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# ***OVERVIEW OF RESEARCH ACTIVITIES & EXPECTED OUTCOMES***

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## **INTRODUCTION**

This **Housing Study** provides statistical and narrative data identifying a **housing profile and demand analysis for North Platte and Lincoln County, Nebraska and each of the other five incorporated Communities**. The Study describes the past, present and projects demographics, economics and housing conditions in each community area and the County, as well as a housing “**Action Plan**”, identifying recommended community housing programs, during the next five years.

This **Housing Study** was conducted for the **North Platte Development Corporation**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. The Study was conducted during the months of June, 2005 through October, 2005. **Members of a Housing Steering Committee, comprised of County and Community governmental representatives and local real estate and business professionals, provided invaluable information.**

The Housing Study was funded by local donations and contributions from major employers in Lincoln County and a housing study grant received from the Nebraska Investment Finance Authority.

## **RESEARCH APPROACH**

This **Housing Study** contains information obtained from both public and private sources. All 1980, 1990 and 2000 demographic, economic and housing data for Lincoln County and each community was derived from the U.S. Census. The projection of demographic, economic and housing data was completed by the Consultant, utilizing previous Census data, as well as Census estimates for 200, 2002, 2003 and 2004, in a trend/projections model.

**Most public and private financiers require that the planning or study period of this Housing Study is two years. To facilitate long range planning, housing demand projections were developed for five-year periods. Therefore, the implementation period for this housing Study will be October, 2005 to October, 2010.**

## **PURPOSE OF STUDY**

The **purpose of this Housing Study** is threefold: (1) **analyze** the recent past and present housing situation in Lincoln County and each community, (2) **project** both the existing and future housing potentials and expectations for Lincoln County and its communities; and (3) **provide a process** for educating and energizing the leadership of Lincoln County and each community 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 Lincoln County leadership, with emphasis on those directly involved with community and economic development and the local housing industry. A Housing Needs Survey, completed by 28 elected officials, real estate salespersons, managers, homebuilders and citizens of the County, provided direction for the development of an “Action Plan”, as well as the identification of housing need, demand for varied housing sectors and housing types and price products.

Meetings were held with the Lincoln County Housing Steering Committee and various Focus Groups. These meetings allowed Hanna:Keelan to share statistical data and receive informed input from members of these groups, regarding populations, households, housing needs, opportunities and challenges, as well as local economic issues.

### ***Housing History/Future***

Lincoln County and its communities have a tremendous track record of providing a variety of housing types to its citizens. Lincoln County has averaged approximately 180 housing units per year, since 1990, with the City of North Platte accounting for an estimated 110 of those housing units per year. The population of Lincoln County and North Platte have increased during the last 15 years and are expected to continue this trend, during the next five years. North Platte and Lincoln County serve as a regional center for goods, services and jobs for several surrounding counties, driving the demand for more housing in the area.

The City of North Platte maintains an ongoing housing rehabilitation program. Economic development, job creation and quality of life are a constant mission of the Development Corporation of North Platte. The Lincoln County CDC provides a constant strategy to update and produce affordable housing throughout the County.

## **SUMMARY**

Lincoln County will reach an estimated population of 37,810, by 2010. This will equal an estimated increase of 884 households; 677 owner households and 207 renter households. The City of North Platte will experience an estimated increase of 685 persons, from 2005 to 2010, to reach a population of 25,158. This will equal an estimated increase of 427 households; 286 owner households and 141 renter households.

Lincoln County should strive to develop up to 1,184 new housing units, by 2010. Approximately 75 percent of this should be owner households, totaling 887 units, consisting of a blend of entry-level to upper income single family units and condominiums or townhomes for retirees. Up to 297 rental units should be built in the next five years to accommodate the affordable housing needs of families, elderly and special population households. Up to 775 acres of land should be planned for residential development in Lincoln County, over the next five years.

An estimated 775 new housing units should be developed in North Platte, by 2010. Up to 525 of these units should be for owner households, while an estimated 250 units will be needed for renter households. Approximately 180 acres of land should be planned for residential development in North Platte.

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# ***CITIZEN PARTICIPATION PROGRAM***

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## **INTRODUCTION**

The Lincoln County Housing Market Study included both qualitative and quantitative research activities. Discussed in this Section is the **citizen participation program** used to gather the opinions of the Lincoln County citizenry regarding housing issues and housing needs. ***Planning for a community's future is accurate and most effective when it includes opinions from as many community citizens as possible.*** The methods used to gather information from the citizens of Lincoln County included a Community Housing Needs Survey, Housing Steering Committee meetings and focus groups with local homebuilders, realtors, bankers/lenders, major employers and residents.

## **COMMUNITY SURVEYS**

A **Lincoln County Community Housing Needs Survey** was implemented as a component of the Housing Study. Surveys were distributed to participants of the Housing Steering Committee and at Focus Group meetings. The Survey results are included in the Appendix of this Housing Study.

Survey participants were asked to give their opinion about specific housing types and housing areas of greatest need. 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.

### **Greatly Want**

- **Housing for Low-Income Families**
- **Housing for Middle-Income Families**
- **Single Family Housing**
- **Rehabilitation of Owner-Occupied Housing**
- **Housing Choices for First-Time Homebuyers**
- **Single Family Rent-To-Own (6 to 15 Years)**
- **Three Bedroom (Apartment or House)**

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**Somewhat Want**

- Housing for Upper-Income Families
- Rental Housing (General)
- Manufactured Housing
- Condominiums/Townhomes
- Duplex Housing
- Apartment Complexes (3 to 12 Units)
- Rehabilitation of Renter-Occupied Housing
- Single Family Rent-To-Own (3 to 5 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 (Owner Occupant)
- Retirement Housing for Low-Income Elderly Persons
- Retirement Housing for Middle-Income Elderly Persons
- Retirement Housing for Upper-Income Elderly Persons
- Licensed Assisted Living, with Specialized Services (i.e. health, food preparation, recreation services, etc.)
- Single-Room Occupancy Housing (Boarding Homes)
- Short-Term Emergency Shelters – 30 Days or Less
- Long-Term Shelters – 90 Days or Less
- Transitional Housing (3 to 12 Month Temporary Housing)

**Don't Want**

- Mobile Homes
- Housing in the Downtown

**Other Comments**

- North Platte should have housing available to families while they are building or looking to buy a new home.
- Lincoln County needs to maintain roads in subdivisions outside City.
- Lincoln County needs to perform road maintenance in subdivisions outside City limits, not doing so has stopped growth in these subdivisions. Taxes and flood insurance costs are high in North Platte and there are limited sites available for building any type of housing. The cost of living in North Platte is high.
- North Platte needs homes in the \$100,000 to \$200,000 price range.

## **HOUSING FOCUS GROUPS**

**Housing Focus Groups** were conducted with homebuilders, realtors, banker/lenders, major employers and residents of the County and its Communities. These meetings were conducted to present information gathered and to gain feedback regarding current and future housing situation in Lincoln County. The following is the results of the Housing Focus Group meetings.

### **Homebuilders**

- Local homebuilders are very interested in doing affordable housing projects with the aid of State and Federal Funding Sources. Homebuilders would like to receive training from State and Federal Agencies on how to utilize various funding sources.
- Homebuilders were interested in using Tax Increment Financing for housing, in North Platte and other Lincoln County Communities. Most felt that this needs to be tried.
- The housing types most needed in North Platte, during the next five years, include more single family units at all price products, duplex housing for older adults, housing for young families, mixed income products, specifically \$100,000 to \$125,000 starter homes and the continuation of a homebuyers assistance program.

### **Realtors**

- There is a shortage of “nice” rentals at reasonable prices. Many rentals are priced too high.
- First-Time Homebuyers program needs to be emphasized.
- Need more homeowner opportunities for the low- to moderate-income families, at \$30,000 annual income. Younger households need decent housing.
- The Community of North Platte needs to consider a Rental Housing (available) Listing, to assist in matching potential renters with the appropriate (priced) housing.
- North Platte needs to concentrate on providing the retiring “baby boomers” with better housing choices.
- Major Employers (Housing) Assistance Program is needed to aid employees in finding and financing housing.
- Most felt it was time for North Platte to experiment with new housing types, i.e. patio homes, condominiums, townhomes, rental apartments and townhomes at Maloney Lake, etc.
- North Platte is short on available housing for purchase. As of August 31<sup>st</sup>, 2005, 114 listings existed. Realtors feel that at least 200 units should be available on the market, at any time, to keep a strong housing economy.

**Banker/Lenders**

- There is no decent housing available for the low-income person or family to purchase that meets housing codes. More housing in the \$80,000 to \$100,000 range is needed.
- Don't push families into home ownership if they cannot afford it. A family of four must have a household income of at least \$34,000.
- Young families have too high of expectations for the type of house they can afford. They want the type of house they grew up in, while they may only be able to afford something half that size and price.
- The Community of North Platte needs a purchase-rehab-resale program to get young families and individuals into home ownership, while utilizing some of the older housing stock.
- A down payment is a must for any new buyer. They must have an investment in the house.
- North Platte needs to seriously consider revitalizing older neighborhoods by updating the infrastructure, paving streets, providing low interest down payment assistance to purchase and rehabilitate older homes, etc. The demand and interest is there. The City needs to "master plan" neighborhoods and identify revitalization activities in neighborhoods in the northern section of the Community and the neighborhood in the southeast.
- The Community of North Platte needs to create new subdivision areas for moderate- to upper-income housing in the \$200,000 to \$250,000 price range.
- The Communities of Sutherland and Hershey are doing great housing business and will continue to create new housing stock. Both Communities could use more rentals, such as single family rentals and duplexes.

**Major Employers**

- Most factory workers, in the County, earn \$8 to \$11 per hour. Housing costs are too high for the pay levels and most employees struggle to make housing payments. More affordable housing is needed to meet this demand.
- Employees who relocate to North Platte from other areas have stated that they don't get as much for their money in North Platte as they did back home. It is difficult to find housing priced between \$120,000 and \$170,000, which is what most households are looking for. Higher paid employees do not have much difficulty finding housing, there is a wide variety of housing available at \$200,000+.
- Wal-Mart has a mortgage program available to its employees, but without an adequate supply of affordable housing, the use of this program is limited.

- The Wal-Mart Distribution Center plans on hiring an additional 225 to 250 employees within the next eight to 12 months. Wal-Mart loves the hard work ethic of the Nebraska workforce, but they are having a hard time finding enough employees in the North Platte area. Currently, some employees drive 60 to 100 miles from other communities to come work at the Distribution Center. Wal-Mart would like to see more affordable housing options available to its current employees and future employee prospects.

### **County/Community Residents**

- A lot of the Maloney Lake residents are former North Platte residents. The land around the Lake is leased, but residents still pay large amounts of money for the right to build. Residents building around the golf course and other nearby subdivisions are also mainly North Platte residents, but they have the ability to purchase their land.
- Lake demographics are changing from former “seasonal” to “permanent” year round housing. This property is popular enough that it sells by word of mouth, advertising is not usually necessary.
- Most people choose to live at the Lake for “quality of life” reasons, not due to lower taxes. Once the residents of the lake pay NPPD for the right to build, this generally evens out the amount they would pay on taxes in the City.
- New construction in North Platte is not able to include basements, due to the flood plain. But, new construction around the Lake and in other rural subdivisions can include basements, which may be an important feature to a lot of homebuyers.
- Existing neighborhoods in North Platte may be more conducive to young families on limited incomes. Rehabilitation and resale of older homes will provide homeownership opportunities for new homebuyers and families on limited incomes.
- The North Platte student population numbers have declined over the last 10 to 15 years, but have recently stabilized. The future consolidation of smaller rural schools could increase the student population.
- “Affordable” housing options have historically been housing rehabilitation of older, substandard dwellings. A few affordable housing projects have been done in North Platte, but not nearly enough.
- The low number of existing contractors in North Platte creates a tight market. The contractors stay busy developing middle- to upper-income housing and do not focus on affordable housing.
- Affordable housing units are usually too small of units for most families. Affordable units usually have floor plans with less square feet available, with smaller rooms. This does not always work for large families on a limited income.

- Builders felt that spec housing does not do well in North Platte and that attempts to build spec housing has failed in the past. They need assurances that the spec housing will be successful because they do not want to take a loss.
- Lots in the “north side” of North Platte, priced around \$10,000, will not sell due to the negative association of the area. A lot of people consider it a “low-income, lower-class” area. Residents of North Platte and the surrounding area would rather pay an extra \$10,000 to \$30,000 for a lot in another area.
- Bridle Acres, a manufactured home development in the “north side”, has been successful. Individuals and families often purchase these as their first home and over time, as their needs change, they sell these units to other first time homebuyers, and they “move up” into something larger and/or newer.
- CDBG funds could be used in low- and moderate-income areas to build/improve infrastructure, including streets, water and sewer systems.
- The duplexes on West 2<sup>nd</sup> Street are income based and have been very successful with the elderly population, even though they allow all age groups.
- More units like Autumn Park should be constructed.
- North Platte should consider elderly condominiums for independent living, with lawn maintenance and snow removal included. Many elderly individuals/couples no longer want to, or do not have the means to, maintain a home, yard, etc.
- There is a shortage of \$80,000 to \$90,000 homes. Affordable homes should be priced between \$75,000 and \$125,000. These can be a variety of housing types and can be a mix of subsidized and rehabilitated homes.
- There is a large gap between what “affordable” housing is and what buyers’ expectations are. A person cannot reasonably expect to receive a new home with three bedrooms and a two stall garage for under \$150,000. Buyers must be willing to compromise.
- A contractor who had developed manufactured homes in the past stated that he had added garages to them, which increased the price too much, making it more difficult to sell them. In hindsight, he would not have added the garages, which would have kept the price down, making it easier to sell them.
- Housing costs average \$100 to \$125 per square foot for new construction in North Platte.
- The median income of the County is an estimated \$46,500 annually, which would equate to approximately a \$100,000 mortgage to purchase a home.
- The Union Pacific Railroad is the largest and the most attractive employer in the area. This is because of the great benefits offered by the Railroad, not the wages.

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## **SUMMARY STATEMENT**

The Lincoln County Citizen Participation Program provided ample opportunity for input from various individuals, organizations, groups and community leaders. The information obtained through various activities greatly assisted in identifying and prioritizing housing needs in Lincoln County. Along with information on housing needs, the Housing Survey and Housing Steering Committee meetings provided an opportunity to build consensus regarding future housing activities in the County.

The following provides “*consensus statements*” regarding the future of housing activities in Lincoln County and its Communities, as determined via public input.

- 1. The rehabilitation of the existing housing stock, in Lincoln County and its communities, should be a top priority housing activity. This, in itself, is an economic development activity, which will stabilize the population, improve the quality of life for many families and enhance the attractiveness of each area in the County. A program designed to purchase, rehabilitate and resale existing housing would greatly enhance home ownership.**
- 2. Economic development activities should be tied directly to housing needs. 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.**
- 3. The Lincoln County population base will be stable for the next five years, if action is taken now to produce the needed economic base, public facilities and housing activities. Young families, elderly persons and persons with a disability(ies) all need assistance with housing.**
- 4. The Community of North Platte needs a First-Time Homebuyer program to allow access to homeownership for families and young professionals.**
- 5. North Platte needs to review building, housing, land use and public infrastructure policies. Such policies should be revisited on an annual basis, so as to prevent policies from being a barrier to the maintenance and development of safe and decent housing.**

6. **Maintaining retirement housing options for the elderly and accessible housing for persons with a disability(ies) should also be a priority in the County and each community. The development of low density affordable housing units, such as duplex housing and patio homes with available support services, should occur. Such housing provides older adults and persons with a disability(ies) with adequate affordable housing options.**
7. **Low- and medium priced, low density housing, both for rent and purchase, is greatly needed in North Platte, for families and young professionals. Affordable homes offering three or more bedrooms are in demand. A First-Time Homebuyer program and the preservation/modernization of older homes should be implemented.**
8. **An annual program of general clean up and/or removal of dilapidated properties in each community is greatly needed. An organized effort could produce an inventory of available land with existing, supportive infrastructure for redevelopment purposes.**
9. **Actively pursue the development of a continuum of housing for elderly households, with varied household incomes, and varied housing price products.**
10. **Create housing development vehicles of implementation. Secure lenders, investors, contractors and organizations to assist with housing planning and development. A local housing education program could assist the local interests to understand and utilize existing affordable housing finance programs.**
11. **To ensure a clean and safe environment, the 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.**
12. **An organized effort of securing and providing both public and private funding sources and sharing financing obligations in housing development, in Lincoln County and its communities, is greatly needed to produce appropriate/affordable housing stock.**

**PRIORITY HOUSING NEEDS**

**Table 2.1** identifies **priority housing needs** in North Platte, by 2010. The priority housing needs of North Platte were derived from the results of both qualitative and quantitative housing planning research activities. The following is a review of these priorities.

**TABLE 2.1****PRIORITY HOUSING NEEDS  
NORTH PLATTE, NEBRASKA  
2010**

	<b><u>Housing Group</u></b>	<b><u>Type of Housing Need</u></b>
<b>Priority 1</b>	A. Moderate-Income Families	a) Home ownership opportunities; b) Housing rehabilitation.
<b>Priority 2</b>	A. Low- and Moderate-Income Elderly Households.	a) Independent living apartments; b) Assisted living apartments; c) Housing rehabilitation/ modification activities.
	B. People with Disabilities.	a) Housing rehabilitation; b) Housing support services; c) Independent living rentals; d) Group homes.
	C. Low- Income Family Households, including new Americans and local ethnic/racial groups.	a) Home ownership opportunities; b) Rent-to-own programs; c) Housing rehabilitation; d) Affordable rental units.
<b>Priority 3</b>	A. Upper-Income Elderly	a) Additional upper-income housing, including townhouses, rental units (both assisted and independent).
	B. Upper-Income Families	a) Additional upper-income single family housing and townhouses.

Source: Hanna:Keelan Associates, P.C., 2005

# *POPULATION, INCOME & HOUSING PROFILE*

## INTRODUCTION

This Section of the **Lincoln County/Communities Housing Market Study** provides a population, income and housing profile of Lincoln 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 Lincoln County, by 2010. The statistical data, projections and associated assumptions presented in this population, income and housing profile will serve as the very basic foundation for preparing Lincoln County and its communities with a future housing stock capable of meeting the needs of the citizens.

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assist in the understanding of changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables, in Lincoln County and its Communities, included a five-year period, **October 2005 to October 2010**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.



## POPULATION PROFILE

**Table 3.1** identifies **population trends and projections** for Lincoln County and its communities, from 1980 to 2010. The Lincoln County population is expected to increase an estimated 4.2 percent, or by 1,527 persons, from 2005 to 2010. By 2010, Lincoln County will have an estimated population of 37,810.

The City of North Platte is expected to increase in population from 24,473 to 25,158, or by 2.8 percent, from 2005 to 2010. Hershey will increase by an estimated 5.3 percent, to 694 persons, by 2010. An increase of 2.9 percent is expected in Sutherland, bringing the population to an estimated 1,232 persons, by 2010. The largest increase will be experienced in the Balance of Lincoln County, which will increase to an estimated 9,612 persons, an 8.5 percent increase, from 2005 to 2010. Wallace is the only community that is expected to decline in population, by an estimated 0.6 percent, to 316 persons, by 2010.

**TABLE 3.1**  
**POPULATION TRENDS AND PROJECTIONS**  
**LINCOLN COUNTY & COMMUNITIES, NEBRASKA**  
**1980-2010**

<u>Total Population</u>	<u>1980</u>	<u>1990</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>	<u>% Change</u> <u>2005-2010</u>
<b>Lincoln County</b>	<b>36,455</b>	<b>32,508</b>	<b>34,632</b>	<b>36,283</b>	<b>37,810</b>	<b>+4.2%</b>
<b>North Platte</b>	<b>24,479</b>	<b>22,605</b>	<b>23,878</b>	<b>24,473</b>	<b>25,158</b>	<b>+2.8%</b>
Brady	377	331	366	<b>378</b>	<b>391</b>	+3.4%
Hershey	633	579	572	<b>659</b>	<b>694</b>	+5.3%
Maxwell	410	285	315	<b>321</b>	<b>327</b>	+1.9%
Sutherland	1,238	1,032	1,129	<b>1,197</b>	<b>1,232</b>	+2.9%
Wallace	349	308	329	<b>318</b>	<b>316</b>	-0.6%
Wellfleet	83	63	76	<b>78</b>	<b>80</b>	+2.6%
Balance of County	8,886	7,305	7,967	<b>8,859</b>	<b>9,612</b>	+8.5%
Community of North Platte*	24,775	23,350	24,697	<b>25,441</b>	<b>26,053</b>	+2.4%
Community of North Platte**	27,081	25,633	27,245	<b>28,128</b>	<b>28,860</b>	+2.6%
Net Balance of County***	8,590	6,510	7,112	<b>7,904</b>	<b>8,492</b>	+7.4%

\* Corporate Limits & Two-Mile Planning Jurisdiction

\*\* Corporate Limits, plus Seven-Mile Radius

\*\*\* Rural Unincorporated Area, less Planning Jurisdictions

Source: 1980, 1990, 2000 Census; 2001, 2002, 2003, 2004 Census Estimates  
Hanna:Keelan Associates, P.C., 2005

**Table 3.2** identifies **population trends and projections of persons 65+ years of age** for Lincoln County and its communities, from 1990 to 2010. The number of persons, 65+ years of age, residing in Lincoln County is expected to increase by an estimated 1 percent, to 6,526 persons, by 2010.

The number of persons 65+ years of age is expected to remain stable or increase in each community in Lincoln County, by 2010. But, the Balance of Lincoln County is will see an estimated decrease of 7.6 percent, or 81 persons 65+ years of age, by 2010. The City of North Platte will experience a slight increase, from 4,042 to 4,136 persons 65+ years of age, during the next five years. The number of persons 65+ years of age in Brady, Hershey and Wallace, is expected to increase by more than 10 percent, by 2010.

**TABLE 3.2**  
**POPULATION TRENDS AND PROJECTIONS – 65+ YEARS OF AGE**  
**LINCOLN COUNTY & COMMUNITIES, NEBRASKA**  
**1990-2010**

	<u>1990</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>	<u>% Change</u> <u>2005-2010</u>
<b>Lincoln County</b>	<b>4,956</b>	<b>5,243</b>	<b>5,568</b>	<b>5,626</b>	<b>+1.0%</b>
<b>North Platte</b>	<b>3,564</b>	<b>3,762</b>	<b>4,042</b>	<b>4,136</b>	<b>+2.3%</b>
Brady	63	59	<b>60</b>	<b>68</b>	+13.3%
Hershey	82	74	<b>76</b>	<b>87</b>	+14.5%
Maxwell	54	35	<b>34</b>	<b>34</b>	0.0%
Sutherland	202	213	<b>218</b>	<b>234</b>	+7.3%
Wallace	75	66	<b>64</b>	<b>70</b>	+9.4%
Wellfleet	12	7	<b>6</b>	<b>10</b>	+66.7%
Balance of County	904	1,027	<b>1,068</b>	<b>987</b>	-7.6%

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2005

**Table 3.3** identifies **specific household characteristics** for Lincoln County and each community, from 1990 to 2010. By 2010, an estimated 37,810 persons will reside in Lincoln County, of which 727 will reside in group quarters and 37,083 will reside in households. An estimated 15,796 households will exist in Lincoln County, by 2010, an increase of 884 households, or 5.9 percent, from 2005. The number of persons per household is expected to decrease from 2.39 to 2.35, between 2005 to 2010.

The City of North Platte will have an estimated 678 persons residing in group quarters and 24,480 residing in households, by 2010. An estimated 10,736 households will exist, consisting of 2.28 persons per household. Each community in Lincoln County will experience an increase in the number of households, from 2005 to 2010, except Wallace, which will remain stable. Sutherland is the only other community that will have persons residing in group quarters, by 2010. The Balance of Lincoln County will increase an estimated 406 additional households, resulting in 3,821 total households, by 2010. The number of persons per household, in the Balance of Lincoln County, will decrease from an estimated 2.59 to 2.52, by 2010.

**TABLE 3.3**  
**SPECIFIC HOUSEHOLD CHARACTERISTICS**  
**LINCOLN COUNTY & COMMUNITIES, NEBRASKA**  
**1990-2010**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<b>Lincoln County</b>	1990	32,508	499	32,009	12,676	2.53
	2000	34,632	670	33,962	14,076	2.41
	<b>2005</b>	<b>36,283</b>	<b>702</b>	<b>35,581</b>	<b>14,912</b>	<b>2.39</b>
	<b>2010</b>	<b>37,810</b>	<b>727</b>	<b>37,083</b>	<b>15,796</b>	<b>2.35</b>
<b>North Platte</b>	1990	22,605	307	22,298	9,050	2.46
	2000	23,878	624	23,254	9,944	2.34
	<b>2005</b>	<b>24,473</b>	<b>658</b>	<b>23,815</b>	<b>10,309</b>	<b>2.31</b>
	<b>2010</b>	<b>25,158</b>	<b>678</b>	<b>24,480</b>	<b>10,736</b>	<b>2.28</b>
<b>Brady</b>	1990	331	0	331	136	2.43
	2000	366	0	366	155	2.36
	<b>2005</b>	<b>378</b>	<b>0</b>	<b>378</b>	<b>161</b>	<b>2.35</b>
	<b>2010</b>	<b>391</b>	<b>0</b>	<b>391</b>	<b>167</b>	<b>2.34</b>

**CONTINUED:**

**TABLE 3.3 – CONTINUED**  
**SPECIFIC HOUSEHOLD CHARACTERISTICS**  
**LINCOLN COUNTY & COMMUNITIES, NEBRASKA**  
**1990-2010**

	<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
<b>Hershey</b>	1990	579	0	579	225	2.57
	2000	572	0	572	232	2.47
	<b>2005</b>	<b>659</b>	<b>0</b>	<b>659</b>	<b>271</b>	<b>2.43</b>
	<b>2010</b>	<b>694</b>	<b>0</b>	<b>694</b>	<b>290</b>	<b>2.39</b>
<b>Maxwell</b>	1990	285	0	285	122	2.34
	2000	315	0	315	116	2.72
	<b>2005</b>	<b>321</b>	<b>0</b>	<b>321</b>	<b>123</b>	<b>2.61</b>
	<b>2010</b>	<b>327</b>	<b>0</b>	<b>327</b>	<b>131</b>	<b>2.50</b>
<b>Sutherland</b>	1990	1,032	47	985	398	2.47
	2000	1,129	46	1,083	442	2.45
	<b>2005</b>	<b>1,197</b>	<b>44</b>	<b>1,153</b>	<b>475</b>	<b>2.43</b>
	<b>2010</b>	<b>1,232</b>	<b>49</b>	<b>1,183</b>	<b>492</b>	<b>2.40</b>
<b>Wallace</b>	1990	308	0	308	126	2.44
	2000	329	0	329	134	2.46
	<b>2005</b>	<b>318</b>	<b>0</b>	<b>318</b>	<b>130</b>	<b>2.45</b>
	<b>2010</b>	<b>316</b>	<b>0</b>	<b>316</b>	<b>130</b>	<b>2.43</b>
<b>Wellfleet</b>	1990	63	0	63	23	2.74
	2000	76	0	76	27	2.81
	<b>2005</b>	<b>78</b>	<b>0</b>	<b>78</b>	<b>28</b>	<b>2.79</b>
	<b>2010</b>	<b>80</b>	<b>0</b>	<b>80</b>	<b>29</b>	<b>2.76</b>
<b>Balance of County</b>	1990	7,305	145	7,160	2,596	2.76
	2000	7,967	0	7,967	3,026	2.63
	<b>2005</b>	<b>8,859</b>	<b>0</b>	<b>8,859</b>	<b>3,415</b>	<b>2.59</b>
	<b>2010</b>	<b>9,612</b>	<b>0</b>	<b>9,612</b>	<b>3,821</b>	<b>2.52</b>

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2005

**Table 3.4** identifies **tenure by household** for Lincoln County and its communities, from 1990 to 2010. By 2010, an estimated 11,057 owner households, or 70 percent of the total households, and an estimated 4,739 renter households, will exist in Lincoln County.

The City of North Platte will have an estimated 10,736 households, consisting of 6,945 owner households and 3,791 renter households, by 2010. North Platte has a higher percentage of renter households, 35.3 percent, than any other community in Lincoln County. Brady, Hershey and Sutherland will consist of approximately 77 percent owner households and 23 percent renter households, by 2010. The Balance of Lincoln County will have an estimated 3,821 households, by 2010, consisting of 3,145 owner households and 676 renter households.

**TABLE 3.4**  
**TENURE BY HOUSEHOLD**  
**LINCOLN COUNTY & COMMUNITIES, NEBRASKA**  
**1990-2010**

	<u>Year</u>	<u>Total</u> <u>Households</u>	<u>Owner</u>		<u>Renter</u>	
			<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
<b>Lincoln</b> <b>County</b>	1990	12,676	8,605	67.9%	4,071	32.1%
	2000	14,076	9,734	69.2%	4,342	30.8%
	<b>2005</b>	<b>14,912</b>	<b>10,380</b>	<b>69.6%</b>	<b>4,532</b>	<b>30.4%</b>
	<b>2010</b>	<b>15,796</b>	<b>11,057</b>	<b>70.0%</b>	<b>4,739</b>	<b>30.0%</b>
<b>North</b> <b>Platte</b>	1990	9,050	5,798	64.1%	3,252	35.9%
	2000	9,944	6,413	64.5%	3,531	35.5%
	<b>2005</b>	<b>10,309</b>	<b>6,659</b>	<b>64.6%</b>	<b>3,650</b>	<b>35.4%</b>
	<b>2010</b>	<b>10,736</b>	<b>6,945</b>	<b>64.7%</b>	<b>3,791</b>	<b>35.3%</b>
<b>Brady</b>	1990	136	104	76.5%	32	23.5%
	2000	155	120	77.4%	35	22.6%
	<b>2005</b>	<b>161</b>	<b>124</b>	<b>77.0%</b>	<b>37</b>	<b>23.0%</b>
	<b>2010</b>	<b>167</b>	<b>128</b>	<b>76.6%</b>	<b>39</b>	<b>23.4%</b>

**CONTINUED:**

**TABLE 3.4 – CONTINUED  
TENURE BY HOUSEHOLD  
LINCOLN COUNTY & COMMUNITIES, NEBRASKA  
1990-2010**

	<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>
<b>Hershey</b>	1990	225	172	76.4%	53	23.6%
	2000	232	177	76.3%	55	23.7%
	<b>2005</b>	<b>271</b>	<b>208</b>	<b>76.8%</b>	<b>63</b>	<b>23.2%</b>
	<b>2010</b>	<b>290</b>	<b>221</b>	<b>76.2%</b>	<b>69</b>	<b>23.8%</b>
<b>Maxwell</b>	1990	122	95	77.9%	27	22.1%
	2000	116	97	83.6%	19	16.4%
	<b>2005</b>	<b>123</b>	<b>101</b>	<b>82.1%</b>	<b>22</b>	<b>17.9%</b>
	<b>2010</b>	<b>131</b>	<b>106</b>	<b>80.9%</b>	<b>25</b>	<b>19.1%</b>
<b>Sutherland</b>	1990	398	317	79.6%	81	20.4%
	2000	442	342	77.4%	100	22.6%
	<b>2005</b>	<b>475</b>	<b>366</b>	<b>77.1%</b>	<b>109</b>	<b>22.9%</b>
	<b>2010</b>	<b>492</b>	<b>379</b>	<b>77.0%</b>	<b>113</b>	<b>23.0%</b>
<b>Wallace</b>	1990	126	101	80.2%	25	19.8%
	2000	134	108	80.6%	26	19.4%
	<b>2005</b>	<b>130</b>	<b>105</b>	<b>80.8%</b>	<b>25</b>	<b>19.2%</b>
	<b>2010</b>	<b>130</b>	<b>106</b>	<b>81.5%</b>	<b>24</b>	<b>18.5%</b>
<b>Wellfleet</b>	1990	23	21	91.3%	2	8.7%
	2000	27	26	96.3%	1	3.7%
	<b>2005</b>	<b>28</b>	<b>27</b>	<b>96.4%</b>	<b>1</b>	<b>3.6%</b>
	<b>2010</b>	<b>29</b>	<b>27</b>	<b>93.1%</b>	<b>2</b>	<b>6.9%</b>
<b>Balance of County</b>	1990	2,596	1,997	76.8%	599	23.2%
	2000	3,026	2,451	81.0%	575	19.0%
	<b>2005</b>	<b>3,415</b>	<b>2,790</b>	<b>81.7%</b>	<b>625</b>	<b>18.3%</b>
	<b>2010</b>	<b>3,821</b>	<b>3,145</b>	<b>82.3%</b>	<b>676</b>	<b>17.7%</b>

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2005

**Table 3.5** identifies **households by household size** for Lincoln County and each community, in 2000. Approximately 36 percent of the households in Lincoln County were two person households. One- and two person households accounted for 9,050 households in Lincoln County, or 64.3 percent of the total households. One- and two person households in North Platte comprised 66 percent of the total households in the City, in 2000. A total of 1,268 two person households existed in the Balance of Lincoln County, which was 41.9 percent of the total households, in 2000.

**TABLE 3.5**  
**HOUSEHOLDS BY HOUSEHOLD SIZE**  
**LINCOLN COUNTY & COMMUNITIES, NEBRASKA**  
**2000**

	<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7+</u>
	<u>Person</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>	<u>Persons</u>
<b>Lincoln County</b>	<b>3,980</b>	<b>5,070</b>	<b>2,028</b>	<b>1,783</b>	<b>827</b>	<b>283</b>	<b>105</b>
<b>North Platte</b>	<b>3,175</b>	<b>3,392</b>	<b>1,388</b>	<b>1,185</b>	<b>539</b>	<b>202</b>	<b>63</b>
Brady	42	60	20	25	6	0	2
Hershey	55	85	47	28	12	2	3
Maxwell	25	37	21	20	9	0	4
Sutherland	123	166	55	47	37	8	6
Wallace	35	53	18	14	9	3	2
Wellfleet	5	9	5	3	4	1	0
Balance of County	520	1,268	474	461	211	67	25

Source: 2000 Census

Hanna:Keelan Associates, P.C., 2005

## INCOME PROFILE

**Table 3.6** identifies **median income trends and projections** for Lincoln County and its communities, from 1990 to 2010. The median income is equivalent to what an average 2.5 person household earns in a year. The current (2005) estimated median income for Lincoln County is \$42,438. The median income for Lincoln County will increase an estimated 15.2 percent, to \$48,895, by 2010. The median income for North Platte will increase an estimated 15.4 percent, from \$39,472 to \$45,555, from 2005 to 2010. By 2010, Hershey, Maxwell, Sutherland, Wallace and the Balance of Lincoln County will all have median incomes of \$50,000 per year or more.

**TABLE 3.6**  
**MEDIAN INCOME TRENDS & PROJECTIONS**  
**LINCOLN COUNTY & COMMUNITIES, NEBRASKA**  
**1990-2010**

	<u>1990</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>
<b>Lincoln County</b>	<b>\$25,915</b>	<b>\$36,568</b>	<b>\$42,438</b>	<b>\$48,895</b>
<b>North Platte</b>	<b>\$24,561</b>	<b>\$34,181</b>	<b>\$39,472</b>	<b>\$45,555</b>
Brady	\$18,250	\$29,000	<b>\$35,020</b>	<b>\$41,762</b>
Hershey	\$20,547	\$36,875	<b>\$46,000</b>	<b>\$56,500</b>
Maxwell	\$17,750	\$35,625	<b>\$45,635</b>	<b>\$56,845</b>
Sutherland	\$22,400	\$39,583	<b>\$49,205</b>	<b>\$59,980</b>
Wallace	\$24,583	\$36,771	<b>\$43,596</b>	<b>\$51,240</b>
Wellfleet	\$18,333	\$32,500	<b>\$40,645</b>	<b>\$49,768</b>
Balance of County	\$32,556	\$44,265	<b>\$50,822</b>	<b>\$58,165</b>

Source: 1990, 2000 Census  
 Hanna:Keelan Associates, P.C., 2005

**Table 3.7** identifies **per capita income trends and projections** for Lincoln County and its communities, from 1990 to 2010. Per capita income is equivalent to the total income of an area (City, County, State, etc.) divided by the number of residents in that area. The per capita income in Lincoln County is expected to increase from \$22,330 to \$26,327, or 17.9 percent, from 2005 to 2010. The City of North Platte will increase an estimated 18.2 percent, to \$25,840, by 2010.

**TABLE 3.7**  
**PER CAPITA INCOME TRENDS AND PROJECTIONS**  
**LINCOLN COUNTY & COMMUNITIES, NEBRASKA**  
**1990-2010**

	<u>1990</u>	<u>2000</u>	<u>2005</u>	<u>2010</u>
<b>Lincoln County</b>	<b>\$12,091</b>	<b>\$18,696</b>	<b>\$22,330</b>	<b>\$26,327</b>
<b>North Platte</b>	<b>\$12,123</b>	<b>\$18,306</b>	<b>\$21,861</b>	<b>\$25,840</b>
Brady	\$10,242	\$14,024	<b>\$16,104</b>	<b>\$18,496</b>
Hershey	\$9,670	\$15,791	<b>\$19,310</b>	<b>\$23,360</b>
Maxwell	\$8,198	\$13,911	<b>\$17,196</b>	<b>\$20,975</b>
Sutherland	\$10,949	\$17,848	<b>\$21,815</b>	<b>\$26,377</b>
Wallace	\$11,374	\$22,033	<b>\$28,162</b>	<b>\$35,210</b>
Wellfleet	\$6,582	\$13,011	<b>\$16,700</b>	<b>\$20,766</b>
Balance of County	\$16,683	\$20,650	<b>\$23,000</b>	<b>\$25,700</b>

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2005

Tables 3.8, 3.9 and 3.10 identify estimated owner, renter and elderly renter households, cost burdened with housing problems for North Platte and Lincoln County, from 1990 to 2010. The number of owner, renter and elderly renter households, that are cost burdened with housing problems, has increased over the last 15 years and is expected to continue to increase through 2010.

Any household spending 30 percent or more of their income on housing costs is considered to be cost burdened. Housing costs can include rent, mortgages, insurance, taxes, etc. A household is considered to have housing problems if they do not have indoor plumbing and/or they experience overcrowded conditions where more than one person resides in each room.

**TABLE 3.8**  
**ESTIMATED OWNER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**NORTH PLATTE & LINCOLN COUNTY, NEBRASKA**  
**1990/2000/2005/2010**

<u>Inc. Rng.</u>	<u>North Platte</u>				<u>Lincoln County</u>			
	<u>1990*</u>	<u>2000*</u>	<u>2005*</u>	<u>2010*</u>	<u>1990*</u>	<u>2000*</u>	<u>2005*</u>	<u>2010*</u>
<u>##CB-HP</u>	<u>##CB-HP</u>	<u>##CB-HP</u>	<u>##CB-HP</u>	<u>##CB-HP</u>	<u>##CB-HP</u>	<u>##CB-HP</u>	<u>##CB-HP</u>	<u>##CB-HP</u>
0-30%	297 /	353 /	380 /	401 /	428 /	554 /	600 /	652 /
AMI	221	245	276	302	318	397	415	446
31-50%	491 /	692 /	729 /	756 /	772 /	944 /	1,008 /	1,080 /
AMI	132	318	352	381	215	446	521	602
51-80%	878 /	1,147 /	1,251 /	1,343 /	1,294 /	1,657 /	1,796 /	1,964 /
AMI	203	313	349	388	304	462	516	590
81%+	4,047 /	4,186 /	4,233 /	4,270 /	6,032 /	6,572 /	6,811 /	7,059 /
<u>AMI</u>	<u>84</u>	<u>272</u>	<u>267</u>	<u>270</u>	<u>203</u>	<u>485</u>	<u>562</u>	<u>656</u>
<b>TOTALS</b>	<b>5,713 /</b>	<b>6,378 /</b>	<b>6,593 /</b>	<b>6,770 /</b>	<b>8,526 /</b>	<b>9,727 /</b>	<b>10,215 /</b>	<b>10,755 /</b>
	<b>640</b>	<b>1,148</b>	<b>1,244</b>	<b>1,341</b>	<b>1,040</b>	<b>1,790</b>	<b>2,014</b>	<b>2,294</b>

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

Source: 1990, 2000 CHAS Tables  
 Hanna:Keelan Associates, P.C., 2005

**TABLE 3.9**  
**ESTIMATED RENTER HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**NORTH PLATTE & LINCOLN COUNTY, NEBRASKA**  
**1990/2000/2005/2010**

<u>Inc. Rng.</u>	<u>North Platte</u>				<u>Lincoln County</u>			
	<u>1990*</u>	<u>2000*</u>	<u>2005*</u>	<u>2010*</u>	<u>1990*</u>	<u>2000*</u>	<u>2005*</u>	<u>2010*</u>
	<u>###CB-HP</u>	<u>###CB-HP</u>	<u>###CB-HP</u>	<u>###CB-HP</u>	<u>###CB-HP</u>	<u>###CB-HP</u>	<u>###CB-HP</u>	<u>###CB-HP</u>
0-30%	786 /	730 /	718 /	709 /	905 /	847 /	838 /	829 /
AMI	589	532	525	519	661	598	589	585
31-50%	686 /	718 /	725 /	741 /	831 /	821 /	831 /	844 /
AMI	426	384	386	391	480	412	418	425
51-80%	614 /	835 /	915 /	1,020 /	786 /	1,024 /	1,178 /	1,310 /
AMI	178	246	265	306	202	284	317	350
81%+	1,220 /	1,206 /	1,215 /	1,221 /	1,624 /	1,613 /	1,620 /	1,633 /
<u>AMI</u>	<u>53</u>	<u>66</u>	<u>68</u>	<u>70</u>	<u>71</u>	<u>92</u>	<u>95</u>	<u>100</u>
<b>TOTALS</b>	<b>3,306 /</b>	<b>3,489 /</b>	<b>3,573 /</b>	<b>3,691 /</b>	<b>4,146 /</b>	<b>4,305 /</b>	<b>4,467 /</b>	<b>4,616 /</b>
	<b>1,246</b>	<b>1,228</b>	<b>1,244</b>	<b>1,286</b>	<b>1,414</b>	<b>1,386</b>	<b>1,419</b>	<b>1,460</b>

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

Source: 1990, 2000 CHAS Tables  
Hanna:Keelan Associates, P.C., 2005

**TABLE 3.10**  
**ESTIMATED ELDERLY RENTAL HOUSEHOLDS BY INCOME**  
**COST BURDENED WITH HOUSING PROBLEMS**  
**NORTH PLATTE & LINCOLN COUNTY, NEBRASKA**  
**1990/2000/2005/2010**

<u>Inc. Rng.</u>	<u>North Platte</u>				<u>Lincoln County</u>			
	<u>1990*</u>	<u>2000*</u>	<u>2005*</u>	<u>2010*</u>	<u>1990*</u>	<u>2000*</u>	<u>2005*</u>	<u>2010*</u>
	<u>###CB-HP</u>	<u>###CB-HP</u>	<u>###CB-HP</u>	<u>###CB-HP</u>	<u>###CB-HP</u>	<u>###CB-HP</u>	<u>###CB-HP</u>	<u>###CB-HP</u>
0-30%	183 /	211 /	228 /	259 /	215 /	231 /	249 /	275 /
AMI	64	128	155	190	81	137	166	203
31-50%	321 /	172 /	179 /	196 /	331 /	202 /	215 /	238 /
AMI	226	48	55	61	230	53	63	74
51-80%	118 /	137 /	159 /	188 /	134 /	153 /	182 /	218 /
AMI	64	43	47	56	64	48	55	70
81%+	150 /	133 /	139 /	152 /	200 /	172 /	184 /	201 /
<u>AMI</u>	<u>18</u>	<u>18</u>	<u>19</u>	<u>21</u>	<u>18</u>	<u>22</u>	<u>24</u>	<u>27</u>
<b>TOTALS</b>	<b>772 /</b>	<b>653 /</b>	<b>705 /</b>	<b>795 /</b>	<b>880 /</b>	<b>758 /</b>	<b>830 /</b>	<b>932 /</b>
	<b>372</b>	<b>237</b>	<b>276</b>	<b>328</b>	<b>393</b>	<b>260</b>	<b>308</b>	<b>374</b>

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

Source: 1990, 2000 CHAS Tables  
Hanna:Keelan Associates, P.C., 2005

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## **ECONOMIC PROFILE**

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

**Table 3.11** identifies **travel time to work** for residents of Lincoln County and its communities, in 2000. For the residents of Lincoln County who work outside their home, 76 percent traveled less than 20 minutes to work, in 2000. In the City of North Platte, 86.5 percent of the residents who worked outside their homes traveled less than 20 minutes to get to work, in 2000. In the communities of Brady and Wellfleet, over 70 percent of the workforce had to travel more than 20 minutes to work, in 2000.

**Table 3.12** identifies the most current and projected **employment data** for Lincoln County. The unemployment rate fluctuated between 2.7 percent and 4.1 percent, from 1990 to 2004. The current (2005) estimated unemployment rate is 3.4 percent, which is expected to decrease to an estimated 3.1 percent, by 2010.

In 2005, there are an estimated 20,498 persons employed in Lincoln County. This number is expected to increase by 1,679 persons, to 22,177, by 2010. From 1990 to 2010, the total number of employed persons in Lincoln County is expected to increase by 6,517, which is an average increase of 326 persons per year.

**Table 3.13** identifies **workforce employment by type** for Lincoln County, from 2001 to 2004. Overall, non-farm employment (wages and salary) increased by 6.6 percent, between 2001 and 2004. The largest increases occurred in the Information Sector, Professional and Business Sector and the Education and Health Sector. The largest decreases were experienced in the Manufacturing Sector and Other Services Sector.

**TABLE 3.11  
TRAVEL TIME TO WORK  
LINCOLN COUNTY & COMMUNITIES, NEBRASKA  
2000**

	<b>9 Minutes or Less</b>	<b>10-19 Minutes</b>	<b>20-29 Minutes</b>	<b>30-39 Minutes</b>	<b>40 Minutes or More</b>	<b>Work at Home</b>
<b>Lincoln County</b>	<b>5,062</b>	<b>7,094</b>	<b>1,907</b>	<b>1,013</b>	<b>921</b>	<b>669</b>
<b>North Platte</b>	<b>4,141</b>	<b>5,266</b>	<b>652</b>	<b>284</b>	<b>536</b>	<b>262</b>
Brady	34	15	31	67	25	10
Hershey	82	80	96	29	15	0
Maxwell	3	41	41	31	11	2
Sutherland	123	121	128	68	24	9
Wallace	74	30	16	2	21	15
Wellfleet	0	7	4	9	7	2
Balance of County	605	1,534	939	523	282	369

Source: 2000 Census

Hanna:Keelan Associates, P.C., 2005

**TABLE 3.12**  
**EMPLOYMENT DATA TRENDS AND PROJECTIONS**  
**LINCOLN COUNTY, NEBRASKA**  
**1990-2010**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployed</u>
1990	15,660	-- --	2.7%
1991	16,378	+718	2.9%
1992	16,759	+381	3.2%
1993	16,638	-121	3.9%
1994	17,205	+567	3.6%
1995	17,639	+434	4.1%
1996	17,109	-530	3.9%
1997	17,544	+435	3.5%
1998	18,225	+681	3.3%
1999	17,193	-1,062	3.2%
2000	17,949	+756	3.1%
2001	17,596	-353	3.3%
2002	17,890	+294	3.3%
2003	18,602	+712	3.7%
2004	20,152	+1,550	3.5%
<b>2005</b>	<b>20,498</b>	<b>+346</b>	<b>3.4%</b>
<b>2010</b>	<b>22,177</b>	<b>+1,679</b>	<b>3.1%</b>
<b>1990-2010</b>	<b>15,660 – 22,177</b>	<b>+6,517</b>	<b>3.39% Avg.</b>

Source: Nebraska Department of Labor, 2005  
Hanna:Keelan Associates, P.C., 2005

**TABLE 3.13**  
**WORKFORCE EMPLOYMENT BY TYPE**  
**LINCOLN COUNTY, NEBRASKA**  
**2001-2004**

<b>Workforce</b>	<b>2001</b>	<b>2002</b>	<b>2003</b>	<b>2004</b>	<b>% Change 2001-2004</b>
<b>Non-Farm Employment (Wage and Salary)</b>	<b>15,287</b>	<b>15,494</b>	<b>15,850</b>	<b>16,302</b>	<b>+6.6%</b>
Goods Producing	1,256	1,195	1,126	1,171	-6.8%
Manufacturing	413	367	348	297	-28.1%
Services Providing	14,031	14,299	14,724	15,130	+7.8%
Trade, Trans, Ware, Util**	5,330	5,450	5,637	5,993	+12.4%
Total Trade	2,789	3,073	3,078	*	*
Wholesale Trade	419	443	441	*	*
Retail Trade	2,370	2,630	2,637	2,647	+11.7%
Information	194	221	233	232	+19.6%
Financial Activities	717	715	753	769	+7.3%
Professional & Business	524	548	642	602	+14.9%
Education & Health	2,114	2,227	2,246	2,426	+14.8%
Leisure & Hospitality	1,775	1,770	1,872	1,802	+1.5%
Other Services	557	565	569	510	-8.4%
Total Governmental	2,819	2,805	2,772	2,797	-0.8%
Federal	240	244	251	231	-3.8%
State	430	426	399	426	-0.9%
Local	2,150	2,135	2,123	2,141	-0.4%

\* Data not available because of disclosure suppression

\*\* Trade, Transportation, Warehousing & Utilities

Source: Nebraska Department of Labor, Labor Market Information, 2005  
Hanna:Keelan Associates, P.C., 2005

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## **HOUSING STOCK & CONDITIONS**

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A **housing stock profile/units in structure** for Lincoln County and its communities is presented in **Table 3.14**. The Census recorded 15,438 housing units in Lincoln County, with 69.4 percent, or 10,718 units, located in the City of North Platte. The Lincoln County housing stock increased by 8.6 percent, from 1990 to 2000, while the City of North Platte housing stock increased by 9.1 percent, during the same time period. Brady, Sutherland, Wallace and the Balance of Lincoln County all experienced an increase of housing stock, between 1990 and 2000, while Hershey, Maxwell and Wellfleet experienced a decrease in housing stock.

In 2000, 75.3 percent of all housing units in Lincoln County were single family homes. In North Platte, only 70.5 percent of the housing units were single family homes, in 2000. North Platte contained 869 multifamily (10 or more units) structures, in 2000, which was 97.4 percent of all of the multifamily (10 or more units) structures in the County. Maxwell and Wellfleet were the only Communities in Lincoln County that did not contain any multifamily structures in 2000.

**TABLE 3.14  
HOUSING STOCK PROFILE/UNITS IN STRUCTURE  
LINCOLN COUNTY & COMMUNITIES, NEBRASKA  
2000**

		<u>Number of Units</u>				
		<u>1 units</u>	<u>2-9 units</u>	<u>10+ units</u>	<u>Other*</u>	<u>Total</u>
Lincoln County	1990	10,917	1,167	688	1,438	14,210
	2000	11,634	1,272	892	1,640	15,438
North Platte	1990	7,189	1,104	674	860	9,827
	2000	7,554	1,228	869	1,067	10,718
Brady	1990	121	5	0	28	154
	2000	126	2	0	42	170
Hershey	1990	214	14	0	30	258
	2000	212	6	0	27	245
Maxwell	1990	96	0	0	38	134
	2000	93	0	0	30	123
Sutherland	1990	368	35	11	45	459
	2000	375	20	21	57	473
Wallace	1990	118	1	0	25	144
	2000	137	5	0	13	155
Wellfleet	1990	27	0	0	6	33
	2000	24	0	0	4	28
Balance of County	1990	2,784	8	3	406	3,201
	2000	3,113	11	2	400	3,526

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

Source: 2000 Census  
Hanna:Keelan Associates, P.C., 2005

**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 3.15** identifies the **housing stock profile/defining substandard housing**, in Lincoln County and each community, in 2000. In Lincoln County, 30 housing units lacked complete plumbing and 405 housing units were overcrowded. The City of North Platte accounted for 10 of the housing units lacking complete plumbing, and another 12 units were located in the Balance of Lincoln County. The City of North Platte had 313 housing units experiencing overcrowded conditions, in 2000, while the Balance of Lincoln County had 75 housing units that were overcrowded.

**TABLE 3.15**  
**HOUSING STOCK PROFILE**  
**DEFINING SUBSTANDARD HOUSING – HUD**  
**LINCOLN COUNTY & COMMUNITIES, NEBRASKA**  
**2000**

	<u>Total</u>	<u>Complete Plumbing</u>		<u>Lack of Complete Plumbing</u>		<u>Units with 1.01+ Persons per Room</u>	
		<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
<b>Lincoln County</b>	<b>14,076</b>	<b>14,046</b>	<b>99.8%</b>	<b>30</b>	<b>0.2%</b>	<b>405</b>	<b>2.9%</b>
<b>North Platte</b>	<b>9,932</b>	<b>9,922</b>	<b>99.9%</b>	<b>10</b>	<b>0.1%</b>	<b>313</b>	<b>3.2%</b>
Brady	153	153	100.0%	0	0.0%	0	0.0%
Hershey	229	226	98.7%	3	1.3%	2	0.9%
Maxwell	110	107	97.3%	3	2.7%	0	0.0%
Sutherland	447	445	99.6%	2	0.4%	13	2.9%
Wallace	146	146	100.0%	0	0.0%	2	1.4%
Wellfleet	24	24	100.0%	0	0.0%	0	0.0%
Balance of County	3,035	3,023	99.6%	12	0.4%	75	2.5%

Source: 2000 Census

Hanna:Keelan Associates, P.C., 2005

**Table 3.16** identifies **housing vacancy rates** in Lincoln County and its communities, for 2000. Overall, Lincoln County had a housing vacancy rate of 8.8 percent, in 2000, with an owner vacancy rate of 5.8 percent and a renter vacancy rate of 15 percent. The City of North Platte had a housing vacancy rate of 7.2 percent, in 2000, with an owner vacancy rate of 4.6 percent and a renter vacancy rate of 11.7 percent. Maxwell, Wellfleet and the Balance of Lincoln County all had vacancy rates above 10 percent, in 2000, while Hershey, Sutherland and Wallace had vacancy rate below 7 percent.

An adjusted vacancy rate is also provided for the County and each community. The adjusted vacancy rate is determined by only including those housing units that are year-round units available for rent or purchase, meeting current housing codes and modern amenities. This does not include vacant housing units either not for sale or rent, or units not meeting current housing code. **The adjusted housing vacancy rate was 6.2 percent, for Lincoln County, and 3.2 percent, for North Platte, in 2000.** The remainder of the communities in Lincoln County had an adjusted housing vacancy rate ranging from 3.2 percent to 10.1 percent, in 2000.

**TABLE 3.16**  
**HOUSING STOCK OCCUPANCY/VACANCY STATUS**  
**LINCOLN COUNTY & COMMUNITIES, NEBRASKA**  
**2000**

	<u>Lincoln County</u>	<u>North Platte</u>	<u>Brady</u>
<b>a) Housing Stock</b>	<b>15,438</b>	<b>10,718</b>	<b>170</b>
<b>b) Vacant Housing Stock</b>	<b>1,362</b>	<b>774</b>	<b>15</b>
<b>c) Occupied Housing Stock</b>	<b>14,076</b>	<b>9,944</b>	<b>155</b>
*Owner Occupied	9,734	6,413	120
*Renter Occupied	4,342	3,531	35
<b>d) Housing Vacancy Rate*</b>	<b>8.8%</b>	<b>7.2%</b>	<b>8.8%</b>
*Owner Vacancy	5.8%	4.6%	7.7%
*Renter Vacancy	15.0%	11.7%	12.5%
<b>e) Adjusted Vacancy Rate**</b>	<b>6.2%</b>	<b>3.2%</b>	<b>5.7%</b>

**CONTINUED:**

**TABLE 3.16 - CONTINUED  
HOUSING STOCK OCCUPANCY/VACANCY STATUS  
LINCOLN COUNTY & COMMUNITIES, NEBRASKA  
2000**

	<u>Hershey</u>	<u>Maxwell</u>	<u>Sutherland</u>
<b>a) Housing Stock</b>	<b>249</b>	<b>131</b>	<b>465</b>
<b>b) Vacant Housing Stock</b>	<b>17</b>	<b>15</b>	<b>23</b>
<b>c) Occupied Housing Stock</b>	<b>232</b>	<b>116</b>	<b>442</b>
*Owner Occupied	177	97	342
*Renter Occupied	55	19	100
<b>d) Housing Vacancy Rate*</b>	<b>6.8%</b>	<b>11.5%</b>	<b>5.0%</b>
*Owner Vacancy	5.4%	7.6%	3.9%
*Renter Vacancy	11.3%	26.9%	8.3%
<b>e) Adjusted Vacancy Rate**</b>	<b>4.4%</b>	<b>6.3%</b>	<b>3.2%</b>
			<b>Balance of</b>
	<u>Wallace</u>	<u>Wellfleet</u>	<u>County</u>
<b>a) Housing Stock</b>	<b>145</b>	<b>32</b>	<b>3,528</b>
<b>b) Vacant Housing Stock</b>	<b>11</b>	<b>5</b>	<b>502</b>
<b>c) Occupied Housing Stock</b>	<b>134</b>	<b>27</b>	<b>3,026</b>
*Owner Occupied	108	26	2,451
*Renter Occupied	26	1	575
<b>d) Housing Vacancy Rate*</b>	<b>4.6%</b>	<b>15.6%</b>	<b>14.2%</b>
*Owner Vacancy	3.6%	13.3%	8.9%
*Renter Vacancy	21.2%	50.0%	31.5%
<b>e) Adjusted Vacancy Rate**</b>	<b>3.2%</b>	<b>10.1%</b>	<b>7.7%</b>

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

\*\* Includes only year-round 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

Hanna:Keelan Associates, P.C., 2005

**Table 3.17** identifies the **housing stock profile/year structure built** for North Platte, Nebraska, in 2005. An estimated 11,339 housing units exist in North Platte, in 2005. An estimated 653 housing units have been built within the last five years, from April, 2000 to June, 2005, averaging approximately 131 new housing units per year. An estimated 44.9 percent of the housing stock in North Platte was constructed prior to 1960 and 17.8 percent before 1940.

<b>TABLE 3.17</b>	
<b>HOUSING STOCK PROFILE/YEAR STRUCTURE BUILT</b>	
<b>NORTH PLATTE, NEBRASKA</b>	
<b>2005</b>	
<b><u>Year</u></b>	<b><u>Housing Units</u></b>
April, 2000 to June, 2005 (Estimated)	653
1999 to March, 2000	222
1995 to 1998	522
1990 to 1994	254
1980 to 1989	835
1970 to 1979	2,422
1960 to 1969	1,370
1950 to 1959	1,814
1940 to 1949	1,256
<u>1939 or Before</u>	<u>2,023</u>
<b>SUBTOTAL</b>	<b>11,421</b>
<u>Units Lost (2000 to 2005)</u>	<u>(32)</u>
<b>TOTAL EST. UNITS – 2005</b>	<b>11,339</b>
% 1939 or Before	17.8%
% 1959 or Before	44.9%

Source: 2000 Census, City of North Platte, 2005  
Hanna:Keelan Associates, P.C., 2005

**Table 3.18** identifies **estimated housing stock occupancy/vacancy status** for North Platte, in 2005. An estimated 11,339 housing units exist in North Platte, in 2005, with an estimated 1,030 vacant units and 10,309 occupied units. The 10,309 occupied units consist of an estimated 6,659 owner occupied units and 3,650 renter occupied units. The 1,030 vacant units consist of 193 owner units and 837 renter units. There is an estimated housing vacancy rate of 9.1 percent, with an owner vacancy rate of 2.8 percent and a renter vacancy rate of 18.6 percent. **The adjusted vacancy rate for North Platte is 4 percent. The owner adjusted vacancy rate is 1.4 percent and the renter adjusted vacancy rate is 6.9 percent.**

**TABLE 3.18**  
**ESTIMATED HOUSING STOCK OCCUPANCY/VACANCY STATUS**  
**NORTH PLATTE, NEBRASKA**  
**2005**

<b>a) Housing Stock</b>	<b>11,339 (6,852 – O) (4,487 – R)</b>
<b>b) Vacant Housing Stock</b>	<b>1,030 (193 – O) (837 – R)</b>
<b>c) Occupied Housing Stock</b>	<b>10,309</b>
Owner Occupied*	6,659
Renter Occupied*	3,650
<b>d) Housing Vacancy Rate</b>	<b>9.1% (1,030)</b>
Owner Vacancy*	2.8% (193)
Renter Vacancy*	18.6% (837)
<b>e) Adjusted Vacancy Rate**</b>	<b>4.0% (456)</b>
Owner Adjusted**	1.4% (96)
Renter Adjusted**	6.9% (309)

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

\*\* Includes only year-round 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, City of North Platte, 2005  
Hanna:Keelan Associates, P.C, 2005

**Table 3.19** identifies **housing characteristics** for the City of North Platte, the City's two- and seven-mile radius area and the balance of Lincoln County and the remaining communities, for 2005. The overall housing vacancy rate for the County is 9.6 percent. The adjusted vacancy rate is 4 percent, with the lowest adjusted housing vacancy rate existing for the area between two- and seven-mile radius of North Platte, 3.5 percent. Each geographic area has an estimated adjusted housing vacancy rate of less than 5 percent, the minimum housing vacancy rate, as per modern planning standards.

**TABLE 3.19**  
**HOUSING CHARACTERISTICS**  
**NORTH PLATTE & 2 & 7-MILE RADIUS/**  
**BALANCE OF LINCOLN COUNTY/COMMUNITIES, NEBRASKA**  
**2005**

<u>Area</u>	<u>Population</u>	<u>Housing Units</u>	<u>Vacant</u>	<u>Percent Vacant</u>	<u>Occupied</u>	<u>Adjusted* Housing Vac. Rate</u>
City of North Platte	24,473	11,339	1,030	9.1%	10,309	4.0%
North Platte 2-Mile Radius	968	425	31	7.3%	394	3.6%
North Platte 7-Mile Radius	2,687	1,259	198	15.7%	1,061	3.5%
Balance of Lincoln <u>County/Communities</u>	<u>8,155</u>	<u>3,478</u>	<u>330</u>	<u>9.4%</u>	<u>3,148</u>	<u>4.2%</u>
<b>TOTALS</b>	<b>36,283</b>	<b>16,500</b>	<b>1,589</b>	<b>9.6%</b>	<b>14,912</b>	<b>4.0%</b>

\* Includes only year-round 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, City of North Platte/Lincoln County, 2005  
Hanna:Keelan Associates, P.C., 2005

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## ***COST OF HOUSING***

The cost of housing in any community is influenced by many factors, primarily cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of the community to tie these issues into an applicable format and secure the appropriate resources. Lincoln County and each community are challenged to organize needed resources to meet the needs of its residents, including both financial, as well as organizational resources. The City of North Platte in particular is challenged to find available land for development and to supply affordable housing to residents of every income level. A continued effort to upgrade wages, at both existing and new employment settings, should be a top priority.

**Table 3.20** identifies **owner occupied housing value** in Lincoln County and its communities, from 1990 to 2010. The 2010 estimated median value of owner occupied housing in Lincoln County is \$140,450, a 33 percent increase from 2005. North Platte is expected to experience a 34 percent increase in the median value of owner occupied housing units, from 2005 to 2010, to reach an estimated median owner occupied housing value of \$137,200. The estimated median value of owner occupied housing in the Balance of Lincoln County will increase from \$138,800 to \$179,250, from 2005 to 2010. Every community in Lincoln County, with the exception of Maxwell and Wellfleet, will have an estimated median value of owner occupied housing in excess of \$100,000 by 2010.

**Table 3.21** displays **median gross rent** for Lincoln County and its Communities, from 1990 to 2010. The 2010 median rent for Lincoln County will be an estimated \$620, a 19.2 percent increase from 2005. The median rent in North Platte will be an estimated \$610 in 2010, an 18.4 percent increase from 2005. The 2010 median rent for the Balance of Lincoln County will be an estimated \$690, a 22.1 percent increase from 2005.

**TABLE 3.20**  
**OWNER OCCUPIED HOUSING VALUE**  
**LINCOLN COUNTY & COMMUNITIES, NEBRASKA**  
**1990-2010**

		<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>
<b>Lincoln County</b>	1990	4,009	2,251	206	39	14	6,519
	<b>Median Value</b>	<b>\$42,900</b>					
	2000	1,642	3,743	1,497	429	216	7,527
	<b>Median Value</b>	<b>\$78,200</b>					
	<b>2005</b>	<b>\$105,550</b>					
<b>2010</b>	<b>\$140,450</b>						
<b>North Platte</b>	1990	3,109	1,623	125	24	11	4,892
	<b>Median Value</b>	<b>\$42,100</b>					
	2000	1,321	2,777	1,032	256	97	5,483
	<b>Median Value</b>	<b>\$75,500</b>					
	<b>2005</b>	<b>\$102,400</b>					
<b>2010</b>	<b>\$137,200</b>						
<b>Brady</b>	1990	72	9	0	0	0	81
	<b>Median Value</b>	<b>\$28,300</b>					
	2000	37	40	2	2	0	81
	<b>Median Value</b>	<b>\$53,900</b>					
	<b>2005</b>	<b>\$75,850</b>					
<b>2010</b>	<b>\$105,200</b>						
<b>Hershey</b>	1990	126	19	2	0	1	148
	<b>Median Value</b>	<b>\$32,000</b>					
	2000	49	85	24	0	5	163
	<b>Median Value</b>	<b>\$65,600</b>					
	<b>2005</b>	<b>\$96,500</b>					
<b>2010</b>	<b>\$138,700</b>						

**CONTINUED:**

**TABLE 3.20 - CONTINUED**  
**OWNER OCCUPIED HOUSING VALUE**  
**LINCOLN COUNTY & COMMUNITIES, NEBRASKA**  
**1990-2010**

		<b>Less than \$50,000</b>	<b>\$50,000 to \$99,999</b>	<b>\$100,000 to \$149,999</b>	<b>\$150,000 to \$199,999</b>	<b>\$200,000 or More</b>	<b>Total</b>
<b>Maxwell</b>	1990	63	6	0	0	0	69
	<b>Median Value</b>	<b>\$20,700</b>					
	2000	48	24	3	0	0	75
	<b>Median Value</b>	<b>\$39,600</b>					
	<b>2005</b>	<b>\$54,050</b>					
<b>2010</b>	<b>\$71,800</b>						
<b>Sutherland</b>	1990	188	83	1	0	0	272
	<b>Median Value</b>	<b>\$40,000</b>					
	2000	52	193	49	5	0	299
	<b>Median Value</b>	<b>\$71,600</b>					
	<b>2005</b>	<b>\$100,500</b>					
<b>2010</b>	<b>\$140,650</b>						
<b>Wallace</b>	1990	64	12	1	0	0	77
	<b>Median Value</b>	<b>\$24,800</b>					
	2000	39	52	2	0	0	93
	<b>Median Value</b>	<b>\$54,700</b>					
	<b>2005</b>	<b>\$78,100</b>					
<b>2010</b>	<b>\$102,900</b>						
<b>Wellfleet</b>	1990	16	0	0	0	0	0
	<b>Median Value</b>	<b>\$23,300</b>					
	2000	10	2	0	0	0	12
	<b>Median Value</b>	<b>\$22,500</b>					
	<b>2005</b>	<b>\$23,700</b>					
<b>2010</b>	<b>\$25,400</b>						
<b>Balance of County</b>	1990	371	499	77	15	2	964
	<b>Median Value</b>	<b>\$49,560</b>					
	2000	86	570	385	166	114	1,321
	<b>Median Value</b>	<b>\$98,297</b>					
	<b>2005</b>	<b>\$138,800</b>					
<b>2010</b>	<b>\$179,250</b>						

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2005

**TABLE 3.21  
GROSS RENT  
LINCOLN COUNTY & COMMUNITIES, NEBRASKA  
1990-2010**

		<u>Less than \$200</u>	<u>\$200 to \$299</u>	<u>\$300 to \$499</u>	<u>\$500 or More</u>	<u>Total</u>
<b>Lincoln County</b>	1990	857	1,021	1,437	198	3,513
	<b>Median Rent</b>	<b>\$288</b>				
	2000	346	605	1,613	1,266	3,830
	<b>Median Rent</b>	<b>\$427</b>				
	<b>2005</b>	<b>\$520</b>				
	<b>2010</b>	<b>\$620</b>				
<b>North Platte</b>	1990	805	828	1,297	190	3,120
	<b>Median Rent</b>	<b>\$291</b>				
	2000	318	542	1,419	1,137	3,416
	<b>Median Rent</b>	<b>\$427</b>				
	<b>2005</b>	<b>\$515</b>				
	<b>2010</b>	<b>\$610</b>				
<b>Brady</b>	1990	8	25	12	0	45
	<b>Median Rent</b>	<b>\$256</b>				
	2000	2	5	25	2	34
	<b>Median Rent</b>	<b>\$381</b>				
	<b>2005</b>	<b>\$465</b>				
	<b>2010</b>	<b>\$555</b>				
<b>Hershey</b>	1990	3	27	12	0	42
	<b>Median Rent</b>	<b>\$277</b>				
	2000	0	0	16	15	31
	<b>Median Rent</b>	<b>\$498</b>				
	<b>2005</b>	<b>\$575</b>				
	<b>2010</b>	<b>\$660</b>				

**CONTINUED:**

**TABLE 3.21 - CONTINUED  
GROSS RENT  
LINCOLN COUNTY & COMMUNITIES, NEBRASKA  
1990-2010**

		<u>Less than \$200</u>	<u>\$200 to \$299</u>	<u>\$300 to \$499</u>	<u>\$500 or More</u>	<u>Total</u>
<b>Maxwell</b>	1990	6	10	8	0	24
	<b>Median Rent</b>	<b>\$250</b>				
	2000	0	3	5	6	14
	<b>Median Rent</b>	<b>\$488</b>				
	<b>2005</b>	<b>\$565</b>				
	<b>2010</b>	<b>\$645</b>				
<b>Sutherland</b>	1990	25	38	11	0	74
	<b>Median Rent</b>	<b>\$255</b>				
	2000	11	25	42	18	96
	<b>Median Rent</b>	<b>\$350</b>				
	<b>2005</b>	<b>\$420</b>				
	<b>2010</b>	<b>\$510</b>				
<b>Wallace</b>	1990	0	4	4	0	8
	<b>Median Rent</b>	<b>\$300</b>				
	2000	6	0	20	0	26
	<b>Median Rent</b>	<b>\$408</b>				
	<b>2005</b>	<b>\$455</b>				
	<b>2010</b>	<b>\$505</b>				
<b>Wellfleet</b>	1990	0	0	2	0	2
	<b>Median Rent</b>	<b>\$325</b>				
	2000	0	3	0	0	3
	<b>Median Rent</b>	<b>\$275</b>				
	<b>2005</b>	<b>\$270</b>				
	<b>2010</b>	<b>\$275</b>				
<b>Balance of County</b>	1990	10	89	91	8	198
	<b>Median Rent</b>	<b>\$266</b>				
	2000	9	27	86	88	210
	<b>Median Rent</b>	<b>\$460</b>				
	<b>2005</b>	<b>\$565</b>				
	<b>2010</b>	<b>\$690</b>				

Source: 1990, 2000 Census

Hanna:Keelan Associates, P.C., 2005

**Table 3.22** identifies **selected rental housing programs** in Lincoln County, both market rate and affordable, as of October 2005. The majority of programs have a 95+ percent occupancy rate.

**TABLE 3.22**  
**SELECTED RENTAL HOUSING PROGRAMS**  
**LINCOLN COUNTY, NEBRASKA**  
**OCTOBER, 2005**

<u>Property</u>	<u>Year</u>	<u>Units</u>	<u>Rent</u>	<u>Funding Source</u>	<u>Occupancy</u>	<u>Waiting List</u>
<b><i>6<sup>th</sup> Dimension Apts.</i></b> 1020 S. Willow St. North Platte, NE 69101	1970	64	1, 2, 3-bdrm \$450-\$695	Market Rate	100%	Yes
<b><i>Allura Gardens Apts.</i></b> 1612 E. D St. North Platte, NE 69101	1970	70				
<b><i>Autumn Park</i></b> 900 Autumn Park Dr. North Platte, NE 69101	1974	100	1, 2-bdrm 30% Income	HUD	100%	Yes
<b><i>Buffalo Bill Manor</i></b> 1200 S. Oak St. North Platte, NE 69101	1970	110	Studio, 2-bdrm \$277-\$374	HUD	92%	No
<b><i>Great Plains Housing</i></b> 930 S. Taft Ave. North Platte, NE 69101	1986	20	1-bdrm 30% Income	HUD	100%	Yes
<b><i>North Platte Scattered Site Housing</i></b> North Platte, NE 69101	1980+	150	30% Income	HUD	100%	Yes
<b><i>Pacific Place Apts.</i></b> 500-502 Pacific St. North Platte, NE 69101	1998	64	1, 2, 3-bdrm \$288-\$560	LIHTC	100%	No
<b><i>Platte Valley Apts.</i></b> 408-426 S. Welch Ave. North Platte, NE 69101	1992	10	1, 2-bdrm \$709-\$799	HUD	100%	Yes
<b><i>Platteview Apts.</i></b> 302 W. Leota St. North Platte, NE 69101	1980	64	1-bdrm \$520	HUD	97%	No

**CONTINUED:**

**TABLE 3.22 - CONTINUED  
SELECTED RENTAL HOUSING PROGRAMS  
LINCOLN COUNTY, NEBRASKA  
OCTOBER, 2005**

<u>Property</u>	<u>Year</u>	<u>Units</u>	<u>Rent</u>	<u>Funding Source</u>	<u>Occupancy</u>	<u>Waiting List</u>
<b><i>Prairie View Townhouses</i></b> 1021-35 S. Tabor St. North Platte, NE 69101	1979	50	2, 3-bdrm 30% Income	HUD	94%	Yes
<b><i>Sandridge Apts.</i></b> 901 S. Bryan Ave. North Platte, NE 69101						
<b><i>Sandy Acres</i></b> 1200 2 <sup>nd</sup> Street Sutherland, NE	1970	20	30% Income \$285-MR	HUD Market Rate	85%	Yes
<b><i>South Oak Manor</i></b> 1100 S. Oak St. North Platte, NE 69101	1981	82	1, 2-bdrm \$614-\$756	Market Rate	91%	Yes
<b><i>South Platte Terrace</i></b> 700 E. Phillips St. North Platte, NE 69101	1976	156	1,2,3,4- bdrm \$410-\$545	Market Rate	96%	No
<b><i>Tabor Ranch Apts.</i></b> 1102 S. Tabor Ave. North Platte, NE 69103	2001	49	1, 2, 3-bdrm	LIHTC		
<b><i>Taborwood Townhomes</i></b> 1200 S. Tabor Ave. North Platte, NE 69101	1998	38	2-bdrm \$399	LIHTC	100%	Yes
<b><i>Village at North Platte</i></b> 4020 2 <sup>nd</sup> St. North Platte, NE 69101	2004	49	1, 2, 3-bdrm \$300-\$604	LIHTC	98%	Yes
<b><i>West Park Townhomes</i></b> Lakeview Blvd. & W. 2 <sup>nd</sup> St. North Platte, NE 69103	2005	54	2, 3-bdrm duplexes \$495-\$605	LIHTC	Under Construction	No

Source: Property Managers, 2005  
Hann:Keelan Associates, P.C., 2005

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### **HOUSING DEMAND SITUATION**

Within the North Platte area there have been approximately 653 housing units built within the past five years. This is an average of 131 new units per year. Most new homes sell for \$150,000 to \$200,000, or more. The majority of these homes are purchased by previous homeowners within the area desiring to situate into a larger home. Lincoln County residents have expressed a need for developing more single family homes, townhomes and affordable owner and renter units.

More housing options need to be developed for households of all sizes, age groups and income ranges, in Lincoln County. The County, in general, is experiencing a shortage of decent, affordable housing. Due to the limited availability of land in North Platte, lot prices are high, causing housing prices to be high. According to local housing contractors, it is difficult to build new affordable homes that are in high demand, due to construction/land costs.

There has been a growing need for starter homes, especially homes in the \$75,000 to \$100,000 price range. Unfortunately these homes cannot be built because of the high cost of land and materials. This type of housing is not feasible to be built on the types of lots currently available, without using additional funding sources to drive down costs. A First-Time Homebuyers program should be established to assist young families and individuals in purchasing a home. Bankers/lenders stated that a downpayment is a must because the buyer must have an investment in the home. Local realtors said that as of August 31<sup>st</sup>, 2005, there were 114 houses listed for sale in North Platte. This is well short of the 200 units that realtors feel must be available at all times, in order for there to be enough variety of housing types and prices for buyers.

A need exists for more affordable rental housing, for families, individuals, elderly persons and special populations. Realtors stated that there is a shortage of quality rentals at reasonable prices. Many of the existing rentals are substandard and/or overpriced. Many residents have stated that it is actually cheaper to purchase an older home than to pay the high rents. Affordable rental units with 1, 2, and 3+ bedrooms could be developed, as well as townhomes and duplexes. Single family rent-to-own housing could be developed for families and individuals looking to enter the homeownership market. Condos and apartments for elderly persons and special populations could be developed, including a mix of independent and assisted living units.

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# ***HOUSING DEMAND/NEEDS ANALYSIS***

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## **INTRODUCTION**

This Section of the Lincoln County/Communities Housing Study provides a **housing needs/demand analysis and Five-Year Action Plan**. The needs/demand analysis includes the identification of both housing demand potential and housing expectations, the later based on available financial and organizational resources. Also included is a description of housing rehabilitation needs in the Communities.

Proceeding the **Five-Year Action Plan** is a presentation of housing expectations, for Lincoln County and the City of North Platte, as per income category and price product. The Five-Year Action Plan provides a listing of recommended housing programs to pursue, by 2010, including cost estimates and potential funding sources.

## **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, 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 Lincoln County considered a 5 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, would result in a **vacancy rate of 4 percent, in North Platte**. This being the case, North Platte has a vacancy deficiency (demand).

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**(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 or county.

**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 each of the communities, 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 Community. 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 to townhouse or condominium housing, 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.

**Potential/Expectations**

Table 4.1 identifies the **overall housing demand potential and expectations** in Lincoln County and North Platte, by 2010. Lincoln County has an estimated five-year housing demand potential for 1,850 units, including an estimated 1,313 owner and 537 renter units. North Platte has an estimated five-year housing demand potential for 1,232 units, including an estimated 874 owner and 358 renter units.

The housing demand *expectations* is a number that should be achieved within the planning period, if all available housing development resources become available and are effectively utilized. These expectations provide a community with further clarity in terms of specific housing projects to undertake, during the next five years. Local housing stakeholders and providers need to be focused on the expected housing demand and achieving reasonable goals and outcomes that will effectively increase the quality of housing stock in Lincoln County and its communities. **The housing expectations for Lincoln County are 1,184 housing units; 887 owner and 297 renter units. The housing expectations for North Platte are 775 housing units; 525 owner and 250 renter units.**

### ***Estimated Costs***

**Table 4.1** also offers the total **estimated cost** to develop the proposed housing expectations in Lincoln County and North Platte, Nebraska. The total housing demand expectations have an estimated cost of \$170 Million, in Lincoln County, and \$105 Million, in North Platte.

**TABLE 4.1  
HOUSING DEMAND POTENTIAL/  
EXPECTATIONS & REQUIRED BUDGET  
NORTH PLATTE/LINCOLN COUNTY, NEBRASKA  
2010**

	<b>Potential*</b>		<b>Expectations**</b>		<b>Est. Required Budget***</b>
	<b><u>Owner</u></b>	<b><u>Renter</u></b>	<b><u>Owner</u></b>	<b><u>Renter</u></b>	
<b>North Platte</b>	874	358	525	250	\$105 M
<b>Lincoln County</b>	1,313	537	887	297	\$170 M

\*Based upon new households, providing affordable housing for 20% of cost burdened households, replacement of 20% substandard housing stock, absorb housing vacancy deficiency by creating 5% vacancy rate consisting of structurally sound housing units, build for pent-up demand.

\*\*Based upon local capacity and availability of land and financial resources.

\*\*\*Estimated Land Requirements – North Platte: 180 Acres; Lincoln County: 775 Acres.

Source: Hanna:Keelan Associates, P.C., 2005

**Table 4.2** identifies **five-year housing demand expectations** for Lincoln County and each community, by 2010.

**TABLE 4.2**  
**FIVE-YEAR HOUSING DEMAND EXPECTATIONS**  
**LINCOLN COUNTY/COMMUNITIES, NEBRASKA**  
**2010**

	<u>Owner</u>	<u>Renter</u>	<u>Totals</u>
<b>Lincoln County</b>	<b>887</b>	<b>297</b>	<b>1,184</b>
<b><u>Communities</u></b>			
North Platte	525	250	775
Brady	12	6	18
Hershey	16	8	24
Maxwell	12	5	17
Sutherland	39	20	59
Wallace	12	6	18
Wellfleet	6	2	8
Balance of County	265	N/A	265

N/A – Not Applicable

Source: Hanna:Keelan Associates, P.C., 2005

#### **(4) HOUSING REHABILITATION DEMAND**

**Table 4.3** identifies **housing rehabilitation/demolition demand** in North Platte, Nebraska, by 2010. An estimated 427 housing structures in the City of North Platte are in need of either moderate or substantial rehabilitation, at an estimated cost of \$9.8 million, by 2010. An additional 330 units are in need of demolition, or removal, during the next five years.

**TABLE 4.3**  
**HOUSING REHABILITATION/DEMOLITION DEMAND**  
**NORTH PLATTE, NEBRASKA**  
**2010**

<u># Rehabilitated</u>	<u>Estimated Cost</u>	<u>Demolition</u>
427	\$9.8 M	330

Source: Hanna:Keelan Associates, P.C., 2005

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## **HOUSING DEMAND PER TARGET POPULATION/ PROPOSED TYPES BY PRICE PRODUCTS**

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**Tables 4.4 through 4.7 identify housing expectations** in Lincoln County and North Platte, **for specific target populations and proposed housing types by price product**, by 2010. Target populations include elderly, family and special needs populations, per area median income (AMI). The housing types in Lincoln County and the City of North Platte include both owner and rental units of varied bedroom types. In Lincoln County, 1,184 units will be needed, by 2010, consisting of 887 owner and 297 rental units. The City of North Platte will require an estimated 775 units, by 2010, consisting of 525 owner and 250 rental units.

The greatest challenge for Lincoln County and each Community will be to develop proposed housing units for the lower income groups, at 60 percent AMI or less. In Lincoln County, this includes 46 owner units and 152 rental units. In North Platte, this includes 30 owner units and 124 rental units.

A **Five-Year Action Plan**, for North Platte and Lincoln County, follows the housing expectations. The Action Plan identifies specific housing activities to be undertaken by the City and Lincoln County, during the next five years. The Action Plan also identifies the purpose of each activity, an estimated cost associated with the activity and possible sources of funding.

























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## **RESIDENTIAL DEVELOPMENT AREAS**

### **Lincoln County**

Lincoln County has several existing areas, outside the jurisdictions of its communities, for the expansion of residential development. Several subdivisions exist to the south of North Platte, along Highway 83 and at Lake Maloney. A large number of lots around the Lake were originally developed as seasonal housing, but are now being converted to year-round, single family housing. Several new subdivisions in the Lake area have new houses under construction and lots available for sale. Rural subdivisions also exist to the north and northeast of North Platte, in Lincoln County. Some of these subdivisions are already developed, with housing and roads in place. Other subdivisions are still under development, with lots for sale and new houses under construction.

All subdivisions in rural Lincoln County must provide individual wells for water and septic tanks for sewer. Even with this added cost, many residents of the County choose to live outside of the City. This is especially prevalent around North Platte, where many subdivisions have developed north and south of the City. Residential subdivisions of 20+ housing units, with lot sizes of less than two acres, should consider a "community" water and sewer system. Such action would insure a higher quality of life for each home owner and, in the future, secure value in the residential property.

Many residents choose to live outside of the City due to the flood plain in North Platte and the higher "quality of life" associated with the rural subdivisions. Subdivisions in rural Lincoln County mainly cater to single family development and are attractive to families who enjoy the amenities of the City, but do not wish to live inside the corporate limits. Additional growth in these rural subdivisions can be expected, over the next five years, as existing vacant lots sell and new subdivisions are created.

### **City of North Platte**

The City of North Platte has few existing areas, within the Community, for the expansion of residential development. A limited number of individual lots, suitable for infill of single- or two-family housing developments, are located in neighborhoods throughout the Community. Vacant parcels with existing streets, water, sanitary sewer, natural gas and electric utilities provide lower cost sites, due to the existence of required infrastructure. Sites chosen beyond the core of the City, and current utility service areas, are much more costly to develop when all infrastructure must be extended to the site, or within the newly proposed residential subdivision.

Areas beyond the developed core of the City of North Platte, at the fringes of some of the newer residential subdivisions, specifically to the west and to the south of the City, could serve as growth areas for a variety of new residential uses. The City of North Platte last updated its Comprehensive Plan in 2000 and specifically identified residential growth areas inside the corporate limits in the west, northwest and the south. The existing Future Land Use Plan also identified areas outside the corporate limits to the west and south.

Currently, development is occurring to the west of the Community, inside and outside the corporate limits. This development is expected to continue, as long as land is available and it is cost effective to develop the land and extend public utilities. An area located to the south of North Platte and west of Highway 83 has been identified for future residential development. Unlike the land located west of North Platte, this area is out of the flood plain, making it ideal for development. Since the area is outside of the flood plain, homes could include basements and homeowners would not have to pay for flood insurance.

### **Sutherland**

The Village of Sutherland is currently experiencing rapid growth to the north, with several new homes being built each year. This trend is expected to continue. Few vacant lots exist inside the corporate limits of Sutherland. This has forced developers to look at adjacent areas for development. Future development should continue to the north, northeast and northwest of the Village. The Village is bound by a flood plain to the southeast, south and southwest, limiting growth in these directions.

### **Hershey**

The Village of Hershey is also experiencing considerable growth to the north. Hershey is experiencing an influx of residents from the North Platte area and this trend is expected to increase for the next few years. Like Sutherland, Hershey is bound by the flood plain to the southeast, south and southwest, limiting growth in these directions. Hershey should continue development in the north, away from the flood plain. Hershey should also develop any vacant lots scattered throughout the Village.

**Maxwell**

The Village of Maxwell has several residential lots available throughout the Community, but not enough for any major growth. The entire Village is in the flood plain, making development difficult in these areas. Future development should occur to the north of the Village, out of the flood plain.

**Brady**

The Village of Brady has experienced moderate housing growth, during the last few years. The Village is impacted by a flood plain to the south and west, but has ample land area for development to the north and east. Brady should infill vacant lots, within the Community, and continue to expand to the north and east, as new residents arrive and current residents' needs change.

**Wallace**

The Village of Wallace has remained a stable Community for the past several years. A few new homes have been constructed over the last decade, but no major growth. The Village should try to infill vacant lots with any new development, utilizing existing public infrastructure. Any additional growth could occur to the north, northwest and southeast of the Village, away from the flood plains.

**Wellfleet**

The Village of Wellfleet has not experienced any growth during the last couple of decades. The Village should make an effort to stabilize its population and preserve the housing stock that is available. Any new housing stock should be developed on existing vacant lots in the Village.

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## **HOUSING FINANCIAL RESOURCES**

To produce new and upgrade existing renter and owner occupied housing in Lincoln County and its communities, 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 Lincoln County. 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, North Platte and Hershey have created a Community Redevelopment Authority (CRA)(North Platte) and a Community Development Agency (CDA)(Hershey).

The City of North Platte CRA has primarily used TIF for commercial and industrial redevelopment efforts, but not for residential areas. The CRA 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.

The Village of Hershey's CDA has utilized TIF for commercial and industrial developments and, like North Platte, should seriously consider the use of TIF to assist in financing residential developments.

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### **Other Local Options**

**Local Housing Authority** – North Platte has an established housing authority, sponsoring affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in the community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects. The North Platte Housing Authority could expand its authority to other, or all areas of Lincoln County.

**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 Lincoln 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 the Lincoln County housing programs.

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### ***Other Funding Initiatives***

Lincoln County Communities should consider the creation of a local **Housing Trust Fund, Equity Fund** and a **Housing Land Trust Fund** to assist in financing difficult housing activities, associated with new and existing housing programs. Financing for these funds can be secured via developer fees, private Foundations and/or donations for local/County financial institutions, insurance companies and C-corporations.

### ***STATE PROGRAMS***

State programs available to assist in funding a community housing initiative include resources available from the **Department of Economic Development (DED), 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***

The Nebraska Department of Economic Development (DED) is presently the administrator of **HOME** funds. HOME funds are available to authorized, local or regional based Community Development Housing Organizations (CHDOs) for affordable housing repair and/or new construction. An annual allocation of HOME funds is established for CHDOs based on individual housing programs. Lincoln County CDC is the CHDO that serves Lincoln County and its Communities.

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. Each Lincoln County community is an eligible applicant for non-entitlement CDBG funds.

#### ***Housing Trust Fund***

**Nebraska Housing Trust Fund – The fund is available for affordable housing programs. The Trust Fund is administered by DED.**

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### **Nebraska Investment Finance Authority**

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 Equity Fund 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.

### **Nebraska Energy Office**

**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 community action agency serving Lincoln County is Mid-Nebraska Community Action based in Kearney, Nebraska.

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, weather-stripping, ceiling, wall and floor insulation and furnace repair.

### **Nebraska Department of Health and Human Services**

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

## **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’s 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 Lincoln County, and its respective communities, 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**

- **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**

- 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. **Fannie Mae – Nebraska Partnership** is available to provide technical assistance and funding options for affordable living.

**TABLE 4.4  
HOUSING EXPECTATIONS – TARGET POPULATION  
CITY OF NORTH PLATTE, NEBRASKA  
2010**

			HOUSEHOLD AREA MEDIAN INCOME					TOTALS	
			<u>0%-30%</u>	<u>31%-50%</u>	<u>51%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	
<b>R</b>									
<b>E</b>	<b>U</b>	<b>Elderly</b>	20	10	10	11	24	24	<b>99<sup>A</sup></b>
<b>N</b>	<b>N</b>	<b>Family</b>	20	14	8	14	30	18	<b>104*</b>
<b>T</b>	<b>I</b>	<b>Special</b>							
<b>A</b>	<b>T</b>	<b><u>Populations</u><sup>1</sup></b>	<u>25</u>	<u>10</u>	<u>7</u>	<u>5</u>	<u>0</u>	<u>0</u>	<b>49*</b>
<b>L</b>	<b>S</b>	<b>Subtotals</b>	<b>65</b>	<b>34</b>	<b>25</b>	<b>30</b>	<b>54</b>	<b>42</b>	<b>250</b>
<b>O</b>	<b>U</b>	<b>Elderly</b>	0	0	4	34	58	42	<b>138<sup>A**</sup></b>
<b>W</b>	<b>N</b>	<b>Family</b>	0	0	18	74	170	107	<b>369**</b>
<b>N</b>	<b>I</b>	<b>Special</b>							
<b>E</b>	<b>T</b>	<b><u>Populations</u><sup>1</sup></b>	<u>0</u>	<u>0</u>	<u>8</u>	<u>6</u>	<u>4</u>	<u>0</u>	<b>18**</b>
<b>R</b>	<b>S</b>	<b>Subtotals</b>	<b>0</b>	<b>0</b>	<b>30</b>	<b>114</b>	<b>232</b>	<b>149</b>	<b>525</b>
<b>TOTALS</b>			<b>65</b>	<b>34</b>	<b>55</b>	<b>144</b>	<b>286</b>	<b>191</b>	<b>775</b>

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

<sup>A</sup> Includes Assisted Living Units.

\* Includes both short- and long-term transitional living units and/or shelter beds.

\*\* Includes lease-to-own units.

NOTE – 2005 100% Area Median Income in Lincoln County is an estimated \$54,700, for a family of 2.5 persons.

Source: Hanna:Keelan Associates, P.C., 2005

**TABLE 4.5  
HOUSING EXPECTATIONS – TARGET POPULATION  
LINCOLN COUNTY, NEBRASKA  
2010**

			<b>HOUSEHOLD AREA MEDIAN INCOME</b>					<b>TOTALS</b>	
<b>R</b>			<b><u>0%-30%</u></b>	<b><u>31%-50%</u></b>	<b><u>51%-60%</u></b>	<b><u>61%-80%</u></b>	<b><u>81%-125%</u></b>	<b><u>126%+</u></b>	
<b>E</b>	<b>U</b>	<b>Elderly</b>	26	12	12	14	26	28	<b>118<sup>A</sup></b>
<b>N</b>	<b>N</b>	<b>Family</b>	24	20	13	19	33	20	<b>129*</b>
<b>T</b>	<b>I</b>	<b>Special</b>							
<b>A</b>	<b>T</b>	<b><u>Populations</u><sup>1</sup></b>	<u>28</u>	<u>10</u>	<u>7</u>	<u>5</u>	<u>0</u>	<u>0</u>	<b><u>50*</u></b>
<b>L</b>	<b>S</b>	<b>Subtotals</b>	<b>78</b>	<b>42</b>	<b>32</b>	<b>38</b>	<b>59</b>	<b>48</b>	<b>297</b>
<b>O</b>	<b>U</b>	<b>Elderly</b>	0	0	6	42	72	82	<b>202<sup>A**</sup></b>
<b>W</b>	<b>N</b>	<b>Family</b>	0	0	30	94	242	295	<b>661**</b>
<b>N</b>	<b>I</b>	<b>Special</b>							
<b>E</b>	<b>T</b>	<b><u>Populations</u><sup>1</sup></b>	<u>0</u>	<u>0</u>	<u>10</u>	<u>8</u>	<u>6</u>	<u>0</u>	<b><u>24**</u></b>
<b>R</b>	<b>S</b>	<b>Subtotals</b>	<b>0</b>	<b>0</b>	<b>46</b>	<b>144</b>	<b>320</b>	<b>377</b>	<b>887</b>
<b>TOTALS</b>			<b>78</b>	<b>42</b>	<b>78</b>	<b>182</b>	<b>379</b>	<b>425</b>	<b>1,184</b>

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

<sup>A</sup> Includes Assisted Living Units.

\* Includes both short- and long-term transitional living units and/or shelter beds.

\*\* Includes lease-to-own units.

NOTE – 2005 100% Area Median Income in Lincoln County is an estimated \$54,700, for a family of 2.5 persons.

Source: Hanna:Keelan Associates, P.C., 2005

**TABLE 4.6  
 PROPOSED HOUSING TYPES BY PRICE PRODUCT (AREA MEDIAN INCOME)  
 CITY OF NORTH PLATTE, NEBRASKA  
 2010**

		<b>PRICE – MONTHLY RENT W/O UTILITIES (Area Median Income)</b>						
		(0%-30%)	(31%-50%)	(51%-60%)	(61%-80%)	(81%-125%)	(126%+)	
<b>R</b>		<b><u>\$0-\$290</u></b>	<b><u>\$291-\$455</u></b>	<b><u>\$345-\$545</u></b>	<b><u>\$375-\$675</u></b>	<b><u>\$460-\$760</u></b>	<b><u>\$500-\$790</u></b>	<b><u>TOTALS</u></b>
<b>E</b>	<b>U 0 Bedroom</b>	10	7	5	0	0	0	22
<b>N</b>	<b>N 1 Bedroom</b>	30	7	7	6	12	10	72
<b>T</b>	<b>I 2 Bedroom</b>	17	14	10	16	30	22	109
<b>A</b>	<b>T <u>3+ Bedroom</u></b>	<u>8</u>	<u>6</u>	<u>3</u>	<u>8</u>	<u>12</u>	<u>10</u>	<u>47</u>
<b>L</b>	<b>S Totals</b>	<b>65</b>	<b>34</b>	<b>25</b>	<b>30</b>	<b>54</b>	<b>42</b>	<b>250</b>

		<b>PRICE – PURCHASE COST (Area Median Income)</b>					
		(51%-60%)	(61%-80%)	(81%-125%)	(126%+)		
<b>O</b>	<b>U</b>	<b><u>\$75,000-</u></b>	<b><u>\$99,000-</u></b>	<b><u>\$122,000-</u></b>	<b><u>\$171,000+</u></b>	<b><u>TOTALS</u></b>	
		<b><u>\$98,000</u></b>	<b><u>\$121,000</u></b>	<b><u>\$170,000</u></b>			
<b>W</b>	<b>N 1 Bedroom</b>	0	8	18	12	38	
<b>N</b>	<b>I 2 Bedroom</b>	4	26	30	21	81	
<b>E</b>	<b>T <u>3+ Bedroom</u></b>	<u>26</u>	<u>80</u>	<u>184</u>	<u>116</u>	<u>406</u>	
<b>R</b>	<b>S Totals</b>	<b>30</b>	<b>114</b>	<b>232</b>	<b>149</b>	<b>525</b>	

NOTE – 2005 100% Area Median Income in Lincoln County is an estimated \$54,700, for a family of 2.5 persons.

Source: Hanna:Keelan Associates, P.C., 2005

**TABLE 4.7  
PROPOSED HOUSING TYPES BY PRICE PRODUCT (AREA MEDIAN INCOME)  
LINCOLN COUNTY, NEBRASKA  
2010**

		<b>PRICE – MONTHLY RENT W/O UTILITIES (Area Median Income)</b>						
		(0%-30%)	(31%-50%)	(51%-60%)	(61%-80%)	(81%-125%)	(126%+)	
<b>R</b>		<b><u>\$0-\$290</u></b>	<b><u>\$291-\$455</u></b>	<b><u>\$345-\$545</u></b>	<b><u>\$375-\$675</u></b>	<b><u>\$460-\$760</u></b>	<b><u>\$500-\$790</u></b>	<b><u>TOTALS</u></b>
<b>E</b>	<b>U 0 Bedroom</b>	10	7	5	0	0	0	22
<b>N</b>	<b>N 1 Bedroom</b>	34	10	9	8	14	12	87
<b>T</b>	<b>I 2 Bedroom</b>	22	17	13	20	31	24	127
<b>A</b>	<b>T <u>3+ Bedroom</u></b>	<u>12</u>	<u>8</u>	<u>5</u>	<u>10</u>	<u>14</u>	<u>12</u>	<u>61</u>
<b>L</b>	<b>S Totals</b>	<b>78</b>	<b>42</b>	<b>32</b>	<b>38</b>	<b>59</b>	<b>48</b>	<b>297</b>

		<b>PRICE – PURCHASE COST (Area Median Income)</b>					
		(51%-60%)	(61%-80%)	(81%-125%)	(126%+)		
<b>O</b>	<b>U</b>	<b><u>\$75,000-</u></b>	<b><u>\$99,000-</u></b>	<b><u>\$122,000-</u></b>	<b><u>\$171,000+</u></b>		<b><u>TOTALS</u></b>
		<b><u>\$98,000</u></b>	<b><u>\$121,000</u></b>	<b><u>\$170,000</u></b>			
<b>W</b>	<b>N 1 Bedroom</b>	0	10	22	15		47
<b>N</b>	<b>I 2 Bedroom</b>	8	34	36	29		107
<b>E</b>	<b>T <u>3+ Bedroom</u></b>	<u>38</u>	<u>100</u>	<u>262</u>	<u>333</u>		<u>733</u>
<b>R</b>	<b>S Totals</b>	<b>46</b>	<b>144</b>	<b>320</b>	<b>377</b>		<b>887</b>

NOTE – 2005 100% Area Median Income in Lincoln County is an estimated \$54,700, for a family of 2.5 persons.

Source: Hanna:Keelan Associates, P.C., 2005

# *Lincoln County/Communities, Nebraska*

## FIVE-YEAR ACTION PLAN

	<u><i>Housing Implementation</i></u> HOUSING ACTIVITY	PURPOSE	EST. COST	POSSIBLE FUNDING - PARTICIPANTS
1.	Implement a Lincoln County housing <i>capacity building/education/promotion program to local interests.</i>	To educate local housing interests on the housing situation and potential and to recruit both profit and non-profit housing developers.	\$15,000 Annually	Lincoln County CDC, Private Sector, Public Sector, HOME Funds, Nebraska Investment Finance Authority, Nebraska Department of Economic Development.
2.	Establish a Lincoln County <i>Funders Partnership.</i>	To provide technical assistance to housing developers and share bridge and final financing of housing programs.	No Cost Estimate	Local Financial Institutions, other Private and Public Sector Groups and Individuals.
3.	Establish a Lincoln County <i>Housing Trust Fund.</i>	To provide “gap” financing for affordable housing programs.	\$700,000 Annually	Developer Fees, Private Foundations, Community Contributions.
4.	Establish a Lincoln County Community Reinvestment or <i>Equity Fund.</i>	To purchase Tax Credits (low-income housing, historic), associated with affordable and historically significant housing programs.	\$1,000,000 Annually	Selected Public and Private Sector Investments, Financial Institutions, Insurance Companies, C-Corporations. Partner with the Equity Fund of Nebraska.

	<b>HOUSING ACTIVITY</b>		<b>PURPOSE</b>		<b>EST. COST</b>		<b>POSSIBLE FUNDING - PARTICIPANTS</b>
5.	Establish a Lincoln County <b><i>Housing Land Trust.</i></b>		To ensure the availability of land for future housing developments.		\$500,000 Annually		Lincoln County CDC, Private Sector, Public Sector, HOME Funds, Nebraska Investment Finance Authority, Nebraska Department of Economic Development.
6.	<b><i>Housing Inspection Programs</i></b> in Lincoln County and community areas to focus on both rental and owner properties.		To allow for the ongoing inspection of both owner and rental housing properties throughout Lincoln County, to insure code enforcement and the availability of safe housing.		\$45,000-\$55,000 Annually		Lincoln County and Communities, Landlords, Property Owners.
7.	<b><i>Lincoln County Housing Website.</i></b>		To provide a resource for finding available owner and rental housing and buildable lots in Lincoln County.		\$5,000 Start-up cost, \$2,000 Annual Maintenance Cost		Realtor and Landlord Associations, Lincoln County and Communities, Lincoln County CDC, Major Employers.
8.	<b><i>Lincoln County Employers Assistance Program</i></b>		For Major Employers in Lincoln County to encourage and assist employees with securing proper housing in Lincoln County.		Could include the offering of down payment assistance, bridge loans, long-term financing.		Major Employers, Lincoln County and Communities, Lincoln County CDC, North Platte Development Corporation (DEVCO).

	<b><u>Housing Developments</u> <u>Elderly/Special Populations</u> <u>Rental/Owner Housing</u> HOUSING ACTIVITY</b>	<b>PURPOSE</b>	<b>EST. COST</b>	<b>POSSIBLE FUNDING - PARTICIPANTS</b>
9.	<i>North Platte</i> – 30 units, rental elderly households (62+ yrs.), 0%-50% AMI.	To provide a one bedroom affordable housing option for older adults, both independent and frail.	\$3,100,000	HUD 202, Nebraska Housing Trust Funds, HOME Funds, Land Trust Program.
10.	<i>North Platte</i> - 36 units, independent living, assisted living, mixed incomes, 51% to 80% AMI, Medicaid Waiver eligible.	To provide affordable, independent living/assisted living housing options to elderly households (55+ yrs).	\$4,100,000	LIHTC, HOME Funds, Nebraska Housing Trust Funds, Community and/or Equity Fund of Nebraska, Conventional Financing, Land Trust Program.
11.	<i>North Platte</i> – 24-30 Townhomes, rental elderly households (55+ yrs) mixed income at 81%+ AMI.	To provide affordable two+ bedroom Townhomes for independent living elderly households.	\$4,200,000	Conventional Financing, Community Housing Trust Funds.
12.	<i>North Platte</i> - 10 duplexes (20 units) for elderly households (55+ yrs) mixed income at 81%+ AMI.	To provide elderly households with two bedroom rental options.	\$1,700,000	LIHTC, HOME Funds, Nebraska Housing Trust Fund, Community Housing Trust Funds, Conventional Financing.
13.	<i>North Platte</i> - 40 units of rental housing for persons with a mobility and/or cognitive disability, at 0% to 50% AMI. One or two separate development properties.	To provide one- and two bedroom units for households with a person(s) with a disability(ies).	\$4,400,000	HUD 811, Nebraska Housing Trust Fund, HOME Funds, Community Housing Trust Funds.

	<b><i>Family Rental Housing</i> HOUSING ACTIVITY</b>	<b>PURPOSE</b>	<b>EST. COST</b>	<b>POSSIBLE FUNDING - PARTICIPANTS</b>
14.	<b><i>North Platte</i></b> - 20 units, Townhomes, mixed income for families at 0% to 50% AMI.	To provide two- and three bedroom affordable housing for families of various income levels.	\$2,700,000	LIHTC, Nebraska and Community Housing Trust Funds, Tax Exempt Bond Financing, Conventional Financing, HOME Funds, Community and/or Equity Fund of Nebraska, Land Trust Program.
15.	<b><i>North Platte</i></b> - 28 single family rental houses, for individual/families, 0% to 80% AMI.	To provide affordable two- and three+ bedroom units for persons/ families of very low- to low-income.  Could be a Purchase-Rehabilitate-Rent-to-Purchase (CROWN) Program.	\$3,800,000	LIHTC, Nebraska and Community Housing Trust Funds, Conventional Financing, Section 8 Rental Assistance, Community and/or Equity Fund of Nebraska, HOME Funds, Land Trust Program.
16.	<b><i>North Platte</i></b> - Existing Rental Facilities Conversion Program. Up to 60 units.	To re-program an existing rental property for reuse; i.e., Hotel Pawnee. Mixed population, mixed income.	\$5,400,000	HUD 811 and/or 202 Conversion, LIHTC, Nebraska and Community Housing Trust Funds, Tax Exempt Bond Financing, Conventional Financing, HOME Funds, Community and/or Equity Fund of Nebraska, Land Trust Program.
17.	<b><i>North Platte</i></b> - Up to 36 units of market rate rental units, for families, individuals, 81%+ AMI.	Provide a mix of one-, two- and three bedroom rental units, with all modern amenities.	\$4,200,000	Conventional Financing, Mortgage Insurance, Tax Increment Financing, Land Trust Program.

	HOUSING ACTIVITY		PURPOSE		EST. COST		POSSIBLE FUNDING - PARTICIPANTS
18.	<i>Sutherland</i> – Six duplexes, 12 units, family rental units proposed for mixed income, mixed populations, 50%+ AMI.		To provide two- and three bedroom affordable rental units for families.		\$950,000		LIHTC, HOME Funds, Nebraska Housing Trust Fund, Community Housing Trust Fund, Land Trust Program.
19.	<i>Sutherland</i> – Six to eight single family rental units proposed for mixed income, mixed populations.		To provide two- and three+ bedroom affordable rental units for families. Could be CROWN Credit-to-Own.		\$1,300,000		LIHTC, Nebraska and Community Housing Trust Funds, Tax Exempt Bond Financing, Conventional Financing, HOME Funds, Community and/or Equity Fund of Nebraska, Land Trust Program.
20.	<i>Brady, Hershey, Maxwell, Wallace and Wellfleet</i> – 10 to 12 scattered site single family/duplex rental units proposed for mixed income, mixed populations.		To provide two- and three+ bedroom affordable rental units for families. Could be CROWN Credit-to-Own.		\$2,000,000		LIHTC, Nebraska and Community Housing Trust Funds, Tax Exempt Bond Financing, Conventional Financing, HOME Funds, Community and/or Equity Fund of Nebraska, Land Trust Program.

	<b><i>Owner Housing Programs</i></b> <b>HOUSING ACTIVITY</b>	<b>PURPOSE</b>	<b>EST. COST</b>	<b>POSSIBLE FUNDING - PARTICIPANTS</b>
21.	<b><i>North Platte</i></b> – 10-14 single family homes for families with a person(s) with a disability(ies) at 51% to 125% AMI.	To provide three+ bedroom home ownership opportunities to low- to moderate-income families, with a person(s) with a disability(ies). Could be a CROWN program.	\$2,100,000	HOME Funds, Local Donations, Nebraska and Community Housing Trust Funds, LIHTC, Community and/or Equity Fund of Nebraska, Fannie Mae, Assistive Technology Partnership, Land Trust Program.
22.	<b><i>North Platte</i></b> – Up to 60 single family houses for entry-level families at 51% to 80% AMI.	To provide three+ bedroom home ownership opportunities to low-income families. Could be CROWN program; could be tied to an Employer's Assistance Program.	\$8,900,000	Conventional Financing, Major Employers, Fannie Mae, Owner Equity, Land Trust Program.
23.	<b><i>North Platte</i></b> – 120 to 150 single family houses for families at 81%+ AMI.	To provide a home ownership continuum for existing and future residents. Could be tied to an Employer's Assistance Program.	\$17,400,000 to \$21,800,000	Conventional Financing, Major Employers, Fannie Mae, Owner Equity.
24.	<b><i>North Platte</i></b> – Up to 80 units of Patio- and/or Townhome housing for persons/families, mixed income, 55+ years of age, at 61%+ AMI.	To provide a continuation of elderly housing in North Platte, two- and three bedroom units.	\$10,800,000	Nebraska and/or Community Trust Funds, Conventional Financing, HOME Funds, Land Trust Program.

	HOUSING ACTIVITY		PURPOSE		EST. COST		POSSIBLE FUNDING - PARTICIPANTS
25.	<i>Sutherland</i> – Up to 30 single family homes for entry-level families at 51%+ AMI.		To provide three+ bedroom home ownership opportunities to families. Could be a CROWN program.		\$4,200,000		HOME Funds, Local Donations, Nebraska and Community Housing Trust Funds, LIHTC, Community and/or Equity Fund of Nebraska, Fannie Mae, Land Trust Program.
26.	<i>Brady, Hershey, Maxwell, Wallace and Wellfleet</i> – Up to 40 single family homes for entry-level families at 51%+ AMI.		To provide three+ bedroom home ownership opportunities to families. Could be a CROWN program.		\$5,800,000		HOME Funds, Local Donations, Nebraska and Community Housing Trust Funds, LIHTC, Community and/or Equity Fund of Nebraska, Fannie Mae, Land Trust Program.
27.	<i>Rural Lincoln County</i> – Up to 175 single family homes for persons/families, mixed income, mixed population, at 61%+ AMI.		To provide three+ bedroom home ownership opportunities to families. Could be a CROWN program.		\$26,300,000		HOME Funds, Local Donations, Nebraska and Community Housing Trust Funds, LIHTC, Community and/or Equity Fund of Nebraska, Fannie Mae.

	<b><i>County-Wide Housing Rehabilitation Program</i></b> <b>HOUSING ACTIVITY</b>	<b>PURPOSE</b>	<b>EST. COST</b>	<b>POSSIBLE FUNDING - PARTICIPANTS</b>
28.	<b><i>Lincoln County Communities</i></b> – Purchase/ demolish up to 50 housing structures annually.	To provide land for replacement housing, while removing dilapidated houses.	\$3,750,000	CDBG, HOME Funds, Nebraska and/or Community Trust Funds.
29.	<b><i>Lincoln County Communities</i></b> – Provide a moderate rehabilitation program for 50 to 60 housing units annually, either owner or renter.	To upgrade housing of low- to moderate-income families.	\$1,250,000 to \$2,000,000	CDBG, HOME Funds, Owner Equity, Nebraska and/or Community Trust Funds, Conventional Financing.
30.	<b><i>Lincoln County Communities</i></b> – Provide a substantial rehabilitation program for 30 to 40 housing units annually, either owner or renter.	To substantially upgrade housing of low- to moderate-income families.	\$150,000 to \$1,000,000	CDBG, HOME Funds, Owner Equity, Nebraska and/or Community Trust Funds.
31.	<b><i>Lincoln County Communities</i></b> – Housing Rehabilitation program for persons with a disability(ies) – 20 homes.	To assist families with a member having a disability(ies) to rehabilitate their house to be handicapped accessible.	\$675,000	CDBG, HOME Funds, Owner Equity, Nebraska and/or Community Trust Funds, Assistive Technology Partnership.