involved with community, economic and development and the local housing industry. Informational meetings held with the Custer County Housing Committee and Housing “Listening Sessions” were conducted in select Custer County Communities. These meetings allowed Hanna:Keelan to share statistical data and receive informed input from the participants, regarding populations, households, housing needs, opportunities and challenges, as well as local economic issues.

SUMMARY

Custer County will have an estimated population of 10,892, by 2015. Broken Bow, the County-Seat of Custer County, will experience a slight increase in population during the next five years, resulting in an estimated 2015 population of 3,204. Overall, Custer County will increase by an estimated 26 households, from 2010 to 2015, including an increase of 73 owner households and a decrease of 47 renter households.

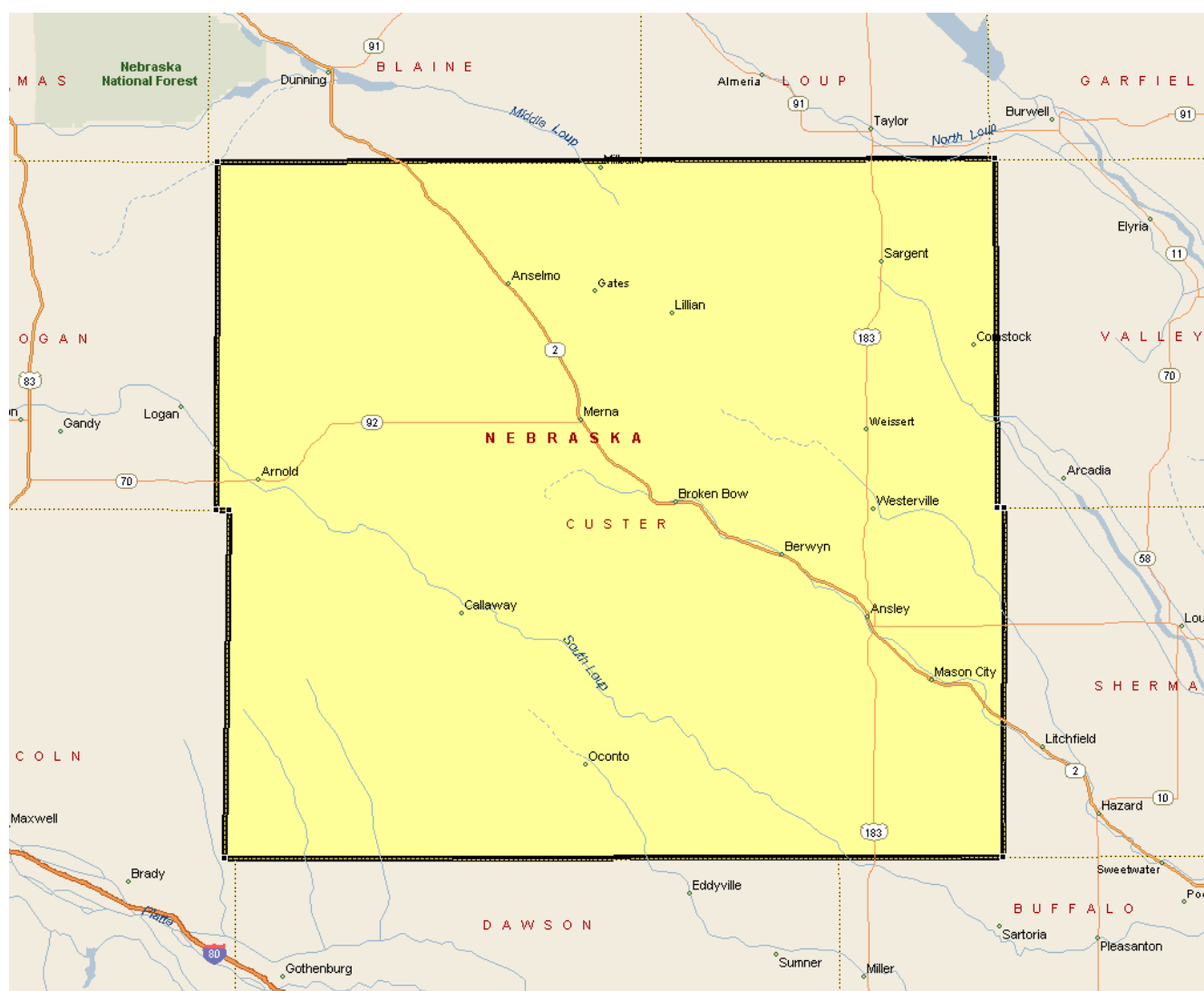
The County should strive to develop up to 183 new housing units by 2015. Approximately 62 percent of these units should be owner households, totaling 115 units, consisting of a blend of entry-level to upper-income single family units and duplexes or townhomes for retirees. Up to 68 rental units should be built in the County, by 2015, to accommodate the housing needs of working families, elderly and special population households.

The largest number of new housing units will be needed in the City of Broken Bow, which will require an estimated 82 units, by 2015, consisting of 28 owner units and 54 rental units. Up to 32.5 acres of land will be needed and planned for residential development in Broken Bow, by 2015.

By 2015, an estimated 55 additional owner housing units will be built in the Balance of County, or rural unincorporated areas of Custer County. An estimated 20 to 25 of these new units will be built within a five-mile radius of Broken Bow. Up to 250 acres of land will be needed for these units. Planned rural subdivisions, with modern infrastructure systems, are recommended for these 20 to 25 units.

The most critical housing issues in Custer County are to promote the rehabilitation of both owner- and renter-occupied units, while providing new types of housing for elderly groups and middle-income families. New housing units should include various rental housing types and single family housing units of various prices and bedroom sizes.

LOCATION MAP CUSTER COUNTY, NEBRASKA



SECTION 2



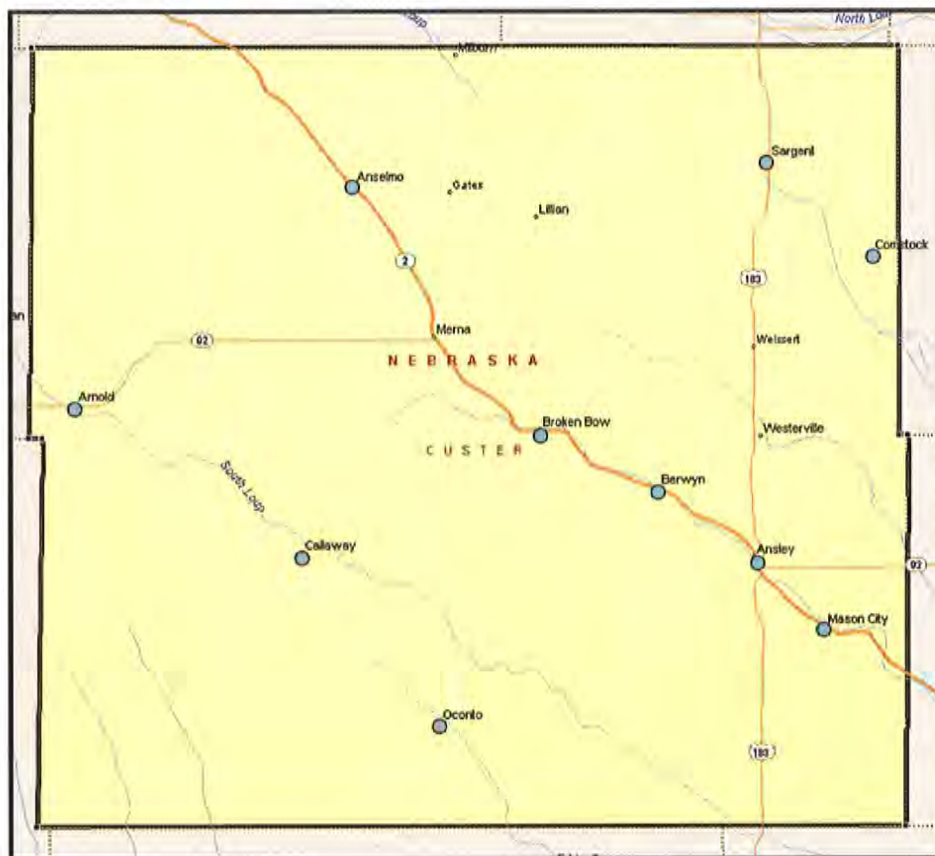
**County/Community
Observations**

CUSTER COUNTY, NEBRASKA

2008 CENSUS ESTIMATED POPULATION: 10,842

Located on the southern fringe of the Nebraska Sand Hills, Custer County covers 2,576 square miles of central Nebraska countryside. The Custer County landscape consists of steep, jagged hills of prairie grasses and trees with areas of flat, fertile land for farming and ranching purposes. The County's major highways and spur routes provide travelers with a very scenic commute from town-to-town. Several State-designated highways and spur routes connect the Communities to the County's major travel routes.

Custer County consists of 11 incorporated Communities: Anselmo, Ansley, Arnold, Berwyn, Broken Bow, Callaway, Comstock, Mason City, Merna, Oconto and Sargent. Several unincorporated Communities also dot the Custer County landscape. Each incorporated Community was observed in terms of physical layout, street conditions, available businesses and services, development patterns, housing stock condition, availability of vacant land for future residential construction, potential growth areas and other unique characteristics of each Community. The **Illustration** below shows where each Community is located in Custer County.



ANSELMO

POPULATION: 143

COMMUNITY LAYOUT

- ◆ The Village of Anselmo is located in north central Custer County, in a flat, fertile valley on the fringe of the Nebraska Sand Hills. The surrounding landscape consists of vast farmlands that support Anselmo's agriculture industry.
- ◆ Highway 2 and the Burlington Northern Santa Fe Railroad corridors run parallel to each other, from northwest to southeast through the Town. Highway Spur 21A runs east-west through the center of Town.
- ◆ Most development in the Village is located east of the Highway 2 and Railroad corridors. A few homes and highway commercial businesses are located west of Highway 2.



Aerial image of Anselmo.

DOWNTOWN ANSELMO/LOCAL BUSINESSES & INDUSTRIES



Downtown Anselmo, looking east.

- ◆ Downtown Anselmo is located in the center of the Community; running along East Smith Avenue, between the Railroad corridor and North Scott Street. Many buildings throughout Downtown are either vacant, dilapidated, or a combination of both. Some buildings have been rehabilitated to accommodate basic commercial businesses.
- ◆ Businesses in Downtown Anselmo include a bar, grocery store, Post Office, Library and a Community Building. Some properties in Downtown contain minor to major debris.

- ◆ Several vacant lots exist in Downtown Anselmo, where commercial structures likely once stood.
- ◆ Anselmo has a few highway commercial businesses, which include an electric company, gas station/convenience store and Chandler's Sandhill Honey & Bottling Company. All agricultural businesses and the Town's grain elevator are located along the Railroad corridor, west of Downtown.



Examples of dilapidated structures in Downtown Anselmo.

SCHOOLS AND PARKS

- ◆ The Village once supported its own Elementary and High School until its consolidation with the nearby Merna School District and the eventual closing of all school facilities in Anselmo. Today, the Anselmo-Merna Public School District serves the students of the two Villages. All classrooms and offices are located in Merna.
- ◆ A Community Park is located in Downtown Anselmo, complete with park shelters and benches. Another park with playground equipment is located adjacent the Downtown area on the north side. An old baseball diamond also exists in the north central portion of the Community.

STREET CONDITIONS

- ◆ The only hard surfaced roads in the Village are the two Highway corridors. Highway Spur 21A, through Downtown, appears to be in fair to poor condition with major cracking in the parking areas. The Highway 2 corridor is currently being resurfaced.
- ◆ All other roads in Anselmo are gravel surfaced and in fair to poor condition with no curb and gutter. Some roads are wide enough to support one lane of traffic.

HOUSING STOCK AND CONDITIONS

- ◆ Most of Anselmo's housing stock was constructed before 1940. Very little new development, within the past 20 years, has taken place in the Community.
- ◆ There is one multifamily housing complex in Anselmo. The Victoria Manor supports eight total units of elderly housing for local residents.
- ◆ Dilapidated housing structures are located throughout the Community, some of which are still occupied by persons and families.
- ◆ Large, vacant tracts of land exist throughout the Village where new housing units could be constructed.



Examples of the housing stock in Anselmo.

HOUSING DEVELOPMENT RECOMMENDATIONS

- ◆ Large vacant tracts of land are available throughout the Community. These lots could support future infill development of single family and possibly multifamily households. To enhance future subdivisions and community development, it is recommended that the Village require streets be hard surfaced and have concrete curb and gutter.

ANSLEY

POPULATION: 472

COMMUNITY LAYOUT

- ◆ The Village of Ansley is located in southeastern Custer County. The terrain in Ansley consists of a moderately steep slope from east to west, in the eastern portions of the Community. The western half of Town is primarily of flat terrain.
- ◆ Highway 2 and the Burlington Northern Santa Fe Railroad corridors run parallel to each other, from northwest to southeast through the Town. Highway 183 runs north-south along the eastern edge of Town. The two Highways meet at the southern edge of Ansley.
- ◆ Nearly all development in the Village is located between the two Highway corridors. A few homes and highway commercial businesses are located west of Highway 2.



Aerial image of Ansley.

DOWNTOWN ANSLEY/LOCAL BUSINESSES & INDUSTRIES



Downtown Ansley.

- ◆ Downtown Ansley is located in the center of the Community; running along Main Street, between Railway and Douglas Streets. A few businesses include a medical clinic, flower shop, bank and the Ansley Memorial Auditorium. Some vacant structures exist in Downtown Ansley.
- ◆ Agricultural, industrial and highway commercial businesses are located along the Railroad corridor, in western Ansley.

SCHOOLS AND PARKS

- ◆ The Village supports its own Public School District for students of all ages. Children from the nearby Village of Berwyn also attend classes in Ansley.
- ◆ A Community swimming pool is located in Ansley, along with playground equipment near the public school.

STREET CONDITIONS

- ◆ A majority of roads through Ansley are hard surfaced, but lack curb and gutter. Village roads range from good to fair condition.
- ◆ Downtown streets are hard surfaced and have concrete curb and gutter. The curb and gutter appears to range from good to poor condition.

HOUSING STOCK AND CONDITIONS

- ◆ Some new housing development has taken place within the last 10 years. Several older homes have also been recently rehabilitated. Several deteriorating and dilapidated housing structures also exist in the Village of Ansley.
- ◆ Dilapidated housing structures are located throughout the Community, some of which are still occupied by persons and families.
- ◆ Ansley has one affordable multifamily housing complex. Husker Homes provides 20 rental housing units for elderly persons and those in need of handicap accessibility. The Ansley Public Housing Authority manages this affordable housing program.



Dilapidated housing structures
in Ansley.

HOUSING DEVELOPMENT RECOMMENDATIONS

- ◆ Development towards the northwest, along the Highway 2 corridor is the best option for future growth and development in the Community. Vacant agricultural land west of Highway 2 is not suitable for future housing development projects, due to the Mud Creek Floodplain, while development to the east of Highway 183 encounters terrain issues.
- ◆ The demolition of vacant, dilapidated housing units should also be considered in the Community. This can make more vacant land available for new housing opportunities.



ARNOLD

POPULATION: 586

COMMUNITY LAYOUT

- ◆ The Village of Arnold is located in the west central portion of Custer County, at the intersection of Highway 92 and the northern terminus of Highway 40. The extreme eastern portions of the Village slope from east to west, while the rest of the Community generally consists of flat terrain, as it is located near the banks of the South Loup River.
- ◆ Streets are mostly in a grid pattern, stretching in a north-south direction. Most development in the southern half of the Community is centered around Highway 40.



Aerial image of Arnold.

DOWNTOWN ARNOLD/LOCAL BUSINESSES & INDUSTRIES

- ◆ Downtown Arnold is located at the in the middle of Town, adjacent the intersection of the three Highways that pass through the Community. Several historic structures exist in Downtown, some of which have recently been restored.
- ◆ Businesses in Downtown Arnold include a bowling alley, medical clinic, antique store, café, bar, law office, grocery store, bank, car dealership and a library. The Arnold Community Center, Post Office and a Community Swimming Pool are also located nearby.



Downtown Arnold (top) and Arnold Community Center (above).

- ◆ Highway commercial services in Arnold include hotels and the Community's agricultural and industrial sectors. These services are generally along the Highway 92 corridor. Some industrial buildings are located north of Downtown.
- ◆ The Community once had its own rail services, provided by Union Pacific. This service was discontinued in the mid 1980s
- ◆ Arnold is host to several Community festivals and events, such as the South Loup River Rock & Blues Barbecue and the Sandhills Open Road Challenge.

SCHOOLS AND PARKS

- ◆ The Village of Arnold provides students of the Community and rural areas with its own public school district.
- ◆ A number of Community parks exist in Arnold, including Old Mill Park (baseball diamond, volleyball and tennis courts), Arnold City Park (playground equipment, shelters) and Koubek Gardens. The Arnold State Recreation Area is located south of the Community. A Community campsite and High School football field is also located in northeastern Arnold.

STREET CONDITIONS

- ◆ Streets throughout Downtown and around the Public Schools are generally in good to fair condition and have concrete curb and gutter. The Highways appear to be in good to fair condition throughout the Town.
- ◆ Most streets in the remainder of the Community are hard surfaced, but have open storm water drainage ditches. Other streets around the perimeter of town are gravel surfaced with no curb and gutter. The recommendation of curb and gutter placement is necessary, due to new housing development areas in the perimeters of the Community.

HOUSING STOCK AND CONDITIONS

- ◆ Arnold has a wide variety of housing styles and types with most structures being in good condition. Approximately 70 percent of the housing stock in the Community was built prior to 1960, but construction of new homes has taken place over the past decade. Most of these new homes are located north of the Highway 92 corridor.

- ◆ Small concentrations of deteriorating and dilapidated housing units exist in close proximity to Downtown and in a few locations throughout the Community.
- ◆ There is currently one elderly care facility in Arnold. Riverview Apartments is a multifamily complex, consisting of 15 units, in Arnold, that supports elderly persons with handicap accessible units.
- ◆ In recent years, the Community has made efforts to demolish dilapidated housing units and either replace them with safe, affordable units for persons and families, or leave the land vacant for other, larger future development projects.

HOUSING DEVELOPMENT RECOMMENDATIONS

- ◆ The Village of Arnold should continue to promote the rehabilitation of older housing structures. Dwellings that are substantially dilapidated and not cost effective to renovate should be demolished and replaced.
- ◆ Large vacant tracts of land are available throughout Arnold, especially around the abandoned Railroad corridor. Efforts to utilize these lands for new subdivisions are strongly recommended.
- ◆ Large vacant agricultural tracts of land are also available on the eastern and northern portions of Arnold, away from flood-prone areas.
- ◆ Development in the southwest corner of Arnold is limited due to the South Loup River Floodplain.



Examples of housing structures in Arnold. Riverview Apartments is pictured above.

BERWYN

POPULATION: 124

COMMUNITY LAYOUT

- ◆ The Village of Berwyn is located adjacent the Highway 2 and Burlington Northern Santa Fe Railroad corridors to the north. The Community is platted on generally flat terrain, near Mud Creek. The Town streets are laid out in a grid pattern in a north-south direction.



Aerial image of Berwyn.

DOWNTOWN BERWYN/LOCAL BUSINESSES & INDUSTRIES

- ◆ Downtown Berwyn consists of a one block area along the west side of Center Street, between Railway and Hazlett Streets. Nearly all commercial structures in Berwyn are severely deteriorated or dilapidated and unfeasible for rehabilitation.
- ◆ Other businesses and services in Berwyn include a Bed and Breakfast, along with various agricultural and industrial services near the Highway and Railroad corridors.



Example of dilapidated commercial structures in Berwyn.

SCHOOLS AND PARKS

- ◆ Students in Berwyn attend classes of all levels in the neighboring Communities of Ansley and Broken Bow. A Community Park is located adjacent Downtown to the east, consisting of open space and park shelters.

STREET CONDITIONS

- ◆ A majority of Village roads are in fair to poor condition. Most streets are gravel surfaced and nearly all have no curb and gutter. Center Street, through the Downtown area, is hard surfaced and is in fair condition.
- ◆ The Highway 2 corridor was recently resurfaced and is in excellent condition.

HOUSING STOCK AND CONDITIONS

- ◆ There has been very little new housing construction in the Community. A majority of the housing stock in Berwyn was constructed prior to 1960. Only a few homes have been moderately or substantially rehabilitated.
- ◆ A large number of homes are in fair to poor condition. Many homes are substantially deteriorated and not cost effective to be rehabilitated. Some properties also contain minor to major debris.
- ◆ Large vacant tracts of land are located throughout the Community.



Examples of housing structures in Berwyn.

HOUSING DEVELOPMENT RECOMMENDATIONS

- ◆ Any new housing development in Berwyn will likely need to be focused towards the infill of vacant land and demolition of dilapidated structures inside the Village Limits. The street system will also need to be rehabilitated to enhance the probability of new housing development within the Community, including the placement of curb and gutter on local streets. Homes that are not cost effective to rehabilitate should be demolished and replaced.

BROKEN BOW

POPULATION: 3,154

COMMUNITY LAYOUT

- ◆ The City of Broken Bow is located in central Custer County, at the intersection of Highways 2/92, 21 and 70. The Burlington Northern Santa Fe Railroad corridor runs east-west through the middle of Town. Broken Bow is also the County-Seat of Custer County.
- ◆ The Community generally consists of small rolling hills in the Mud Creek Valley. Larger hills are at the northern and southern fringes of the Town.
- ◆ Nearly all streets within the Broken Bow Corporate Limits follow a grid pattern, generally along the Railroad corridor. Some large lot subdivisions exist north of the Community.



Aerial image of Broken Bow.

DOWNTOWN BROKEN BOW/LOCAL BUSINESSES & INDUSTRIES



Top: City Square Park in Downtown.
Above: a historical structure in
Downtown Broken Bow.

- ◆ Downtown Broken Bow is a very vibrant and active people and business center with numerous historic structures. Very few vacant storefronts exist. The Downtown is located along the Highway 2 corridor, in the central portion of the Town. Major characteristics of Downtown include the Custer County Courthouse and City Square Park, in the center of Downtown, that provides a well landscaped green space and a gazebo.
- ◆ Several shops, restaurants, convenience stores and hotels are located throughout Downtown and around the Community, mostly along the Highway 2 corridor on both sides of Downtown. Most agricultural and industrial services are located along the railroad corridor, in central Broken Bow.

SCHOOLS AND PARKS

- ◆ Broken Bow has its own public school district to serve students of Broken Bow, the surrounding rural area and students of neighboring small Communities.
- ◆ In addition to City Square Park, Broken Bow has numerous City parks and outdoor recreational activities. This includes the Municipal Swimming Pool and at least five other City Parks that feature playground equipment, park shelters, tennis and basketball courts and other outdoor recreational amenities.
- ◆ The Broken Bow Country Club is located in the northwestern portion of the Community.

STREET CONDITIONS

- ◆ Nearly all streets in Broken Bow are hard surfaced with concrete curb and gutter. Overall, the street system in the Community ranges from excellent to good condition with pockets of roads in fair condition. Brick streets are featured throughout Downtown.

- ◆ Streets in fair condition are generally gravel surfaced roads that exist at the perimeter of the Community.

HOUSING STOCK AND CONDITIONS

- ◆ Broken Bow has a very healthy and suitable housing stock for local residents and families, consisting of various sizes and ages. Although some deteriorating and dilapidated housing units exist throughout Town, several older housing structures have been rehabilitated.
- ◆ Large subdivisions of new housing units exist north and northwest of the Community. New development has also taken place on the perimeter of the Community, to the southeast and west.
- ◆ The Community has seen moderate housing construction within the Corporate Limits that has helped provide new housing opportunities for local residents. The City of Broken Bow has also taken an aggressive approach towards demolishing dilapidated, unsuitable housing units to make vacant land available for new housing projects.
- ◆ Broken Bow has approximately 224 units of multifamily housing for elderly persons and single families. These units include those that are handicap accessible, support general occupancy and provide Section 8 rental assistance. Broken Bow also has its own Public Housing Authority.

HOUSING DEVELOPMENT RECOMMENDATIONS

- ◆ Development of subdivisions should continue to take place in the north and northwestern portions of the Community. It is recommended that these subdivisions be annexed into the Corporate Limits of the City in the future. Suitable land is also available in the southern portions of the Community.
- ◆ Vacant lots provide the City with development opportunities. These lots should be considered for future housing projects.
- ◆ The demolition and replacement of dilapidated housing units should be a priority in the Community.



Example of housing structures in Broken Bow.

CALLAWAY

POPULATION: 601



Aerial image of Callaway.

COMMUNITY LAYOUT

- ◆ The Village of Callaway is located at the northern terminus of Highway Spur 21B, approximately ½ mile north of Highway 40. River Road and Broken Bow Road are two hard surfaced highways that intersect north of Callaway. An abandoned railroad corridor runs northwest to southeast, in the western portion of the Community.
- ◆ Callaway is also located in the South Loup River Valley, which passes north of Town. The Community generally consists of a level terrain with larger hills northeast of Town.
- ◆ Nearly all streets within the Callaway Corporate Limits follow a grid pattern. Some large lot subdivisions exist east of the Community.

DOWNTOWN CALLAWAY/LOCAL BUSINESSES & INDUSTRIES



North side of Kimball Street,
Downtown Callaway.

- ◆ Downtown Callaway consists of a 2.5 block area along Kimball Street, between North Davidson and Holcomb Avenues. Although it is not located on a major highway, the Downtown area is still a vibrant location in the Village with only a few buildings vacant or deteriorating.

- ◆ Callaway includes a hardware store, bank, library, drug store, construction company, restaurant, convenience store fire/police services in its Downtown. Callaway District Hospital also maintains a facility in Downtown.
- ◆ Another feature of Downtown is a Community park and green space, featuring park benches and a historic Union Pacific caboose.
- ◆ Other businesses throughout the Community include a fertilizer/propane facility, Community Center and a Christian country radio station. Various agricultural services are located along the abandoned railroad corridor, in western Callaway.



Historic Union Pacific Caboose in
Downtown Callaway.

SCHOOLS AND PARKS

- ◆ Callaway has its own public school system to support students of the Community and surrounding areas. All athletic and school facilities are located within the Corporate Limits of the Village.
- ◆ A large park, complete with a community swimming pool, playground equipment, tennis and basketball courts and the “First Custer County Courthouse” are located behind the Hospital, northwest of Downtown.

STREET CONDITIONS

- ◆ Streets in Downtown Callaway and around the School are hard surfaced with curb and gutter. Overall, streets in Callaway rank in fair to poor condition, as most have a loose gravel or sandy overlay.
- ◆ In northern Callaway, one road has a dirt surface and is only wide enough to support one lane of traffic.

HOUSING STOCK AND CONDITIONS

- ◆ Callaway has seen a flurry of new housing development throughout the Community, particularly in the eastern and northern portions of Town. Many old and historic homes still remain and have been recently restored, though small pockets of deteriorating and dilapidated houses exist in the Community.

- ◆ Some new housing has been built outside the Community, but no major rural subdivisions exist in the rural areas within the Callaway Planning Jurisdiction.
- ◆ A multifamily housing complex is located south of Downtown Callaway. Grand Generation Manor I and II provide 20 apartment units for both elderly and general occupancy.



Examples of the housing stock in Callaway.

HOUSING DEVELOPMENT RECOMMENDATIONS

- ◆ Due to the South Loup River floodplain in northern and eastern Callaway, Sand Creek, on the southern and eastern portions of the Community and the agricultural structures in eastern Callaway, land for future expansion of the Community is limited. The best future growth areas are likely in the northwestern portions of Town. Development in eastern Callaway is still possible, but land is becoming limited.
- ◆ Vacant lots are available throughout the Community for both single family and multifamily housing developments.
- ◆ Pockets of deteriorating and dilapidated housing units will either need to be refurbished to provide a safe housing unit for interested residents, or demolished to make way for new single family and multifamily projects.

COMSTOCK

POPULATION: 97

COMMUNITY LAYOUT

- ◆ The Village of Comstock lies on the eastern bank of the Middle Loup River, in northeastern Custer County. The Village is served by Highway Spur 21C, a seven mile stretch connecting the Community to nearby Highway 183.
- ◆ Streets throughout the Village are primarily laid out in a grid pattern. Several dead end roads exist in the northern portions of the Community.
- ◆ The Village consists of generally flat terrain, with steep, hilly terrain bordering the Community to the east.



Aerial image of Comstock.

DOWNTOWN COMSTOCK/LOCAL BUSINESSES & INDUSTRIES

- ◆ Downtown Comstock consists of a two block area of Main Street, between Sherman and Valley Streets. Downtown businesses include a Community Hall, Post Office and a local newspaper office.
- ◆ A major attraction to Downtown is Centennial Gardens; a large Community garden filled with various plants, landscaping and sculptures. The gardens cover almost one half of a city block in Downtown.



Downtown Comstock, Main Street
looking west.



Centennial Gardens.

- ◆ Light industrial services are also located in Downtown Comstock. The Community's agricultural services are located in the western portions of the Village, along the Middle Loup River.

SCHOOLS AND PARKS

- ◆ The Village is considered a member of the Sargent Public School District. Students attend all elementary and Junior/Senior High School services in the neighboring Community.
- ◆ Other than Centennial Gardens, Comstock also has a Community park, adjacent Downtown to the west, complete with playground equipment, shelters and a walking trail. An old baseball diamond is also located along the Highway, in western Comstock.

STREET CONDITIONS

- ◆ Streets in Comstock are generally in fair condition. Main Street through Downtown and portions of roads connecting to Main Street are hard surfaced and in good to fair condition with concrete curb and gutter. Streets throughout the remainder of the Community are gravel surfaced with open storm water drainage ditches.

HOUSING STOCK AND CONDITIONS

- ◆ The housing stock throughout the Village range in age and condition. Comstock mostly consists of older homes that have either recently been rehabilitated, or have been left to deteriorate. Very little new housing construction has taken place in the Community.
- ◆ Riverside Villa, a multifamily complex in Comstock, consists of four units of affordable multifamily housing

- ◆ Dilapidated housing units exist throughout the Community, but generally around the Downtown area.



Examples of housing in Comstock.

HOUSING DEVELOPMENT RECOMMENDATIONS

- ◆ Infill development is the recommended development option for the Community. The demolition of dilapidated and vacant housing structures will also create vacant land for future housing development opportunities.
- ◆ Comstock faces geographical limitations in future development. The Middle Loup River, on the west side of the Village and the rugged terrain on the eastern fringe of Town make future expansion in those directions unlikely.

MASON CITY

POPULATION: 165

COMMUNITY LAYOUT

- ◆ Mason City is located in southwestern Custer County, along the Highway 2 and Burlington Northern Santa Fe Railroad corridors. The Railroad corridor runs southeast to northwest through the Community. Mud Creek passes by Mason City to the north.
- ◆ A majority of the Village is developed with grid pattern streets and lies south of the Highway & Railroad corridors.
- ◆ The southwest corner of the Community rests on a steep incline, which slopes downward towards the highway corridor and Downtown. Other areas of the Community consist of level terrain



Aerial image of Mason City.

DOWNTOWN MASON CITY/LOCAL BUSINESSES & INDUSTRIES



- ◆ Most businesses in Mason City serve the immediate population of the Community and are mostly located in either the Downtown area, along the railroad corridor. Businesses and attractions in Mason City include a community hall, bank, bar and Village Park.
- ◆ Old commercial structures, many of which are deteriorating or dilapidated are scattered throughout the Downtown area. The bank building appears to have been recently renovated. Vacant lots exist where structures once stood. Agricultural services are located along the Highway and Railroad corridors.

Commercial structures in Mason City.

SCHOOLS AND PARKS

- ◆ Students in Mason City attend classes of all levels in the neighboring Community of Ansley. A Community Park is located adjacent Downtown to the south, while other parks in the Village consist of vacant land, historical markers or park shelters.

STREET CONDITIONS

- ◆ A majority of Village roads are paved and in good to fair condition. Only Main Street, through Downtown Mason City has concrete curb and gutter. Some roads are only wide enough to support one lane of traffic.
- ◆ Gravel surfaced roads with open storm water drainage ditches exist in the northern and southern portions of Town.
- ◆ The Highway 2 corridor was recently resurfaced and is in excellent condition.

HOUSING STOCK AND CONDITIONS

- ◆ There has been very little new housing construction in the Community. A majority of the housing stock in Mason City was constructed prior to 1960.
- ◆ A high number of homes are in fair to poor condition. A number of those homes are not suitable for rehabilitation and in need of demolition. Some properties also contain minor to major debris.
- ◆ Large vacant tracts of land are located throughout the Community.



Examples of deteriorating and dilapidated housing structures in Mason City.

HOUSING DEVELOPMENT RECOMMENDATIONS

- ◆ Any new housing development in Mason City will likely need to be focused towards the infill of vacant land and demolition of dilapidated structures inside Village Limits. The street system will also need to be rehabilitated to enhance the probability of new housing development within the Community. This includes curb and gutter placement on hard surfaced streets, as well as widening one-lane roads.

MERNA

POPULATION: 363

COMMUNITY LAYOUT



Aerial image of Merna.

- ◆ The Village of Merna is located between the Highway 2 corridor on the west and the Burlington Northern Santa Fe Railroad corridor on the east, in central Custer County. Highway 92 intersects with Highway 2, on the west side of Merna.
- ◆ Merna is located in generally flat terrain, though there is a slight slope downward from east to west.
- ◆ Streets in Merna are laid out in a grid pattern style.

DOWNTOWN MERNA/LOCAL BUSINESSES & INDUSTRIES

- ◆ Downtown Merna is located in the east central portion of the Community, along East Center Street, between North Railroad and North Tomas Streets.
- ◆ Downtown businesses include a meat locker, Community Center, Post Office, bar, and industrial services. Agricultural services and grain elevators are located east of Downtown, alongside the railroad corridor.



Downtown Merna.

- ◆ A few Downtown buildings are vacant and are deteriorating or dilapidated.
- ◆ Highway commercial facilities along the western edge Merna include a gas station/ convenience store and the Merna Fire Department.

SCHOOLS AND PARKS

- ◆ The Anselmo-Merna Public School District serves the students of the Community. All schooling and athletic facilities are located in Merna, on the northwest corner of Town.
- ◆ A Community Park is located adjacent Downtown to the south. Playground equipment, basketball and tennis courts are located near the Public School.

STREET CONDITIONS

- ◆ Most streets in the Community are hard surfaced, but have open storm water drainage ditches. Main Street through Downtown Merna is the only street in the Community with concrete curb and gutter. These hard surfaced roads are generally in good to fair condition.
- ◆ Gravel surfaced roads in the Community are generally located around the Burlington Northern Santa Fe Railroad corridor. These roads range from fair to poor condition.

HOUSING STOCK AND CONDITIONS

- ◆ Merna's housing stock is mostly of old age, but there are new housing units developed throughout the Community. There are currently no multifamily unit developments or complexes in Merna.
- ◆ Most of the Community's dilapidated housing units are located around Downtown, but deteriorating housing exists in small pockets throughout Town.

HOUSING DEVELOPMENT RECOMMENDATIONS

- ◆ The most suitable land for future development is around the Highway 2 corridor, and on vacant agricultural land west of the highway corridor. Development around the Public School facilities is also an option. Development eastward is unlikely due to the existing railroad corridor.
- ◆ Dilapidated housing units should be demolished to create vacant land for future housing opportunities in the Community.



Example of housing structures in Merna.

OCONTO

POPULATION: 131



Aerial image of Oconto.

COMMUNITY LAYOUT

- ◆ Oconto is laid out in a grid pattern in south central Custer County. The Community mainly consists of flat terrain with light rolling hills throughout.
- ◆ The Community is served by Highway 21, which enters in the northeast corner of the Village and intersects with Highway 40, in southeastern Oconto. Highway 40 runs along the southwest side of the Community.

DOWNTOWN OCONTO/LOCAL BUSINESSES & INDUSTRIES

- ◆ Downtown Oconto is located along Grant Avenue, between Railroad and Seventh Streets. A majority of buildings in downtown are located on the east side of Grand Avenue. A large part of Downtown Oconto consists of vacant land, likely where structures once stood.
- ◆ Downtown businesses include a bank, bar, Post Office and a service station. A Community Building is located north of Downtown.



Left: A view down Grant Avenue in Downtown Oconto.



Right: Oconto Community Building.

SCHOOLS AND PARKS

- ◆ Oconto currently supports its own Elementary School. Students attend classes at the Junior/Senior High School in Callaway.
- ◆ A volleyball and basketball court is located in Downtown Oconto. Vacant tracts of land also provide for local entertainment.

STREET CONDITIONS

- ◆ Grant Avenue, between South Railroad Street and West Main Street, and the Highway 21 and 40 corridors are the only paved streets in the Community. Grant Avenue and Highway 21 also have concrete curb and gutter through the Community.
- ◆ The Highways range from excellent to good condition. Most Village streets are gravel surfaced with open storm water drainage ditches. These gravel roads rate from fair to poor condition

HOUSING STOCK AND CONDITIONS

- ◆ Oconto has a housing stock of mostly older homes, built prior to 1960. Homes in Oconto range from good to poor condition. There has been no new housing development in Oconto since the 1980's.
- ◆ No multifamily housing units exist in Oconto.
- ◆ Dilapidated and deteriorating housing structures exist throughout the Community. Many homes are also placed on multiple parcels of land, while large, vacant tracts of land exist throughout the Village.

HOUSING DEVELOPMENT RECOMMENDATIONS

- ◆ Any new housing development in will likely need to focus on the infill of vacant land inside Village Limits. The street system will also need to be rehabilitated to enhance the probability of new housing development within the Community. Dilapidated housing units will need to be demolished to make way for other future housing development projects.



Example of housing structures in Oconto.

SARGENT

POPULATION: 580

COMMUNITY LAYOUT

- ◆ The Community of Sargent is located in the northeast corner of Custer County. Highway 183 serves the Community and runs north to south through the eastern portion of Town.
- ◆ The Village is laid out in a grid pattern, generally in an east/west direction. The terrain of the Community is generally flat, as it lies approximately four miles north of the Middle Loup River.



Aerial image of Sargent.

DOWNTOWN SARGENT/LOCAL BUSINESSES & INDUSTRIES

- ◆ Downtown Sargent is located approximately two blocks west of the Highway 183 corridor. A majority of commercial structures in Downtown are located along Main Street, between First and Broadway Streets.
- ◆ Downtown businesses include an auto dealership, grocery store, bank, variety store, gift shop, library, repair shop and the Central Nebraska Medical Clinic. Sargent Park is located adjacent Downtown to the east.
- ◆ Sargent also has a few highway commercial developments. These include gas stations/convenience stores, farm implement companies and an ice cream shoppe.

- ♦ Agricultural grain elevators and other industrial facilities are located in and around the abandoned railroad corridor, approximately two blocks east of Highway 183.



Downtown Sargent.

SCHOOLS AND PARKS

- ♦ Sargent provides its students with their own public school system. All sporting activities are located in Sargent. Students from the nearby Town of Comstock also attend classes in Sargent.
- ♦ Sargent Park, located adjacent Downtown to the east, provides a centerpiece for residents of the Community. The Park consists of a playground, shelters, tennis court and a band shell.
- ♦ A Community swimming pool is located along the Highway 183 corridor, in eastern Sargent.

STREET CONDITIONS

- ♦ Streets throughout Sargent range from good to poor condition. Nearly all roads through the Community and the Highway corridor, are hard surfaced with concrete curb and gutter. Some roads in the northern portion of Town are hard surfaced, but have no curb and gutter, while others are gravel surfaced with open storm water drainage ditches. The Highway corridor ranges from good to fair condition.

HOUSING STOCK AND CONDITIONS

- ♦ Sargent has a variety of housing types, sizes and ages in its current housing stock. Recent construction of new homes dates back to the late 1990s. Most of the current housing stock is in good to fair condition.

- ◆ New housing development has taken place in the northern and northwestern portions of the Community. Many of these new housing developments consist of manufactured homes.
- ◆ Some older homes have recently been rehabilitated, but other old and dilapidated structures are scattered throughout the Community.
- ◆ Sargent currently has two multifamily housing complexes. Key Villa provides 20 units of housing, arranged in duplexes and fourplexes, for senior citizens of the Community. The other is the Golden Living Center, which provides a 46 bed facility for persons in need of long term care. This facility has been closed since November 30, 2009.

HOUSING DEVELOPMENT RECOMMENDATIONS

- ◆ The best areas for future development are primarily to the west, north and south of the Community of Sargent. Vacant agricultural land is available with little impediment towards future development.
- ◆ Vacant land in Downtown and in other selected portions of the Community could also attract new housing development types for persons and families of all ages.
- ◆ The clean up of vacant, dilapidated housing structures should be a key Community activity to provide vacant land for further housing development opportunities.



Examples of housing structures in Sargent.

SECTION 3



**Comprehensive Citizen
Participation Program**

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM

INTRODUCTION

The **Custer County & Communities, Nebraska Housing Study** included both qualitative and quantitative research activities. Discussed in this **Section** of the Housing Study is the **comprehensive citizen participation program** used to gather the opinions of the Custer County citizenry regarding housing issues and housing needs. ***Planning for the County's and each Community's future is most accurate and effective when it includes opinions from as many community citizens as possible.*** The Housing Study process included extensive community participation by the local citizenry. The methods used to gather information from the citizens of Custer County included the use of Community Housing "Listening Sessions," and two important Housing Surveys.

COMMUNITY NEEDS AND WANTS SURVEY

A **Custer County/Community Housing Needs & Wants Survey** was implemented as a component of the Housing Study. Surveys were distributed to residents of the County and each Community through various methods, including utility bills, local newspapers and door-to-door delivery. A total of **335 Surveys** were collected in Custer County. The following table identifies the number of surveys returned for each Community.

<u>Location</u>	<u>Responses</u>	<u>Location</u>	<u>Responses</u>
Custer County	335	- Comstock	26
- Broken Bow	103	- Mason City	0
- Anselmo	4	- Merna	15
- Ansley	16	- Oconto	2
- Arnold	32	- Sargent	73
- Berwyn	3	- Rural Custer County	29
- Callaway	31	- Other Areas	1

Survey participants were asked to give their opinion about specific housing types and housing areas of greatest need in their Community. In addition, there was a component of the Survey that allowed participants to offer individual comments regarding housing needs. The following summarizes the results of the Survey for each Community and the County as a whole.

CUSTER COUNTY

Greatly Needed

- **Housing for Middle-Income Families**
- **General Rental Housing**
- **Rehabilitation of Owner-Occupied Housing**
- **Rehabilitation of Renter-Occupied Housing**
- **Housing Choices for First-Time Homebuyers**
- **Single Family Rent-to-Own (6 to 15 Years)**
- **Three Bedroom Apartments/Houses**

Somewhat Needed

- Housing for Low-Income Families
- Housing for Single Parent Families
- Housing for Existing/New Employees
- Single Family Housing
- Manufactured Homes
- Duplex Housing
- Single Family Rent-to-Own (3 to 5 Years)
- Single Family Rent-to-Own (6 to 15 Years)
- One Bedroom (Apartment or House)
- Two Bedroom (Apartment or House)
- Independent Living Housing for
Persons with a mental/Physical Disability
- Retirement Housing – Rental
- Retirement Housing – Purchase
- Retirement Housing for Low-income Elderly Persons
- Retirement Housing for Middle-income Elderly Persons
- Licensed Assisted Living w/ Specialized Services

Additional Questions

- 77.6 percent of respondents favored Custer County using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 68.3 percent of respondents supported the County using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 82.1 percent of respondents favored the County 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.

- 80.9 percent of respondents supported the County using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 77 percent of respondents favored Custer County using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

BROKEN BOW

Greatly Needed

- **Housing for Middle-Income Families**
- **Housing for Single Parent Families**
- **Rental Housing (General)**
- **Rehabilitation of Renter-Occupied Housing**
- **Three Bedroom (Apartment or House)**
- **Retirement for Low-Income Elderly Persons**

Somewhat Needed

- Housing for Low-Income Families
- Housing for Existing/New Employees
- Single Family Housing
- Manufactured Homes
- Duplex Housing
- Apartment Complexes (3 to 12 Units per Complex)
- Rehabilitation of Owner-Occupied Housing
- Housing Choices for First-Time Homebuyers
- Single Family Rent-to-Own (3 to 5 Years)
- Single Family Rent-to-Own (6 to 15 Years)
- Duplex/Townhouse Rent-to-Own (3 to 5 Years)
- Duplex/Townhouse Rent-to-Own (6 to 15 Years)
- One Bedroom (Apartment or House)
- Two Bedroom (Apartment or House)
- Independent Living Housing for Persons with a Mental/Physical Disability
- Group Home Housing for Persons with a Mental/Physical Disability
- Retirement Housing – Rental
- Retirement Housing – Purchase
- Retirement Housing for Middle-income Elderly Persons
- Retirement Housing for Upper-income Elderly Persons
- Licensed Assisted Living with Specialized Services

- Short-Term Emergency Shelters – 30 Days or Less
- Long-Term Emergency Shelters – 90 Days or Less
- Transitional Housing

Additional Questions

- 73.8 percent of respondents favored Broken Bow using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 67.9 percent of respondents supported the City using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 81.5 percent of respondents favored the Community 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.
- 81.5 percent of respondents supported Broken Bow using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 73.8 percent of respondents favored the City using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

ANSLEY

Greatly Needed

- **Housing for Low-Income families**
- **Housing for Middle-Income families**
- **Housing for Existing/New Employees**
- **Single Family Housing**
- **Rental Housing (General)**
- **Rehabilitation of Owner-Occupied Housing**
- **Rehabilitation of Renter-Occupied Housing**
- **Housing Choices for First Time Homebuyers**
- **Single Family Rent-to-Own (3 to 5 Years)**
- **Single Family Rent-to-Own (6 to 15 Years)**
- **Duplex/Townhouse Rent-to-Own (6 to 15 Years)**
- **Two Bedroom (Apartment or House)**
- **Three Bedroom (Apartment or House)**
- **Retirement Housing – Purchase**
- **Retirement Housing for Low-Income Elderly Persons**
- **Retirement Housing for Middle-Income Elderly Persons**
- **Licensed Assisted Living with Specialized Services**

Somewhat Needed

- Housing for Single Parent families
- Duplex Housing
- One Bedroom (Apartment or House)
- Retirement Housing for Upper-Income Elderly Persons
- Transitional Housing

Additional Questions

- 100 percent of respondents favored Ansley using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 87.5 percent of respondents supported the Village using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 87.5 percent of respondents favored the Community 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.
- 100 percent of respondents supported Ansley using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 81.2 percent of respondents favored the Village using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

ARNOLD**Greatly Needed**

- **Housing for Middle-Income Families**
- **Housing for Existing/New Employees**
- **Rehabilitation of Owner-occupied Housing**
- **Rehabilitation of Renter-occupied Housing**
- **Housing Choices for First-Time Homebuyers**
- **Three Bedroom (Apartment or House)**
- **Retirement Housing for Low-income Elderly Persons**
- **Licensed Assisted Living with Specialized Services**

Somewhat Needed

- Housing for Low-Income Families
- Housing For Single Parent Families
- Single Family Housing

- Rental Housing (General)
- Manufactured Homes
- Single Family Rent-to-Own (6 to 15 Years)
- Two Bedroom (Apartment or House)
- Retirement Housing – Rental
- Retirement Housing – Purchase
- Retirement Housing for Middle-income Elderly Persons

Additional Questions

- 75 percent of respondents favored Arnold using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 53.1 percent of respondents supported the Village using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 75 percent of respondents favored the Community 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.
- 75 percent of respondents supported Arnold using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 65.6 percent of respondents favored the Village using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

CALLAWAY

Greatly Needed

- **Rental Housing (General)**
- **Three Bedroom (Apartment or House)**
- **Licensed Assisted Living with Specialized Services**

Somewhat Needed

- Housing for Low-Income Families
- Housing for Middle-Income Families
- Housing For Single Parent Families
- Housing for Existing/New Employees
- Single Family Housing
- Duplex Housing
- Apartment Complexes (3 to 12 Units per Complex)

- Rehabilitation of Owner-Occupied Housing
- Rehabilitation of Renter-Occupied Housing
- Housing Choices for First-Time Homebuyers
- Single Family Rent-to-Own (3 to 5 Years)
- Single Family Rent-to-Own (6 to 15 Years)
- One Bedroom (Apartment or House)
- Two Bedroom (Apartment or House)
- Retirement Housing – Rental
- Retirement Housing for Low-income Elderly Persons
- Retirement Housing for Middle-income Elderly Persons

Additional Questions

- 61.3 percent of respondents favored Callaway using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 51.6 percent of respondents supported the Village using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 90.3 percent of respondents favored the Community 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.
- 77.4 percent of respondents supported Callaway using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 67.7 percent of respondents favored the Village using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

COMSTOCK

Greatly Needed

- **Housing for Middle-Income Families**
- **Rehabilitation of Owner-Occupied Housing**
- **Housing Choices for First-Time Homebuyers**
- **Single Family Rent-to-Own (3 to 5 Years)**
- **Single Family Rent-to-Own (6 to 15 Years)**

Somewhat Needed

- Housing for Low-Income Families
- Housing For Single Parent Families
- Housing for Existing/New Employees
- Single Family Housing
- Rental Housing (General)
- Manufactured Homes
- Rehabilitation of Renter-Occupied Housing
- Two Bedroom (Apartment or House)
- Three-Bedroom (Apartment or House)
- Independent Living Housing for Persons with a Mental/Physical Disability
- Retirement Housing – Rental
- Retirement Housing – Purchase
- Retirement Housing for Low-income Elderly Persons
- Retirement Housing for Middle-income Elderly Persons
- Licensed Assisted Living w/ Specialized Services

Additional Questions

- 88.5 percent of respondents favored Comstock using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 57.8 percent of respondents supported the Village using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 69.2 percent of respondents favored the Community 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.
- 76.9 percent of respondents supported Comstock using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 92.3 percent of respondents favored the Village using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

MERNA

Greatly Needed

- **Housing for Low-Income Families**
- **Housing for Middle-Income Families**
- **Housing for Single Parent Families**
- **Housing for Existing/New Employees**
- **Single Family Housing**
- **Rental Housing (General)**
- **Rehabilitation of Owner-Occupied Housing**
- **Rehabilitation of Renter-Occupied Housing**
- **Housing Choices for First-Time Homebuyers**
- **Two Bedroom (Apartment or House)**
- **Three-Bedroom (Apartment or House)**

Somewhat Needed

- **Manufactured Homes**
- **Duplex Housing**
- **Single Family Rent-to-Own (3 to 5 Years)**
- **Single Family Rent-to-Own (6 to 15 Years)**
- **Retirement Housing – Rental**
- **Retirement Housing – Purchase**
- **Retirement Housing for Low-income Elderly Persons**
- **Retirement Housing for Middle-income Elderly Persons**

Additional Questions

- 86.7 percent of respondents favored Merna using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 93.3 percent of respondents supported the Village using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 86.7 percent of respondents favored the Community 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.
- 93.3 percent of respondents supported Merna using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 86.7 percent of respondents favored using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

SARGENT**Greatly Needed**

- **Housing for Middle-Income Families**
- **Rental Housing (General)**
- **Rehabilitation of Owner-Occupied Housing**
- **Rehabilitation of Renter-Occupied Housing**
- **Housing Choices for First-Time Homebuyers**
- **Single Family Rent-to-Own (6 to 15 Years)**
- **Three-Bedroom (Apartment or House)**
- **Licensed Assisted Living w/ Specialized Services**

Somewhat Needed

- Housing for Low-Income Families
- Housing for Single Parent Families
- Housing for Existing/New Employees
- Single Family Housing
- Manufactured Homes
- Apartment Complexes (3 to 12 Units per Complex)
- Single Family Rent-to-Own (3 to 5 Years)
- One Bedroom (Apartment or House)
- Two Bedroom (Apartment or House)
- Independent Living Housing for Persons with a Mental/Physical Disability
- Retirement Housing – Rental
- Retirement Housing – Purchase
- Retirement Housing for Low-income Elderly Persons
- Retirement Housing for Middle-income Elderly Persons
- Short-Term Emergency Shelters (30 Days or Less)

Additional Questions

- 82.2 percent of respondents favored Sargent using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 79.3 percent of respondents supported the Village using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 82.2 percent of respondents favored the Community 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.

- 78.1 percent of respondents supported Sargent using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 83.6 percent of respondents favored the Village using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

RURAL CUSTER COUNTY

Greatly Needed

- **Housing for Low-Income Families**
- **Housing for Existing/New Employees**
- **Single Family Housing**
- **Rental Housing (General)**
- **Retirement Housing for Low-income Elderly Persons**

Somewhat Needed

- Housing for Middle-Income Families
- Housing for Single Parent Families
- Manufactured Homes
- Duplex Housing
- Apartment Complexes (3 to 12 Units per Complex)
- Rehabilitation of Owner-Occupied Housing
- Rehabilitation of Renter-Occupied Housing
- Housing Choices for First-Time Homebuyers
- Single Family Rent-to-Own (3 to 5 Years)
- Single Family Rent-to-Own (6 to 15 Years)
- Duplex/Townhouse Rent-to-Own (6 to 15 Years)
- Two Bedroom (Apartment or House)
- Three Bedroom (Apartment or House)
- Independent Living Housing for Persons with a Mental/Physical Disability
- Group Home Housing for Persons with a Mental/Physical Disability
- Housing in Downtown
- Retirement Housing – Rental
- Retirement Housing – Purchase
- Retirement Housing for Middle-income Elderly Persons
- Retirement Housing for Upper-income Elderly Persons
- Licensed Assisted Living w/ Specialized Services
- Single-Room-Occupancy Housing

- Short-Term Emergency Shelters (30 Days or Less)
- Long-Term Emergency Shelters (90 Days or Less)
- Transitional Housing

Additional Questions

- 68.9 percent of respondents favored Rural Custer County using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 62.1 percent of respondents supported Rural Custer County using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 86.2 percent of respondents favored Rural Custer County 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.
- 75.9 percent of respondents supported Rural Custer County using grant dollars to purchase, rehabilitate and resale vacant housing in the Community.
- 72.4 percent of respondents favored Rural Custer County State or Federal grant dollars to provide down payment assistance to first-time homebuyers.

WORKFORCE HOUSING NEEDS SURVEY

Central Nebraska Economic Development, Inc., in cooperation with major employers in Custer County, conducted a **Workforce Housing Needs Survey**, in June and July, 2009. Participants were asked to supply information on such subjects as issues and barriers to obtaining affordable housing, where respondents are currently employed, annual household income, and, in what community or region, individuals would like to become either a homeowner or a renter. The following are key points that were developed from the Survey.

A total of **55 Surveys** were returned from area employers and businesses. This included 28 Surveys from Broken Bow, eight from Rural Custer County, six from Callaway, three each from Merna and Ansley, two from Arnold and one each from Anselmo, Berwyn, Mason City, Oconto and Sargent. The following are “key points” from the results of the Workforce Housing Needs Survey. Complete information regarding the individual Community results from the Workforce Housing Needs Survey are available in the Appendix.

- Of the 55 Survey respondents, 48 were homeowners and seven were renters.
- A total of 44 workers were satisfied with their present housing situation, while 11 workers were not satisfied and would like more suitable housing. Reasons from those not satisfied with their current housing status included the cost, size, age and condition of their current home; high property taxes and the need for substantial rehabilitation of their home.
- **The majority of Survey respondents would most like to purchase and own a single family home, consisting of three or more bedrooms at an affordability range between \$45,000 and \$135,000.**

Survey participants were asked to address some of the issues or barriers they experience in obtaining affordable owner or renter housing for their families. The most common barriers faced when obtaining affordable **owner housing** included **the cost of utilities, housing prices, the high cost of homeowners insurance and excessive down payment/closing costs.** The most common barriers faced when obtaining affordable **rental housing** included **lack of decent rental units in a prospective renter's price range and the high cost of rent and utilities.**

SUMMARY STATEMENTS

The citizens of Custer County were provided ample opportunity for citizen input into the development of this County-Wide Housing Study. The information obtained through various activities greatly assisted in identifying and prioritizing housing needs in Custer County and each Community. Community “Listening Sessions,” along with information on housing needs, produced via the Housing Surveys and Housing Steering Committee meetings, provided an opportunity to create “*consensus statements*” regarding the future of housing activities in Custer County.

- ◆ Communities in Custer County are experiencing a shortfall in the number of quality rental units needed for current and prospective residents. General rental housing, preferably units consisting of two- to three-bedrooms, should be constructed to provide safe, decent and affordable rental housing options to those that need them. New rental housing of various types and price products, for elderly families, should be a top priority in Broken Bow.
- ◆ Affordable housing for both, middle-income workforce families and those who are cost-burdened is needed throughout the County. Affordable homes, particularly those with three+-bedrooms, are in demand. **An ongoing CROWN (Credit-To-Own) and First-Time Homebuyer Program and the preservation/modernization of older homes should be implemented.**
- ◆ Moderate or substantial rehabilitation of both, owner and renter housing units is greatly needed throughout the County. Many homes are falling into disrepair, with occupants and landlords lacking the necessary funds to modernize their homes or apartments. Housing rehabilitation, for both owner- and rental units, stabilizes the population, improves the quality of life for many families and enhances the attractiveness and marketability of each Community. **An ongoing program designed to purchase, rehabilitate and resale and/or re-rent existing housing would greatly enhance homeownership opportunities and affordable rental housing in the County.**
- ◆ The County and each Community should consider a comprehensive program of purchasing and removing substandard, dilapidated housing. Housing units that have fallen into disrepair pose a health and safety risk to surrounding neighbors and each Community, as a whole. Vacant residential properties could be secured in a Land Trust or Land Bank Program that would eventually be used for new housing developments. **A high number of County residents have stated their support for the creation of a program to oversee this activity.**

- ◆ To ensure a **clean and safe residential environment**, the ongoing maintenance of private residential properties is needed, i.e. trash removal, junk cars, etc. Also, eliminate the parking of vehicles in sidewalk right-of-ways, front-yards and other non-paved residential areas. **Implement annual Community and/or Neighborhood clean-up activities throughout Custer County.**
- ◆ Economic development activities should be tied directly to housing needs. The County needs to establish a **Workforce Housing Initiative** as new jobs are created and existing jobs are maintained. It is important to determine what housing needs the new and existing employees have, what employees can afford and what level of responsibility local employers, government and groups involved with housing have to see that these housing needs are met.
- ◆ **Create housing development vehicles of implementation.** Secure lenders, investors, contractors and organizations to assist with housing planning and development. A housing education program could assist the local interests to understand and utilize existing affordable housing finance programs. An organized effort of securing and providing funding and sharing financing obligations for housing development, County-wide, between all of the Communities, is encouraged to produce appropriate/ affordable housing stock.
- ◆ Maintaining **rental housing options for low- and middle-income families, the elderly and persons with a disability(ies)** should also be a priority for Custer County and its Communities. The development of low density affordable housing units, such as duplex housing and patio homes, with available support services, should be considered. Such housing will provide older adults and persons with a disability(ies) with adequate housing options.
- ◆ Employ proper, modern planning practices to the development of rural housing units. **This includes the range of developments via rural subdivision guidelines and procedures, which includes modern infrastructure systems.**
- ◆ Utilize all available Federal, State and Local funding sources, including, but not limited to CDBG, NAHTF, HOME and Tax Increment Financing, to assist in funding housing programs.

PRIORITY HOUSING NEEDS

The priority housing needs of Custer County and its Communities were derived from the results of both qualitative and quantitative housing planning research activities. **Tables 3.1 and 3.2** review these priority housing needs for Custer County and the City of Broken Bow.

**TABLE 3.1
PRIORITY HOUSING NEEDS
CUSTER COUNTY & COMMUNITIES, NEBRASKA
2015**

<u>Housing Group/Activity</u>	<u>Recommended Activity/Housing Type</u>
Housing for Low- To Middle-Income Families (Including Workforce & Single Parent Families).	a) General Rental Housing / Single Family Homes and Duplexes. b) Three+-Bedroom Owner / Renter Units. c) First-Time Homebuyers & CROWN Programs.
Rehabilitation/Demolition of Dilapidated Properties.	a) Housing Rehabilitation. b) Purchase/Rehab/Resale Or Re-Rent Program. c) Land Trust/Land Bank Program.
Housing for Low- to Middle Income Elderly Persons.	a) Duplexes, Patio Homes, Townhomes & Single Family Homes. b) Housing Rehabilitation. c) Assisted Living Facilities, as needed.
Moderate- to Upper-Income Housing; Workforce Families.	a) Community & Rural Subdivision Developments.

Source: Hanna:Keelan Associates, P.C., 2010

TABLE 3.2
PRIORITY HOUSING NEEDS
BROKEN BOW, NEBRASKA
2015

<u>Housing Group/Activity</u>	<u>Recommended Activity/Housing Type</u>
Housing for Elderly/Retired Persons of Low- to Moderate-Income.	<ul style="list-style-type: none"> a) Patio Homes & Single Family Homes. b) Independent Living Duplexes & Town Homes. c) Housing Rehabilitation. d) Assisted Living Facility, as needed.
Persons of Low- to Moderate-Income, Single Parent Families, Existing/Future Workforce Populations & Special Populations.	<ul style="list-style-type: none"> a) Rehabilitation or Demolition of Distressed Owner and Renter-Occupied Housing Structures. Vacant Land put into a Land Trust/Land Bank Program. b) Purchase/Rehab/Resale or Re-rent Program. c) General Renter Units/Apartments. d) Duplex Units. e) CROWN Credit-To-Own Housing, Including Single Family, Duplex and Townhome Units. f) Potential for Housing, Independent & Group Home for Persons with a Mental/Physical Disability.
First-Time Homebuyers.	<ul style="list-style-type: none"> a) Down Payment Assistance. b) CROWN Credit-To-Own Housing c) Homes with Three+-Bedrooms
Housing for Moderate- to Upper-Income Families.	<ul style="list-style-type: none"> a) Additional Single Family Housing Units.

Source: Hanna:Keelan Associates, P.C., 2010

SECTION 4



**Population, Income,
Economic & Housing Profile**

POPULATION, INCOME, ECONOMIC & HOUSING PROFILE

INTRODUCTION

This Section of the **Custer County & Communities, Nebraska Housing Study** provides a population, income and housing profile of the County and each Community. Presented are both trend data and projection analysis. Emphasis is placed on a five-year projection of change. These projections are critical in the determination of both housing demand and need in the County and each Community. Projections and associated assumptions presented in the following profile will serve as the very basic foundation for preparing the County 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 Custer County, included a five-year period, **February, 2010 to February, 2015**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a reasonably high level of confidence.

HOUSING MARKET AREA

The Housing Market Area of Custer County is divided into two segments: a Primary and a Secondary Housing Market Area. The Primary Housing Market Area (Yellow) for Custer County includes all of Custer County and each Community. The Secondary Housing Market Area (Green) for Custer County includes portions of Thomas, Blaine, Loup, Garfield, Valley, Sherman, Buffalo, Dawson, Lincoln and Logan Counties. These Secondary Housing Market Areas could further stabilize the population of Custer County.



POPULATION PROFILE

Table 4.1 identifies **census population estimates** for Custer County and each Community, from 2000 to 2008. Based on Census estimates, all Communities in Custer County and the Balance of County have lost population since 2001. Custer County is estimated to have lost 728 persons, or 6.3 percent of its 2000 population. The City of Broken Bow, based on Census estimates, has lost an estimated 261 persons since the 2000 Census.

TABLE 4.1
CENSUS POPULATION ESTIMATES
CUSTER COUNTY & COMMUNITIES, NEBRASKA
2000-2008

	<u>2000</u>	<u>2001</u>	<u>2002</u>	<u>2003</u>	<u>2004</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>
Custer County:	11,793	11,570	11,459	11,311	11,229	11,122	10,970	10,839	10,842
Broken Bow:	3,491	3,415	3,366	3,308	3,269	3,230	3,190	3,151	3,154
Anselmo:	159	156	155	152	150	148	146	144	143
Ansley:	520	506	501	492	488	481	474	472	472
Arnold:	630	619	615	609	607	602	594	586	586
Berwyn:	134	132	131	130	129	128	126	124	124
Callaway:	637	627	623	618	615	610	602	602	601
Comstock:	110	107	105	103	102	100	99	97	97
Mason City:	178	175	173	172	171	170	167	165	165
Merna:	391	385	383	379	377	374	368	363	363
Oconto:	141	139	137	136	136	135	133	131	131
Sargent:	649	633	625	614	605	597	589	581	580
Balance of County:	4,753	4,676	4,645	4,598	4,580	4,547	4,482	4,423	4,426

Source: 2000 Census & 2001-2008 Census Estimates
 Hanna:Keelan Associates, P.C., 2010

Table 4.2 identifies **population trends and projections** for Custer County and each Community, from 1990 to 2015. The Custer County population is expected to increase an estimated 0.2 percent, or by 297 persons, from 2010 to 2015.

By 2015, the Communities of Broken Bow, Callaway, Merna, Sargent and the Balance of County are projected to experience a slight increase in population, with Merna experiencing the largest percentage increase in population of 1.4. Oconto is expected to experience the greatest percentage decrease in population, declining by an estimated 4.9 percent, or six persons, by 2015.

TABLE 4.2 POPULATION TRENDS & PROJECTIONS CUSTER COUNTY & COMMUNITIES, NEBRASKA 1990-2015					
	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2015</u>	<u>% Change 2010-2015</u>
Custer County:	12,270	11,793	10,865	10,892	+0.2%
Broken Bow:	3,778	3,491	3,167	3,204	+1.1%
Anselmo:	189	159	140	137	-2.2%
Ansley:	555	520	471	468	-0.6%
Arnold:	679	630	600	595	-0.8%
Berwyn:	122	134	128	124	-3.2%
Callaway:	539	637	601	606	+0.8%
Comstock:	135	110	95	92	-3.1%
Mason City:	160	178	163	157	-3.8%
Merna:	377	391	362	367	+1.4%
Oconto:	147	141	128	122	-4.9%
Sargent:	710	649	581	583	+0.3%
Balance of County:	4,879	4,753	4,429	4,437	+0.1%
Source: 1990, 2000 Census; 2001-2008 Census Estimates Hanna:Keelan Associates, P.C., 2010					

Overall, the Custer County population will, at a minimum, remain stable during the next five years. A stable population base contributes to the need for new and improved housing for various forms, types and sectors of the County.

Table 4.3 identifies **specific household characteristics** of Custer County and each Community, from 1990 to 2015. The Custer County population is projected to increase by an estimated 297 persons, from 2010 to 2015, resulting in an estimated increase of 26 households. **Persons per household is projected to decrease, minimally, as people live longer and the trend towards smaller families continues.**

The number of persons in group quarters, in the County, is expected to decrease during the next five years, by six, with all persons in group quarters being located in Broken Bow, Callaway or Sargent. Group quarters include such housing structures as dormitories, nursing care centers, correctional facilities, etc.

TABLE 4.3
SPECIFIC HOUSEHOLD CHARACTERISTICS
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990-2015

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Custer County:	1990	12,270	248	12,022	4,953	2.43
	2000	11,793	238	11,555	4,826	2.39
	2010	10,865	230	10,635	4,712	2.26
	2015	10,892	224	10,668	4,738	2.25
Broken Bow:	1990	3,778	166	3,612	1,590	2.27
	2000	3,491	155	3,336	1,509	2.21
	2010	3,167	146	3,021	1,406	2.15
	2015	3,204	138	3,066	1,422	2.15
Anselmo:	1990	189	0	189	73	2.59
	2000	159	0	159	68	2.34
	2010	140	0	140	64	2.19
	2015	137	0	137	63	2.17
Ansley:	1990	555	0	555	244	2.27
	2000	520	0	520	224	2.32
	2010	471	0	471	213	2.21
	2015	468	0	468	212	2.21
Arnold:	1990	679	1	678	327	2.07
	2000	630	0	630	303	2.08
	2010	600	0	600	289	2.08
	2015	595	0	595	286	2.08

CONTINUED:

TABLE 4.3 (CONTINUED)
SPECIFIC HOUSEHOLD CHARACTERISTICS
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990-2015

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
Berwyn:	1990	122	0	122	45	2.71
	2000	134	0	134	46	2.91
	2010	128	0	128	44	2.91
	2015	124	0	124	43	2.88
Callaway:	1990	539	0	539	260	2.07
	2000	637	43	594	262	2.27
	2010	601	43	558	259	2.15
	2015	606	45	561	265	2.13
Comstock:	1990	135	0	135	68	1.99
	2000	110	0	110	62	1.77
	2010	95	0	95	60	1.58
	2015	92	0	92	60	1.53
Mason City:	1990	160	0	160	65	2.46
	2000	178	0	178	72	2.47
	2010	163	0	163	70	2.33
	2015	157	0	157	69	2.27
Merna:	1990	377	0	377	162	2.33
	2000	391	0	391	157	2.49
	2010	362	0	362	155	2.33
	2015	367	0	367	159	2.31
Oconto:	1990	147	0	147	81	1.81
	2000	141	0	141	65	2.17
	2010	128	0	128	60	2.13
	2015	122	0	122	58	2.10
Sargent:	1990	710	36	674	317	2.13
	2000	649	40	609	279	2.18
	2010	581	41	540	255	2.12
	2015	583	41	542	261	2.10
Balance of County:	1990	4,879	45	4,834	1,721	2.81
	2000	4,753	0	4,753	1,779	2.67
	2010	4,429	0	4,429	1,837	2.41
	2015	4,437	0	4,437	1,840	2.41

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2010

Table 4.4 identifies **tenure by household** for Custer County and each Community, from 1990 to 2015. **Custer County, as a whole, is currently (2010) comprised of an estimated 4,712 households, consisting of 3,528 owner households and 1,184 renter households.** By 2015, owner households will account for an estimated 76 percent of the households in Custer County, resulting in 3,601 owner households and 1,137 renter households, County-wide. Berwyn is projected to have the highest percentage of owner households, 95.3 percent, while Broken Bow will have the highest percentage of renter households, 29.6 percent.

TABLE 4.4
TENURE BY HOUSEHOLD
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990-2015

	<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>
Custer County:	1990	4,953	3,516	71.0%	1,437	29.0%
	2000	4,826	3,524	73.0%	1,302	27.0%
	2010	4,712	3,528	74.9%	1,184	25.1%
	2015	4,738	3,601	76.0%	1,137	24.0%
Broken Bow:	1990	1,590	1,080	67.9%	510	32.1%
	2000	1,509	1,024	67.9%	485	32.1%
	2010	1,406	988	70.3%	418	29.7%
	2015	1,422	1,001	70.4%	421	29.6%
Anselmo:	1990	73	52	71.2%	21	28.8%
	2000	68	53	77.9%	15	22.1%
	2010	64	52	81.3%	12	18.7%
	2015	63	51	81.0%	12	19.0%
Ansley:	1990	244	181	74.2%	63	25.8%
	2000	224	174	77.7%	50	33.3%
	2010	213	169	79.3%	44	20.7%
	2015	212	172	81.1%	40	18.9%
Arnold:	1990	327	249	76.1%	78	23.9%
	2000	303	231	76.2%	72	23.8%
	2010	289	218	75.4%	71	24.6%
	2015	286	219	76.5%	67	23.5%
Berwyn:	1990	45	39	86.6%	6	13.4%
	2000	46	45	97.8%	1	2.2%
	2010	44	42	95.4%	2	4.6%
	2015	43	41	95.3%	2	4.7%

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TABLE 4.4 (CONTINUED)
TENURE BY HOUSEHOLD
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990-2015

	<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>
Callaway:	1990	260	209	80.4%	51	19.6%
	2000	262	216	82.4%	46	17.6%
	2010	259	214	82.6%	45	17.4%
	2015	265	224	84.5%	41	15.5%
Comstock:	1990	68	55	80.1%	13	19.9%
	2000	62	55	88.7%	7	11.3%
	2010	60	56	93.3%	4	6.7%
	2015	60	57	95.0%	3	5.0%
Mason City:	1990	65	55	84.6%	10	15.4%
	2000	72	70	97.2%	2	2.8%
	2010	70	67	95.7%	3	4.3%
	2015	69	65	94.2%	4	5.8%
Merna:	1990	162	128	79.0%	34	21.0%
	2000	157	125	79.6%	32	20.4%
	2010	155	123	79.4%	32	20.6%
	2015	159	126	79.7%	33	20.3%
Oconto:	1990	81	58	71.6%	23	28.4%
	2000	65	52	80.0%	13	20.0%
	2010	60	48	80.0%	12	20.0%
	2015	58	46	79.3%	12	20.7%
Sargent:	1990	317	234	73.8%	83	26.2%
	2000	279	223	79.9%	56	20.1%
	2010	255	215	84.3%	40	15.7%
	2015	261	218	83.6%	43	16.4%
Balance of County:	1990	1,721	1,176	68.3%	545	31.7%
	2000	1,779	1,156	65.0%	573	35.0%
	2010	1,837	1,336	72.7%	501	27.3%
	2015	1,840	1,378	74.9%	462	25.1%

Source: 1990, 2000 Census
Hanna:Keelan Associates, P.C., 2010

Table 4.5 identifies **age distribution** in Custer County, from 1990 to 2000 and from 2010 to 2015. In 2010, Custer County is experiencing an estimated median age of 42.2 years. The largest decline in population in the County, from 2010 to 2015, is expected to occur with the 20 to 34 age group, losing an estimated 92 people, or approximately 9 percent. **The largest increase in population will occur with the 35 to 54 age group, gaining 260 people, or 6.7 percent.**

TABLE 4.5
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990-2015

Custer County

<u>age group</u>	<u>1990</u>	<u>2000</u>	<u>Change</u>	<u>2010</u>	<u>2015</u>	<u>Change</u>
19 and Under	3,549	3,338	-211	3,028	2,946	-82
20-34	1,906	1,493	-413	1,021	929	-92
35-54	2,800	3,279	+479	3,643	3,903	+260
55-64	1,320	1,198	-122	1,008	992	-16
65-74	1,303	1,148	-155	933	897	-36
75-84	996	915	-81	782	759	-23
85+	396	422	+26	440	466	+26
TOTALS	12,270	11,793	-477	10,865	10,892	+27
Median Age	39.6	41.3	+1.7	42.2	42.6	+0.4

Broken Bow

<u>age group</u>	<u>1990</u>	<u>2000</u>	<u>Change</u>	<u>2010</u>	<u>2015</u>	<u>Change</u>
19 and Under	1,016	901	-115	773	740	-33
20-34	608	487	-121	373	364	-9
35-54	803	894	+91	978	1,065	+87
55-64	366	339	-27	304	299	-5
65-74	430	336	-94	241	233	-8
75-84	366	328	-38	279	266	-13
85+	189	206	+17	219	237	+18
TOTALS	3,778	3,491	-287	3,167	3,204	+37
Median Age	41.2	42.7	+1.5	43.5	43.8	+0.3

Anselmo

<u>age group</u>	<u>1990</u>	<u>2000</u>	<u>Change</u>	<u>2010</u>	<u>2015</u>	<u>Change</u>
19 and Under	65	46	-19	29	23	-6
20-34	32	21	-11	15	12	-3
35-54	47	48	+1	49	51	+2
55-64	11	18	+7	23	26	+3
65-74	16	14	-2	13	13	0
75-84	14	8	-6	6	6	0
85+	4	4	0	5	6	+1
TOTALS	189	159	-30	140	137	-3
Median Age	32.9	39.5	+6.6	45.1	47.5	+2.4

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TABLE 4.5 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990-2015

Ansley

<u>age group</u>	<u>1990</u>	<u>2000</u>	<u>Change</u>	<u>2010</u>	<u>2015</u>	<u>Change</u>
19 and Under	153	144	-9	130	123	-7
20-34	89	79	-10	71	67	-4
35-54	118	136	+18	140	156	+16
55-64	56	56	0	54	56	+2
65-74	63	51	-12	39	33	-6
75-84	57	45	-12	31	28	-2
85+	19	9	-10	6	5	-1
TOTALS	555	520	-35	471	468	-3
Median Age	40.7	39.5	-1.2	39.6	40.3	+0.7

Arnold

<u>age group</u>	<u>1990</u>	<u>2000</u>	<u>Change</u>	<u>2010</u>	<u>2015</u>	<u>Change</u>
19 and Under	153	157	+4	160	165	+5
20-34	104	81	-23	61	56	-5
35-54	137	163	+26	188	202	+14
55-64	92	72	-20	57	49	-8
65-74	90	63	-27	46	37	-9
75-84	75	65	-10	58	55	-3
85+	28	29	+1	30	31	+1
TOTALS	679	630	-49	600	595	-5
Median Age	46.4	43.9	-2.5	43.0	42.2	-0.8

Berwyn

<u>age group</u>	<u>1990</u>	<u>2000</u>	<u>Change</u>	<u>2010</u>	<u>2015</u>	<u>Change</u>
19 and Under	46	53	+7	59	47	-12
20-34	24	22	-2	21	13	-8
35-54	22	40	+18	54	48	-6
55-64	8	11	+3	15	19	+4
65-74	9	5	-4	5	3	-2
75-84	12	2	-10	3	2	-1
85+	1	1	0	3	2	-1
TOTALS	122	134	+12	128	124	-4
Median Age	28.7	29.0	+0.3	26.8	32.8	+6.0

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TABLE 4.5 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990-2015

Callaway

<u>age group</u>	<u>1990</u>	<u>2000</u>	<u>Change</u>	<u>2010</u>	<u>2015</u>	<u>Change</u>
19 and Under	120	161	+41	165	170	+5
20-34	58	52	-6	40	35	-5
35-54	128	155	+27	146	158	+12
55-64	45	75	+30	90	96	+6
65-74	81	75	-6	58	47	-11
75-84	86	66	-20	42	36	-6
85+	21	53	+32	60	64	+4
TOTALS	539	637	+98	601	606	+5
Median Age	48.5	48.1	-0.4	47.4	46.7	-0.7

Comstock

<u>age group</u>	<u>1990</u>	<u>2000</u>	<u>Change</u>	<u>2010</u>	<u>2015</u>	<u>Change</u>
19 and Under	29	20	-9	14	13	-1
20-34	12	9	-3	7	9	+2
35-54	23	23	0	22	23	+1
55-64	21	17	-4	16	14	-2
65-74	24	21	-3	18	16	-2
75-84	19	17	-2	15	14	-1
85+	7	3	-4	3	3	0
TOTALS	135	110	-25	95	92	-3
Median Age	56.5	58.5	+2.0	57.5	55.6	-1.9

Mason City

<u>age group</u>	<u>1990</u>	<u>2000</u>	<u>Change</u>	<u>2010</u>	<u>2015</u>	<u>Change</u>
19 and Under	51	53	+2	53	50	-3
20-34	19	18	-1	16	16	0
35-54	35	50	+15	52	54	+2
55-64	18	14	-4	10	8	-2
65-74	22	17	-5	12	11	-1
75-84	12	23	+11	18	16	-2
85+	3	3	0	2	2	0
TOTALS	160	178	+18	163	157	-6
Median Age	40.4	44.0	+3.6	40.5	39.1	-1.4

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TABLE 4.5 (CONTINUED)
POPULATION AGE DISTRIBUTION
TRENDS & PROJECTIONS
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990-2015

Merna

<u>age group</u>	<u>1990</u>	<u>2000</u>	<u>Change</u>	<u>2010</u>	<u>2015</u>	<u>Change</u>
19 and Under	113	122	+9	119	125	+6
20-34	60	51	-9	39	40	+1
35-54	91	112	+21	108	113	+5
55-64	37	42	+5	38	39	+1
65-74	37	34	-3	32	28	-4
75-84	30	25	-5	21	18	-3
85+	9	5	-4	5	4	-1
TOTALS	377	391	+14	362	367	+5
Median Age	38.2	38.4	+0.2	38.9	38.1	-0.8

Oconto

<u>age group</u>	<u>1990</u>	<u>2000</u>	<u>Change</u>	<u>2010</u>	<u>2015</u>	<u>Change</u>
19 and Under	23	36	+13	31	30	-1
20-34	17	25	+8	25	27	+2
35-54	33	36	+3	34	34	0
55-64	26	14	-12	9	6	-3
65-74	18	21	+3	19	17	-2
75-84	24	4	-20	5	4	-1
85+	6	5	-1	5	4	-1
TOTALS	147	141	-6	128	122	-6
Median Age	55.2	38.5	-16.7	39.5	37.2	-2.3

Sargent

<u>age group</u>	<u>1990</u>	<u>2000</u>	<u>Change</u>	<u>2010</u>	<u>2015</u>	<u>Change</u>
19 and Under	173	161	-12	147	144	-3
20-34	94	61	-33	46	42	-4
35-54	139	164	+25	172	187	+15
55-64	64	61	-3	58	60	+2
65-74	94	67	-27	42	37	-5
75-84	99	85	-14	66	59	-7
85+	47	50	+3	50	54	+4
TOTALS	710	649	-61	581	583	+2
Median Age	47.0	47.1	+0.1	45.8	45.8	0.0

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TABLE 4.5 (CONTINUED)
AGE POPULATION DISTRIBUTION
TRENDS & PROJECTIONS
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990-2015

Balance of County

<u>age group</u>	<u>1990</u>	<u>2000</u>	<u>Change</u>	<u>2010</u>	<u>2015</u>	<u>Change</u>
19 and Under	1,607	1,484	-123	1,348	1,316	+32
20-34	789	587	-202	307	248	-59
35-54	1,224	1,458	+234	1,700	1,812	+112
55-64	576	479	-97	334	320	-14
65-74	419	444	+25	408	422	+14
75-84	202	247	+45	238	255	+17
85+	62	54	-8	52	54	+2
TOTALS	4,879	4,753	-126	4,429	4,437	+8
Median Age	35.7	39.0	+3.3	41.2	41.8	+0.6

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2010

Table 4.6 identifies **households by household size** for Custer County and each Community, in 2000. The most prevalent household size in Custer County, as a whole, is two person households. This trend also holds true for the Communities of Anselmo, Ansley, Callaway, Mason City and Merna. The Communities of Broken Bow, Arnold, Berwyn, Comstock and Sargent have a majority of one person households. Oconto has an even split between one- and two-person households

One- and two person households accounted for over two-thirds, or 66.3 percent of the households in Custer County, in 2000, while five+ person households only accounted for 9.1 percent of the total households in the County.

TABLE 4.6
HOUSEHOLDS BY HOUSEHOLD SIZE
CUSTER COUNTY & COMMUNITIES, NEBRASKA
2000

	<u>1</u> <u>Person</u>	<u>2</u> <u>Persons</u>	<u>3</u> <u>Persons</u>	<u>4</u> <u>Persons</u>	<u>5</u> <u>Persons</u>	<u>6</u> <u>Persons</u>	<u>7+</u> <u>Persons</u>
Custer County:	1,394	1,806	602	583	305	95	41
Broken Bow:	546	518	177	158	80	22	8
Anselmo:	20	29	7	6	2	3	1
Ansley:	68	89	26	20	14	5	2
Arnold:	114	113	37	25	10	2	2
Berwyn:	11	10	6	12	6	0	1
Callaway:	85	97	36	23	15	4	2
Comstock:	30	22	5	4	1	0	0
Mason City:	19	27	11	6	7	1	1
Merna:	38	63	18	19	17	2	0
Oconto:	23	23	9	6	3	1	0
Sargent:	105	98	30	27	13	3	3
Balance of County:	335	717	240	277	137	52	21

Source: 2000 Census

Hanna:Keelan Associates, P.C., 2010

Table 4.7 identifies **race and Hispanic origin**, for Custer County and each Community, for 1990 and 2000. In 2000, Whites comprised 11,631 persons, or 98.6 percent of the total population for Custer County, while the remaining 162 persons, or 1.4 percent, consisted of persons of Black, Native American, Asian or other races. Approximately 0.9 percent, or 108 persons in the County, were of Hispanic origin.

TABLE 4.7
RACE AND HISPANIC ORIGIN
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990 & 2000

	<u>1990</u>		<u>2000</u>	
<u>Custer County:</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	12,152	99.0%	11,631	98.6%
Black	3	0.0%	8	0.0%
Native American	68	0.6%	48	0.4%
Asian	12	0.1%	18	0.2%
Other	<u>35</u>	<u>0.3%</u>	<u>88</u>	<u>0.8%</u>
TOTALS	12,270	100.0%	11,793	100.0%
Hispanic Origin	84	0.7%	108	0.9%
<u>Broken Bow:</u>				
White	3,714	98.3%	3,429	98.2%
Black	1	0.0%	6	0.2%
Native American	55	1.5%	23	0.7%
Asian	4	0.1%	3	0.0%
Other	<u>4</u>	<u>0.1%</u>	<u>30</u>	<u>0.9%</u>
TOTALS	3,778	100.0%	3,491	100.0%
Hispanic Origin	15	0.4%	28	0.8%
<u>Anselmo:</u>				
White	189	100.0%	156	98.1%
Black	0	0.0%	0	0.0%
Native American	0	0.0%	1	0.6%
Asian	0	0.0%	0	0.0%
Other	<u>0</u>	<u>0.0%</u>	<u>2</u>	<u>1.3%</u>
TOTALS	189	100.0%	159	100.0%
Hispanic Origin	1	0.5%	0	0.0%
<u>Ansley:</u>				
White	553	99.6%	515	99.0%
Black	0	0.0%	0	0.0%
Native American	1	0.2%	2	0.4%
Asian	1	0.2%	0	0.0%
Other	<u>0</u>	<u>0.0%</u>	<u>3</u>	<u>0.6%</u>
TOTALS	555	100.0%	520	100.0%
Hispanic Origin	5	0.9%	8	1.5%

CONTINUED:

TABLE 4.7 (CONTINUED)
RACE AND HISPANIC ORIGIN
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990 & 2000

	<u>1990</u>		<u>2000</u>	
<u>Mason City:</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	153	95.6%	168	94.4%
Black	0	0.0%	0	0.0%
Native American	7	4.4%	6	3.4%
Asian	0	0.0%	0	0.0%
Other	<u>0</u>	<u>0.0%</u>	<u>4</u>	<u>2.2%</u>
TOTALS	160	100.0%	178	100.0%
Hispanic Origin	0	0.0%	1	0.6%
 <u>Merna:</u>				
White	377	100.0%	385	98.5%
Black	0	0.0%	2	0.5%
Native American	0	0.0%	2	0.5%
Asian	0	0.0%	0	0.0%
Other	<u>0</u>	<u>0.0%</u>	<u>2</u>	<u>1.5%</u>
TOTALS	377	100.0%	391	100.0%
Hispanic Origin	0	0.0%	5	1.3%
 <u>Oconto:</u>				
White	147	100.0%	141	100.0%
Black	0	0.0%	0	0.0%
Native American	0	0.0%	0	0.0%
Asian	0	0.0%	0	0.0%
Other	<u>0</u>	<u>0.0%</u>	<u>0</u>	<u>0.0%</u>
TOTALS	147	100.0%	141	100.0%
Hispanic Origin	1	0.7%	5	3.5%
 <u>Sargent:</u>				
White	688	96.9%	635	97.8%
Black	0	0.0%	0	0.0%
Native American	0	0.0%	5	0.8%
Asian	2	0.3%	2	0.3%
Other	<u>20</u>	<u>2.8%</u>	<u>7</u>	<u>1.1%</u>
TOTALS	710	100.0%	649	100.0%
Hispanic Origin	30	4.2%	14	2.2%
 CONTINUED:				

TABLE 4.7 (CONTINUED)
RACE AND HISPANIC ORIGIN
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990 & 2000

<u>Balance of County:</u>	<u>1990</u>		<u>2000</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	4,862	99.7%	4,718	99.4%
Black	1	0.0%	0	0.0%
Native American	5	0.1%	4	0.0%
Asian	2	0.0%	10	0.2%
<u>Other</u>	<u>9</u>	<u>0.2%</u>	<u>21</u>	<u>0.4%</u>
TOTALS	4,879	100.0%	4,753	100.0%
Hispanic Origin	17	0.3%	19	0.4%

*Specified Data Used.

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2010

INCOME PROFILE

Information presented in the **Income Section** of this Housing Study assists in determining the number of households within Custer County and each Community having the financial capacity to afford housing. In addition, income analysis serves as an indicator in determining the size, type and style of housing needed in the County, in the future. Low cost and government subsidized housing are subject to federal regulations, such as size and type, whereas upper income housing has no such limitations.

Table 4.8 identifies median income trends and projections for Custer County and each Community, from 1990 to 2015. From 1990 to 2000, median income in Custer County increased from \$21,440 to \$30,667, by 30.1 percent. **Currently (2010), the median income in Custer County is estimated to be \$38,990 and is expected to increase by 10.6 percent, during the next five years, to \$43,608.** The Balance of County currently has the highest estimated median income, at \$39,934, followed by Merna, at \$38,563.

By 2015, it is estimated that the Balance of County and Anselmo will have the highest median incomes in the County, at \$48,492 and \$45,292, respectively. The Communities with the lowest median incomes, by 2015, are projected to be Arnold and Sargent, with median incomes of \$33,940 and \$35,347, respectively.

TABLE 4.8
AREA MEDIAN INCOME – TRENDS & PROJECTIONS
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990-2015

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2015</u>
Custer County:	\$21,440	\$30,677	\$38,990	\$43,608
Broken Bow:	\$20,401	\$29,355	\$37,414	\$44,667
Anselmo:	\$18,333	\$28,281	\$37,234	\$45,292
Ansley:	\$19,063	\$27,760	\$35,587	\$42,631
Arnold:	\$20,565	\$25,500	\$29,942	\$33,940
Berwyn:	\$21,250	\$29,375	\$36,688	\$43,270
Callaway:	\$19,766	\$27,656	\$34,757	\$41,148
Comstock:	\$15,114	\$25,833	\$35,480	\$44,162
Mason City:	\$16,607	\$26,719	\$35,820	\$44,011
Merna:	\$23,125	\$31,250	\$38,563	\$45,145
Oconto:	\$14,531	\$23,125	\$30,860	\$37,822
Sargent:	\$18,250	\$24,559	\$30,237	\$35,347
Balance of County:	\$19,859	\$30,425	\$39,934	\$48,492

*Four-Person Household, 100% Area Median Income - \$52,500

Source: 1990, 2000 Census, Nebraska Investment Finance Authority, 2009

Hanna:Keelan Associates, P.C., 2010

Table 4.9 identifies **per capita income trends and projections** for Custer County and the State of Nebraska, from 1990 to 2015. Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area.

In 2010, per capita income in Custer County is an estimated \$36,175, an increase of approximately 60.9 percent, from 1998. **By 2015, per capita income will increase an estimated 14.8 percent, to \$41,521, in Custer County.**

TABLE 4.9
PER CAPITA INCOME
CUSTER COUNTY, NEBRASKA / STATE OF NEBRASKA
1998-2015

<u>Year</u>	Custer County		State of Nebraska	
	<u>Per Capita</u> <u>Income</u>	<u>Percent</u> <u>Change</u>	<u>Per Capita</u> <u>Income</u>	<u>Percent</u> <u>Change</u>
1998	\$22,478	--	\$25,542	--
1999	\$22,600	+0.5%	\$26,465	+3.6%
2000	\$22,855	+1.1%	\$27,624	+4.4%
2001	\$25,073	+9.7%	\$28,694	+3.9%
2002	\$24,497	-2.3%	\$29,203	+1.8%
2003	\$29,100	+18.7%	\$30,778	+5.3%
2004	\$27,716	-5.0%	\$31,781	+3.3%
2005	\$28,992	-4.6%	\$32,882	+3.5%
2006	\$29,487	+1.7%	\$34,440	+4.7%
2007	\$33,283	+12.9%	\$36,068	+4.7%
2010	\$36,175	+8.7%	\$37,264	+3.3%
1998-2010	\$22,478-\$36,175	+60.9%	\$25,542-\$37,264	+45.8%
2010-2015	\$36,175-\$41,521	+14.8%	\$37,264-\$45,025	+20.8%

Source: Nebraska Department of Economic Development, 2010
Hanna:Keelan Associates, P.C., 2010

Table 4.10 identifies **household incomes by age group** for Custer County, from 1990 to 2000 and from 2010 to 2015. The median income for all households in Custer County, in 2010, is estimated to be \$37,326. The County's household income is projected to increase to \$39,900, or 6.9 percent, by 2015.

For households with persons 65+ years or more, the median income in 2010 is estimated to be \$30,255. By 2015, this median income is expected to increase to \$33,183, or 9.7 percent.

TABLE 4.10
HOUSEHOLD INCOME BY AGE GROUP - TRENDS & PROJECTIONS
CUSTER COUNTY, NEBRASKA
1990-2015

<u>Income Group</u>	<u>1990*</u>	<u>2000*</u>	<u>2010</u>	<u>2015</u>	<u>% Change</u> <u>2010-2015</u>
<u>All Households:</u>					
Less than \$10,000	1,017	512	251	166	-51.2%
\$10,000-\$19,999	1,258	908	732	681	-7.5%
\$20,000-\$34,999	1,440	1,340	1,219	1,154	-5.6%
\$35,000-\$49,999	731	898	993	1,080	+8.8%
<u>\$50,000 or More</u>	<u>498</u>	<u>1,188</u>	<u>1,517</u>	<u>1,647</u>	<u>+8.6%</u>
TOTALS	4,944	4,846	4,712	4,738	-1.3%
Median Income	\$22,052	\$30,677	\$37,326	\$39,900	+6.9%
<u>Households 65+ Yrs.</u>					
Less than \$10,000	596	235	84	52	-61.5%
\$10,000-\$19,999	488	430	381	319	-19.4%
\$20,000-\$34,999	463	452	430	422	-1.9%
\$35,000-\$49,999	166	217	233	253	+8.6%
<u>\$50,000 or More</u>	<u>95</u>	<u>279</u>	<u>370</u>	<u>449</u>	<u>+21.3%</u>
TOTALS	1,808	1,613	1,518	1,495	-1.5%
Median Income	\$16,311	\$24,695	\$30,255	\$33,183	+9.7%

* Specified Data Used.

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2010

Table 4.11 identifies persons in Custer County, Nebraska, **receiving social security income**, for 2000. A total of 2,925 persons in Custer County received social security income in 2000. Approximately 81 percent, or 2,365 persons were 65+ years of age, of which 995 persons were male and 1,370 persons were female.

TABLE 4.11**PERSONS RECEIVING SOCIAL SECURITY INCOME****CUSTER COUNTY, NEBRASKA****2000**

<u>Social Security Income-2000</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	315
Wives & Husbands	1,870
Children	25
<u>Survivor Benefits</u>	
Widows & Widowers	400
Children	85
<u>Disability Benefits</u>	
Disabled Persons	180
Wives & Husbands	5
<u>Children</u>	<u>45</u>
TOTAL	2,925
<u>Aged 65 & Older</u>	
Men	995
<u>Women</u>	<u>1,370</u>
TOTAL	2,365
<u>Supplemental Security Income-2008</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	41
<u>Blind and Disabled</u>	<u>115</u>
TOTAL	156

Source: Department of Health and Human Services,
 Social Security Administration, 2010
 Hanna:Keelan Associates, P.C., 2010

The following Tables examine **cost burdened households with housing problems** in Custer County. 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), or lacks complete plumbing.

Table 4.12 identifies estimated owner households by income, cost burdened with housing problems in Custer County, from 1990 to 2015. In 2010, an estimated 702 owner households, or 19.9 percent, are cost burdened with housing problems. **By 2015, an estimated 695 owner households, in Custer County will be cost burdened with housing problems.**

Table 4.13 identifies estimated renter households by income, cost burdened with housing problems in Custer County, from 1990 to 2015. In 2010, an estimated 321 renter households, or 27.1 percent, are cost burdened with housing problems. **By 2015, an estimated 316 renter households will be cost burdened with housing problems.**

TABLE 4.12
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
CUSTER COUNTY, NEBRASKA
1990/2000/2010/2015

Inc. Rng.	1990* # / #CB-HP	2000* # / #CB-HP	2010 # / #CB-HP	2015 # / #CB-HP
0-30% AMI	298 / 166	264 / 185	262 / 182	268 / 180
31-50% AMI	389 / 114	375 / 179	373 / 176	380 / 174
51-80% AMI	594 / 104	751 / 173	746 / 170	761 / 169
81%+ AMI	2,293 / 310	2,162 / 177	2,147 / 174	2,192 / 172
TOTALS	3,574 / 694	3,552 / 714	3,528 / 702	3,601 / 695

*Specified data

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

Source: 1990, 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2010

TABLE 4.13
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
CUSTER COUNTY, NEBRASKA
1990/2000/2010/2015

Inc. Rng.	1990* # / #CB-HP	2000* # / #CB-HP	2010 # / #CB-HP	2015 # / #CB-HP
0-30% AMI	234 / 136	233 / 134	210 / 132	201 / 130
31-50% AMI	291 / 111	264 / 101	238 / 99	229 / 97
51-80% AMI	290 / 56	341 / 58	307 / 57	295 / 56
81%+ AMI	555 / 8	478 / 34	429 / 33	412 / 33
TOTALS	1,370 / 311	1,316 / 327	1,184 / 321	1,137 / 316

*Specified data

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

Source: 1990, 2000 CHAS Tables

Hanna:Keelan Associates, P.C., 2010

ECONOMIC PROFILE

The following statistical and narrative discussion provides an **Economic Profile** of Custer County and each Community. Included in this analysis is a review of relevant labor force data, annual employment trends, commuter data and the identification of major employers.

Table 4.14 identifies the most current and projected **employment data** available for Custer County. The unemployment rate ranged from a high of 3.1 percent and a low of 2.2 percent, between 1999 and 2008. During this period, the total number of employed persons increased by 455.

Currently, an estimated 5,952 employed persons exist, in Custer County. The County currently has an estimated unemployment rate of 3 percent. By 2015, it is estimated that the unemployment rate will decrease, slightly, to 2.8 percent.

TABLE 4.14
EMPLOYMENT DATA TRENDS & PROJECTIONS
CUSTER COUNTY, NEBRASKA
1999-2015

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
1999	5,492	--	2.2%
2000	6,085	+593	2.4%
2001	6,296	+211	2.4%
2002	6,310	+14	2.7%
2003	6,225	-85	2.9%
2004	6,071	-154	3.1%
2005	6,064	-7	2.9%
2006	6,018	-46	2.4%
2007	5,868	-150	2.3%
2008	5,947	+79	2.4%
2010	5,952	+5	3.0%
2015	5,990	+38	2.8%
1999-2015	5,492-5,990	+498	2.2%-2.8%

Source: Nebraska Department of Labor, 2010
Hanna:Keelan Associates, P.C., 2010

Table 4.15 identifies **workforce employment by type** for Custer County, from 2006 to 2008. Overall, non-farm employment (wage and salary) increased by 1.5 percent, between 2006 and 2008. The largest increases occurred in the Information, State Government and Professional & Business Sectors. The largest decreases were experienced in the Local Government and Other Services Sectors.

TABLE 4.15
WORKFORCE EMPLOYMENT BY TYPE
CUSTER COUNTY, NEBRASKA
2006-2008

Workforce	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>% Change</u> <u>2006-2008</u>
Non-Farm Employment (Wage and Salary)	3,617	3,644	3,671	+1.5%
Goods Producing	619	621	610	-1.5%
Manufacturing	*	*	*	*
Services Providing	2,998	3,023	3,061	+2.1%
Trade, Trans, Ware, Util**	756	768	776	+2.6%
Total Trade	646	647	669	+3.5%
Wholesale Trade	191	167	191	0.0%
Retail Trade	454	480	478	+5.3%
Information	44	44	54	+22.7%
Financial Activities	170	173	180	+5.9%
Professional & Business	127	127	142	+11.8%
Education & Health	618	611	607	-1.8%
Leisure & Hospitality	305	322	338	+10.8%
Other Services	76	73	72	-5.5%
Total Governmental	902	906	893	-1.0%
Federal	59	62	59	0.0%
State	64	65	76	+18.7%
Local	779	779	758	-2.8%

* Data not available because of disclosure suppression

** Trade, Transportation, Warehousing & Utilities

Source: Nebraska Department of Labor, Labor Market Information, 2010
Hanna:Keelan Associates, P.C., 2010

Table 4.16 illustrates the **travel time to work** for residents of Custer County and each Community, in 2000. Approximately 70 percent of the Custer County residents traveled less than 20 minutes to work, while only 17 percent traveled 30 minutes or more. **In each Custer County Community, except for the Villages of Anselmo, Berwyn and Merna, a majority of employees experienced a travel time to work of nine minutes or less.**

TABLE 4.16
TRAVEL TIME TO WORK
CUSTER COUNTY & COMMUNITIES, NEBRASKA
2000

	9 Minutes or Less	10-19 Minutes	20-29 Minutes	30-39 Minutes	40 Minutes or More	Work at Home
Custer County:	2,712	1,416	450	397	522	722
Broken Bow:	985	400	64	18	64	94
Anselmo:	16	24	18	14	12	3
Ansley:	59	19	56	36	34	13
Arnold:	113	31	6	21	75	14
Berwyn:	9	42	0	5	5	2
Callaway:	157	43	6	5	25	8
Comstock:	13	11	2	9	5	0
Mason City:	14	7	7	18	14	0
Merna:	51	92	15	11	4	8
Oconto:	13	2	18	24	6	0
Sargent:	150	44	7	36	27	8
Balance of County:	1,132	701	251	200	251	572

Source: 2000 Census

Hanna:Keelan Associates, P.C., 2010

HOUSING STOCK & CONDITIONS

The **Housing Stock and Conditions Section** of this Housing Study presents information that will assist in the determination of the housing demand for Custer County and each Community. This analysis reviews the current housing stock, substandard housing, occupancy and vacancy status and the cost of housing.

A **housing stock profile of units in structure** for Custer County and each Community, for 1990 and 2000, is presented in **Table 4.17**.

The 2000 Census recorded 5,585 housing units in Custer County. Of these 5,585 units, approximately 36.9 percent, or 2,062 units were located in the Balance of County. The City of Broken Bow accounted for 1,720 units, or 30.8 percent of the County. The Communities of Broken Bow and Callaway experienced an increase in their respective housing stock from 1990 to 2000.

Housing Conditions, Substandard Housing

Substandard housing, as defined by HUD, as per the 2000 Census, included (1) housing units lacking complete plumbing and (2) housing units with 1.01+ persons per room. **Table 4.18** identifies the **general condition of housing**, in Custer County and each Community, in 2000, as per this definition.

In Custer County, 21 housing units lacked complete plumbing in 2000, but 70 housing units were recorded as overcrowded. Of the 70 units experiencing overcrowded conditions, 30 units were located in the Balance of County, 23 units in Broken Bow, six units in Mason City, Four units in Ansley, three units in Merna and two units each in Berwyn and Sargent.

TABLE 4.17
HOUSING STOCK PROFILE/UNITS IN STRUCTURE
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990 & 2000

		Number of Units				<u>Total</u>
		<u>1 unit</u>	<u>2-9 units</u>	<u>10+ units</u>	<u>Other*</u>	
Custer County:	1990	4,912	305	85	426	5,728
	2000	4,813	290	159	323	5,585
Broken Bow:	1990	1,355	207	64	88	1,714
	2000	1,349	207	120	44	1,720
Anselmo:	1990	74	13	0	8	95
	2000	71	7	0	2	80
Ansley:	1990	244	19	0	21	285
	2000	233	17	4	11	265
Arnold:	1990	310	13	19	27	369
	2000	291	15	19	18	343
Berwyn:	1990	43	0	0	11	54
	2000	37	0	0	14	51
Callaway:	1990	245	23	0	13	281
	2000	253	10	8	16	287
Comstock:	1990	102	3	0	2	107
	2000	91	3	0	0	94
Mason City:	1990	90	0	0	7	97
	2000	82	0	0	4	86
Merna:	1990	154	2	0	22	178
	2000	139	2	0	31	172
Oconto:	1990	81	0	0	9	90
	2000	81	0	0	4	85
Sargent:	1990	323	25	2	26	376
	2000	295	25	2	18	340
Balance of County:	1990	1,891	0	0	192	2,083
	2000	1,891	4	6	161	2,062

*Other includes mobile homes, vans, RVs, boats, etc.

Source: 1990, 2000 Census
 Hanna:Keelan Associates, P.C., 2010

TABLE 4.18
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
CUSTER COUNTY & COMMUNITIES, NEBRASKA
2000

	Complete Plumbing			Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	<u>Total</u>	<u>Number</u>	% of Total	Number	% of Total	Number	% of Total
Custer County:	4,826	4,805	99.6%	21	0.4%	70	1.5%
Broken Bow:	1,520	1,520	100.0%	0	0.0%	23	1.5%
Anselmo:	71	71	100.0%	0	0.0%	0	0.0%
Ansley:	226	226	100.0%	0	0.0%	4	1.8%
Arnold:	288	288	100.0%	0	0.0%	0	0.0%
Berwyn:	50	50	100.0%	0	0.0%	2	4.0%
Callaway:	261	261	100.0%	0	0.0%	0	0.0%
Comstock:	70	68	97.1%	2	2.9%	0	0.0%
Mason City:	67	67	100.0%	0	0.0%	6	9.0%
Merna:	156	156	100.0%	0	0.0%	3	1.9%
Oconto:	68	68	100.0%	0	0.0%	0	0.0%
Sargent:	274	270	98.5%	4	1.5%	2	0.7%
Balance of County:	1,735	1,720	99.1%	15	0.9%	30	1.7%

Source: 2000 Census

Hanna:Keelan Associates, P.C., 2010

Table 4.19 profiles the **estimated year housing units built** for Custer County and each Community. An estimated 5,719 housing units currently (2000) exist in Custer County, of which 48 percent were built prior to 1940. The largest increase in housing in Custer County occurred in the 1970's, when 711 housing units were constructed. Approximately 46 housing structures have been demolished, in Custer County, since 2000.

TABLE 4.19

**HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
CUSTER COUNTY & COMMUNITIES, NEBRASKA
2009**

<u>Year</u>	<u>Custer County</u>	<u>Broken Bow</u>	<u>Anselmo</u>
April, 2000 to Present	180	19	(N/A)
1999 to March, 2000	61	31	0
1995 to 1998	163	59	0
1990 to 1994	155	33	2
1980 to 1989	337	76	11
1970 to 1979	711	229	4
1960 to 1969	482	206	2
1950 to 1959	440	203	6
1940 to 1949	490	168	2
<u>1939 or Before</u>	<u>2,746</u>	<u>715</u>	<u>53</u>
SUBTOTAL	5,765	1,739	80
<u>Units Lost (2000 to Present)</u>	<u>(46)</u>	<u>(12)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2009	5,719	1,727	80
% 1939 or Before	48.0%	41.4%	66.2%
% 1959 or Before	64.3%	62.9%	76.3%
 <u>Year</u>	 <u>Ansley</u>	 <u>Arnold</u>	 <u>Berwyn</u>
April, 2000 to Present	5	5	1
1999 to March, 2000	0	2	0
1995 to 1998	0	0	7
1990 to 1994	0	6	3
1980 to 1989	17	16	1
1970 to 1979	24	51	2
1960 to 1969	26	28	7
1950 to 1959	12	33	0
1940 to 1949	21	63	0
<u>1939 or Before</u>	<u>165</u>	<u>144</u>	<u>31</u>
SUBTOTAL	270	348	52
<u>Units Lost (2000 to Present)</u>	<u>(6)</u>	<u>(5)</u>	<u>(0)</u>
TOTAL EST. UNITS – 2009	264	343	52
% 1939 or Before	62.5%	42.0%	59.6%
% 1959 or Before	75.0%	70.0%	59.6%
CONTINUED:			

TABLE 4.19 (CONTINUED)
HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT
CUSTER COUNTY & COMMUNITIES, NEBRASKA
2009

<u>Year</u>	<u>Callaway</u>	<u>Comstock</u>	<u>Mason City</u>
April, 2000 to Present	18	0	1
1999 to March, 2000	2	0	0
1995 to 1998	19	0	0
1990 to 1994	12	2	0
1980 to 1989	14	3	0
1970 to 1979	47	6	7
1960 to 1969	6	0	0
1950 to 1959	21	0	2
1940 to 1949	34	7	4
<u>1939 or Before</u>	<u>132</u>	<u>76</u>	<u>73</u>
SUBTOTAL	<u>305</u>	<u>94</u>	<u>87</u>
<u>Units Lost (2000 to Present)</u>	<u>(6)</u>	<u>(1)</u>	<u>(1)</u>
TOTAL EST. UNITS – 2009	299	93	86
% 1939 or Before	44.1%	81.7%	84.9%
% 1959 or Before	62.5%	89.2%	91.9%

<u>Year</u>	<u>Merna</u>	<u>Oconto</u>	<u>Sargent</u>	<u>Balance of County</u>
April, 2000 to Present	4	0	0	127
1999 to March, 2000	0	0	0	26
1995 to 1998	8	0	2	68
1990 to 1994	4	0	4	89
1980 to 1989	16	5	13	165
1970 to 1979	31	10	42	258
1960 to 1969	9	0	36	162
1950 to 1959	6	0	45	112
1940 to 1949	26	12	22	131
<u>1939 or Before</u>	<u>72</u>	<u>58</u>	<u>176</u>	<u>1,051</u>
SUBTOTAL	176	85	340	2,189
<u>Units Lost (2000 to Present)</u>	<u>(1)</u>	<u>(N/A)</u>	<u>(14)</u>	<u>(N/A)</u>
TOTAL EST. UNITS – 2009	175	85	326	2,189
% 1939 or Before	41.1%	68.2%	54.0%	48.0%
% 1959 or Before	59.4%	82.3%	74.5%	59.1%

Source: Census 2000

Communities of Custer County, 2009

Hanna:Keelan Associates, P.C., 2010

Table 4.20 identifies **estimated housing stock occupancy/vacancy status** in Custer County and each Community, in 2010. Custer County is comprised of an estimated 5,719 housing units, consisting of an estimated 4,186 owner units and 1,533 renter units. Of the 5,719 units, approximately 1,007 are vacant, resulting in an estimated overall housing vacancy rate of 17.6 percent. The 1,007 vacant housing units consist of 658 owner units and 349 renter units, equaling an owner housing vacancy rate of 15.7 percent and a renter housing vacancy rate of 22.8 percent. The Village of Comstock has the highest vacancy rate at 35.5 percent, while Merna has the lowest vacancy rate at 11.4 percent.

The **Adjusted Housing Vacancy Rate** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. **The adjusted housing vacancy rate, for Custer County, is an estimated 4.2 percent, with an adjusted owner housing vacancy rate of 4.4 percent and adjusted renter housing vacancy rate of 3.4 percent.** The Village of Oconto has the highest adjusted housing vacancy rate at 7.1 percent, while Callaway has the lowest adjusted housing vacancy rate at 3.7 percent.

The City of Broken Bow currently has an estimated, overall, housing vacancy rate of 18.6 percent. The **adjusted vacancy rate** is estimated to be 4.2 percent. The City lacks both, a modern rental and owner housing stock.

An estimated 12 to 14 percent of the City's vacant housing stock is economically dysfunctional. With the addition of substandard, occupied housing, the percentage could be as high as 30 to 35 percent. The City of Broken Bow needs to take a serious position on upgrading its housing stock, during the next five years. This can be accomplished by building new homes and rehabilitating (economically worthy) existing housing units.

TABLE 4.20
HOUSING STOCK OCCUPANCY/VACANCY STATUS
CUSTER COUNTY & COMMUNITIES, NEBRASKA
2010

	<u>Custer County</u>	<u>Broken Bow</u>	<u>Anselmo</u>
a) Housing Stock	5,719 (O=4,186; R=1,533)	1,727 (O=1,159; R=568)	80 (O=62; R=18)
b) Vacant Housing Stock	1,007	321	16
c) Occupied Housing Stock	4,712	1,406	64
*Owner Occupied	3,528	988	52
*Renter Occupied	1,184	418	12
d) Housing Vacancy Rate*	17.6% (1,007)	18.6% (321)	20.0% (16)
*Owner Vacancy	15.7% (658)	9.9% (171)	16.1% (10)
*Renter Vacancy	22.8% (349)	26.4% (150)	33.3% (6)
e) Adjusted Vacancy Rate**	4.2% (238)	4.2% (73)	6.2% (5)
**Owner Vacancy	4.4% (186)	5.1% (59)	6.4% (4)
**Renter Vacancy	3.4% (52)	2.5% (14)	5.5% (1)
	<u>Ansley</u>	<u>Arnold</u>	<u>Berwyn</u>
a) Housing Stock	264 (O=199; R=65)	343 (O=249; R=94)	52 (O=49; R=3)
b) Vacant Housing Stock	51	54	8
c) Occupied Housing Stock	213	289	44
*Owner Occupied	169	218	42
*Renter Occupied	44	71	2
d) Housing Vacancy Rate*	19.3% (51)	15.7% (54)	15.4% (8)
*Owner Vacancy	15.1% (30)	12.4% (31)	14.3% (7)
*Renter Vacancy	32.3% (21)	24.5% (23)	33.3% (1)
e) Adjusted Vacancy Rate**	5.3% (14)	4.6% (16)	3.8% (2)
**Owner Vacancy	5.0% (10)	4.4% (11)	4.1% (2)
**Renter Vacancy	9.0% (4)	5.3% (5)	0.0% (0)

CONTINUED:

TABLE 4.20 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
CUSTER COUNTY & COMMUNITIES, NEBRASKA
2010

	<u>Callaway</u>	<u>Comstock</u>	<u>Mason City</u>
a) Housing Stock	299 (O=246; R=53)	93 (O=85; R=8)	86 (O=82; R=4)
b) Vacant Housing Stock	40	33	16
c) Occupied Housing Stock	259	60	70
*Owner Occupied	214	56	67
*Renter Occupied	45	4	3
d) Housing Vacancy Rate*	13.4% (40)	35.5% (33)	18.6% (16)
*Owner Vacancy	13.0% (32)	34.1% (29)	18.3% (15)
*Renter Vacancy	15.1% (8)	50.0% (4)	25.0% (1)
e) Adjusted Vacancy Rate**	3.7% (11)	6.5% (6)	5.8% (5)
**Owner Vacancy	3.2% (8)	7.1% (6)	6.1% (5)
**Renter Vacancy	5.6% (3)	0.0% (0)	0.0% (0)
	<u>Merna</u>	<u>Oconto</u>	<u>Sargent</u>
a) Housing Stock	175 (O=138; R=37)	85 (O=67; R=18)	326 (O=268; R=58)
b) Vacant Housing Stock	20	25	71
c) Occupied Housing Stock	155	60	255
*Owner Occupied	123	48	215
*Renter Occupied	32	12	40
d) Housing Vacancy Rate*	11.4% (20)	29.4% (25)	21.8% (71)
*Owner Vacancy	10.9% (15)	28.3% (19)	19.8% (53)
*Renter Vacancy	13.5% (5)	33.3% (6)	31.0% (18)
e) Adjusted Vacancy Rate**	4.0% (7)	7.1% (6)	5.2% (17)
**Owner Vacancy	3.6% (5)	7.5% (5)	4.5% (12)
**Renter Vacancy	5.4% (2)	5.5% (1)	8.6% (5)

CONTINUED:

TABLE 4.20 (CONTINUED)
HOUSING STOCK OCCUPANCY/VACANCY STATUS
CUSTER COUNTY & COMMUNITIES, NEBRASKA
2010

	<u>Balance of County</u>
a) Housing Stock	2,189
	(O=1,582: R=607)
b) Vacant Housing Stock	352
c) Occupied Housing Stock	1,837
*Owner Occupied	1,336
*Renter Occupied	501
d) Housing Vacancy Rate*	16.1% (352)
*Owner Vacancy	15.5% (246)
*Renter Vacancy	17.5% (106)
e) Adjusted Vacancy Rate**	3.5% (76)
**Owner Vacancy	3.7% (59)
**Renter Vacancy	2.8% (17)

*Includes all housing stock, including seasonal and substandard housing.

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

Source: 2000 Census; County & Communities, 2009
Hanna:Keelan Associates, P.C., 2010

OWNER & RENTER HOUSING COSTS

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

Table 4.21 identifies **gross rent** for Custer County and each Community, from 1990 to 2015. In 2010, the estimated median gross rent for Custer County is \$424. **The estimated median gross rent, in Custer County, is expected to increase by an estimated 10.7 percent, to \$475, by 2015.**

The 2015 estimated median gross rent in the City of Broken Bow is projected to be \$374, an increase of 11.2 percent from the 2010 median rent of \$332.

The highest estimated median gross rent, in the County, for 2010, is in the Village of Merna, which has a median rent of \$554, followed by Arnold with an estimated median rent of \$480. Both Communities are projected to have the highest median rents, by 2015, at \$633 in Merna and \$547 in Arnold.

Table 4.22 identifies **owner occupied housing value** for Custer County and each Community, from 1990 to 2015. The Custer County median housing value, estimated to be \$60,900, in 2010, will increase by an estimated 12.7 percent, to \$69,800, by 2015. The highest median housing value, in 2010, exists in the Balance of County, which has a median housing value of \$93,400.

By 2015, the Balance of County will have an estimated median housing value of \$103,900, followed by the Village of Callaway, which will have an estimated median housing value of \$90,300.

TABLE 4.21
GROSS RENT
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990/2000/2010/2015

		<u>Less than \$150</u>	<u>\$150 to \$249</u>	<u>\$250 to \$299</u>	<u>\$300 or More</u>	<u>Total</u>
Custer County:	1990	305	324	214	191	1,034
	1990 Median Rent	\$234				
	2000	253	215	48	501	1,017
	2000 Median Rent	\$333				
	2010	\$424				
	2015	\$475				
Broken Bow:	1990	107	128	139	136	510
	1990 Median Rent	\$177				
	2000	75	133	16	279	503
	2000 Median Rent	\$258				
	2010	\$332				
	2015	\$374				
Anselmo:	1990	14	8	0	2	24
	1990 Median Rent	\$175				
	2000	6	2	0	4	12
	2000 Median Rent	\$325				
	2010	\$462				
	2015	\$539				
Ansley:	1990	14	27	15	4	60
	1990 Median Rent	\$228				
	2000	12	6	10	17	45
	2000 Median Rent	\$288				
	2010	\$343				
	2015	\$374				
Arnold:	1990	24	35	18	10	87
	1990 Median Rent	\$229				
	2000	13	8	0	49	70
	2000 Median Rent	\$360				
	2010	\$480				
	2015	\$547				

CONTINUED:

TABLE 4.21 (CONTINUED)
GROSS RENT
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990/2000/2010/2015

		<u>Less than \$150</u>	<u>\$150 to \$249</u>	<u>\$250 to \$299</u>	<u>\$300 or More</u>	<u>Total</u>
Berwyn:	1990	0	0	2	0	2
	1990 Median Rent	\$275				
	2000	0	0	0	3	3
	2000 Median Rent	\$325				
	2010	\$371				
	2015	\$397				
Callaway:	1990	16	20	4	9	49
	1990 Median Rent	\$190				
	2000	12	8	4	25	49
	2000 Median Rent	\$319				
	2010	\$437				
	2015	\$503				
Comstock:	1990	16	2	0	0	18
	1990 Median Rent	\$133				
	2000	0	3	0	0	3
	2000 Median Rent	\$225				
	2010	\$309				
	2015	\$356				
Mason City:	1990	2	6	0	0	8
	1990 Median Rent	\$200				
	2000	2	0	0	0	2
	2000 Median Rent	\$0				
	2010	\$0				
	2015	\$0				
Merna:	1990	5	12	8	7	32
	1990 Median Rent	\$259				
	2000	8	5	2	15	30
	2000 Median Rent	\$413				
	2010	\$554				
	2015	\$633				

CONTINUED:

TABLE 4.21 (CONTINUED)
GROSS RENT
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990/2000/2010/2015

		<u>Less than \$150</u>	<u>\$150 to \$249</u>	<u>\$250 to \$299</u>	<u>\$300 or More</u>	<u>Total</u>
Oconto:	1990	5	22	0	0	27
	1990 Median Rent	\$211				
	2000	2	2	0	4	8
	2000 Median Rent	\$325				
	2010	\$430				
	2015	\$489				
Sargent:	1990	36	25	12	4	77
	1990 Median Rent	\$180				
	2000	13	22	4	8	47
	2000 Median Rent	\$206				
	2010	\$230				
	2015	\$244				
Balance of County:	1990	66	39	16	19	140
	1990 Median Rent	\$160				
	2000	110	26	12	97	245
	2000 Median Rent	\$197				
	2010	\$231				
	2015	\$250				

Source: 1990, 2000 Census
Hanna:Keelan Associates, P.C., 2010

TABLE 4.22
OWNER OCCUPIED HOUSING VALUE
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990/2000/2010/2015

		Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Total
Custer County:	1990	1,824	507	24	8	2	2,365
	1990 Med. Val.	\$27,900					
	2000	1,299	803	168	56	14	2,340
	2000 Med. Val.	\$45,100					
	2010	\$60,900					
	2015	\$69,800					
Broken Bow:	1990	672	247	12	5	0	936
	1990 Med. Val.	\$37,300					
	2000	403	412	94	14	0	923
	2000 Med. Val.	\$54,200					
	2010	\$69,700					
	2015	\$78,400					
Anselmo:	1990	42	0	0	0	0	42
	1990 Med. Val.	\$14,999					
	2000	42	8	0	0	0	50
	2000 Med. Val.	\$21,900					
	2010	\$28,200					
	2015	\$31,700					
Ansley:	1990	150	9	0	0	0	159
	1990 Med. Val.	\$18,500					
	2000	131	21	0	0	2	154
	2000 Med. Val.	\$22,800					
	2010	\$26,700					
	2015	\$28,900					
Arnold:	1990	174	34	3	0	0	211
	1990 Med. Val.	\$23,400					
	2000	128	58	12	0	0	198
	2000 Med. Val.	\$37,700					
	2010	\$50,800					
	2015	\$58,200					

CONTINUED:

TABLE 4.22 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990/2000/2010/2015

		<u>Less than \$50,000</u>	<u>\$50,000 to \$99,999</u>	<u>\$100,000 to \$149,999</u>	<u>\$150,000 to \$199,999</u>	<u>\$200,000 or More</u>	<u>Total</u>
Berwyn:	1990	34	0	0	0	0	34
	1990 Med. Val.	\$14,999					
	2000	27	2	0	0	0	29
	2000 Med. Val.	\$24,500					
	2010	\$33,200					
	2015	\$38,100					
Callaway:	1990	170	17	5	0	0	192
	1990 Med. Val.	\$23,000					
	2000	94	76	16	4	0	190
	2000 Med. Val.	\$50,600					
	2010	\$76,000					
	2015	\$90,300					
Comstock:	1990	59	0	0	0	0	59
	1990 Med. Val.	\$16,600					
	2000	52	8	0	2	0	62
	2000 Med. Val.	\$23,100					
	2010	\$29,100					
	2015	\$32,500					
Mason City:	1990	43	0	0	0	0	43
	1990 Med. Val.	\$14,999					
	2000	53	1	0	0	0	54
	2000 Med. Val.	\$23,100					
	2010	\$30,500					
	2015	\$34,700					
Merna:	1990	89	2	0	0	0	91
	1990 Med. Val.	\$19,500					
	2000	69	32	0	0	0	101
	2000 Med. Val.	\$36,900					
	2010	\$52,900					
	2015	\$61,900					

CONTINUED:

TABLE 4.22 (CONTINUED)
OWNER OCCUPIED HOUSING VALUE
CUSTER COUNTY & COMMUNITIES, NEBRASKA
1990/2000/2010/2015

		Less Than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or More	Total
Oconto:	1990	54	0	0	0	0	54
	1990 Med. Val.	\$14,999					
	2000	45	4	0	0	0	49
	2000 Med. Val.	\$23,500					
	2010	\$31,300					
	2015	\$35,700					
Sargent:	1990	180	19	0	0	0	199
	1990 Med. Val.	\$14,999					
	2000	159	34	0	0	0	193
	2000 Med. Val.	\$22,200					
	2010	\$28,800					
	2015	\$32,500					
Balance of County:	1990	157	179	4	3	2	345
	1990 Med. Val.	\$54,300					
	2000	96	147	46	36	12	337
	2000 Med. Val.	\$74,700					
	2010	\$93,400					
	2015	\$103,900					

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2010

Local Affordable Housing Options

An estimated **111 affordable rental housing units** currently exist throughout Custer County. These units are funded by the Nebraska Investment Finance Authority, USDA Rural Development and the Department of Housing and Urban Development.

Table 4.23 identifies a list of **selected rental programs** in each Custer County Community. The majority of the housing programs have an acceptable sustained occupancy rate, with a waiting list.

TABLE 4.23
SELECTED RENTAL HOUSING OPTIONS
CUSTER COUNTY AND COMMUNITIES, NEBRASKA
FEBRUARY, 2010

<u>Name & Address</u>	<u>Year</u>	<u>Units</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>
Broken Bow Apartments I 1600-1633 Peggy Lane Broken Bow, NE 68822 (888) 437-3779	1997	2-Bd: 12 3-Bd: 4	NIFA (LIHTC) HUD	2-Bd: \$300-\$335 3-Bd: 360	94% (No)
Broken Bow Housing (Scattered Sites) 825 S. 9 th Ave. Broken Bow, NE 68822 (308) 872-2850	N/A	2-Bd: 8 3-Bd: 24 4-Bd: 6 5-Bd: 2	HUD Public	\$50-\$375	95% (Yes)
Custer Heights 825 S. 9 th Ave. Broken Bow, NE 68822 (308) 872-2850	1975	1-Bd: 39 2-Bd: 1	HUD Public	\$50-\$350	100% (No)
Husker Homes Ansley Public Housing Authority Fairfield & Main St. Ansley, NE 68814 (308) 935-1632	1971	1-Bd: 20	HUD Section 8	30% Income Max Rent: \$305	85% (No)
Key Villa Sargent Public Housing Authority 701 W. Anna Sargent, NE 68874 (308) 527-4204	1966	1-Bd: 20	HUD	\$50-\$259	90% (No)
Mid-Nebraska Group Homes 1030 S. 6 th St. Broken Bow, NE 68822-2906 (712) 258-3251	1970's	1-Bd: 4	HUD Multifamily Section 8	30% Income	100% (No)
Nebraska Assoc. of Dev. Housing 830 Council St. Broken Bow, NE 68822-2713 (712) 258-3251	1970's	1-Bd: 4	HUD Multifamily Section 8	30% Income	100% (No)

N/A = Not Available

Source: Hanna:Keelan Associates, P.C., 2010

CUSTER COUNTY HOUSING DEMAND SITUATION

In Custer County, there have been approximately 180 new housing units built, since 2000. The majority of these new homes built were in the Balance of Custer County, or the unincorporated rural areas. Most of the owners of these new homes are previous homeowners or renters within the area desiring to move into a new/larger or more appropriate home. A majority of these homes are suited for upper income families.

Some of the housing needs expressed in Custer County include **rehabilitation of owner- and renter-occupied housing, general rental housing and housing choices for middle-income families**. Survey respondents stressed a need for safe, decent and affordable housing options and the need to rehabilitate or demolish distressed housing structures in the County.

New housing activities in Custer County should be geared toward providing the local workforce and first-time homebuyers with a variety of housing options. **Elderly, or retirement housing should be planned for and built in an effort to maintain the older adult population in the County**. Housing options for elderly persons in Custer County can include low density housing, such as duplexes, triplexes and patio homes. Survey respondents identified a need for affordable owner and renter housing options, consisting of three or more bedrooms to support large families.

There is a growing need for starter homes in Custer County, especially homes in the \$95,000 to \$135,000 price range for first-time homebuyers. Unfortunately, these homes cannot be built because of the high cost of land and/or construction in the area, accompanied by restrictive zoning or building codes and a lack of available land for home construction. Rehabilitation of homes in Custer County and each Community can help to meet the needs of households wishing to purchase a home in this price range. Both a purchase-rehabilitate-resale/re-rent program, “Land Trust” or “Land Bank” program is recommended County-wide.

SECTION 5



Housing Demand/Needs Analysis

HOUSING DEMAND/NEEDS ANALYSIS

INTRODUCTION

This Section of the **Custer County & Communities Housing Study** provides a **Housing Needs/Demand Analysis and Five-Year Housing Action Plan**. The needs/demand analysis includes the identification of both, housing demand potential and housing “target” expectations, the later based on available financial and organizational resources. The Five-Year Action Plan includes a detailed list of housing rehabilitation needs, future housing development activities and needed housing types to be undertaken in the County and each Community.

HOUSING DEMAND POTENTIAL

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

(1) HOUSING VACANCY DEFICIENCY (DEMAND)

Housing vacancy deficiency is defined as the number of vacant units lacking in a community/county, whereby the total percentage of vacant, available, code acceptable housing units is less than 5 to 6 percent. **A vacancy rate of 5 to 6 percent is the minimum rate recommended to allow a community to have sufficient housing available for both new and existing residents.** The determination of housing vacancy deficiency in Custer County and each Community considered a 6 percent vacancy of the current year-round housing stock, minus the current estimated year-round vacant units, in good or fair condition, meeting today’s housing code standards.

An **Adjusted Housing Vacancy Rate**, considering only vacant units meeting housing codes and have modern amenities results in a **vacancy rate of 4.2 percent, in Custer County**. This being the case, Custer County has an overall vacancy deficiency (demand), especially as it relates to renter housing units, which has an estimated adjusted vacancy rate of only 3.4 percent. Several Custer County Communities have a housing vacancy deficiency for both or either owner and renter housing.

**(2) HOUSING DEMAND-NEW HOUSEHOLDS,
REPLACEMENT, AFFORDABLE DEMAND**

New households, the replacement of substandard housing and the assistance that a community provides 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 community.

Substandard Unit

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.

Households Cost Burden

Households experiencing **renter or owner cost overburden** are paying more than 30 percent of their income towards housing costs. Consideration is also given to the number of new households, demolitions, and any other projects in the planning stage for the designated community.

(3) “PENT-UP” HOUSING DEMAND

The **“pent-up” housing demand for current residents in the County, desiring and having the capacity to afford alternative housing, must also be considered.** In essence, this includes estimating the housing demand potential, during the planning period, for those households currently residing in the County. This includes the consideration of households changing tenant status from owner to renter or vice-a-versa, households changing types of housing (i.e. larger home or apartment, smaller living quarters, single family housing to townhouses, etc.). Pent-up demand is calculated utilizing data associated with development and household tenure trends and qualitative data received from local citizenry and real estate occupancy trends.

Housing Target Demand

Table 5.1 identifies the **overall housing “target” demand** in Custer County and each Community, by 2015. Custer County has an estimated five-year housing demand potential for 183 units, including an estimated 115 owner and 68 renter units. The City of Broken Bow has an estimated five-year housing demand potential for at least 82 units, including an estimated 28 owner and 54 renter units.

The Balance of County housing target demand is for an estimated 55 owner housing units. An estimated 20 to 25 of these units will be constructed within a five-mile radius of Broken Bow.

The estimated five-year housing demand potential for the remainder of Custer County is 12 units each in Arnold and Callaway, seven units in Sargent, six units in Ansley, four units in Sargent, two units each in Anselmo, Berwyn, Comstock Mason City, Merna & Oconto, Nebraska.

Estimated Costs

Table 5.1 also offers the total **estimated cost** to develop the proposed **housing “target” demand** in Custer County and each Community. The total estimated cost is \$33.6 Million.

TABLE 5.1
ESTIMATED HOUSING TARGET DEMAND & REQUIRED BUDGET
CUSTER COUNTY & COMMUNITIES, NEBRASKA
2015

	<u>Owner</u>	<u>Renter</u>	<u>Total Target Demand</u>	<u>Est. Required Target Budget</u>
Custer County:	115	68	183	\$30.9M
Broken Bow:	28	54	82	\$11.4M
Anselmo:	2	0	2	\$0.3M
Ansley:	4	2	6	\$0.8M
Arnold:	6	6	12	\$1.6M
Berwyn:	2	0	2	\$0.3M
Callaway:	6	6	12	\$1.6M
Comstock:	2	0	2	\$0.3M
Mason City:	2	0	2	\$0.3M
Merna:	2	0	2	\$0.3M
Oconto:	2	0	2	\$0.3M
Sargent:	4	0	4	\$0.8M
Balance of County:	55	0	55	\$12.9M

*Based upon new households, providing affordable housing for 20% of cost burdened households with housing problems, replacement of 20% of dilapidated housing stock, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for "Pent-Up" Demand. **Adjusted based upon local capacity and availability of land and financial resources.**

Source: Hanna:Keelan Associates, P.C., 2010

(4) HOUSING REHABILITATION/DEMOLITION DEMAND

Table 5.2 identifies the estimated **housing rehabilitation and demolition demand** in Custer County and each Community, by 2015. An estimated 689 housing structures in Custer County are in need of either moderate- or substantial rehabilitation, during the next five years, at an estimated cost of \$26 Million. An additional 181 total units, scattered throughout the County, are in need of demolition, by 2015.

TABLE 5.2
ESTIMATED HOUSING REHABILITATION/DEMOLITION DEMAND
CUSTER COUNTY & COMMUNITIES, NEBRASKA
2015

	<u># Rehabilitated / Est. Cost*</u>	<u>Demolition</u>
Custer County:	689/\$26.3M	181
Broken Bow:	169/\$6.6M	61
Anselmo:	24/\$0.9M	8
Ansley:	58/\$2.2M	15
Arnold:	41/\$1.6M	9
Berwyn:	15/\$0.6M	5
Callaway:	33/\$1.2M	9
Comstock:	11/\$0.4M	4
Mason City:	24/\$0.9M	8
Merna:	30/\$1.1M	12
Oconto:	22/\$0.8M	8
Sargent:	43/\$1.7M	13
Balance of County:	219/\$8.3M	29

*Based upon field inspections and age of housing.

Source: Hanna:Keelan Associates, P.C., 2010

The demolition of substandard, dilapidated, unsafe housing units needs to be a priority housing activity in Custer County, during the next five years. Land being occupied by “bad and unsafe” housing located in Communities should be secured in a single County-Wide “Land Trust” or “Land Bank,” reserved for future housing development.

**EXAMPLES OF DETERIORATED & DILAPIDATED HOUSING
STRUCTURES IN CUSTER COUNTY, NEBRASKA.**



HOUSING DEMAND BY INCOME SECTOR

Table 5.3 identifies the **estimated year-round housing demand, by income sector**, for Custer County and the City of Broken Bow, by 2015. In Custer County, 183 new units will be targeted, consisting of 115 owner and 68 renter units. New rental units should focus on aiding the elderly and families who have an Area Median Income (AMI) of 31 percent or higher.

In the City of Broken Bow, at least 82 new units will be needed, by 2015, consisting of 28 owner and 54 rental units. The construction of owner units in Broken Bow should focus on meeting the needs of households with an AMI greater than 51 percent, primarily workforce housing.

TABLE 5.3
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
BROKEN BOW & CUSTER COUNTY, NEBRASKA
2015

	<u>Income Range</u>					
	0-30%	31-50%	51-80%	81%-125%	126%+	
<u>Broken Bow:</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>Totals</u>
Owner	0	0	6	10	12	28
Rental	0	8	12	20	14	54
<u>Custer County:</u>						
Owner	0	0	15	22	78	115
Rental	0	12	20	22	14	68

Source: Hanna:Keelan Associates, P.C., 2010

Table 5.4 identifies the estimated **land use projections and housing types for different age groups** in Broken Bow, Nebraska, by 2015. An estimated 32.5 acres of land will be required to complete the needed housing developments in Broken Bow.

An estimated 44 units will need to be developed for the 55+ age group, requiring an estimated 16.3 acres.

TABLE 5.4
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
BROKEN BOW, NEBRASKA
2015

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Renter</u>	<u>Land Requirements (Acres)</u>
18 to 54 Years	Single Family Unit	16 / 10*	12.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	0 / 0	0.0
	Duplex Unit	0 / 12	4.2
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		16 / 22	16.2 Acres
55+ Years	Single Family Unit	4 / 0	1.8
	Patio Home Unit	4 / 0	1.5
	Town Home Unit	4 / 8	4.5
	Duplex Unit	0 / 24	8.5
	Apartment - 3+ Units	0 / 0	0.0
TOTALS		12 / 32	16.3 Acres
TOTAL UNITS / ACRES		28 / 54	32.5 Acres
*Includes Lease-To-Own			
Source: Hanna:Keelan Associates, P.C., 2010			

An estimated 20 to 25 additional owner units should be targeted for a five-mile radius of Broken Bow. An estimated 250 acres will be needed to accommodate this housing demand.

HOUSING DEMAND PER TARGET POPULATION/ PROPOSED TYPES BY PRICE PRODUCTS

Table 5.5 identifies **housing target demand** in Custer County, **for specific population groups**, by 2015. Target populations include elderly, family and special needs populations, per Area Median Income (AMI). The housing types in Custer County include both owner and rental units of varied bedroom types.

In Custer County, 183 units will be needed by 2015, consisting of 115 owner and 68 rental units. Two+-bedroom rental units and three+-bedroom owner units will be the most needed housing types. A total of 110 housing units should be built to meet the needs of the workforce population in Custer County.

TABLE 5.5
HOUSING EXPECTATIONS – SPECIFIC POPULATION GROUPS
CUSTER COUNTY, NEBRASKA
2015

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector 55%-125%
	0%-30%	31%-50%	51%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	8	24	32	10
Family	0	0	12	12	52	76	65
Special							
<u>Populations¹</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>2</u>
Subtotals	0	0	15	22	78	775	77
RENTAL							
UNITS							
Elderly (55+)	0	6	10	10	9	35	8
Family	0	4	8	10	3	25	23
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>8</u>	<u>2</u>
Subtotals	0	12	20	22	14	68	33
TOTALS	0	12	35	44	92	183	110

* Includes lease-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., 2010

Table 4.6 identifies **proposed housing types by price product** with the given Area Median Income (AMI) for Custer County, by 2015. For Custer County, the owner housing type most needed will be units with three or more bedrooms, priced at \$225,000+. For rental units, those with two- and three-bedrooms, with a price range between \$550 and \$725 present the greatest need in Custer County.

Three+-bedroom units at a purchase price between \$98,000 and \$215,000 and an estimated monthly rent cost of \$425 to \$675 are the most needed housing types for the workforce population in Custer County.

TABLE 4.6
PROPOSED HOUSING TYPES BY PRICE PRODUCT
CUSTER COUNTY, NEBRASKA
2015

<u>PRICE – PURCHASE COST (Area Median Income)</u>					
	(51%-80%)	(81%-125%)	(126%+)		Work Force (35%-125%)
OWNER	\$98,000-	\$112,000-			\$98,000-
UNITS	\$135,000	\$215,000	\$225,000+	TOTALS	\$215,000
2 Bedroom	13	10	20	33	12
3+ Bedroom	12	12	58	82	65
Totals	15	22	78	115	77
<u>PRICE – PURCHASE COST (Area Median Income)</u>					
	(31%-50%)	(51%-80%)	(81%-125%)	(126%+)	Work Force (35%-125%)
RENTAL	\$301-\$480	\$370-\$765	\$645-\$875	\$900+	\$425-\$675
UNITS					
2 Bedroom	8	12	8	5	10
3+ Bedroom	4	8	14	9	23
Totals	12	20	22	14	33

Source: Hanna:Keelan Associates, P.C., 2010

Custer County Profile - NIFA

Annually, the **Nebraska Housing Finance Authority** prepares a Nebraska Profile of housing data, showcasing the housing situation in each of the State's 93 counties and largest Cities. The Profile includes data for Custer County. The most current (2010) Profile indicates an estimated population of 10,842 persons, in Custer County, as of July, 2008. The County population is projected to remain stable, with little increase or decrease through the next 15 years.

For the year 2010, the Housing Profile identifies Custer County as having an estimated 4,640 households (3,471-Owner, 1,169-Renter). The number of housing units needed in the County is projected to increase by an estimated 33, from 2010 through 2025, increasing by 132 owner units and decreasing by 99 renter units.

Between 1999 and 2008, the average price of a single family home increased from \$134,203, in 2000, to \$137,000, in 2008. This represents an increase of an estimated 2 percent.

FIVE-YEAR HOUSING ACTION PLAN

The greatest challenge for Custer County, during the next five years, will be to rehabilitate the existing owner and renter-occupied housing stock, along with developing new owner and rental housing opportunities for persons and families of all ages. At a minimum, 110 units of housing will be needed for workforce families and 67 units of elderly housing of varied types. Also needed, during the next five years will be additional market rate ownership housing and units for special population households.

A proposed **Five-Year Housing Action Plan** for Custer County and each Community is included with this Housing Study to give clarity and direction to the development of additional housing units in Custer County. The Action Plan identifies specific housing activities and an estimated cost associated with the activity.

Custer County & Communities, Nebraska **FIVE-YEAR HOUSING ACTION PLAN**

<u>Housing Implementation</u>			
	HOUSING ACTIVITY	PURPOSE	EST. COST
1.	Continue the implementation of a Custer County housing capacity building / education / promotional program to local interests.	Working with the Central Nebraska Economic Development (CNEDD) and the Central Nebraska Housing Developers (CNHD), educate County and Community housing interests on the local housing situation and potential and to recruit both for-profit and non-profit housing developers.	\$20,000 Annually
2.	Custer County Housing Fair – Annual Event.	Working with CNEDD and CNHD, showcase existing and potential housing programs and housing sites in Custer County.	\$5,500 Annually
3.	Housing Inspection Program in Custer County to focus on both rental and owner properties.	Working with CNEDD and CHND, allow for the ongoing inspection of both owner and rental housing properties, to insure code enforcement and the availability of safe housing.	\$45,000 Annually
4.	Create a Custer County Workforce Housing Initiative/Employers Assistance Program .	Working with CNEDD and CNHD, and local business and industry and City, Village and County Governments provide additional housing in the County. Included in the Workforce Housing Initiative could be an Employers Assistance Program to assist employees in securing proper housing and, eventually, becoming homeowners.	\$8,000 Annually
5.	Custer County Land Trust/Land Bank .	Working with CNEDD and CNHD, create a local Land Trust or Land Bank Program, to secure land in each Community for future housing needs, while eliminating blight in neighborhoods.	\$130,000 Annually
6.	Custer County Housing Program Website .	To provide a resource for finding available owner and rental housing and buildable lots in the County and each Community.	\$7,000 Annually
7.	County-Wide Housing Rehabilitation Initiative	A housing rehabilitation program to assist families and individuals, county-wide, in the moderate- to substantial repair of their homes, both owner and rental units.	\$40,000 Annually (Administration Only.)

Housing Developments
Elderly/Special Population
Rental/Owner Units
HOUSING ACTIVITY

PURPOSE**EST. COST**

8.	<i>Broken Bow</i> – Up to 32 units of independent living housing, for elderly households (55+ yrs), consisting of duplexes and/or townhouse unit types, @ 31%+ AMI.	To provide elderly households with two- and three-bedroom affordable housing rental options.	\$4,925,000
9.	<i>Arnold & Callaway</i> – Up to four units in each Community for elderly households (55+ yrs.) consisting of duplex unit types, for households @ 31%+ AMI.	To provide affordable elderly households with housing opportunities in Arnold and Callaway, Nebraska.	\$1,265,000
10.	<i>Broken Bow</i> – Up to eight units of affordable rental housing for special population individuals.	To provide affordable rental housing opportunities to persons with special needs.	\$1,100,000
11.	<i>Broken Bow</i> – Encourage homeownership for elderly households. Up to 12 units for moderate- to upper-income households.	Affordable, retirement housing, including smaller single family homes and patio homes.	\$2,100,000
12.	<i>Custer County-Wide</i> – Up to 20 units of single family, owner housing for households 55+ years of age, @ 126%+ AMI.	Provide new housing opportunities to elderly households in Custer County, including both Communities and the rural areas of Custer County.	\$5,100,000

<u><i>Family Rental/Owner Housing</i></u>			
	HOUSING ACTIVITY	PURPOSE	EST. COST
13.	<i>Broken Bow</i> - 12 to 16 rental units , mixed income for families.	To provide two- and three-bedroom affordable rental housing for families of various income levels. Include both duplex and single family housing units.	\$3,100,000
14.	<i>Broken Bow</i> - Up to 16 single family homes for families.	Provide three+-bedroom home ownership opportunities to families. Combine with local Workforce Housing Initiative and First-Time Homebuyers Program. Include both duplex and single family housing units. Units could consist of CROWN, Credit-To-Own Housing.	\$3,300,000
15.	<i>Broken Bow</i> – Up to six homes for special population families .	To provide two- and three-bedroom units for homeownership opportunities to special population families. Combine with local Workforce Housing Initiative and First-Time Homebuyers Program.	\$995,000
16.	<i>Custer County Communities</i> – Up to 30 single family units for families @ 81%+ AMI.	To provide affordable three+-bedroom units for families of moderate-income. Combine with local Workforce Housing Initiative and First-Time Homebuyers Program.	\$5,400,000
17.	<i>Rural Custer County</i> – 35 to 55 single family units for families @ 126%+ AMI.	To provide three+-bedroom home ownership opportunities to families desiring to reside in a rural subdivision. Combine with local Workforce Housing Initiative.	\$13,200,000

**Housing Rehabilitation
Program**

	HOUSING ACTIVITY	PURPOSE	EST. COST
18.	<i>Custer County-Wide - Purchase / demolish up to 60 housing structures, by 2015.</i>	To provide land for replacement housing, while removing dilapidated houses.	\$3,300,000
19.	<i>Custer County-Wide - Provide a moderate rehabilitation program for up to 70 housing units by 2015, either owner or renter units.</i>	To upgrade housing for low- to moderate-income families.	\$2,700,000
20.	<i>Custer County-Wide - Provide a rehabilitation program for up to 40 housing units of substantial need by 2015, either owner or renter units.</i>	To upgrade substantially deteriorated housing of low- to moderate-income families.	\$1,970,000

SECTION 6



**Affordable Housing Concepts
& Financing/Partnerships**

AFFORDABLE HOUSING CONCEPTS & FINANCING/PARTNERSHIPS

INTRODUCTION

Section 6 of this **Housing Study** provides a discussion of **site analysis and affordable housing concepts** for Custer County. As housing programs are implemented in the County, potential sites for future housing developments will need to be identified. Proper site selection will greatly enhance the marketability of housing in the County.

Also included is a presentation and discussion of various affordable housing development options, successfully being implemented in Nebraska, today. Custer County and each Community can consider these and other successful affordable housing models in the development of needed housing.

SITE ANALYSIS PROCESS

The location of a proposed housing project to pertinent facilities and services crucially influences the benefits that 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 physically or mentally disabled 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 on the following page 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 are required for recommended development. However, in smaller, rural communities the total number of points will vary based upon the types of services and amenities available in the area.

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.	$\frac{1}{2}$ M	1 M
B. Drug	Wkg.	$\frac{1}{2}$ M	1 M
C. Medical	Wkg.	$\frac{1}{2}$ M	1 M
D. Shopping	$\frac{1}{2}$ M	$\frac{3}{4}$ M	1 M
E. Religious	$\frac{1}{2}$ M	$\frac{3}{4}$ M	1 M

Secondary

F. Educational	1 M	2 M	3 M
G. Recreational	1 M	2 M	3 M

Family Housing

Primary

A. Educational	Wkg.	$\frac{1}{2}$ M	1 M
B. Recreational	Wkg.	$\frac{1}{2}$ M	1 M
C. Shopping	$\frac{1}{2}$ M	$\frac{3}{4}$ M	1 M
D. Religious	$\frac{1}{2}$ M	$\frac{3}{4}$ M	1 M
E. Grocery	1 M	2 M	3 M
F. Drug	1 M	2 M	3 M

Secondary

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 to 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.”

AFFORDABLE HOUSING DEVELOPMENT OPTIONS & RESIDENTIAL LAND NEEDS

Custer County has been targeted for at least 183 new housing units, by 2015. This would include up to 115 owner units and 68 rental units. An abundance of vacant land is available in most Custer County Communities that would be suitable for the development of various, needed housing types.

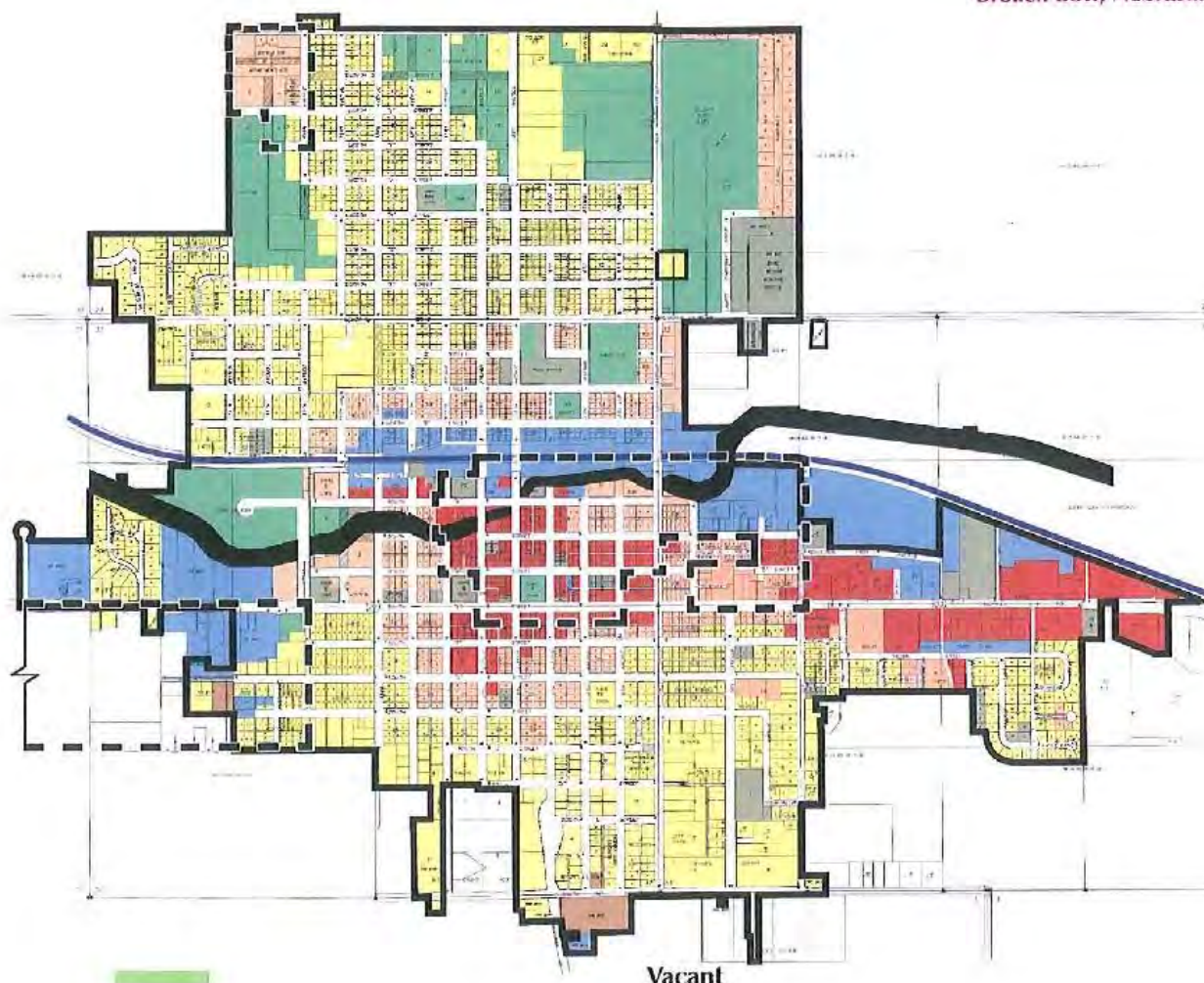
The City of Broken Bow may want to consider the annexation of rural subdivisions that are adjacent to the Corporate Limits of the Community. The two maps on the following pages illustrate future land uses for both the Corporate Limits of Broken Bow and the City's One-Mile Planning Jurisdiction, as identified in the Broken Bow Comprehensive Plan. Areas identified for future residential growth in the Corporate Limits are located in the extreme northern and southern portions of the Community, while being encouraged to expand residential growth in areas north and southeast of the Community.

The City of Broken Bow will need up to 32.5 acres of land, within the City's Corporate Limits, to accommodate a projected housing target demand of 82 units. In addition, 20 to 25 new owner units could be built within a five-mile radius of the City, requiring up to 250 acres of land. These units should be planned for and built in a rural subdivision, having all modern infrastructure, including water, sewer and road systems.

Custer County has an estimated 689 housing structures needing moderate- to substantial rehabilitation and an estimated 181 housing structures for demolition. The demolition of dilapidated or severely deteriorated housing structures will create additional vacant land for each Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be set aside in a County Land Trust/Land Bank Program.

Generalized Future Land Use Map

Corporate Limits
Broken Bow, Nebraska



- Vacant
- Parks & Recreation
- Public & Quasi-Public
- Single Family Residential
- Multifamily Residential
- Mobile Home
- Commercial
- Industrial
- Railroad Corridor
- Redevelopment Area



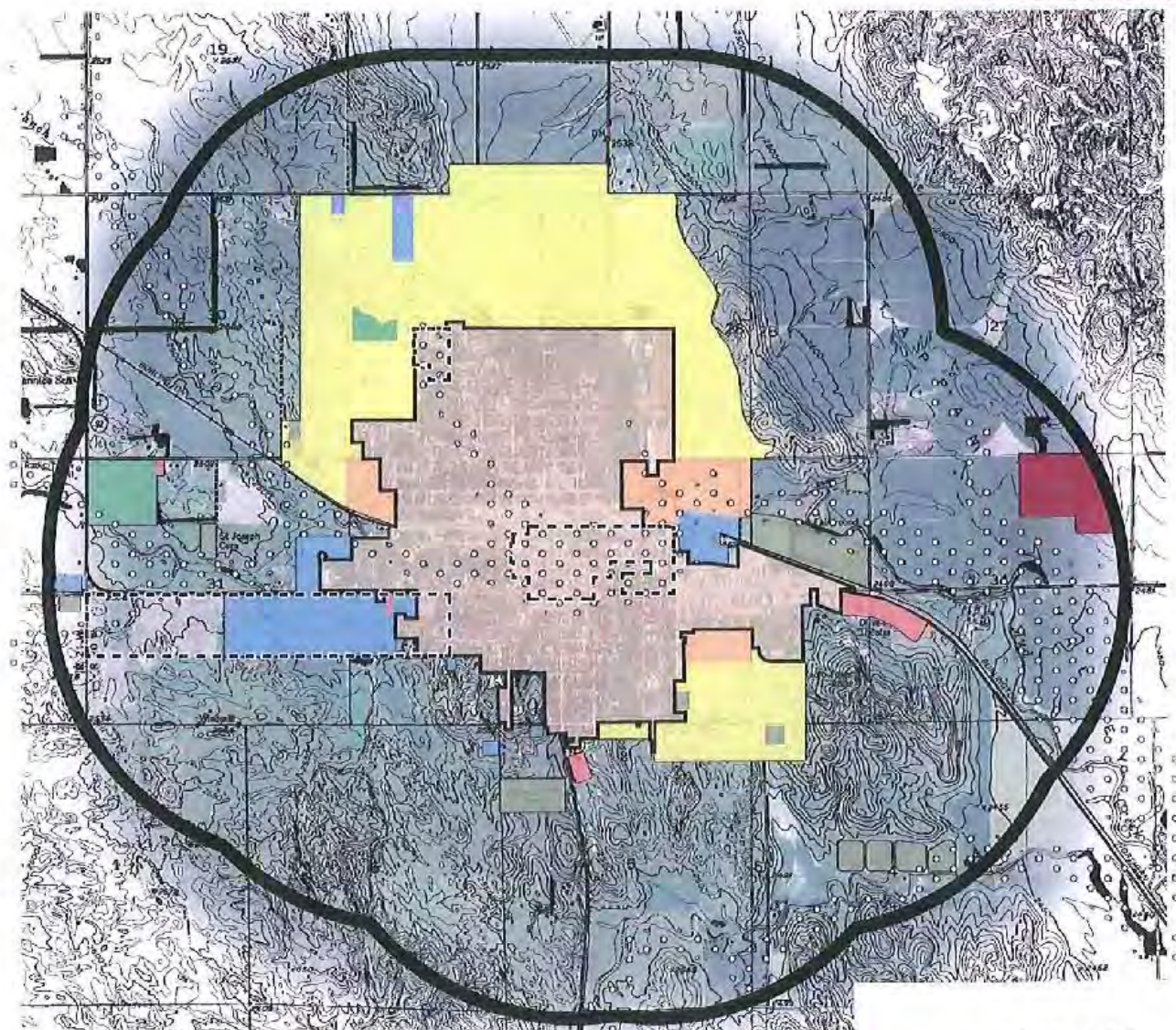
Hanna:Keelan Associates, P.C.
Community Planning & Research

3275 Loldrege
P.O. Box 30352
Lincoln, NE 68503

(402) 464-5383
fax: (402) 464-5830
email: planner@hanna:keelan.com

Generalized Future Land Use Map

Planning Jurisdiction
Broken Bow, Nebraska



	Vacant / Agricultural		Industrial
	Parks / Recreation		Stream / Creek
	Single Family Residential		Commercial
	Multifamily Residential		Public / Quasi-Public
	100 Year Flood Plain		Intensive Agricultural
			Railroad

Hanna:Keelan Associates, P.C.
Community Planning & Research
3275 Holdings
P.O. Box 100502
Lincoln, NE 68503
(402) 464-1000
fax: (402) 464-1005
email: planners@hanna-keelan.com

The following affordable housing development options are provided as a courtesy by Excel Development Group (Liberty Estates, LLC, two- and three-bedroom Duplex Housing concepts) and Mesner Development Company (two- and three-bedroom Single Family Housing concepts) and their respective architectural design teams.

Single family homes are presented as examples of Credit-, or Lease-To-Own, affordable housing options. This development concept has been successfully implemented in several Nebraska Communities, including Auburn, Nebraska City, O'Neill and York. This housing option is typically funded with Low-Income Housing Tax Credits, provided by the Nebraska Investment Finance Authority, with the CROWN or Credit-To-Own Program, HOME Funds and/or Nebraska Affordable Housing Trust Funds, available with 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 examples provide all necessary living space for a family of up to five- to six persons. This includes three-bedrooms on the first floor, with the opportunity of an additional bedroom(s) in the basement, one bath, on the upper level, with the potential for another in the lower level, a great or family room, with additional space in the basement for family activities, a kitchen and dining area and, at least, a single stall garage. The square footage of these affordable single family homes typically ranges from 1,100 to 1,300 square feet. These homes are usually constructed on lots of 8,000 to 10,000 square feet, allowing for ample yard space.

Nebraska Bar-None, or Prairie Gold homes are available to be used with a CROWN Program. Photos of a CROWN Credit-To-Own housing development in O'Neill, Nebraska, are provided as an example of a housing type that Custer County can develop over the next five years.

Net monthly rents for affordable single family homes range from \$450 to \$675, based on rental comparables and the level of affordability of the target population in the community being served. Typically, Credit- or Lease-To-Own single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI). In a lease-to-own type program, a small percentage of the net monthly rent is set-aside for the eventual use by the tenant as a down payment to eventually purchase a home.

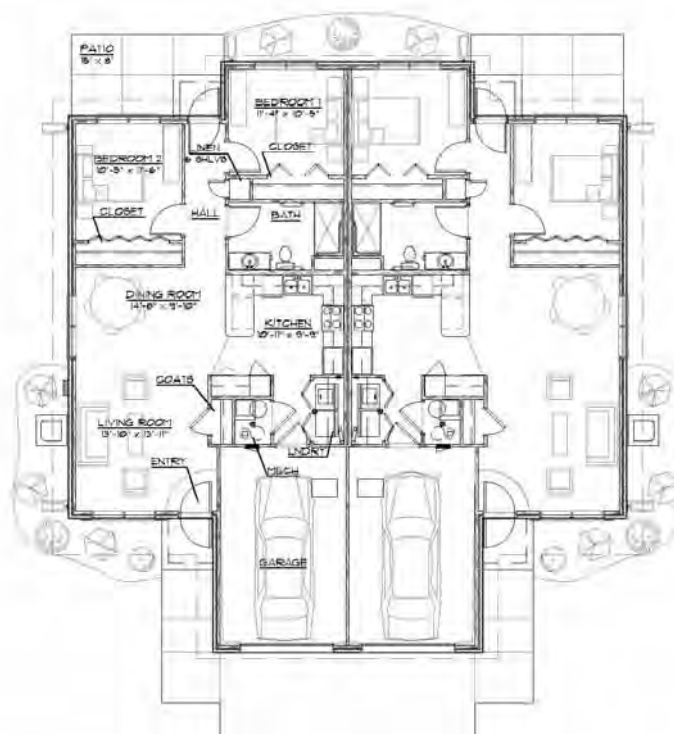
Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the NDED. Households of 50 to 80 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost for the homes, typically, range from \$95,000 to \$130,000. In a First-Time Homebuyers Program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of the purchase price.

Duplex/triplex rental housing are 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 duplex/triplex rental housing have traditionally ranged from \$350 to \$575, 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 950 to 1,100 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.

LIBERTY ESTATES, L.L.C.



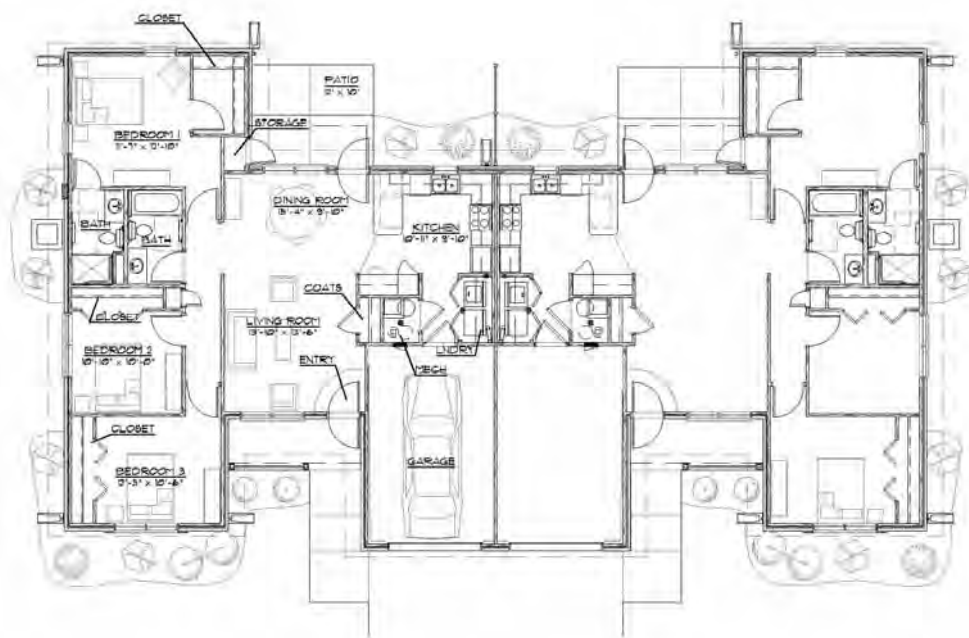
☐ **2 BEDROOM FLOOR PLAN**
SCALE: 1" = 8'-0" 983 SQFT



☐ **2 BEDROOM FRONT ELEVATION**
SCALE: 1" = 8'-0"

ARCHITECTURAL DESIGN ASSOCIATES, P.C. **ADA**

LIBERTY ESTATES, L.L.C.



3 BEDROOM FLOOR PLAN

SCALE 1" = 8'-0"

1,241 SQFT



3 BEDROOM FRONT ELEVATION

SCALE 1" = 8'-0"

ARCHITECTURAL DESIGN ASSOCIATES, P.C.

ADA

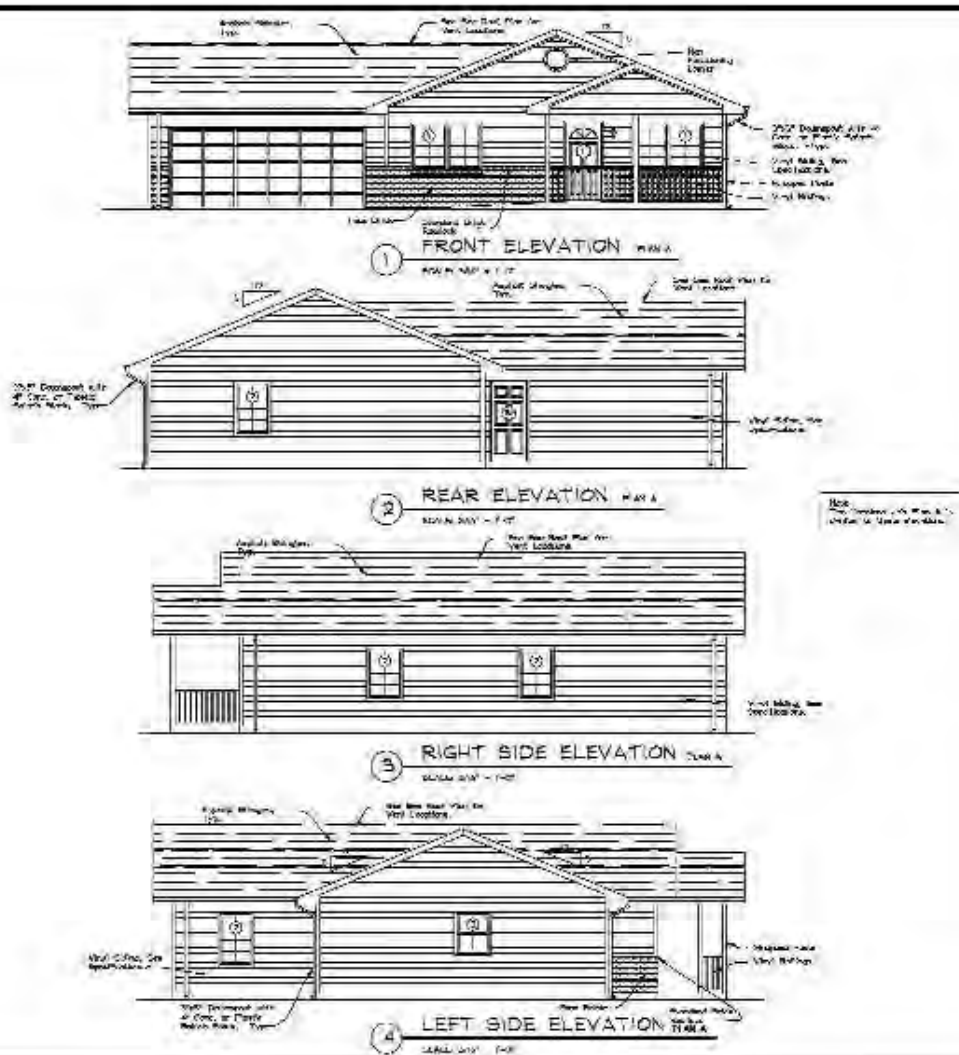
O'Neill, Nebraska CROWN Homes

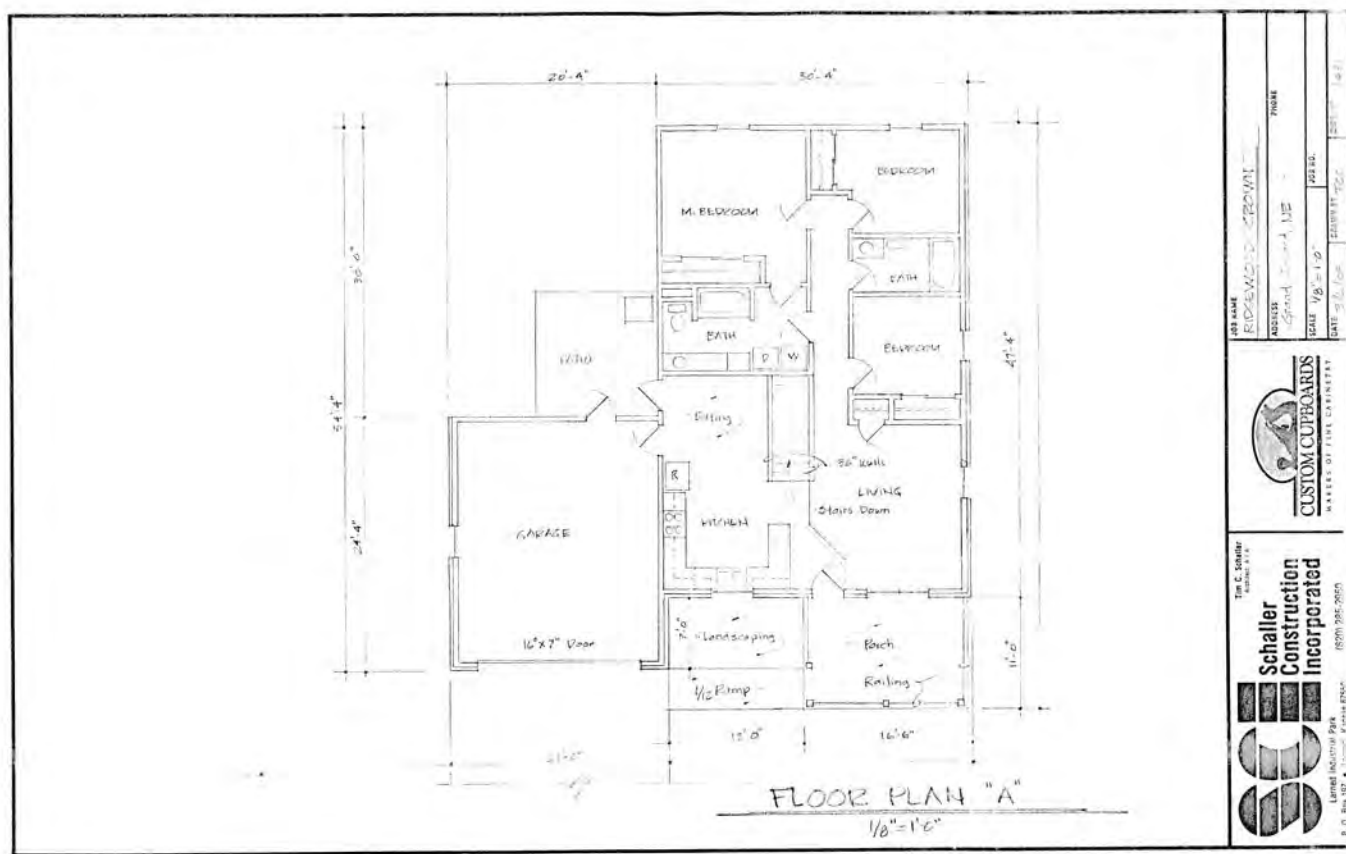




SINGLE FAMILY HOUSING CONCEPT

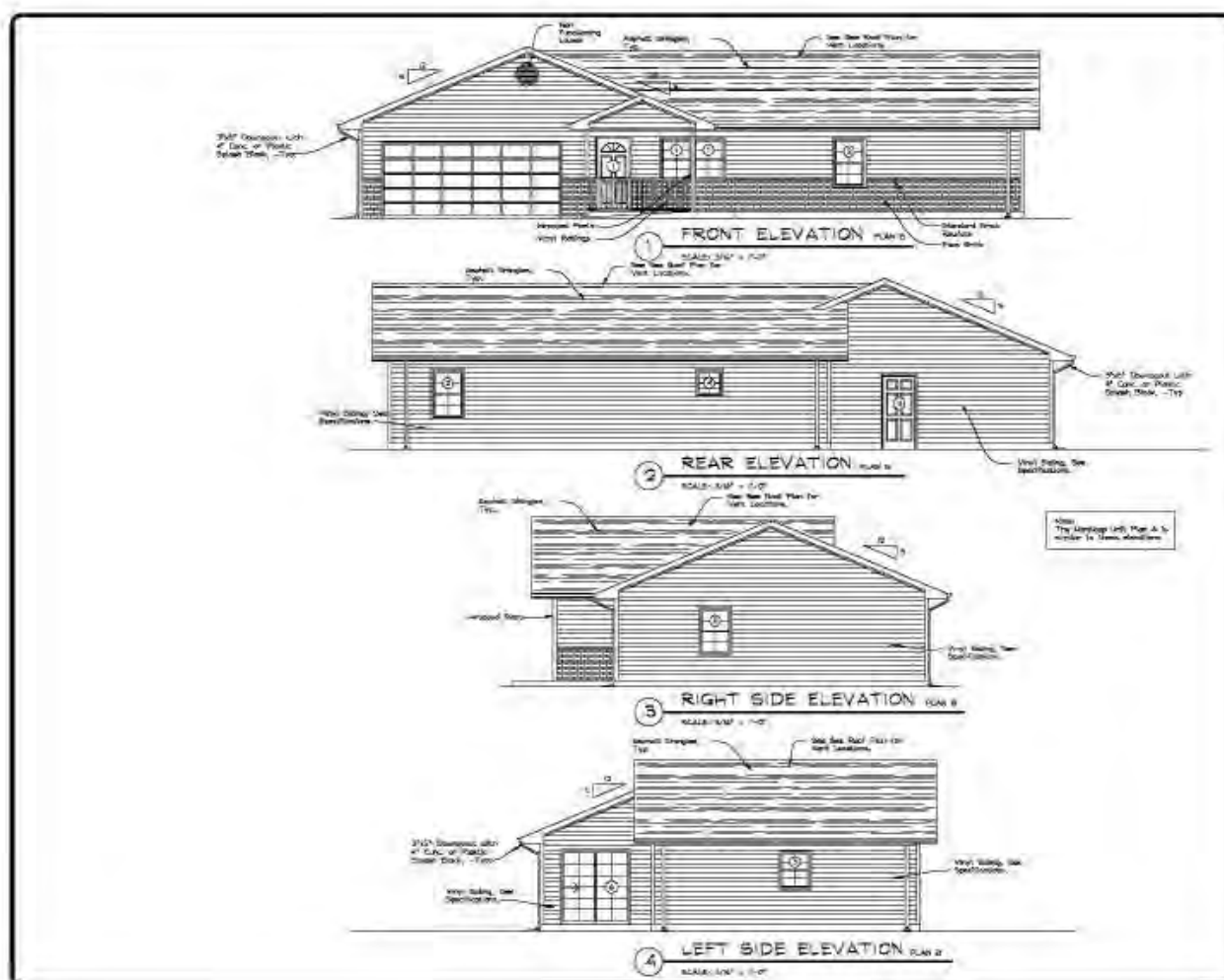
Two-Bedroom Unit

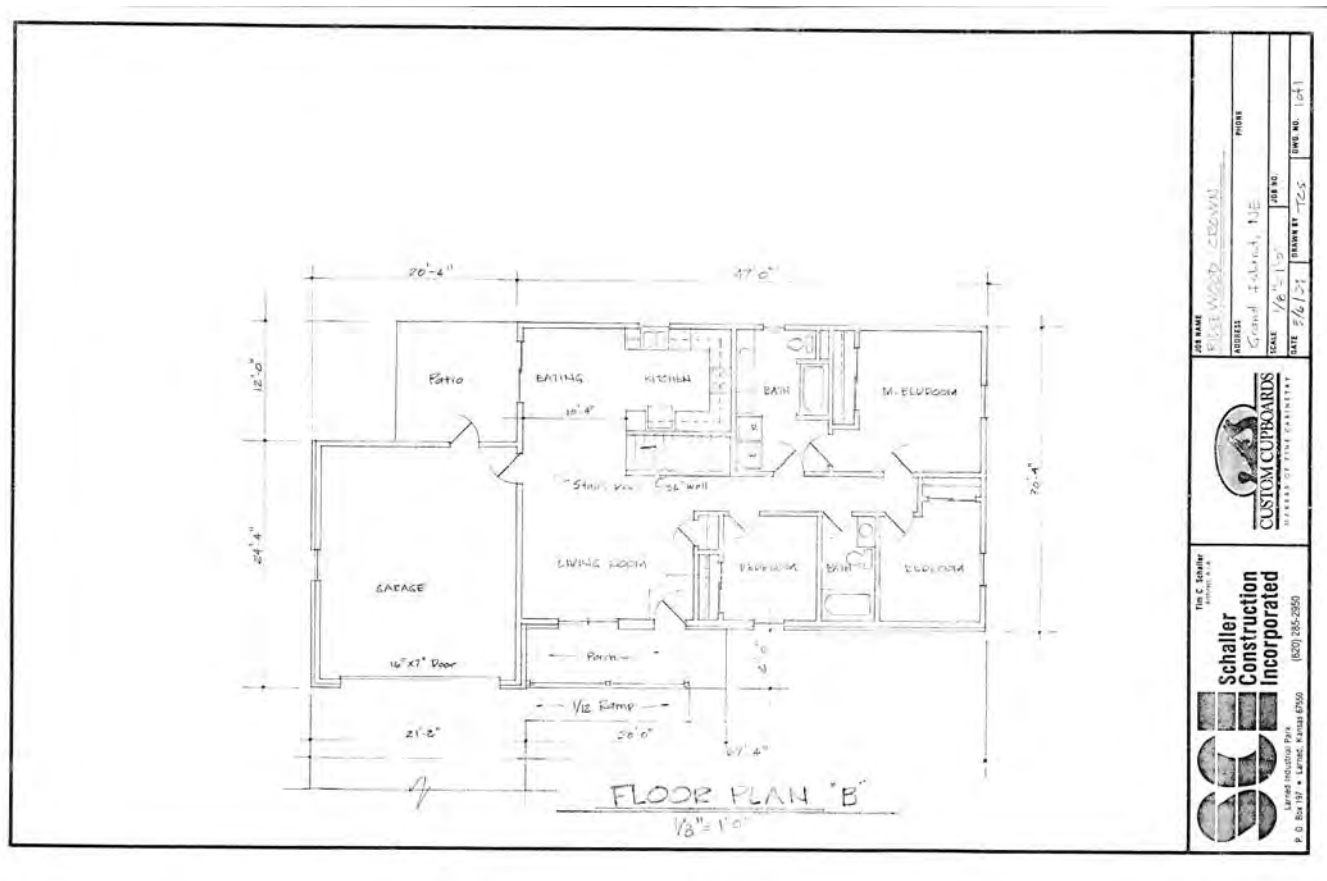




SINGLE FAMILY HOUSING CONCEPT

Three-Bedroom Unit





HOUSING FINANCIAL RESOURCES

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

LOCAL FUNDING OPTIONS

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

Local Tax Base

Tax Increment Financing (TIF) can use added property tax revenues, created by growth and development in a specific area, to finance improvements within the boundaries of a designated Redevelopment Area. Utilizing the Nebraska Community Development Law, each community in Nebraska has the authority to create a Community Redevelopment Authority (CRA) or Community Development Agency (CDA).

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 City of Broken Bow has several redevelopment areas and has a history of being actively involved with TIF.

Other Local Options

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.

Local Major Employers and/or Community Foundation Assistance – This is a common occurrence today within many cities and counties nationwide, in an effort to provide housing opportunities to low- and moderate-income persons and families. Major local employers and community foundations are becoming directly involved in housing developments and improvements. These Foundations and/or major Employers could provide the following:

- a) Direct grants;
- b) Low interest loans;
- c) Letter of Credit, for all or a percentage of loans;
- d) GAP Financing – provides financing to cover the unfunded portion of development costs, as a deferred or less than market rate loan to the development;
- e) Mortgage Interest Rate Subsidy – provides buy down of a conventional loan;
- f) Purchase Bonds/Tax Credits – make a commitment to purchase either/both taxable/tax exempt bonds and/or low-income tax credits utilized to finance housing development.

Local Lender Participation – Local and regional lending institutions serving a particular Community or County should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing of local housing programs.

The previously described local funding options could be used separately or “pooled” together and utilized in equal proportions for the implementation of County-wide housing programs.

Several Custer County Communities have an active Public Housing Authority. The City of Broken Bow has a very active Authority with a successful track record of developing affordable housing in the Community.

STATE PROGRAMS

State programs available to assist in funding a community housing initiative include resources available from the **Department of Economic Development (NDED)**, **Nebraska Investment Finance Authority (NIFA)**, **Nebraska Energy Offices (NEO)** and **Nebraska Department of Health and Human Services (NDHHS)**. The following describes the primary housing funding programs provided by these State agencies.

Nebraska Department of Economic Development (NDED)

The **2009 Annual Action Plan**, prepared and administered by the Nebraska Department of Economic Development (NDED), has the following, approximate allocations of State and Federal funds available for housing activities. The 2010 Plan will be released at a future date.

\$1 Million Community Development Block Grant
\$4.4 Million HOME Investment Partnership Fund
\$595,000 Emergency Shelter Grant Program
\$1.5 Million Homeless Shelter Assistance Trust Funds
\$11 Million Nebraska Affordable Housing Trust Fund
\$297,000 Housing Opportunities for Persons with AIDS

The NDED is presently the administrator of **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 are also available to private developers, via a local non-profit) as gap financing on affordable housing projects.

DED also administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to local 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 non-entitlement Communities and can compete annually for CDBG funds for various community and economic development programs, including housing. Seven Nebraska Communities, each with a population of 20,000 to 49,999 are eligible for multi-year CDBG funding with the Comprehensive Revitalization Category of funding.

NDED also administers the **Neighborhood Stabilization Program**, which assists communities with the rehabilitation of dilapidated properties in hopes of creating a more sustainable housing market.

Nebraska Affordable Housing Trust Fund

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

Nebraska Investment Finance Authority (NIFA)

NIFA is a primary provider of funding for affordable housing development in Nebraska. The two most popular NIFA programs include:

- **Low-Income Housing Tax Credit (LIHTC) Program** – Provides a 4 and 9 percent tax credit to developers for the development of low cost, affordable multifamily, single family or elderly housing projects. **Developers can utilize the resources of the Midwest Housing Equity Group of Nebraska to secure tax credit equity.** A popular LIHTC program is the **CROWN (Credit-to-Own)**. The CROWN program creates a lease-to-own program for renters/potential homeowners. The **CRANE (Collaborative Resources Alliance for Nebraska)** is a set-a-side program for targeted resources, for community development and housing programs.
- **Single Family Mortgage Program** – Provides a less than current market interest rate for First-time Homebuyers. Local lender participation is encouraged in this program.
- **Bar-None Housing (Prairie Gold)** – Affordable housing available for Nebraska homebuyers. Houses are low maintenance and energy efficient.

CHDOs & Community Action Agencies

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

The Community Action Agencies/CHDOs serving Custer County and its Communities are Central Nebraska Community Services and Central Nebraska Housing Developers. Central Nebraska Economic Development, Inc. provides grant writing and administration services to Custer County.

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 statewide effort carried out primarily by Nebraska Community Action Agencies.

The weatherization program concentrates on those 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, weatherstripping, ceiling, wall and floor insulation and furnace repair.

Nebraska Department of Health and Human Services (NDHHS)

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

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 mixed or pooled with other public funding sources, as well as conventional financing.

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

- **Section 8 Moderate Rehabilitation SRO's** – Available to Public Housing Authorities to provide rental assistance for homeless individuals in rehabilitated single-room occupancy housing.
- **Shelter Plus Care** – Provides rental assistance and supportive services on a long-term basis for homeless individuals with disabilities.
- **HUD Section 202 Program** – Provides a capital advance to non-profit developers for development of elderly housing for either independent living or congregate (frail elderly) living. The program provides 100 percent financing, with a capital advance, no repayment loan and operational subsidy.
- **HUD Section 811 Program** – Provides a capital advance to non-profit developers for development of housing for persons with a disability(ies). The program provides 100 percent financing with an operational subsidy.
- **Mortgage Insurance** – The HUD 221(d)(3) 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.

APPENDIX



Housing Needs & Wants Survey and Workforce Housing Needs Survey Results

CUSTER COUNTY / COMMUNITIES, NEBRASKA HOUSING MARKET STUDY

“Housing Needs & Wants Survey”

IMPORTANT!!!

COMPLETE AND RETURN THIS SURVEY, BY JULY 17, 2009, AND BE ELIGIBLE FOR A \$100 DRAWING!!! YOUR TELEPHONE NUMBER WILL ONLY BE USED TO CONTACT YOU IF YOU WIN THE DRAWING. SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING.

Central Nebraska Economic Development, Inc. is currently conducting a County-Wide Housing Study, to determine both the present and future housing needs of Custer County and its Communities. An important activity of this Study is to ask you about the housing wants and needs of your Community. Please take a few minutes to complete the following survey, indicating the type of housing needed in your Community, during the next five years.

[Check (✓) the appropriate boxes]. Place of Residency: 103 Broken Bow 4 Anselmo
16 Ansley 32 Arnold 3 Berwyn 31 Callaway 26 Comstock Mason City
15 Merna 2 Oconto 73 Sargent 29 Rural Custer County 1 Other?

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Housing For:	-----	-----	-----
1. Low-Income Families	113	129	58
2. Middle-Income Families	147	113	41
3. Upper-Income Families	40	80	163
4. Single Parent Families	114	142	41
5. Existing / New Employees	111	122	55
▪ Single Family Housing	105	136	48
▪ Rental Housing (General)	159	120	28
▪ Manufactured Homes	32	136	111
▪ Mobile Homes	15	58	207
▪ Condominiums/Townhomes	27	76	183
▪ Duplex Housing	41	120	119
▪ Apartment Complexes (3 to 12 Units per Complex)	50	120	122
▪ Rehabilitation of Owner-occupied Housing	137	119	42
▪ Rehabilitation of Renter-occupied Housing	137	105	48
▪ Housing Choices for First-Time Homebuyers	139	111	37
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	97	134	46
2. Long-Term 6 to 15 Years	105	125	46
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	47	98	128
2. Long-Term 6 to 15 Years	55	90	127
▪ One Bedroom (Apartment or House)	42	127	113
▪ Two Bedroom (Apartment or House)	101	139	53
▪ Three Bedroom (Apartment or House)	146	99	49

- OVER -

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	54	141	103
▪ Group Home Housing for Persons with a Mental/Physical Disability	24	126	133
▪ Housing in Downtown	17	63	200
▪ Retirement Housing – Rental	60	149	84
▪ Retirement Housing – Purchase (Owner occupant)	49	119	72
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	122	126	52
2. Middle-income Elderly Persons	97	154	47
3. Upper-income Elderly Persons	34	113	128
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	107	117	72
▪ Single-Room-Occupancy Housing (Boarding Homes)	28	92	157
▪ Short-Term Emergency Shelters – 30 Days or Less	52	112	118
▪ Long-Term Shelters – 90 Days or Less	39	88	151
▪ Transitional Housing (3-12 month temporary housing)	38	104	132
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:
 ... an owner housing rehabilitation program? 260 Yes 75 No (77.6% positive)
 ... a renter housing rehabilitation program? 229 Yes 106 No (68.3% positive)

Would you support your Community 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? 275 Yes 60 No (82.1% positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 271 Yes 64 No (80.9% positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 258 Yes 77 No (77.0% positive)

Any Additional Comments: (See Comments)

THANK YOU!

Please return completed Survey, by July 17, 2009, to Your City or Village Clerk's Office or other advertised Locations.

Hey! Give us your name and telephone number and be eligible for a drawing to WIN \$100!!!

(SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING).

Name: _____

Phone: _____

CUSTER COUNTY / COMMUNITIES, NEBRASKA HOUSING MARKET STUDY

“Housing Needs & Wants Survey”

IMPORTANT!!!

COMPLETE AND RETURN THIS SURVEY, BY JULY 17, 2009, AND BE ELIGIBLE FOR A \$100 DRAWING!!! YOUR TELEPHONE NUMBER WILL ONLY BE USED TO CONTACT YOU IF YOU WIN THE DRAWING. SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING.

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[Check (✓) the appropriate boxes]. Place of Residency: 103 Broken Bow Anselmo
 Ansley Arnold Berwyn Callaway Comstock Mason City
 Merna Oconto Sargent Rural Custer County Other?

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Housing For:	-----	-----	-----
1. Low-Income Families	31	38	23
2. Middle-Income Families	47	34	12
3. Upper-Income Families	13	25	48
4. Single Parent Families	44	36	11
5. Existing / New Employees	33	40	17
▪ Single Family Housing	33	40	17
▪ Rental Housing (General)	60	25	9
▪ Manufactured Homes	7	44	34
▪ Mobile Homes	5	15	69
▪ Condominiums/Townhomes	16	36	37
▪ Duplex Housing	18	42	29
▪ Apartment Complexes (3 to 12 Units per Complex)	23	39	28
▪ Rehabilitation of Owner-occupied Housing	39	41	10
▪ Rehabilitation of Renter-occupied Housing	42	35	13
▪ Housing Choices for First-Time Homebuyers	35	39	12
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	29	45	14
2. Long-Term 6 to 15 Years	32	38	15
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	19	39	29
2. Long-Term 6 to 15 Years	22	35	27
▪ One Bedroom (Apartment or House)	15	44	30
▪ Two Bedroom (Apartment or House)	31	48	13
▪ Three Bedroom (Apartment or House)	45	32	15

- OVER -

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	15	45	30
▪ Group Home Housing for Persons with a Mental/Physical Disability	13	47	29
▪ Housing in Downtown	7	25	56
▪ Retirement Housing – Rental	21	44	25
▪ Retirement Housing – Purchase (Owner occupant)	18	43	24
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	42	40	14
2. Middle-income Elderly Persons	39	42	14
3. Upper-income Elderly Persons	10	39	37
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	24	42	24
▪ Single-Room-Occupancy Housing (Boarding Homes)	15	31	39
▪ Short-Term Emergency Shelters – 30 Days or Less	28	40	19
▪ Long-Term Shelters – 90 Days or Less	26	30	30
▪ Transitional Housing (3-12 month temporary housing)	24	37	26
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:

... an owner housing rehabilitation program? 76 Yes 27 No (73.8% positive)

... a renter housing rehabilitation program? 70 Yes 33 No (67.9% positive)

Would you support your Community 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? 84 Yes 19 No (81.5% positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 84 Yes 19 No (81.5% positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 76 Yes 27 No (73.8% positive)

Any Additional Comments: _____ (See Comments)

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Phone: _____

CUSTER COUNTY / COMMUNITIES, NEBRASKA HOUSING MARKET STUDY

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[Check (✓) the appropriate boxes]. Place of Residency: _____ Broken Bow _____ Anselmo
 _____ 16 Ansley _____ Arnold _____ Berwyn _____ Callaway _____ Comstock _____ Mason City
 _____ Merna _____ Oconto _____ Sargent _____ Rural Custer County _____ Other? _____

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Housing For:	-----	-----	-----
1. Low-Income Families	7	6	1
2. Middle-Income Families	10	3	1
3. Upper-Income Families	2	3	8
4. Single Parent Families	6	7	--
5. Existing / New Employees	10	2	2
▪ Single Family Housing	7	6	--
▪ Rental Housing (General)	11	4	--
▪ Manufactured Homes	3	4	5
▪ Mobile Homes	--	2	11
▪ Condominiums/Townhomes	--	4	10
▪ Duplex Housing	1	7	5
▪ Apartment Complexes (3 to 12 Units per Complex)	2	4	10
▪ Rehabilitation of Owner-occupied Housing	9	5	1
▪ Rehabilitation of Renter-occupied Housing	9	4	1
▪ Housing Choices for First-Time Homebuyers	11	2	--
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	8	5	1
2. Long-Term 6 to 15 Years	11	3	--
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	4	4	5
2. Long-Term 6 to 15 Years	6	2	5
▪ One Bedroom (Apartment or House)	3	6	4
▪ Two Bedroom (Apartment or House)	8	4	2
▪ Three Bedroom (Apartment or House)	11	1	2

- OVER -

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	3	5	7
▪ Group Home Housing for Persons with a Mental/Physical Disability	1	4	9
▪ Housing in Downtown	--	2	12
▪ Retirement Housing – Rental	1	6	7
▪ Retirement Housing – Purchase (Owner occupant)	6	4	3
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	6	2	5
2. Middle-income Elderly Persons	9	5	--
3. Upper-income Elderly Persons	4	6	3
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	8	3	3
▪ Single-Room-Occupancy Housing (Boarding Homes)	4	4	5
▪ Short-Term Emergency Shelters – 30 Days or Less	3	2	7
▪ Long-Term Shelters – 90 Days or Less	1	3	9
▪ Transitional Housing (3-12 month temporary housing)	1	6	6
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:

... an owner housing rehabilitation program? 16 Yes -0- No (100% positive)

... a renter housing rehabilitation program? 14 Yes 2 No (87.5% positive)

Would you support your Community 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? 14 Yes 2 No (87.5% positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 16 Yes -0- No (100% positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 13 Yes 3 No (81.2% positive)

Any Additional Comments: _____

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[Check (✓) the appropriate boxes]. Place of Residency: _____ Broken Bow _____ Anselmo
_____ Ansley _____ 32 _____ Arnold _____ Berwyn _____ Callaway _____ Comstock _____ Mason City
_____ Merna _____ Oconto _____ Sargent _____ Rural Custer County _____ Other? _____

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Housing For:	-----	-----	-----
1. Low-Income Families	8	12	11
2. Middle-Income Families	14	9	7
3. Upper-Income Families	5	9	13
4. Single Parent Families	6	17	6
5. Existing / New Employees	9	9	8
▪ Single Family Housing	9	13	5
▪ Rental Housing (General)	7	18	6
▪ Manufactured Homes	1	12	12
▪ Mobile Homes	--	3	22
▪ Condominiums/Townhomes	2	8	17
▪ Duplex Housing	6	5	15
▪ Apartment Complexes (3 to 12 Units per Complex)	2	11	14
▪ Rehabilitation of Owner-occupied Housing	12	10	6
▪ Rehabilitation of Renter-occupied Housing	12	8	7
▪ Housing Choices for First-Time Homebuyers	16	4	5
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	8	8	9
2. Long-Term 6 to 15 Years	8	12	4
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	4	8	11
2. Long-Term 6 to 15 Years	4	8	9
▪ One Bedroom (Apartment or House)	3	7	14
▪ Two Bedroom (Apartment or House)	8	13	6
▪ Three Bedroom (Apartment or House)	13	8	6

- OVER -

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	3	12	13
▪ Group Home Housing for Persons with a Mental/Physical Disability	2	9	15
▪ Housing in Downtown	1	3	21
▪ Retirement Housing – Rental	5	11	11
▪ Retirement Housing – Purchase (Owner occupant)	6	12	8
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	12	9	7
2. Middle-income Elderly Persons	7	12	8
3. Upper-income Elderly Persons	4	7	12
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	12	11	5
▪ Single-Room-Occupancy Housing (Boarding Homes)	--	6	18
▪ Short-Term Emergency Shelters – 30 Days or Less	2	4	20
▪ Long-Term Shelters – 90 Days or Less	1	5	18
▪ Transitional Housing (3-12 month temporary housing)	1	9	15
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:
 ... an owner housing rehabilitation program? 24 Yes 8 No (75.0% positive)
 ... a renter housing rehabilitation program? 17 Yes 15 No (53.1% positive)

Would you support your Community 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? 24 Yes 8 No (75.0% positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 24 Yes 8 No (75.0% positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 21 Yes 11 No (65.6% positive)

Any Additional Comments: (See Comments)

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[Check (✓) the appropriate boxes]. Place of Residency: _____Broken Bow _____Anselmo
_____Ansley _____Arnold _____Berwyn 31 Callaway _____Comstock _____Mason City
_____Merna _____Oconto _____Sargent _____Rural Custer County _____Other? _____

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Housing For:	-----	-----	-----
1. Low-Income Families	8	17	4
2. Middle-Income Families	9	10	8
3. Upper-Income Families	--	8	17
4. Single Parent Families	6	16	7
5. Existing / New Employees	7	10	10
▪ Single Family Housing	3	15	9
▪ Rental Housing (General)	15	13	1
▪ Manufactured Homes	3	11	12
▪ Mobile Homes	--	6	18
▪ Condominiums/Townhomes	2	6	17
▪ Duplex Housing	3	12	10
▪ Apartment Complexes (3 to 12 Units per Complex)	6	13	10
▪ Rehabilitation of Owner-occupied Housing	6	15	5
▪ Rehabilitation of Renter-occupied Housing	9	10	6
▪ Housing Choices for First-Time Homebuyers	7	11	9
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	5	15	4
2. Long-Term 6 to 15 Years	4	13	5
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	--	11	12
2. Long-Term 6 to 15 Years	2	7	15
▪ One Bedroom (Apartment or House)	5	12	10
▪ Two Bedroom (Apartment or House)	12	13	3
▪ Three Bedroom (Apartment or House)	12	9	7

- OVER -

	Greatly Needed	Somewhat Needed	Don't Need
▪ Independent Living Housing for Persons with a Mental/Physical Disability	4	10	13
▪ Group Home Housing for Persons with a Mental/Physical Disability	--	11	14
▪ Housing in Downtown	2	4	21
▪ Retirement Housing – Rental	6	14	9
▪ Retirement Housing – Purchase (Owner occupant)	2	11	13
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	10	12	8
2. Middle-income Elderly Persons	6	10	9
3. Upper-income Elderly Persons	3	8	13
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	17	7	5
▪ Single-Room-Occupancy Housing (Boarding Homes)	--	9	16
▪ Short-Term Emergency Shelters – 30 Days or Less	2	9	14
▪ Long-Term Shelters – 90 Days or Less	1	5	19
▪ Transitional Housing (3-12 month temporary housing)	1	6	18
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:

... an owner housing rehabilitation program? 19 Yes 12 No (61.3% positive)

... a renter housing rehabilitation program? 16 Yes 15 No (51.6% positive)

Would you support your Community 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? 28 Yes 3 No (90.3% positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 24 Yes 7 No (77.4% positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 21 Yes 10 No (67.7% positive)

Any Additional Comments: (See Comments)

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_____Ansley _____Arnold _____Berwyn _____Callaway _____26 Comstock _____Mason City
_____Merna _____Oconto _____Sargent _____Rural Custer County _____Other? _____

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Housing For:	-----	-----	-----
1. Low-Income Families	8	9	5
2. Middle-Income Families	11	10	2
3. Upper-Income Families	3	5	13
4. Single Parent Families	6	13	2
5. Existing / New Employees	4	12	5
▪ Single Family Housing	5	13	4
▪ Rental Housing (General)	7	12	2
▪ Manufactured Homes	1	10	10
▪ Mobile Homes	1	4	16
▪ Condominiums/Townhomes	2	6	17
▪ Duplex Housing	--	8	13
▪ Apartment Complexes (3 to 12 Units per Complex)	1	6	13
▪ Rehabilitation of Owner-occupied Housing	14	8	1
▪ Rehabilitation of Renter-occupied Housing	8	12	1
▪ Housing Choices for First-Time Homebuyers	14	6	--
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	9	9	2
2. Long-Term 6 to 15 Years	11	7	3
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	2	5	14
2. Long-Term 6 to 15 Years	2	4	14
▪ One Bedroom (Apartment or House)	1	9	10
▪ Two Bedroom (Apartment or House)	4	9	7
▪ Three Bedroom (Apartment or House)	6	9	6

- OVER -

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	7	8	7
▪ Group Home Housing for Persons with a Mental/Physical Disability	--	6	14
▪ Housing in Downtown	--	1	17
▪ Retirement Housing – Rental	3	10	7
▪ Retirement Housing – Purchase (Owner occupant)	5	12	5
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	8	11	2
2. Middle-income Elderly Persons	5	16	2
3. Upper-income Elderly Persons	1	7	13
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	5	10	7
▪ Single-Room-Occupancy Housing (Boarding Homes)	--	5	15
▪ Short-Term Emergency Shelters – 30 Days or Less	4	5	12
▪ Long-Term Shelters – 90 Days or Less	3	5	13
▪ Transitional Housing (3-12 month temporary housing)	1	7	10
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:
 ... an owner housing rehabilitation program? 23 Yes 3 No (88.5% positive)
 ... a renter housing rehabilitation program? 15 Yes 11 No (57.8% positive)

Would you support your Community 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? 18 Yes 8 No (69.2% positive)

Would you support your Community using grant dollars to purchase, rehabilitate and
 resale vacant housing in the Community? 20 Yes 6 No (76.9% positive)

Would you support your Community using State or Federal grant dollars to provide down
 payment assistance to first-time homebuyers? 24 Yes 2 No (92.3% positive)

Any Additional Comments: (See Comments)

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_____ Ansley _____ Arnold _____ Berwyn _____ Callaway _____ Comstock _____ Mason City
_____ 15 _____ Merna _____ Oconto _____ Sargent _____ Rural Custer County _____ Other? _____

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Housing For:	-----	-----	-----
1. Low-Income Families	6	6	2
2. Middle-Income Families	8	5	1
3. Upper-Income Families	3	4	7
4. Single Parent Families	7	6	1
5. Existing / New Employees	7	5	2
▪ Single Family Housing	6	6	2
▪ Rental Housing (General)	8	5	1
▪ Manufactured Homes	3	7	3
▪ Mobile Homes	3	1	8
▪ Condominiums/Townhomes	--	--	15
▪ Duplex Housing	1	7	5
▪ Apartment Complexes (3 to 12 Units per Complex)	4	2	9
▪ Rehabilitation of Owner-occupied Housing	6	5	4
▪ Rehabilitation of Renter-occupied Housing	8	2	5
▪ Housing Choices for First-Time Homebuyers	10	3	1
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	5	6	3
2. Long-Term 6 to 15 Years	5	6	3
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	--	4	10
2. Long-Term 6 to 15 Years	--	4	10
▪ One Bedroom (Apartment or House)	4	4	7
▪ Two Bedroom (Apartment or House)	6	5	4
▪ Three Bedroom (Apartment or House)	10	3	2

- OVER -

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	1	5	7
▪ Group Home Housing for Persons with a Mental/Physical Disability	--	3	9
▪ Housing in Downtown	--	2	11
▪ Retirement Housing – Rental	--	10	3
▪ Retirement Housing – Purchase (Owner occupant)	2	6	4
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	--	9	2
2. Middle-income Elderly Persons	--	10	2
3. Upper-income Elderly Persons	--	5	6
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	1	3	7
▪ Single-Room-Occupancy Housing (Boarding Homes)	--	3	10
▪ Short-Term Emergency Shelters – 30 Days or Less	1	3	9
▪ Long-Term Shelters – 90 Days or Less	--	2	10
▪ Transitional Housing (3-12 month temporary housing)	--	1	11
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:
 ... an owner housing rehabilitation program? 13 Yes 2 No (86.7% positive)
 ... a renter housing rehabilitation program? 14 Yes 1 No (93.3% positive)

Would you support your Community 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? 13 Yes 2 No (86.7% positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 14 Yes 1 No (93.3% positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 13 Yes 2 No (86.7% positive)

Any Additional Comments: (See Comments)

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Phone: _____

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[Check (√) the appropriate boxes]. Place of Residency: ☐ Broken Bow ☐ Anselmo
☐ Ansley ☐ Arnold ☐ Berwyn ☐ Callaway ☐ Comstock ☐ Mason City
☐ Merna ☐ Oconto ☒ 73 Sargent ☐ Rural Custer County ☐ Other? _____

	Greatly Needed	Somewhat Needed	Don't Need
▪ Housing For:	-----	-----	-----
1. Low-Income Families	27	30	8
2. Middle-Income Families	35	27	8
3. Upper-Income Families	12	18	36
4. Single Parent Families	29	32	8
5. Existing / New Employees	23	34	6
▪ Single Family Housing	27	30	7
▪ Rental Housing (General)	34	29	7
▪ Manufactured Homes	9	33	25
▪ Mobile Homes	4	20	42
▪ Condominiums/Townhomes	5	16	44
▪ Duplex Housing	9	27	29
▪ Apartment Complexes (3 to 12 Units per Complex)	5	33	26
▪ Rehabilitation of Owner-occupied Housing	36	21	11
▪ Rehabilitation of Renter-occupied Housing	35	22	10
▪ Housing Choices for First-Time Homebuyers	32	30	8
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	23	30	9
2. Long-Term 6 to 15 Years	27	26	12
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	13	18	31
2. Long-Term 6 to 15 Years	15	18	33
▪ One Bedroom (Apartment or House)	7	35	23
▪ Two Bedroom (Apartment or House)	21	33	13
▪ Three Bedroom (Apartment or House)	35	22	9

- OVER -

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	14	41	16
▪ Group Home Housing for Persons with a Mental/Physical Disability	4	29	35
▪ Housing in Downtown	3	14	47
▪ Retirement Housing – Rental	15	34	19
▪ Retirement Housing – Purchase (Owner occupant)	4	17	9
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	24	33	10
2. Middle-income Elderly Persons	18	43	8
3. Upper-income Elderly Persons	11	26	29
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	32	26	11
▪ Single-Room-Occupancy Housing (Boarding Homes)	8	16	42
▪ Short-Term Emergency Shelters – 30 Days or Less	7	33	28
▪ Long-Term Shelters – 90 Days or Less	6	20	39
▪ Transitional Housing (3-12 month temporary housing)	6	23	34
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:

... an owner housing rehabilitation program? 60 Yes 13 No (82.2% positive)

... a renter housing rehabilitation program? 55 Yes 18 No (75.3% positive)

Would you support your Community 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? 60 Yes 13 No (82.2% positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 57 Yes 16 No (78.1% positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 61 Yes 12 No (83.6% positive)

Any Additional Comments: (See Comments)

THANK YOU!

Please return completed Survey, by July 17, 2009, to Your City or Village Clerk's Office or other advertised Locations.

Hey! Give us your name and telephone number and be eligible for a drawing to WIN \$100!!

(SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING).

Name: _____

Phone: _____

CUSTER COUNTY / COMMUNITIES, NEBRASKA HOUSING MARKET STUDY

“Housing Needs & Wants Survey”

IMPORTANT!!!

COMPLETE AND RETURN THIS SURVEY, BY JULY 17, 2009, AND BE ELIGIBLE FOR A \$100 DRAWING!!! YOUR TELEPHONE NUMBER WILL ONLY BE USED TO CONTACT YOU IF YOU WIN THE DRAWING. SURVEYS MUST BE COMPLETED IN ORDER TO BE ELIGIBLE FOR THE DRAWING.

Central Nebraska Economic Development, Inc. is currently conducting a County-Wide Housing Study, to determine both the present and future housing needs of Custer County and its Communities. An important activity of this Study is to ask you about the housing wants and needs of your Community. Please take a few minutes to complete the following survey, indicating the type of housing needed in your Community, during the next five years.

[Check (✓) the appropriate boxes]. Place of Residency: _____Broken Bow _____Anselmo
_____Ansley _____Arnold _____Berwyn _____Callaway _____Comstock _____Mason City
_____Merna _____Oconto _____Sargent _____29 Rural Custer County _____Other? _____

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Housing For:	-----	-----	-----
1. Low-Income Families	12	9	2
2. Middle-Income Families	9	11	1
3. Upper-Income Families	--	7	15
4. Single Parent Families	8	11	3
5. Existing / New Employees	12	8	3
▪ Single Family Housing	12	8	2
▪ Rental Housing (General)	12	10	2
▪ Manufactured Homes	4	11	7
▪ Mobile Homes	1	6	15
▪ Condominiums/Townhomes	2	3	17
▪ Duplex Housing	2	11	7
▪ Apartment Complexes (3 to 12 Units per Complex)	6	10	7
▪ Rehabilitation of Owner-occupied Housing	8	12	4
▪ Rehabilitation of Renter-occupied Housing	8	11	4
▪ Housing Choices for First-Time Homebuyers	9	13	2
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	7	12	3
2. Long-Term 6 to 15 Years	6	15	2
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	3	9	10
2. Long-Term 6 to 15 Years	4	10	8
▪ One Bedroom (Apartment or House)	3	8	10
▪ Two Bedroom (Apartment or House)	8	11	3
▪ Three Bedroom (Apartment or House)	9	11	2

- OVER -

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Don't Need</u>
▪ Independent Living Housing for Persons with a Mental/Physical Disability	5	13	6
▪ Group Home Housing for Persons with a Mental/Physical Disability	4	13	5
▪ Housing in Downtown	3	10	10
▪ Retirement Housing – Rental	7	14	3
▪ Retirement Housing – Purchase (Owner occupant)	4	11	5
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	15	6	3
2. Middle-income Elderly Persons	10	11	3
3. Upper-income Elderly Persons	1	12	10
4. Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	5	10	9
▪ Single-Room-Occupancy Housing (Boarding Homes)	1	13	9
▪ Short-Term Emergency Shelters – 30 Days or Less	4	13	5
▪ Long-Term Shelters – 90 Days or Less	1	14	9
▪ Transitional Housing (3-12 month temporary housing)	3	11	8
▪ Other (specify):			
▪ Other (specify):			

Would you support your Community using State or Federal grant funds to conduct:
 ... an owner housing rehabilitation program? 20 Yes 9 No (68.9% positive)
 ... a renter housing rehabilitation program? 18 Yes 11 No (62.1% positive)

Would you support your Community 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? 25 Yes 4 No (86.2% positive)

Would you support your Community using grant dollars to purchase, rehabilitate and resale vacant housing in the Community? 22 Yes 7 No (75.9% positive)

Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 21 Yes 8 No (72.4% positive)

Any Additional Comments: (See Comments)

THANK YOU!

Please return completed Survey, by July 17, 2009, to Your City or Village Clerk's Office or other advertised Locations.

Hey! Give us your name and telephone number and be eligible for a drawing to WIN \$100!!!

(SURVEYS MUST BE COMPLETED IN ORDER TO BE ELGIBLE FOR THE DRAWING).

Name: _____

Phone: _____

Custer County and Communities, Nebraska
Housing Needs and Wants Survey
Additional Comments

Broken Bow

- The individuals that own rentals in town should take better care of their rental properties and their lawns.
- What I see happening is third generation getting a free ride. How can we continue to be everything to everyone?
- There should be single-level retirement housing for a couple (two bedroom).
- We need shelters for the homeless and needy
- I am in support of anything that won't raise my taxes again!
- Do Not Raise My Freaking Taxes!
- We own our home but the taxes are too high.
- We need growth or our community will perish.
- With the number of homes for sale it seems some of the issues in this survey could be answered. Owners of rentals should have a plan to refurbish their rental properties and contracts to require their tenants to keep the outside neat. I am grateful for the recent "clean up" but there is more to be done!
- There are many run-down rental properties.
- Broken Bow needs a domestic abuse shelter so people don't have to bring family to work! Also needed is low-income housing that is affordable and more apartments for rent.
- It is important for persons with low incomes to have safe, affordable, and decent housing. I would hope that any housing development/improvement plans would strongly consider the need of this particular income group. Broken Bow and the surrounding area have a huge problem with air quality that badly needs to be addressed. No matter what kind of housing is available within in this area, the fact remains that the quality of our air is very poor. Pretending that this problem does not exist does nothing to improve the situation or make it go away. All citizens should be entitled to clean air at all times. Broken Bow would be a much more desirable place to live and to work if this problem could be solved and/or greatly minimized.
- There are many unsafe houses that need torn down or rebuilt.
- There seems to be an abundance of very small and sometimes run-down houses in Broken Bow. When we moved here there was nothing to buy or rent for our family of six.
- There needs to retirement housing with attached garages that are one level.
- Some of the landlords need to fix up their rental properties
- We need to get rid of smell and health problems caused by the feed lots and this town will grow. Property values will rise and jobs will come. Also the noise from the trains is a distraction and ruins this town.

Broken Bow – Continued

- I don't think it is cost-effective to do anything but build new from the ground up. Also, I would like any grant monies given to Broken Bow to go towards HUD subsidized apartments so we could have better housing at a better price that could be competition to landlords and hopefully a motivator for them to spruce up their rental properties.
- We need to keep cleaning up this town. Also, before the city builds anything its citizens should be informed to avoid unnecessary demolitions and additions to the community.
- I think we need all electric homes since we have our own station and have no increases in trash, sewer, and electric rates alone for a couple of years.
- It would be good to see the bricks covered up with cement and sidewalks repaired instead of spending money on things we don't need.
- I feel there is enough housing in Broken Bow. Some of the houses are in need of improvement. Building houses, condominiums, apartments, and duplexes will result in more vacant properties.
- There should be grants to assist homeowners with fixing up their homes.
- Currently I am a manager of a 16-unit apartment complex and I receive on average five calls and e-mails from individuals seeking rental housing. I rent 60% market rate to low- to medium-income families. Broken Bow could really benefit from affordable rental units.
- I think that subsidized housing will only attract people that the community could do without. There are two rental properties in close proximity to my home that the police visit frequently.

Anselmo

- There is a great need in Anselmo for additional housing and tearing down old houses. There is also a need for rehabilitating and building homes.
- There is a need for grants to help upgrade homes that are occupied. Many senior citizens live here but don't have the funds to improve their property!

Arnold

- The Grant should be dictated by the law of supply and demand by the private sector. If there is a need, that need will be filled. That is what the Economy is all about.
- We the people, and the private sector, do not need to be in competition with the federal government.
- We need lower assessed valuations on what we have now.
- Having many options for people to live would definitely bring more people to Arnold. Arnold has river view for low income housing for the elderly, but there is a very long waiting list.

Arnold – Continued

- Housing has always been limited in Arnold. Old homes need to be updated and housing needs to be affordable.
- We need to clean up old earg and junk around houses.
- Keep up the good work!
- I do not support giving a down payment on a home to anyone.
- Just because someone has owned a home before doesn't mean they shouldn't be eligible for the same grants as first-time homebuyers. There are a lot of people who have owned homes that also need assistance.

Berwyn

- Our small communities should serve as great retirement towns, however, there are trashy looking lots and dilapidated houses, trailers, etc. that are eyesores that turn newcomers away!

Callaway

- We need assisted living and two-bedroom retirement housing!
- Grants for assisted living needed.
- A large variety of houses are for sale in our community. No rentals available. There should be an incentive for owners to rent otherwise they tear up housing and it's expensive to the owner to rent; or there should be a rental-buy incentive for those that are qualified. People don't have money for a down-payment and they don't want to buy in fear of job termination.
- As a first-time homebuyer, I would appreciate more options for low-income to middle-income housing to choose from.
- Housing for the handicapped and disabled in the community is badly needed. City and County building codes should be up-dated and enforced to make buildings more handicapped accessible (i.e. ramps, 36" doorways, etc.).
- I do not support grant money for any purpose. I want less government involvement, not more.
- The Community needs to be involved.

Comstock

- We need people who will help our community and not distress it. Government funds are not the answer.
- I don't think the Village of Comstock should be in the business of buying houses. We need to encourage homeowners to make unoccupied houses available for rent or sale. Also, owners and renters alike should take pride in the appearance of their property.
- All regulations and requirements should be followed and met before any help is given to anyone.

Merna

- Merna and Broken Bow need decent and affordable housing for people earning an hourly wage. Plans are to retire to housing in Broken Bow.
- Over the past 10 years we've had people move into our community that had no past ties to the community. Newcomers do not maintain their property. I feel we need to get rid of vacant property and bring forth new homes and faces.
- The Village of Merna needs to have more pride and homes that need repair should be repaired to make our village a place people will want to live in.

Sargent

- I don't think it is just first-time homebuyers that need the help buying new homes to make better lives for their families. We need rehabilitation for medium-high income housing and assistance for homeowners. (2)
- I wish applications for individuals to complete for grant money would be simpler because a lot of people are put off by all the paperwork and therefore, do not apply for the money.
- Make the "rule", application and the process for loans easier for people. They look at what they have to go through and they give up.
- How about grants for small business owners to rehab their buildings?
- I am in support of government grants depending on their fund stipulations.
- We really need funds to rehabilitate homes that need repairs.
- I think there is a lot of housing available. I think we need more businesses so people can make the money to fix up their homes.
- This town needs to charge less for utilities. There are not enough jobs around here and there is no child care center here either.
- I would like to see some grant money to clean up some of these houses and lots in our town. Yards need to be cleaned of trash and old cars too.
- We need rehab programs to keep properties from losing their value and to help elderly stay comfortably in their life long homes!
- I think a storm shelter should be built for people at Key Villa just in case they have no place to go.

Rural Custer County

- Comfortable home necessary for family to function properly.
- Custer County needs grants for new streets, water, sewer, and a bigger or new fire hall.
- I am against the spread of socialism in our County! We are currently going through a crash in the Economy caused by socialized housing.
- This is a small rural community so there is no need for extra housing. The vacant homes have been combined into larger units (farms).
- I would hope that it would be kept within reasonable price.

Rural Custer County – Continued

- I feel that money should be focused towards school than housing.
- It should not be a function of my community (government) to provide housing for anyone, except in a few rare incidences. Persons needing assistance should rely on the local church, which should cultivate that person to take care of their properties and not be a burden to my community. This way assistance doesn't become a way of life.
- I have seen that housing in general is deteriorating faster than it is maintained. Is this due to poor housing, lack of financial resources, or lack of pride on the part of the homeowner, renter, etc.? How much housing is owned by landlords who just don't want to spend the money to maintain their sublet properties?
- Don't ask for government funding for local projects. It's not free money. The government takes their money out of our pockets!
- I don't know what is available for housing.
- Elderly need property tax relief. Inflation, higher prices, re-evaluation drives up property taxes which had lead to a higher monthly payment then when the house was purchased.
- We have been scoping the housing situation in Broken Bow for medium-income homes and haven't found many choices. There needs to be homes with more than one bath and with fewer steps for easy accessibility and mobility.
- I currently sublet homes and many families and individuals request two-four bedroom homes to rent.

Workforce Housing Needs Survey

Central Nebraska Economic Development, Inc., in cooperation with major employers in Custer County, is conducting the following Survey to determine the specific renter and owner housing needs of the County's workforce. If you work in one of the following listed Communities, we would appreciate you completing and returning the following Survey to your employer, by **July 17, 2009**.

Thank You!

If you give us your Name and Telephone Number, you will be eligible for a \$100 drawing. Your telephone number will only be used to contact you if you win the drawing. You must complete the survey in order to be eligible for the drawing.

Place of Employment? 55 Total

Callaway District Hospital-6 Adams Land & Cattle Co.-30 Grocery Kart-1 Thomas Livestock-6 BD Diagnostics-11
Self-Employed-1

In which Community do you currently reside?

28 Broken Bow 1 Anselmo 3 Ansley 2 Arnold 1 Berwyn
6 Callaway Comstock 1 Mason City 3 Merna 1 Oconto
1 Sargent 8 Rural Custer County Other?

Number of Persons in your household? 55 Total

1-8 2-11 3-11 4-14 5-7 6-3 No Response-1

Do you rent or are you a homeowner? 7 Rent 48 Own

Are you satisfied with your current housing situation? 44 Yes 11 No

If No, why? (See Comments)

What is your current annual total household income?

4 Under \$25K 17 \$25K-40K 8 \$41K- 55K 9 \$55K-75K 17 \$76K+

As a renter or homeowner, what are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check all that apply.

For Renters		For Owners	
	Lack of handicap accessible housing	2	Lack of handicap accessible housing
	Lack of adequate public transportation	8	Lack of adequate public transportation
1	Lack of knowledge of fair housing rights	5	Lack of knowledge of fair housing rights
5	Cost of rent	16	Housing prices
1	Restrictive zoning/building codes	11	Restrictive zoning/building codes
1	Job status	6	Job status
1	Attitudes of landlords & neighbors	13	Attitudes of immediate neighbors
6	Lack of availability of decent rental units in your price range	13	Mortgage lending application requirements
1	Use of background checks	15	Excessive down payment/closing costs
2	Excessive application fees and/or rental deposits	21	Cost of utilities
5	Cost of utilities	4	Lack of educational resources about homeowner responsibilities
	Lack of educational resources about tenant responsibilities	16	Cost of homeowners insurance
	Other:		Other: (See Comments)

OVER

If you are currently a **RENTER** and would like to become a **HOMEOWNER** in the next five years, 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, please return your survey to your employer.

In which **one** of the following Communities would you like to **purchase a home?**

16 Broken Bow Anselmo 1 Ansley 1 Arnold Berwyn
2 Callaway Comstock Mason City 1 Merna 2 Oconto
 Sargent 3 Rural Custer County 2 Other? (see comments)

Which one of the following housing types would you most like to purchase?

22 Single Family 1 Attached Townhouse Or Duplex Type Unit
1 Mobile Home 2 Patio Home 1 Other

How many bedrooms would your family need?

 One 1 Two 8 Three 16 Four +

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

4 Less than \$45K 7 \$45K-\$85K 6 \$86K-115K 4 \$116K-\$135K
3 \$136K-\$175K 1 \$176K-\$225K 1 \$226K+

What can you afford for a monthly payment*?

6 Less than \$320 11 \$320 to \$645 3 \$650 to \$870
3 \$875 to \$1,050 2 \$1,100+

If you are currently a **RENTER**, and want to remain a renter, but need a different or alternative rental situation, within the next five years, please complete the following questions. If not, please return your survey to your employer.

In which **one** of the following Communities would you like to be a **renter?**

2 Broken Bow Anselmo Ansley Arnold Berwyn
 Callaway Comstock Mason City Merna Oconto
 Sargent 1 Rural Custer County Other?

Which one of the following housing types would you most like to rent?

2 Single Family Attached Townhouse Or Duplex Type Unit
 Mobile Home Standard Apartment Unit
 Other

How many bedrooms would your family need?

 One Two Three 2 Four +

What is the most your family could afford for monthly rent? Less than \$350

2 \$350 to \$450 \$451 to \$550 \$551 to \$650 \$651+

Name Telephone Number
(Optional) (Optional)

Thank You For Your Participation!

Custer County and Communities, Nebraska
Workforce Housing Needs Survey
Additional Comments

Are you satisfied with your current housing situation? If No, why?

- House is too small. (2)
- Could use more insulation in walls and possibly siding.
- Old house.
- Need a bigger home.
- House and yard is too large. I need something smaller.
- Taxes are too high for age of house.
- High taxes and high payment for a home that is not large.
- Garage and basement.
- Needs improvements.
- Would like to fix up property.

What are some of the issues of barriers you experience with obtaining affordable, suitable housing for your household?

Owner:

- Taxes. (2)
- Availability of housing.
- Lack of availability in price range.
- Lack of large homes in housing market.
- Lack of decent housing.
- Smells bad (ALCC).
- Unpaved streets.
- City water and sewer.
- Mortgage lenders high interest and agreement plans.

In which one of the following Communities would you like to purchase a home?

- North Platte