

CHADRON, NEBRASKA **COMMUNITY HOUSING STUDY - 2022.**

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



PREPARED FOR:
THE CITY OF CHADRON, NEBRASKA.

PREPARED BY:

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SEPTEMBER, 2017

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**CHADRON, NEBRASKA
COMMUNITY HOUSING STUDY WITH STRATEGIES FOR
AFFORDABLE HOUSING - 2022.**

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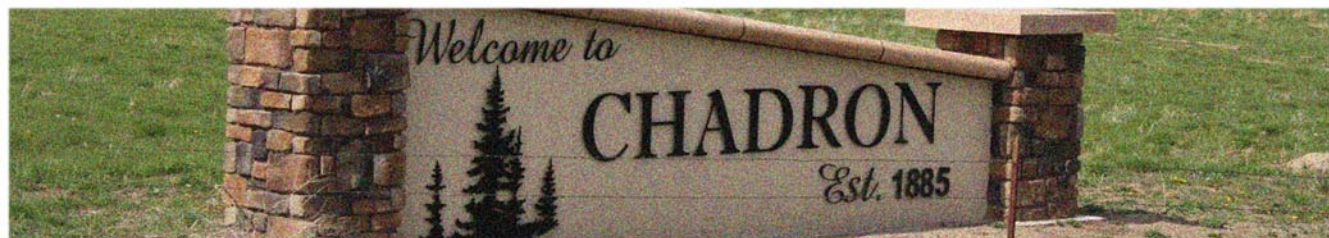
CHADRON, NEBRASKA **COMMUNITY HOUSING STUDY - 2022.**

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SECTION 1

**OVERVIEW OF RESEARCH ACTIVITIES,
EXPECTED OUTCOMES& COMMUNITY
OBSERVATIONS.**



SECTION 1

OVERVIEW OF RESEARCH ACTIVITIES, EXPECTED OUTCOMES & COMMUNITY OBSERVATIONS.

INTRODUCTION.

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

This **Community Housing Study** was conducted for the **Community of Chadron, Nebraska**, by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm, with the assistance of a **Community-Wide Housing Steering Committee**, comprised of local elected officials, business owners, housing and community development stakeholders and Community residents. Funding for this **Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from **The City of Chadron**.

RESEARCH APPROACH.

The **Chadron, Nebraska Community Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the Community were derived from the U.S. Census and the 2011-2015 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and secondary data sources and input from local leadership and housing stakeholders.

To facilitate effective planning and implementation activities, housing demand projections were developed for a five year period. The implementation period for this Housing Study will be September, 2017, to September, 2022.

PURPOSE OF STUDY.

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

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

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

This **Housing Study** included both quantitative and qualitative research activities. The **Qualitative activities** included a comprehensive Community citizen participation program consisting of Surveys, Housing Listening Sessions with key Community organizations and local leadership, and meetings with the **Chadron Housing Steering Committee**. The purpose of each of these activities was to maximize opportunities for citizen input. **Quantitative research activities** included the collection of multiple sets of statistical and field data for Chadron. The collection and analysis of this data allowed for the projection of the population and household base, income capacity and housing demand.

COMMUNITY OBSERVATIONS.

Chadron, Nebraska, is located in the northwest corner of the State of Nebraska, at the intersection of U.S. Highways 385 and 20, in Dawes County. The City sits at the northern edge of the Pine Ridge region of Northwestern Nebraska and the Pine Ridge Ranger District of the Nebraska National Forest. The Nebraska Northwest Railroad runs parallel and north of the Highway 20 (Third Street) Corridor, along the north side of Downtown Chadron.

Historic Overview:

A planned junction of the Fremont, Elkhorn & Missouri Valley Railroad (FE & MV) established the community of Chadron in the northeastern portion of Dawes County. The FE & MV Railroad first arrived in August 1885 and split in two directions. One line continued west into Wyoming and another turned north to the Black Hills. Chadron rapidly grew to a City of 1,867 when the Community first appeared in the Census of 1890. Although the population declined sharply in the early 1890s during the drought and financial crisis or “Panic of 1893” the City rebounded and had only a total decline of 202 people by the 1900 Census when the official population was 1,665.

The City grew by an additional 1,022 residents by 1910 and experienced further growth through the 1920 Census, reaching 4,412. This 331 percent gain in residents between 1910 and 1920 was the result of the City being selected as the site of the new State Normal School, later renamed Chadron State College. The Community population remained just over 4,000 throughout the next 30 years, reaching 4,687 by the 1950 Census. Chadron grew to a total of 5,079 by 1960, before stabilizing at just over 5,900 persons through 1980 when the City reached its historical peak population of 5,933. The 2010 population rebounded to 5,851 people after a sharp decline of 345 persons in 1990. The 2016 Annual Census Estimate projects a current population of 5,725.



The **Downtown Neighborhood** is focused upon either side of Main Street, between 1st and 4th Streets, but extends west to Morehead Street and east to Bordeaux Street. A variety of smaller one and two-bedroom houses are concentrated to the east and west of Downtown Chadron, between 1st and 3rd Streets. These houses range in from the 1890s to early 1900s.



The **North neighborhood** includes the area north of Highway 20, excluding the Downtown. Public facilities in the neighborhood include the Crest View Care Center and Chadron Intermediate School and recreation facilities including Boog Horse Park, while Maurice Horse Field and Fitzgibbon Field baseball complexes are directly east of North Main Street.



The **South Neighborhood** is a residential area between Downtown Chadron and the Campus of Chadron State College, generally from Maple on the west to Ann Street on the east. These north/south streets, with the exception of Main Street, are narrow and those between Morehead and Ann Streets have been designated a system of one-way streets. Main Street, however, is a wider two-way street that provides direct connections between the Downtown and Chadron State College.



Main Street looking south to the hills above Chadron State College.

The older houses dating between the 1890s and 1910s are in highest concentrations near Downtown Chadron. These older houses are smaller one to two-bedroom dwellings that have rectangular or “L” shaped floor plans, gable roofs and wood, masonry or stucco sided exteriors. More than 50 percent of the houses in Chadron are rental properties, which is most noticeable in the larger houses throughout this neighborhood that have several mail boxes. These larger homes have been converted to apartment houses with several individual units.





One and one-half and two-story houses built in the late 1890s and early 1900s are scattered throughout the northern portion of the southern neighborhood. These dwellings have wood clapboard siding and exhibit the massing and architectural style influences of Victorian and Queen Ann periods. Specifically, large porches, steeply pitched gable roofs, tall windows and gable roofed projections from the facades of the dwellings.

Housing constructed between 1915 and 1930 were focused on cottage style bungalows that have extended roof eaves (sometimes supported by brackets), low pitched gable roofs, front porches that accentuate the entrance to the home and exterior treatments such as rusticated brick, stone or stucco on foundations, porches and chimneys. These bungalow cottages focused attention on the front porch as a gathering point for family and neighbors.



Post-World War II housing, constructed after 1945, is notable for its roof eaves that are flush with exterior walls and plain wooden clapboard or stucco siding, brick foundations and chimneys, and a protruding front entry with steps leading to the front door. These houses are nearly void of a front porch, that is typically a narrow landing between the front door and the steps. Houses of this era are scattered throughout the central and southern portions of the neighborhood.



Housing constructed closer to the Chadron State College campus begins to have 1960s through 1980s ranch style housing scattered throughout the southern regions of the neighborhood. These houses have long rectangular floor plans that either take up two to three lots when placed in the middle of the block, or on corner lots that are flipped to front on the side street. Ranch style houses of this era have low pitched roofs, a plain facade of either wood or brick veneer siding and integral or attached garages. The houses with fireplaces have chimneys that are oversized to the extent that they become major structural features to the dwellings.



The **Eastern Neighborhood** has residential subdivisions that are more concentrated with ranch style housing constructed after the mid-1970s. This neighborhood extends from Ann Street east to the Corporate Limits and from 3rd Street (Highway 20) Corridor to 10th Street. Major public facilities located in this neighborhood include Finnegan City Park and the combined campus of the East Ward Elementary School, Chadron Middle School and the Chadron High School, that is located just south of the Chadron State College Campus.



The East Chadron Neighborhood.

Housing styles prevalent in the eastern neighborhood are either one story ranch or split-level style houses. In general, these houses have enlarged chimneys, low sloping roofs and facades that are at least partially comprised of brick masonry and wooden or metal siding. The front yards are larger than yards of the other neighborhoods in Chadron and have more landscaping elements to enhance the character of the neighborhood. Streets are laid out in a rectangular grid-iron pattern, except for the curvilinear street pattern within the Parry Hillcrest Addition, between 6th and 10th Street, from Cedar Street to Ridgeview Road.



The Chadron Housing Authority owns and manages the Royal Court Apartment complex, at the intersection of Royal Court and Pine Crest Drive. Two buildings are on the east side of Pine Crest Drive and the third building is on the west side of the street. These three elderly apartment buildings are comprised of one-story, brick veneer and wood sided exteriors each with six one-bedroom units. Both areas have well maintained lawns with landscaped bushes and shade trees.



Royal Court Apartments.

Pine Crest Drive gradually rises up the hill to the south, as some of the most recently built homes in Chadron front on either side of this residential street. These newer dwellings exhibit a mixture of single story and split-level homes, many with a combination of brick veneer and wood or metal siding and low-pitched gable or hipped roofs. Several vacant lots are gradually becoming available along Pine Crest Drive, which is being developed in phases along the eastern Corporate Limits of Chadron.



Typical housing types along Pine Crest Drive.

Additionally, a couple of duplexes are scattered throughout the eastern neighborhood, but two buildings consisting of eight units each are located on the south side of 8th Street, just east of Cedar Street.



Duplex on Pine Crest Drive.



Eight Unit Apartment Buildings.

The **West Neighborhood** in Chadron is generally located to the west of Maple Street and south of 3rd Street (Highway 20). This is the one neighborhood of Chadron that has significant amounts of vacant land. Important public facilities within this western neighborhood include the Chadron Community Hospital, Prairie Pines Lodge (assisted living facility) and several commercial uses along the Highway 385 corridor on the west and 3rd Street (Highway 20) on the north edges of the neighborhood. A small 1910 to 1930 residential housing area exists between 3rd and 4th Streets, while a sampling of much newer single, duplex and apartment buildings are scattered throughout the eastern half of the neighborhood.



Housing types along Pine Street, between 3rd and 4th Streets.



Prairie Pines Lodge Assisted Living.

The Chadron Housing Authority owns and manages three separate housing facilities along the west side of Pine Street including the “West Hills Villa” - a 12-unit one story building at 6th and Pine, the “Heritage” – a 23 unit at the southeast corner of 8th and Pine streets, and the “Pine Court Apartments” – a 12-unit one story building at the southeast corner of 8th and Pine Streets that is identical to the West Hills Villa.



The Hillside Apartments are a row of duplexes along the north side of 8th Street, between the Hospital and Pine Street, are arranged in groups of two to form commons open spaces between each duplex. South of 10th Street, and extending to the southern corporate limits, a large 80-acre tract of land has individual houses developed along the west side of Maple Street, while a variety of mobile home parks are concentrated along the east side of the Street. The middle of the tract of land provides ample opportunity for the future development of a variety of residential housing options.



HOUSING & COMMUNITY DEVELOPMENT ACTIVITIES.**City of Chadron Planning Commission:**

- Implements the components of the ***Chadron Comprehensive Plan*** to encourage and guide the development and rehabilitation of housing throughout the Two-Mile Planning Jurisdiction of the City of Chadron.
- Provides guidance to the City Council regarding the use of Tax Increment Financing for the improvement and development of infrastructure in support of housing, commerce and industry in Chadron.

Housing efforts within the City of Chadron, and its service area, by the High Plains Community Development Corporation:

- Rehabilitation of the former Dorothy's Kitchen into a four bed/two bath single family home.
- Purchased/rehabilitated four single family homes within the City of Chadron and were sold to low-income families.
- Provided closing cost assistance to 33 low-income homebuyers within the Cities of Chadron, Crawford, Alliance, Hay Springs, Rushville and Gordon, Nebraska.
- Recently received a grant from the Nebraska Department of Economic Development to provided homebuyers closing cost assistance again to the cities within Dawes County, including Chadron, and to Box Butte, Sheridan, Sioux and Morrill Counties.
- The High Plains Community Development Corporation, Inc., continues to be a HUD approved Housing Counseling agency, providing homebuyer education, pre-purchase counseling, credit counseling, post-purchase counseling, foreclosure counseling, and reverse mortgage counseling to residents throughout our service area, including the City of Chadron.

Other Significant Community Improvement Projects:

- The new Chadron Community Hospital, a critical access hospital, was constructed in 2010 at an estimated cost of \$30,000,000.
- Chadron Municipal Airport runway and taxiway reconstruction at a cost of \$12,000,000 completed in June, 2016.
- Highway 20 street reconstruction throughout the Corporate Limits at a cost of \$8,000,000 that will be substantially complete by December, 2016.
- City of Chadron enclosed the municipal swimming pool, added a therapy pool, walking track and extensive updates including a new splash pad and slides at a cost of \$6,800,000 to be substantially complete as of January, 2017. The facility is being renamed the Chadron Aquatics Center and Wellness Center.

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SECTION 2 **COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.**



SECTION 2 | COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

INTRODUCTION.

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

The **Citizen Participation Program** for this Housing Study process included the formation of a **Chadron Housing Steering Committee**, consisting of local elected officials, business owners and general citizenry from the Community. The methods used to gather information from the citizens of Chadron included **Community Housing "Listening Sessions"** and the implementation of three important Surveys: "**Citizen Housing Survey**," "**Workforce Housing Needs Survey**" and "**Continuum of Care for Elderly Persons Household Survey**". Surveys were distributed utilizing local websites, as well as hard copies at key Community locations.

CITIZEN HOUSING SURVEY.

The **Chadron "Citizen Housing Survey"** asked participants to provide information regarding various aspects of the Community, including housing, their current living situation, condition of their dwelling unit and what families could afford for monthly rent or a monthly house payment. A total of **30 Surveys** were completed. The following summarizes the results of the **Survey**. The complete **Survey** results are available in **Appendix I**.

- ♦ A total of **24 Survey** participants lived in the City of Chadron, with an additional six residing in rural Dawes County or providing no response to their location. A large number of participants were employed in the government, non-profit and education sectors of the Community. The highest number of **Survey** participants were between 55 and 64 years of age.

- ◆ **Survey participants** were asked to address some of the **issues or barriers** they experience in **obtaining affordable owner or renter housing**. The most common barriers identified when obtaining affordable **owner housing** included, housing prices, cost of homeowners insurance, excessive down payment/closing costs and a lack of sufficient homes for sale. The most common barriers faced when obtaining affordable **rental housing** included, a lack of available, decent rental housing and the high cost of rent.
- ◆ **A total of seven participants were not satisfied with their current housing situation.** Reasons included, their home was too small, in need of substantial updating and being located too far from their place of employment.
- ◆ **Top housing needs** identified in the **Survey** in Chadron included, but were not limited to, housing for low and middle income families, housing for existing/new employees, single family housing, rehabilitation of owner and renter-occupied housing, housing choices for first-time homebuyers, three+-bedroom apartments or homes and retirement housing for low to moderate-income elderly persons.
- ◆ **Top housing needs for elderly persons** included single family homes and duplexes and townhomes for rent.
- ◆ Top-rated support services included food/Meals-On-Wheels, law enforcement, home health care and volunteer opportunities.
- ◆ **A total of 12 Survey participants identified an interest in purchasing a home in Chadron,** with **eight** having the ability to afford a home either priced between \$50,000 and \$100,000 or between \$120,000 and \$135,000. A total of **five Survey participants** identified the ability to afford a monthly rent between \$500 and \$700.

COMMUNITY CITIZEN HOUSING SURVEY FOR CHADRON, NEBRASKA	
The City of Chadron is currently conducting the following survey to determine both present and future housing needs during the next five years. This survey is funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from the City of Chadron. An important activity of the Housing Study is to ask you, a local resident, about the housing needs of your Community. Please complete this survey, by FRIDAY, APRIL 14TH .	
1. Where do you reside? TOTAL SURVEYS: 20	
<input type="checkbox"/> Chadron (24)	<input type="checkbox"/> Rural Dawes County (4)
<input type="checkbox"/> Other/No Response (2)	
2. If you do not live in Chadron, are you interested in moving to the Community?	
<input checked="" type="checkbox"/> Yes (4) <input type="checkbox"/> No (4)	
3. Which of the following sectors are you employed?	
<input type="checkbox"/> Government (7)	<input type="checkbox"/> Finance (0)
<input type="checkbox"/> Non-Profit Organization (6)	<input type="checkbox"/> Manufacturing (0)
<input type="checkbox"/> Retail & Wholesale Trade (0)	<input type="checkbox"/> Agricultural/Forestry/Natural Resources (2)
<input type="checkbox"/> Real Estate (0)	<input type="checkbox"/> Administrative (0)
<input type="checkbox"/> Information (1)	<input type="checkbox"/> Health Care/Social (2)
<input type="checkbox"/> Education (5)	<input type="checkbox"/> Utilities/Construction (0)
<input type="checkbox"/> Leisure & Hospitality (1)	<input type="checkbox"/> Professional/Technical (0)
<input type="checkbox"/> Transportation (0)	<input type="checkbox"/> Mining (0)
<input type="checkbox"/> Accommodation & Food (1)	<input type="checkbox"/> Arts/Entertainment (0)
<input type="checkbox"/> Retired (5)	<input type="checkbox"/> Other
4. Gender?	
<input type="checkbox"/> Male (6) <input type="checkbox"/> Female (20)	
5. What is your current age?	
Under 25_1_ 25-34_6_ 35-44_4_ 45-54_5_ 55-64_8_ 65-74_3_ 75-84_2_ 85+_1_	
6. Which type of housing do you currently live in?	
<input checked="" type="checkbox"/> Single Family Home (own) (12)	<input type="checkbox"/> Manufactured/Mobile Home (own) (2)
<input type="checkbox"/> Single Family House (rent) (4)	<input type="checkbox"/> Manufactured/Mobile Home (rent) (0)
<input type="checkbox"/> Duplex/Triplex (own) (0)	<input type="checkbox"/> Rental Apartment (2)
<input type="checkbox"/> Duplex/Triplex (rent) (0)	<input type="checkbox"/> Condominium (0)
<input type="checkbox"/> Townhome (own) (0)	<input type="checkbox"/> Other
<input type="checkbox"/> Townhome (rent) (0)	
7. Number of persons in your household? 1 = 7 2 = 17 3 = 4 4 = 2 5+ = 0	
8. Please indicate your household income range, for 2015, before taxes. Less Than \$25K = 4, \$25K-\$40K = 7, \$40K-\$60K = 4, \$60K-\$80K = 7, \$80K-\$100K = 5, \$100K-\$125K = 0, \$125K+ = 2.	
9. As a renter or homeowner, what are some of the issues or barriers you experience with obtaining affordable, suitable housing for your household? Please check <input checked="" type="checkbox"/> all that apply.	
For Renters	For Owners
1 Lack of handicap accessible housing	3 Lack of handicap accessible housing
0 Lack of adequate public transportation	2 Lack of adequate public transportation
0 Lack of knowledge of fair housing rights	2 Lack of knowledge of fair housing rights
8 Cost of rent	12 Housing prices
1 Restrictive zoning/building codes	3 Restrictive zoning/building codes
0 Job status	2 Job status
3 Attitudes of landlords & neighbors	2 Attitudes of immediate neighbors
5 Lack of availability of decent rental units in your price range	3 Mortgage lending application requirements
0 Use of background checks	7 Excessive down payment/closing costs
0 Excessive application fees and/or rental deposits	3 Cost of utilities
1 Cost of utilities	0 Lack of educational resources about homeowner responsibilities
1 Lack of educational resources about tenant responsibilities	4 Cost of homeowners insurance
Other:	12 Lack of sufficient homes for sale
Other:	Other:

- ◆ **60 percent** of the **Survey** respondents supported using State or Federal grant funds to conduct an owner housing rehabilitation program.
- ◆ **56.7 percent** of the **Survey** respondents supported using State or Federal grant funds to conduct a rental housing rehabilitation program.
- ◆ **70 percent** of the **Survey** respondents supported establishing a local program that would purchase and tear down dilapidated houses and make the lots available for a family or individual to build a house.
- ◆ **66.7 percent** of the **Survey** respondents supported using grant dollars to purchase, rehab and resell vacant housing in the Community.
- ◆ **70 percent** of the **Survey** respondents supported using State or Federal grant dollars to provide down payment assistance to **first-time homebuyers**.

11. Which of the following housing types are needed in your Community? Please Check (✓).			
	Greatly Needed	Somewhat Needed	Not Needed
▪ Housing For:			
1. Lower-Income Families	13	7	2
2. Middle-Income Families	21	3	1
3. Upper-Income Families	8	5	8
4. Single Parent Families	17	5	2
5. Existing / New Employees	17	3	3
6. Student Housing (On Campus)	2	7	5
7. Student Housing (Off Campus)	5	8	3
▪ Single Family Housing	18	3	2
▪ Rental Housing (General)	13	5	5
▪ Manufactured Homes	7	9	6
▪ Mobile Homes	1	5	14
▪ Condominiums/Townhomes	10	11	3
▪ Duplex Housing	10	12	2
▪ Apartment Complexes (3 to 12 Units per Complex)	8	11	1
▪ Rehabilitation of Owner-occupied Housing	12	9	1
▪ Rehabilitation of Renter-occupied Housing	14	8	1
▪ Housing Choices for First-Time Homebuyers	16	4	2
▪ Single Family Rent-To-Own			
1. Short-Term 3 to 5 Years	11	6	4
2. Long-Term 6 to 15 Years	9	8	4
▪ Duplex/Townhouse Rent-to-Own			
1. Short-Term 3 to 5 Years	10	9	5
2. Long-Term 6 to 15 Years	9	11	4
▪ One Bedroom (Apartment or House)	5	16	3
▪ Two Bedroom (Apartment or House)	13	8	2
▪ Three+ Bedroom (Apartment or House)	16	7	1
▪ Independent Living Housing for Persons with a Mental/Physical Disability	8	13	2
▪ Group Home Housing for Persons with a Mental/Physical Disability	4	14	3
▪ Housing in Downtown	2	16	4
▪ Retirement Housing – Rental	10	8	2
▪ Retirement Housing – Purchase (Owner occupant)	11	9	3
▪ Retirement Housing For:			
1. Low-income Elderly Persons	13	8	1
2. Middle-income Elderly Persons	15	10	0
3. Upper-income Elderly Persons	7	13	3
▪ Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	3	15	4
▪ Single-Room-Occupancy Housing (Boarding Homes)	1	12	10
▪ Short-Term Emergency Shelters – 30 Days or Less	6	13	5
▪ Long-Term Shelters – 90 Days or Less	2	11	8
▪ Transitional Housing (3-12 month temporary housing)	5	8	9
▪ Housing for Persons with Chronic Mental Illness	2	14	6

WORKFORCE HOUSING NEEDS SURVEY.

The City of Chadron, in cooperation with local major employers, conducted a **Workforce Housing Needs Survey** to determine the specific renter and owner housing needs of the Community's workforce. A total of **64 Surveys** were completed.

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

Workforce Housing Needs Survey

The City of Chadron, in cooperation with major employers in Dawes County, is conducting the following survey to determine the specific renter and owner housing needs of the Community's workforce. This Survey is funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from the City of Chadron. We would appreciate you completing and returning the following Survey to your employer by **FRIDAY, APRIL 14TH**.

1. Place of Employment? _____ **TOTAL SURVEYS: 64**

2. Where do you currently reside?
☐ Chadron (38) ☐ Rural Dawes County (19) ☐ Other/No Response (7)

If Other, where and why? _____

If outside of Chadron, would you be interested in moving to the Community?
10 Yes **10** No

3. Do you commute to Chadron for work? **22** Yes **37** No

If yes, how far is your commute?
13 Less Than 10 Minutes **5** 10-20 Minutes **7** 21-30 Minutes
2 31-40 Minutes **0** 41-50 Minutes **0** 51-60 Minutes **0** 61+ Minutes

4. Number of Persons in your household? 1 = 9 **2 = 23** 3 = 15 4 = 9 5+ = 6

5. Do you rent or are you a homeowner? **22** Rent **40** Own

6. How much is your monthly rent or mortgage payment? **Less Than \$500 = 23**
 \$500-\$650 = 12, \$651-\$800 = 5, \$801-\$950 = 3, \$951-\$1,100 = 6, \$1,101-\$1,250 = 2, \$1,251+ = 3.

7. Are you satisfied with your current housing situation? **46** Yes **14** No
 If no, why? _____

8. What is your current annual total household income?
15 Less than \$35K **9** \$35K-\$50K **13** \$51K-\$70K **5** \$71K-\$85K **18** \$86K+

9. As a renter or homeowner, what is the #1 issue or barrier you experience with obtaining affordable, suitable housing for your household?

For Renters		For Owners	
1 Lack of handicap accessible housing	1 Lack of handicap accessible housing	1 Lack of handicap accessible housing	1 Lack of handicap accessible housing
2 Lack of adequate public transportation	2 Lack of adequate public transportation	2 Lack of adequate public transportation	2 Lack of adequate public transportation
3 Lack of knowledge of fair housing rights	3 Lack of knowledge of fair housing rights	3 Lack of knowledge of fair housing rights	3 Lack of knowledge of fair housing rights
4 Cost of rent	4 Housing prices	4 Restrictive zoning/building codes	4 Restrictive zoning/building codes
5 Restrictive zoning/building codes	5 Job status	5 Attitudes of immediate neighbors	5 Attitudes of immediate neighbors
6 Job status	6 Mortgage lending application requirements	6 Excessive down payment/closing costs	6 Excessive down payment/closing costs
7 Attitudes of landlords & neighbors	7 Use of background checks	7 Cost of utilities	7 Cost of utilities
14 Lack of availability of decent rental units in your price range	8 Lack of educational resources about homeowner responsibilities	8 Lack of educational resources about tenant responsibilities	8 Lack of educational resources about tenant responsibilities
8 Excessive application fees and/or rental deposits	9 Cost of homeowner's insurance	9 Cost of Real Estate Taxes	9 Cost of Real Estate Taxes
9 Cost of utilities	10 Lack of Sufficient Homes for Sale	10 Cost of Real Estate Taxes	10 Cost of Real Estate Taxes
10 Lack of educational resources about tenant responsibilities	11 Other:	11 Other:	11 Other:
11 Other:			

- ◆ Survey respondents included **40 homeowners and 22 renters**. A total of **14 participants were not satisfied with their current housing situation**. Reasons included, their home was too small, in need of substantial updating and/or being too far from their place of employment. A total of **10 Survey participants indicated an interest in purchasing a home in Chadron**.
- ◆ A total of **13 Survey respondents** identified the ability to afford a home priced at or above \$50,000 and \$120,000. An additional **six participants** could afford a home priced between \$175,000 and \$225,000.
- ◆ Most Survey participants identified an ability to afford a monthly rent at or above \$900.
- ◆ The most common barriers identified when obtaining affordable **owner housing** included, **housing prices, a lack of sufficient homes for sale and the cost of real estate taxes**.
- ◆ The most common barriers faced when obtaining affordable **rental housing** included, the **high cost of rent and a lack of decent rental units at an affordable price range**.

CONTINUUM OF CARE FOR ELDERLY PERSONS HOUSEHOLD SURVEY.

A “Continuum of Care for Elderly Persons Household Survey” was made available on various Community websites and select locations around Chadron, to assist in determining the specific immediate, short- and long-term housing and Community service needs of the Community’s elderly population. A total of **25 Surveys** were completed.

Survey participants were asked to provide information on subjects concerning the types of housing needed for senior citizens and the appeal of a retirement housing campus for the Community. The following are highlights from the **Survey**. The complete results are available in **Appendix I**.

- ◆ **Survey respondents consisted of 19 identified owners and three renters.**
- ◆ **Participants identified anticipating future residency in either a single family home, duplex for rent or a two-bedroom apartment for rent to satisfy their housing needs within the next five years.**
- ◆ **A majority of participants felt that living in a Retirement Housing Campus was “somewhat appealing”.**
- ◆ **Church, Library, Post Office, Bank and Schools were some of the top Community services in Chadron, as identified by **Survey** participants.**
- ◆ **The top support services included Food/Meals-On-Wheels, Transportation/Auto Repair, Law Enforcement, Home Health Care and Volunteer Opportunities.**

**Continuum of Care for
Elderly Persons Household Survey
Chadron, Nebraska**

The City of Chadron is currently conducting a Community Housing Study, to determine both the short- and long-term housing needs of persons and families in Chadron. The Study is funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from the City of Chadron. The Study will include the identification of housing and service needs of elderly persons in the Community. Please complete and return this Survey, with your name and contact information to the drop box/Envelope by **FRIDAY, APRIL 14TH**.

1) Sex: Male 3 Female 22 TOTAL SURVEYS: 25

2) Location/
Age Status: Where do You currently live?
21 Chadron 4 Rural Dawes County
0 Other (Please identify): _____

What is your current age?
Under 45 1 45-54 1 55-64 4 65-74 5 75-84 9 85+ 4

Are you currently retired? Yes 18 No 7
If no, do you plan on retiring in Chadron? Yes 7 No 3

3) Family
Status: How many people live in your household? 1 = 11 2 = 13 3+ = 1
How many people 55+ years live in your household? 0 = 2 1 = 8 2+ = 9

4) Disability
Status: Do you or anyone in your household have a disability or any special assistance needs (Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)?
Yes 4 No 21

If yes, please explain the disability or special needs type.

5) Please indicate your household income range, for 2016.
Less Than \$25K - 7 \$25K-\$50K - 4 \$50K or More - 5

6) Are you receiving any retirement benefits? If so, please identify.
☐ Yes (15)
☐ No (7)

7) Do you own or rent where you live now?
☒ Own (19)
☐ Rent (3)

8) Please rate the quality of the following Services in the Community.
(1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent).

<u>2.5</u> Social/Rec. Activities	<u>3.0</u> Continuing Education	<u>2.5</u> Entertainment Options
<u>3.8</u> Church	<u>2.7</u> Discount/Variety Store	<u>3.2</u> Library
<u>2.9</u> Grocery Store	<u>3.0</u> Hospital	<u>3.0</u> Medical Clinic
<u>3.4</u> Pharmacy	<u>2.4</u> Downtown Businesses	<u>3.2</u> Police Protection
<u>3.7</u> Fire Protection	<u>3.5</u> Senior Center	<u>3.6</u> Bank
<u>3.1</u> City/Village Offices	<u>3.5</u> Post Office	<u>3.5</u> Schools
<u>3.2</u> Parks/Recreation	<u>2.4</u> Restaurant/Cafe	Other _____

9) Are you satisfied with your current housing situation? 19 Yes 6 No
If no, please explain:

COMMUNITY HOUSING LISTENING SESSIONS.

The **Housing Steering Committee** sponsored two **Community Housing “Listening Sessions,”** conducted at the Country Kitchen restaurant. One of the **Sessions** was conducted jointly with the local Rotary Club. Attendees provided input on local housing and development issues and offered solutions to alleviate weaknesses or threats to the quality of life in Chadron. The following highlights both **priority housing issues and needs for the City**, as expressed by those in attendance.

- ◆ The attendees of the **Listening Sessions** agreed with the projections for population and housing growth through 2022. However, the discussion quickly turned to the current lack of available housing to both purchase and rent.
- ◆ The lack of available housing to rent is a critical issue in Chadron. Workforce families are in direct competition with college students to obtain sound, decent and affordable housing to rent, especially single-family houses.
- ◆ As of 2017, approximately 53 percent of all housing units in Chadron are renter occupied.
- ◆ Chadron State College requires students to have completed 30 credit hours before they can live off-campus. Approximately 70 to 75 percent of college students live off-campus each year.
- ◆ Chadron has a lot of smaller one- and two-bedroom houses that were constructed in the early 1900s that, if listed for sale, are quickly purchased by landlords and converted to rental property.
- ◆ A lot of the larger three- and four-bedroom older houses have been converted to apartment houses. This is evident by the number of mailboxes on the front porches that range from three to six.
- ◆ One of the landlords attending a **Session** stated that he liked the smaller houses because it limited the number of students or roommates that could live together. (and thus, reduce damage to the property and limit “parties”)
- ◆ City and Chadron State College representatives both indicated that the lack of workforce housing impacts the ability of the public-school system and Chadron State College to recruit new teachers and professors. Teachers that are recent college graduates generally are looking to rent an apartment, as are new professors until they determine they want to stay long-term in Chadron and eventually purchase a house.
- ◆ Other attendees to the **Listening Sessions** stated that the lack of available houses to purchase tends to result in new persons and families renting a house until they either find a suitable house to purchase, or build a new house.

- ◆ The condition of houses in Chadron was discussed in both **Listening Sessions**. The Community has a large percentage of older houses that have not had adequate maintenance and up-keep.
- ◆ Dilapidated housing, or houses not cost effective to be rehabilitated, have been on the City Council agenda for the last few years. The City has targeted the worst houses to acquire and demolish, but it is a slow process unless owners gift the property to the City, which makes the process faster and more efficient.
- ◆ Since the mid-1990s, Chadron has also required all mobile homes to be located within a mobile home park. This ordinance has been effective in removing individual dilapidated trailers from Chadron's neighborhoods.
- ◆ Several **Session** attendees stated that the replacement of dilapidated houses, once demolished, with new houses will not be able to meet the demand for owner and rental housing through 2022. The City must find affordable methods to construct workforce housing in planned growth areas to the west and southwest, for example, to meet the needs for housing.
- ◆ The target cost of housing for workforce families was stated as being in the \$100,000 to \$150,000 range. Builders and landlords at the meeting quickly stated that a new three- to four-bedroom house, with a garage, can't be constructed in Chadron within that price range.
- ◆ Available lots for purchase in Chadron average \$7,000 to \$10,000, but nearly all currently lack either municipal water or sewer, or both. Lot costs with all infrastructure are generally \$15,000 to \$20,000
- ◆ The City does not have many vacant lots within the developed core of the City. Vacant lots are primarily located in designated residential growth areas in the western portion of the Community.
- ◆ Discussion ended with the **Sessions'** attendees focused on meeting the cost of new housing for workforce families affordable. The conclusion by several was that partnerships needed to be formed with developers and non-profit organizations with 501 (c) (3) status to be able to obtain grants and low interest loans.
- ◆ Others indicated that Chadron should consider partnering with other communities in the area, such as Gordon, Nebraska, (also in need for workforce housing) to produce new housing opportunities. A major employer in Gordon needs to double the size of their business and hire additional employees, but are delaying construction due to the lack of available housing for future employees.

CHADRON, NEBRASKA **COMMUNITY HOUSING STUDY - 2022.**

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



SECTION 3 **CHADRON COMMUNITY PROFILE.**



SECTION 3 CHADRON COMMUNITY PROFILE.

INTRODUCTION.

This **Section** of the **Chadron, Nebraska Community Housing Study with Strategies for Affordable Housing** provides a population, income, economic and housing profile of the Community. Presented are both trend and projection analysis. Emphasis is placed on a five-year projection of change. Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout Chadron.

The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing the Community with a future housing stock capable of meeting the needs of its citizens.

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables in Chadron included a five-year period, **September, 2017, to September, 2022**. This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

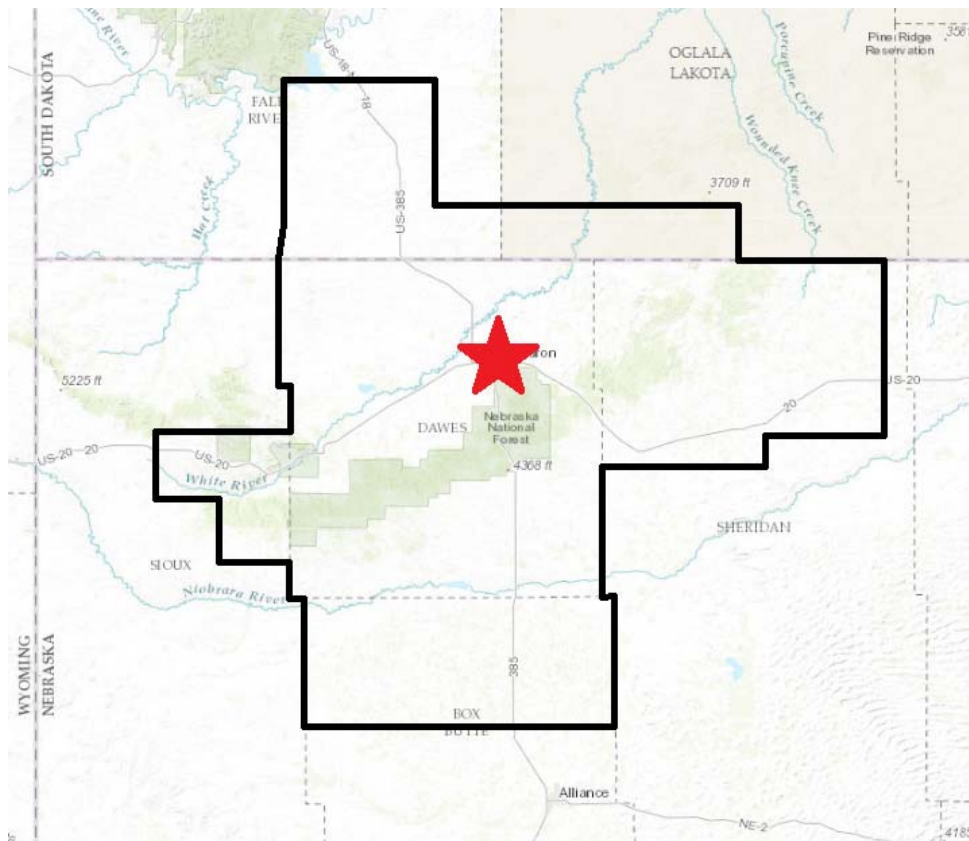
The following narrative provides population, income, economic and housing trends and projections for the Community of Chadron. All statistical **Tables** are included in **Appendix II** of this **Community Housing Study**.

EFFECTIVE (HOUSING) MARKET AREA.

The **Effective (Housing) Market Area** for Chadron is divided into two segments, a Primary and a Secondary Housing Market Area. The **Primary Housing Market Area (red star)** includes all of the City of Chadron. The **Secondary Housing Market Area (black line)**, determined by Chadron's location to other population centers and lines of demarcation that include Census Tracts and Block Groups, includes all of **Dawes County** and portions of Sioux, Box Butte and Sheridan Counties in Nebraska, as well as Fall River and Oglala Lakota Counties in South Dakota.

This **Secondary Housing Market Area** could provide added stability to the population of Chadron. In order for the Community to attract residents from the Secondary Market Area, the Chadron Community Redevelopment Authority, High Plains Community Development Corporation, Northwest Nebraska Development Corporation and the Chadron Chamber of Commerce need to provide a variety of housing types, both owner and renter, at various price ranges, for all income levels and age groups.

A large portion of housing in Chadron is occupied by students attending Chadron State College. Students at the College are not only from the Primary and Secondary Market Areas, but throughout the Midwest and, ultimately, the United States. The City of Chadron will need to partner with the College to ensure safe, affordable housing is provided for all students, as well as graduates desiring to remain in Chadron.



POPULATION PROFILE.

Population Trends and Projections.

The population of the previous two Decennial Censuses (2000 and 2010) recorded an increase in population for Chadron, as highlighted in **Table 3.1**. The Community's population increased from 5,634 in 2000, to 5,851 in 2010, an increase of 217 persons, or 3.9 percent.

The population of Chadron has continued to increase since the 2010 Census. Currently (2017), the population for the Community of Chadron is an estimated 5,943, representing an increase of 92 persons, or 1.6 percent from 2010. Population growth in Chadron is attributed to several factors, including increased enrollment at Chadron State College, the Community's designation as the County-Seat of Dawes County and serving as an economic development hub for both northwest Nebraska and southwest South Dakota.

TABLE 3.1
POPULATION TRENDS AND PROJECTIONS
CHADRON, NEBRASKA
2000-2022

			<u>Total</u>		<u>Annual</u>	
	<u>Year</u>	<u>Population</u>	<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	5,634	--	--	--	--
	2010	5,851	+217	+3.9%	+21.7	+0.4%
	2017	5,943	+92	+1.6%	+13.1	+0.2%
Low	2022	5,992	+49	+0.8%	+9.8	+0.2%
Medium	2022	6,052	+109	+1.8%	+21.8	+0.4%
High*	2022	6,115	+172	+2.9%	+34.4	+0.6%
ED Boost*	2022	6,205	+262	+4.4%	+52.4	+0.9%

City of Chadron Census Population Estimates: 2011 = 5,893; 2012 = 5,870; 2013 = 5,803; 2014 = 5,798; 2015 = 5,775.

City of Chadron 2011-2015 American Community Survey (ACS) Population Estimate: 5,828 (+/- 52).

*Population estimated due to an **Economic Development (ED) Boost** via increased job creation and housing development. "High 2022 = 65 Additional Full Time Employment (FTE) Positions in the next five years. "ED Boost" 2022 = 105 Additional FTE positions in the next five years.

By 2022, the population of Chadron is projected to range from a “low” of 5,992 to a “high” of 6,115, representing a population increase between 0.8 and 2.9 percent. A **“medium” population projection of 6,052**, representing a population increase of 109, or 1.8 percent, was utilized for this **Community Housing Study**. The “high” population projection of 6,115 reflects a scenario that creates 65 additional Full-Time Employment (FTE) positions in Chadron, as well as a more aggressive approach to housing and community development.

An Economic Development (ED) “Boost” scenario in Chadron was also prepared. The ED Boost, consisting of 105 additional FTEs, would result in a 2022 population of 6,205, an increase of 4.4 percent, or 262 people, from 2017.

Age.

The “55-64” age group in Chadron experienced the largest increase in population from 2000 to 2010; 143 persons. This age group is also projected to experience the largest increase in population by 2022; 60 persons.

All Chadron population groups, with the exception of the “35-54” age group, are projected to increase by 2022. This includes young and middle-aged persons, retirees, and the elderly and frail elderly. This is due, in part, to two factors: expanding employment opportunities and an “aging in place” population. Housing for elderly, frail elderly and retirees which includes independent living, assisted living and long-term care, are available in Chadron, today.

The current **median age** in Chadron is an estimated 28.1 years. By 2022, the **median age is projected to increase, to 29 years.**

Household Tenure.

Currently, in 2017, an estimated 2,371 total households exist Chadron, consisting of 1,126 owner households and 1,245 renter households. The high number of rentals is largely associated with students attending Chadron State College whom not only take up residency in apartment-style units, but also in single family homes that have been converted to accommodate multiple students. This trend is projected to continue through 2022, where renter households are projected to account for an estimated 55 percent of the total households in the Community.



Group quarters, as a place of residence, includes housing such as dormitories, nursing care centers, correctional facilities, etc. The number of persons in group quarters in the City of Chadron has steadily increased since the 2000 Census. Currently, an estimated at 892 group quarters exist in Chadron. The total number of group quarters is expected to increase during the next five years to an estimated 918. A large portion of group quarters in Chadron are student dormitories located on the Chadron State College campus.

The ED “Boost” scenario projects an estimated 2,483 total households for the City of Chadron, including 1,130 owner and 1,353 renter households. This scenario also projects an estimated 939 persons living in group quarters in Chadron by 2022.



Persons Per Household.

Persons per household has decreased in Chadron, from 2.19 in 2000, to 2.16 in 2010. Currently, the number of persons per household is estimated to be 2.13. **By 2022, persons per household in Chadron is projected to be 2.15.** Persons per household in Chadron is projected to remain stable through 2022.



INCOME PROFILE.

Information presented in the **Income Profile** of this **Housing Study** assists in determining the number of households within Chadron having the financial capacity to afford housing. In addition, the analysis of household incomes assist in determining the size, type and style of housing needed in the Community. While upper income housing has no limitations, low cost and government subsidized housing are subject to federal regulations, such as size and type.

Per Capita & Household Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) equally divided by the number of residents residing in the subject area. Per capita income is presented for Dawes County, Nebraska, which is reasonably reflective of the per capita income situation in Chadron. In 2017, per capita income in Dawes County is an estimated \$42,152, an increase of 98 percent from 2002, which experienced a per capita income of \$21,296. **By 2022, per capita income in Dawes County is projected to increase an estimated 11.3 percent, to \$46,898.**

The **median income** for all households in Chadron, in 2017, is estimated to be \$44,603. The Community's household median income is projected to increase to \$56,890, or 27.5 percent by 2022. **For households with persons 65+ years of age, the median income in 2017 is estimated to be \$36,451. By 2022, this median income is expected to increase to \$45,704, or 25.4 percent.**

The Chadron ED “Boost” scenario would result in a median household income of an estimated \$65,882, for all households. For Households 65+ years of age, the estimated 2022 median income would be \$54,003.

Cost Burdened/Housing Problems.

A number of households throughout Chadron are considered to be “**Cost Burdened**” and/or have one or more “**Housing Problems**”. A cost burdened household is one paying 30 percent or more of their income on housing costs, which may include mortgage, rent, utilities and property taxes. A household is considered to have housing problems if the housing unit is overcrowded (more than one person per room) and/or if the household lacks complete plumbing.

An estimated 143 owner households and 602 renter households in Chadron are currently cost burdened and/or experiencing housing problems. By 2022, an estimated 115 owner and 667 renter households are projected to be cost burdened, and/or be experiencing housing problems.

ECONOMIC PROFILE.

The following discussion provides a general **Economic Profile** of **Dawes County**, which reasonably reflects the economic trends of the City of Chadron. Included is a review of relevant labor force data, annual employment trends and the identification of major employers.

Civilian Labor Force & Employment Trends.

Between 2000 and 2010, Dawes County had a civilian labor force that increased, slightly, from 5,087 to 5,108. In contrast, the total employment declined from 4,934 to 4,892. This represents an increase in the unemployment rate for the County, which was 3 percent in 2000 and 4.2 percent in 2010.

Since 2010, Dawes County has bounced back significantly in terms of total civilian labor force and total employment. The analysis of data provided by the Nebraska Department of Labor suggests an estimated total civilian labor force, in Dawes County, of 5,404, of which an estimated 5,298 are employed. An estimated labor force of 5,645 is projected to reside in Dawes County, with 5,554 being employed. **This represents a current (estimated) unemployment rate of 1.6 percent, below the Nebraska State average.**

Employment by Type.

The Nebraska Department of Labor, as of 2016, recorded an estimated 3,710 persons employed in a “non-farm” setting. The largest non-farm employment sectors in Dawes County were Local Government, Retail Trade and State Government.

The City of Chadron serves as an economic hub for northwest Nebraska and southwest South Dakota and is recognized as an “Economic Development Certified Community” by the Nebraska Department of Economic Development. This designation signifies the Community’s readiness and preparedness for economic growth and development activities. Chadron also has the ability to utilize local tax dollars for offering loans, grants and other economic growth and development initiatives via the “Local Option Municipal Economic Development Act,” or LB840.

While Chadron has a large agriculturally-based economy, several major employers call Chadron home. They include, but are not limited to Chadron State College, Walmart, Chadron Community Hospital, Chadron Public Schools and the United States Forest Service. **Northwest Nebraska Development Corporation and High Plains Community Development Corporation** manage and administer opportunities for housing, community and economic development in Chadron and the surrounding area.



HOUSING PROFILE.

Housing Units/Vacancy & Occupancy.

Currently, Chadron is comprised of an estimated **2,502 housing units**, consisting of approximately **1,182 owner** and **1,320 rental units**. Based upon Census analysis, of these 2,502 units, approximately 131 are vacant, resulting in an overall, housing vacancy rate of 5.2 percent. An estimated 56 owner and 75 rental units are vacant in Chadron, resulting in an overall owner vacancy rate of 4.7 percent and an overall renter vacancy rate of 5.7 percent. Vacant housing units, as analyzed by the U.S. Census, includes housing units for sale, for rent, rented or sold but not occupied, seasonal housing, housing for migrant workers and those classified as “other vacant” which could include homes that are vacant for repairs/renovations, foreclosures, storage use or an elderly person receiving temporary care at another location.

The determination of an **Adjusted Housing Vacancy Rate (AHVR)** is the most useful statistical tool in identifying vacant, available housing in a Community. The **AHVR** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. An overall housing vacancy rate between 6 and 7 percent is generally considered acceptable in most communities for purposes of attracting new employees and families and providing options for current residents that wish to enhance and upgrade from their current living situation.

The overall AHVR for Chadron is an estimated 3.1 percent, which includes an AHVR for owner housing of 3.6 percent and 2.6 percent for rental housing units. This concludes that the Community is currently experiencing a “housing vacancy deficiency”.

Table 3.2 highlights a **survey of rental properties**, conducted by the **Nebraska Investment Finance Authority**, for Dawes County, from 2002 to 2015, and the City of Chadron, from 2012 to 2015. A total of 21 rental properties in Dawes County participated in the 2015 Survey, totaling 284 rental housing units. Results identified a 2015 rental housing vacancy rate of 8.1 percent in Dawes County.

In the City of Chadron, a total of 19 rental properties participated in the 2015 Survey, totaling 262 rental housing units. Results identified a 2015 rental housing vacancy rate of 8.78 percent in Chadron and an average time of 46.4 days to rent up.

TABLE 3.2 SURVEY OF RENTAL PROPERTIES DAWES COUNTY & CITY OF CHADRON, NEBRASKA 2002-2015				
<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
Dawes County:				
2002	5	99	6.06	6.3
2003	3	115	3.48	9.2
2004	3	118	6.78	19.5
2005	2	24	.00	18.5
2006	11	221	15.38	47.5
2007	15	205	11.71	40.3
2008	22	452	2.21	20.9
2009	24	414	5.31	19.9
2010	26	434	7.14	23.1
2011	27	489	3.48	23.8
2012	30	436	5.96	20.5
2013	25	380	5.26	33.0
2014	20	402	10.95	53.8
2015	21	284	8.10	47.1
Chadron:				
2012	25	398	6.53	20.5
2013	22	363	5.51	33.0
2014	19	398	11.06	53.8
2015	19	262	8.78	46.4
Source: Nebraska Investment Finance Authority, 2017.				

Table 3.3 identifies the **vacancy rate by unit type** for Chadron, for 2015. Of the total 262 managed units that were surveyed, only 23 were available in 2015. The total rental vacancy rates were an estimated 8.78 percent for Chadron in 2015.

TABLE 3.3**VACANCY RATES BY UNIT TYPE****CHADRON, NEBRASKA****2015**

<u>Type of Units</u>	<u>Units Managed</u>	<u>Vacant Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	67	2	3.0
Apartments	192	21	10.9
Mobile Homes	3	0	0.0
“Other” Units	0	0	0.0
<u>Not Sure of Type</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Units	262	23	8.78

Source: Nebraska Investment Finance Authority, 2016.

Housing Conditions & Vacancy Rates by Unit Type.

A **Housing Structural Condition Survey**, identified in **Table 3.4**, was implemented for Chadron, via the Dawes County Assessor, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. The housing structural conditions survey identified **550 total housing structures in “Badly Worn” or “Worn Out” condition**. During the next five years, these structures should be targeted for substantial rehabilitation or demolition. Units in the worst condition should be targeted for demolition and replaced with appropriate, modern, safe and decent housing units for the Community, with a focus on the local workforce populations.

TABLE 3.4**HOUSING STRUCTURAL****CONDITIONS SURVEY****CHADRON, NEBRASKA****2017**

Excellent	1
Very Good	0
Good	20
Average	1,274
Badly Worn	493
<u>Worn Out</u>	<u>57</u>
Total	1,845

Source: Dawes County Assessor, 2017.

Housing in “**Average**” condition are the best candidates for local housing rehabilitation, including both owner and rental housing units. Attention given to these housing units will support an overall “**housing preservation initiative**” in Chadron.

Housing Values.

The cost of housing in any Community is influenced by many factors, primarily, the cost of construction, availability of land and infrastructure and, lastly, the organizational capacity of the Community to combine these issues into an applicable format and secure the appropriate housing resources, including land and money. The City of Chadron is challenged to organize necessary resources to meet the needs of their residents, including both financial and organizational resources.

Currently, the Chadron **median owner housing value** is an estimated \$121,560. **By 2022, the estimated median housing value is projected to increase an estimated 14.7 percent to \$139,460.**

The current estimated **median gross rent** for Chadron is an estimated \$576. **The median gross rent is projected to increase an estimated 9.5 percent to \$631.**

Housing at Chadron State College.

A critical housing need in Chadron includes safe, decent and affordable housing for students attending Chadron State College. A total of 374,747 gross square feet (GSF) of living and recreational space exists in five campus housing facilities. These facilities include the following:

- Edna G. Work Hall – 39,111 GSF
- Brooks Hall – 24,504 GSF.
- Kent Hall – 91,635 GSF.
- Andrews Hall – 92,182 GSF.
- High Rise Residence Hall – 127,315 GSF.

Eagle Ridge Apartments, completed in 2014, is the newest housing development project for students at Chadron State College. Eagle Ridge provides apartment-style living with four individual bedrooms for up to 69 co-ed, upper class students. A total of three buildings with six “pods” per building were constructed to replace the aging West Court Family Housing complex.

A **Housing Master Plan** for Chadron State College, completed in **1995**, as well as past and current (2012) **Campus Master Plans** have all identified a significant need for housing for students. This includes the development of new student housing options, as well as the rehabilitation or, in extreme cases, demolition and replacement of campus housing that is not cost effective for rehabilitation. A **Building Condition Analysis** was completed for the campus and highlighted in the 2012 Campus Master Plan. **The Analysis identified four of the six existing student housing options as being in “poor” condition.** Specific land use and facilities recommendations are also highlighted in the current Campus Master Plan.

Affordable Housing Stock.

With the population and number of housing units projected to increase, by 2022, it is important appropriate, affordable housing stock of various types be available in the Community, including housing for new and existing families, retirees, the elderly and persons with a mental and/or physical disability(ies). Residents and local housing stakeholders have expressed a need for larger, more affordable housing units to meet the demand of families, as well as an active role in housing rehabilitation for homes that are cost effective for such activity.

A total of **six selected affordable rental housing programs, totaling 133 units**, were selected for a review of affordable rental housing, as identified in **Table 3.5**. These units are funded by the Nebraska Investment Finance Authority and the Nebraska Department of Economic Development. Currently, four programs are experiencing occupancy rates above 90 percent, with three programs experiencing 100 percent occupancy. Three Programs maintain waiting lists for future residents.

An additional **two elderly designated housing programs**, including Crestview Health Care Community (long-term care/nursing home) and Prairie Pines Lodge (assisted living) was also reviewed, totaling 61 units. Prairie Pines is currently experiencing an occupancy rate of 100 percent and maintains a waiting list of six persons, while Crestview Health is currently experiencing a 76 percent occupancy rate. Prairie Pines also maintains a waiting list of future residents.

TABLE 3.5
SELECTED AFFORDABLE RENTAL HOUSING PROGRAMS
CHADRON, NEBRASKA
2017

<u>Name & Address</u>	<u>Year</u>	<u>Units/Beds</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>
Crest View Healthcare Community 420 Gordon Avenue 308-432-3355	1966	NF: 41	Nursing/ Long-Term Care	N/A	76% No
The Heritage Apartments* 740 Pine Street 308-432-3340	1997	1-Bd: 17 2-Bd: 6	NIFA (LIHTC) Elderly	1-Bd: \$384 2-Bd: \$435	100% Yes (0)
Hillside Apartments Scattered Site 402-488-1666	1998	2-Bd: 10 3-Bd: 6	NIFA (LIHTC) Multifamily	2-Bd: \$525 3-Bd: \$575	60% No
Maple Ridge Apartments 841 Maple Street 816-474-4857	N/A	1-Bd: 2 2-Bd: 10 3-Bd: 6	USDA-RD Multifamily	30% of Income	N/A

CONTINUED:

TABLE 3.5 (CONTINUED)
SELECTED AFFORDABLE RENTAL HOUSING PROGRAMS
CHADRON, NEBRASKA
2017

<u>Name & Address</u>	<u>Year</u>	<u>Units/Beds</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>
Pine Court/West Hills Villa Apts.* 610 Pine Street 308-432-3340	1980s	1-Bd: 24	USDA-RD Elderly	30% of Income Fair Rent: \$380	96% Yes (1)
Pine Oak Vista* 740 Pine Street 308-432-3340	1982, 1985 & 1995	1-Bd: 12 2-Bd: 20 3-Bd: 2	USDA-RD Multifamily	1-Bd: \$345 2-Bd: \$415 3-Bd: \$490	82% Yes (10)
Prairie Pines Lodge 900 West 7 th Street 308-432-4305	1994	AL Stu: 20	Assisted Living	\$2,245/Month	100% Yes (6)
Royal Court Apartments* 740 Pine Street 308-432-3340	1970s	1-Bd: 18	HUD Elderly	30% of Income Fair Rent: \$355	100% Yes (1)

*Managed by the Chadron Housing Authority.

N/A – Not Available/Not Applicable **NF** – Nursing Facility **AL** – Assisted Living Facility.

CHADRON, NEBRASKA **COMMUNITY HOUSING STUDY - 2022.**

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



SECTION 4 **COMMUNITY HOUSING NEEDS ANALYSIS/TARGET DEMAND.**



SECTION 4 COMMUNITY HOUSING NEEDS ANALYSIS/TARGET DEMAND.

INTRODUCTION.

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

HOUSING DEMAND POTENTIAL.

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

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

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

Currently (2017), the population for the Community of Chadron is an estimated 5,943. The population is projected to increase within a “low” estimate of 5,992 to a **“medium” population estimate of 6,052 by 2022, with an additional 39 to 112 households.** This would result in a population increase ranging between 49 and 109, during the next five years. The Community population has the potential to increase by an estimated 2.9 percent, or by 172, to reach a “high” population projection of 6,115, via increased housing and economic development efforts and job creation, including 65 additional Full-Time Employment (FTE) positions. **An Economic Development (ED) “Boost” scenario, consisting of 105 additional FTEs in Chadron, would result in a 2022 population of 6,205, an increase of 4.4 percent, or 262 people.**

“Cost Burdened” Households.

Owner and renter households experiencing cost burden are paying more than 30 percent of their income towards housing costs, including maintenance and mortgage payments. **Currently, an estimated 31 percent, or 745 of the total 2,410 households in Chadron, are considered cost burden.** This equals an estimated 143 owner and 602 renter households. By 2022, the number of owner (housing) cost burdened households is projected to decline while cost burdened renter households are projected to increase. Action should continue to be taken to create more affordable housing units in the Community, especially rental housing. **The potential housing demand in Chadron, by 2022, includes addressing 10 to 20 percent of these households for affordable housing.**

Substandard Units/Overcrowded Conditions.

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

- An estimated **550 total housing structures in Chadron are rated in “Badly Worn” to “Worn Out” condition.** During the next five years, these structures should be targeted for substantial rehabilitation or, in extreme cases, demolition. Units in a worn out condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- Currently, an estimated **63 units**, or 2.9 percent of all housing units in Chadron **have overcrowded conditions**, while there were no housing units lacking complete plumbing. This number of overcrowded housing units could increase by 2022 if action is not taken to provide appropriate housing to accommodate larger families.

The housing demand determination for the City of Chadron should include the replacement of 10 to 20 percent of these substandard and overcrowded housing structures in the Community.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

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

Currently, the City of Chadron has an overall estimated housing vacancy rate of 5.2 percent. A vacancy deficiency exists in both, the Community's owner and rental housing stock, whereas the Community has an owner housing vacancy rate of 4.7 percent and a rental housing vacancy rate of 5.7 percent.

The overall AHVR in Chadron is an estimated 3.1 percent which includes an AHVR of 3.6 percent for owner housing and a 2.6 percent for rental housing.

(3) "PENT-UP" HOUSING DEMAND.

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

The housing demand determination for the City of Chadron, by 2022, should include building for an estimated 2.5 percent of the existing household population.

HOUSING TARGET DEMAND.

Table 4.1, Page 4.4, identifies the estimated housing target demand for Chadron, Nebraska, by 2022. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout the Community.

The total estimated five year target housing demand is **252 units, including an estimated 64 owner and 188 rental units.** The total estimated **development cost, by 2022, is \$43.3 million.** **Housing projects should include both, new construction and purchase/rehab/ resale or re-rent activities.** An estimated **32 units**, consisting of eight owner and 24 rental units should be planned for and developed in the **Downtown.**

The ED Boost scenario highlights a total target demand for 312 new housing units, including 72 owner and 240 rental housing units. Construction and development of these new housing units could potentially add \$53.6 Million to the Community tax base.

TABLE 4.1
HOUSING TARGET DEMAND
CHADRON, NEBRASKA
2022

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
	64	188	252**	\$43.3
ED Boost:	72	240	312	\$53.6

*Based upon the general estimate of **new population/households**, providing affordable housing for **10% to 20% of cost burdened households, replacement of 25% to 40%** of housing stock in “Badly Worn” to “Worn Out” condition and for experiencing plumbing, overcrowded conditions (as per HUD Definition), absorb **housing vacancy deficiency** by creating a **7% vacancy rate** consisting of structurally sound, year-round housing units and build for **2.25% (existing households) “pent-up” demand**, based upon local capacity and availability of land and financial resources. **Includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 15% to 20% of the Total Housing Target Demand).**

****Includes Downtown Housing Potential:**
32 Total Units (8 Owner, 24 Rental).

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

HOUSING DEMAND BY INCOME SECTOR.

Table 4.2 presents the **estimated household Area Median Income**, per household size for Dawes County, Nebraska, which includes the City of Chadron.

TABLE 4.2
AREA HOUSEHOLD INCOME (AMI)
DAWES COUNTY, NEBRASKA
2017

	<u>1-4 PHH</u>	<u>5-8 PHH</u>
30% AMI	\$18,000	\$25,350
50% AMI	\$30,000	\$42,250
60% AMI	\$38,400	\$50,700
80% AMI	\$51,200	\$67,600
100%AMI	\$60,000	\$84,500
125%AMI	\$75,000	\$105,625

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

Table 4.3, identifies the **estimated housing target demand for Chadron, by 2022, by income sector**. Approximately 252 new units, consisting of 64 owner and 188 rental units, should be targeted by 2022. Owner units should focus on aiding families who have an Average Median Income (AMI) of 31 percent or higher, while rental units should focus on families of all incomes.

TABLE 4.3
HOUSING TARGET DEMAND BY INCOME SECTOR
CHADRON, NEBRASKA
2022

	<u>Income Range</u>					
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	<u>Totals</u>
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner:	0	8	14	22	20	64
Rental:	12	42	38	64	32	188

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

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

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

Table 4.4, Page 4.7, identifies the housing demand for the Chadron, for target populations by 2022. In Chadron, 252 units will be needed by 2022, consisting of 64 owner and 188 rental units. This includes an estimated 62 total units for elderly (55+) populations, 168 total units for families and 24 total units for special populations, or those with a mental and/or physical disability(ies). An estimated 158 housing units, consisting of 38 owner and 120 rental units should be built for the workforce population in the Community.

Table 4.5, Page 4.8, identifies housing demand by price points and housing types, by AMI for Chadron, by 2022. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 126 percent AMI with an average affordable purchase price at or above \$190,500. Three-bedroom rental units, with an average affordable monthly rent of ranging between \$565 and \$895, present the greatest need in the Community.

Three-bedroom units at an average purchase price of \$172,000 and three-bedroom units and a monthly rent of \$765 are the average affordable housing costs most needed housing types for the workforce population in Chadron.

TABLE 4.4
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
CHADRON, NEBRASKA
2022

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>					<u>TOTALS</u>	Workforce <u>Sector</u>
	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	0	0	10	12	22	6
Family	0	6	12	10	8	36	30
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>6</u>	<u>2</u>
Subtotals	0	8	14	22	20	64	38
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	4	16	6	8	6	40	6
Family	4	22	28	52	26	132	110
Special							
<u>Populations¹</u>	<u>4</u>	<u>4</u>	<u>4</u>	<u>4</u>	<u>0</u>	<u>16</u>	<u>4</u>
Subtotals	12	42	38	64	32	188	120
TOTALS	12	50	52	56	52	252	158

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

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

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

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

TABLE 4.5
HOUSING DEMAND POTENTIAL – TARGET PRICE POINTS/HOUSING TYPES
CHADRON, NEBRASKA
2022

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work
Units*	\$115,000*	\$135,000*	\$154,500*	\$190,500*	\$240,900*+	TOTALS	Force
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	0	2	2	8	6	18	6
3+ Bedroom	0	6	12	14	14	46	32
TOTALS	0	8	14	22	20	64	38

<u>PRICE – PURCHASE COST (Area Median Income)</u>							
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work
Units**	\$535**	\$565**	\$625**	\$895**	\$995**+	TOTALS	Force
1 Bedroom ¹	2	6	2	6	0	16	4
2 Bedroom ¹	6	24	20	32	10	92	42
3+ Bedroom	4	12	16	26	22	80	74
TOTALS	12	42	38	64	32	188	120

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

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

SITE ANALYSIS PROCESS.

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

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

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

Residential Site Analysis Criteria **Housing for the Elderly and Disabled**

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

Family Housing

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

Notes: Wkg. = Within Walking Distance M = Miles

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

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

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

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

HOUSING LAND USE PROJECTIONS.

Table 4.6 identifies the estimated **land use projections and housing types per age sector** in the Community of Chadron, Nebraska, by 2022. Popular housing types in Chadron will include single family units, patio home (single-level) units, town homes, duplexes/triplexes and apartment units.

The housing target demand, for Chadron, identifies a need for an estimated 252 housing units, including 64 owner and 188 rental housing units. For persons age 18 to 54 years, a total of 42 owner and 148 rental housing units are needed to accommodate young professionals and workforce families, college students, existing/new employees and persons of low, moderate and upper income. An estimated **50.2 acres** should be designated for new housing development.

An estimated 22 owner and 40 rental housing units should be designated for retirees, seniors and elderly populations. An estimated **16.5 acres** should be designated for new senior/elderly housing development projects.

Combined, a minimum estimated 66.7 acres of land should be designated for and developed with new owner and rental housing types in Chadron, by 2022.

TABLE 4.6
HOUSING LAND USE PROJECTIONS/
PER HOUSING TYPE & AGE SECTOR
CHADRON, NEBRASKA
2022

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Est. Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	24 / 16*	19.0
	Patio Home Unit	6 / 0	2.3
	Town Home Unit	8 / 20	8.0
	Duplex/Triplex Units	0 / 62	15.8
	Apartment - 4+ Units***	4 / 50	5.1
Totals		42 / 148	50.2
55+ Years	Single Family Unit	8 / 0	3.8
	Patio Home Unit	4 / 0	1.5
	Town Home Unit	6 / 12	5.1
	Duplex/Triplex Units	0 / 24	6.1
	Apartment - 4+ Units***	4 / 4	0.7
Totals		22 / 40	16.5
TOTALS		64 / 188	66.7
*Includes Lease- or Credit-To-Own Units.			
**Includes housing for special populations			
***Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2017.			

NEW HOUSING DEVELOPMENT AREAS.

The ***Chadron Comprehensive Plan***, completed in 2015, documents an estimated 4,669 acres of land area within the Chadron Corporate Limits. Of the 4,669 acres, only 226 acres, or 4.8 percent are identified as “vacant.” An additional 1,262 acres, or 27 percent are also vacant, but are designated for “agricultural” and “natural resource” uses. **Illustrations 4.1 and 4.2, Pages 4.13 and 4.14** highlight both existing and future land uses in the Community, as identified in the ***Chadron Comprehensive Plan***. Residential growth areas, as identified on **Illustration 4.2**, include the following:

- **Area 1:** Vacant, agricultural land bordered by U.S. Highway 385 (west), West 10th Street (North), Maple Street (east) and West 16th Street (south), designated for “Neighborhood Residential”.
- **Area 2:** Vacant, agricultural land between Maple Street and the Chadron State College campus, designated for “Multifamily Residential”.
- **Area 3:** Vacant land west of Maple Street and adjacent the Chadron Community Hospital, designated for “Multifamily Residential”.
- **Area 4:** Vacant land east of Pinecrest Drive and Cedar Buttes Drive, designated for “Neighborhood Residential”.

A total “**Housing Target Demand**” of 252 dwelling units, including 64 owner and 188 rental units, will be needed in Chadron to support the proposed future population, as well as alleviate housing problems that are prevalent in the Community, including substandard housing, cost burdened households, overcrowded households, a vacancy deficiency and projected “pent up” demand of new housing for existing households. **The Community should designate a minimum of 66.7 acres of land to support future single family and multifamily residential development.** These areas will expand opportunities for the development of single and multifamily residential dwellings through 2022. Residential growth will have a direct impact on the growth and expansion of other land uses, including commercial, industrial, park/recreation and public/quasi-public land uses.

EXISTING LAND USE MAP CHADRON, NEBRASKA

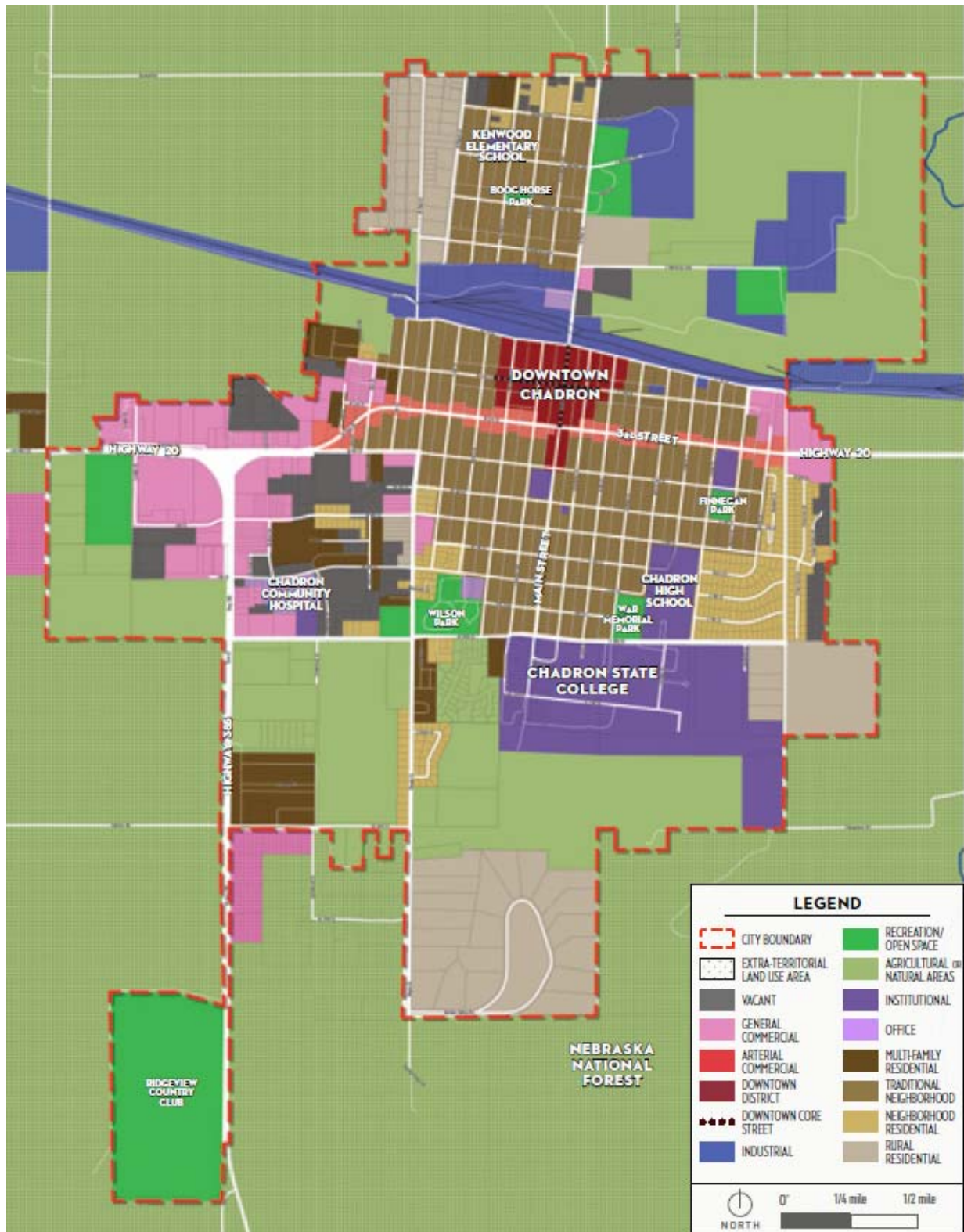


ILLUSTRATION 4.1

FUTURE LAND USE MAP/ RESIDENTIAL DEVELOPMENT AREAS CHADRON, NEBRASKA

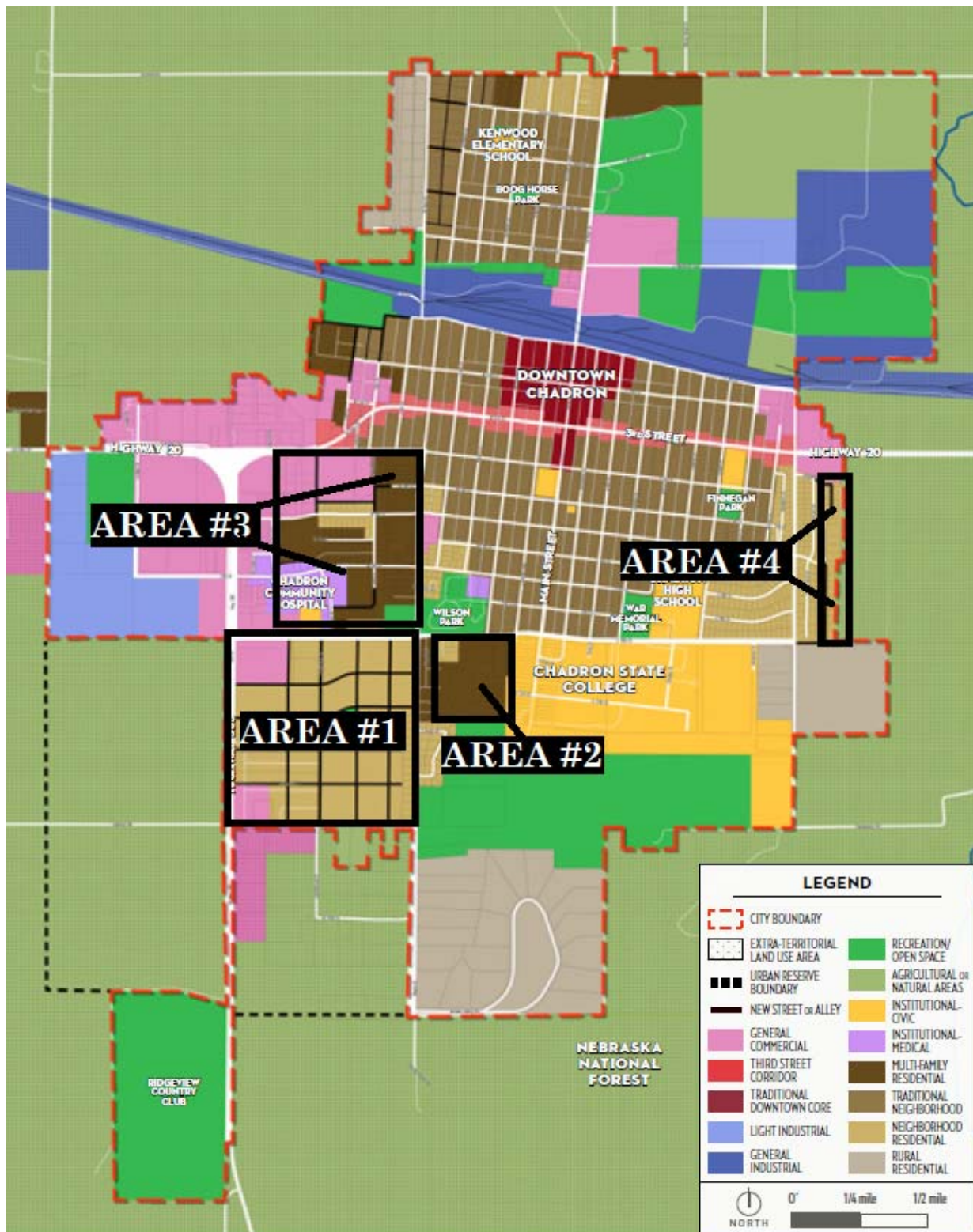


ILLUSTRATION 4.2

HOUSING REHABILITATION AND DEMOLITION DEMAND.

Table 4.7 identifies the **target (housing) rehabilitation and demolition demand** for **Chadron**, by **2022**. The data presented is based on information collected from the Dawes County Assessor Office. A total of **285 units could be targeted for moderate rehabilitation in Chadron**, at an estimated cost of **\$7.3 Million**, while an estimated **200 units, pending appraisal qualification, could be substantially rehabilitated at an estimated cost of \$7.6 Million**. Up to **78 housing units should be considered not cost effective for rehabilitation and should be demolished**. The estimated cost of demolition will range, depending on acquisition of the housing unit, estimated between \$2.1 Million and \$4.8 Million.

TABLE 4.7 TARGET REHABILITATION / DEMOLITION DEMAND & ESTIMATED COSTS CHADRON, NEBRASKA 2022	
	<u># Units / Est. Costs</u>
- Moderate Rehabilitation	285 / \$7,355,000
- Substantial Rehabilitation	200 / \$7,630,000*
- Demolition	78 / \$2,128,000**
	\$4,880,000***
*Pending Appraisal Qualification. **Estimated Cost without Acquisition. ***Estimated Cost with Acquisition.	
Source: Hanna:Keelan Associates, P.C., 2017.	

A **Community-Wide “Land Bank”** program could be established to reserve land for future housing development, including newly-platted parcels and newly-vacated lots via housing demolition. Chadron Community Redevelopment Authority, Chadron Housing Authority, Northwest Nebraska Development Corporation and High Plains Community Development Corporation should take a proactive role in housing development and rehabilitation activities in the Community.

TARGET HOUSING REDEVELOPMENT/REHABILITATION AREAS.

New housing activities involving infill development, along with moderate and/or substantial housing rehabilitation programs should be most active within the Community's two designated **"Redevelopment Areas"** highlighted in **Illustration 4.3, Page 4.17**, as identified in the ***Chadron Comprehensive Plan***. The first **Redevelopment Area** is generally located north of Fourth Street and includes Downtown Chadron, the Highway 20 Commercial Corridor and all residential land area north of the Northwest Nebraska Railroad Corridor. A second **Area** is located west of Chadron State College and east of Maple Street. These **Areas** have the ability to utilize **Tax Increment Financing** to assist in funding public infrastructure improvements, such as water/sewer/storm water drain replacement, street and sidewalk enhancements and other public rehabilitation projects.

The need for new housing development, along with the rehabilitation or preservation of existing housing is important for the Community of Chadron. The field analysis completed as an activity of this **Community Housing Study** included utilizing information provided by the Dawes County Assessor's Office to target areas of deteriorating and dilapidated housing. Specific locations for moderate to substantial housing rehabilitation and/or demolition activities are highlighted in **Illustration 4.4 on Page 4.18**. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development.

In addition to the identified housing redevelopment/rehabilitation areas, student housing in need of substantial rehabilitation and/or demolition and replacement exists on the Chadron State College campus. The 2012 Campus Master Plan identified four of the six existing student housing options as being in "poor" condition.

REDEVELOPMENT AREAS

CHADRON, NEBRASKA

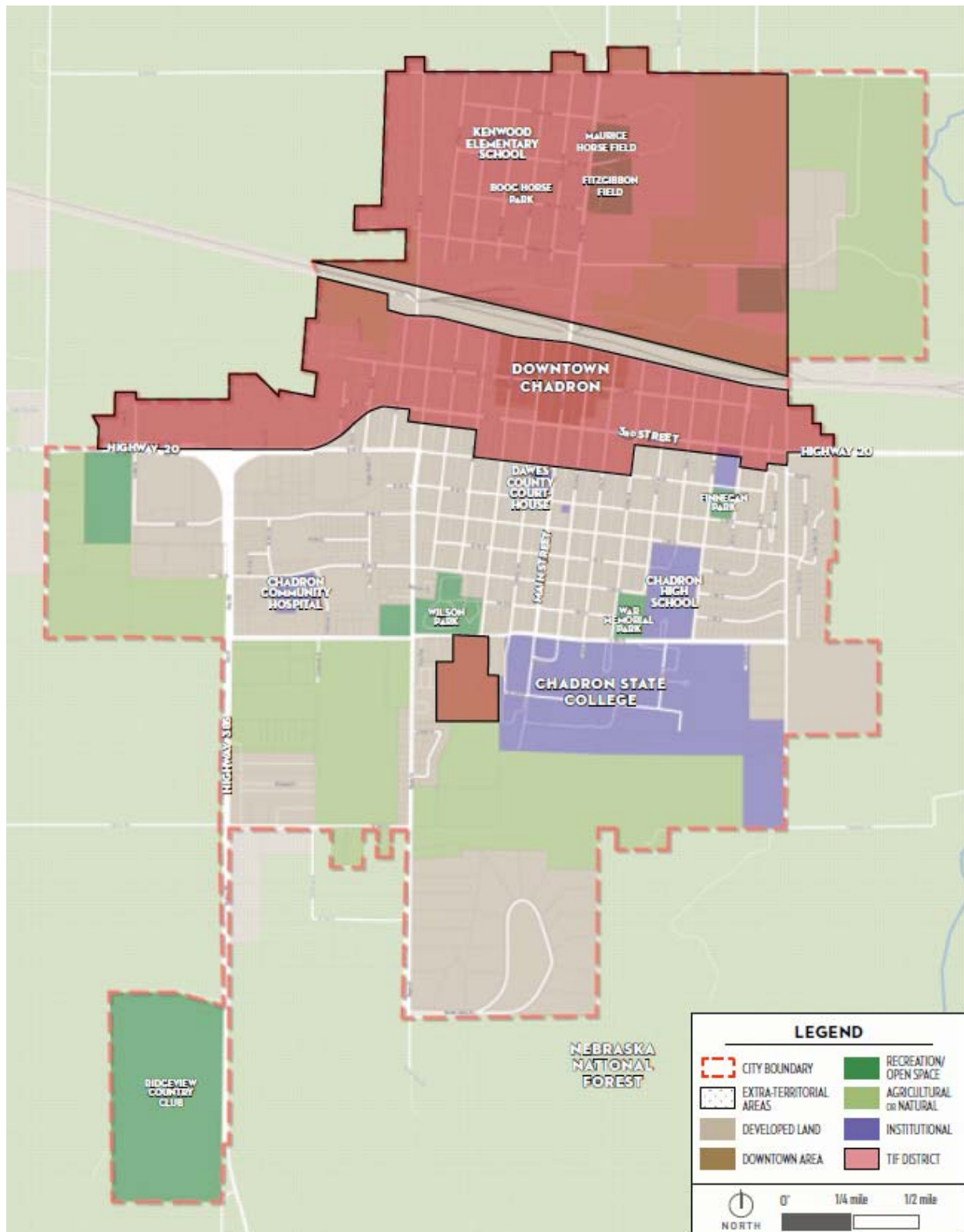
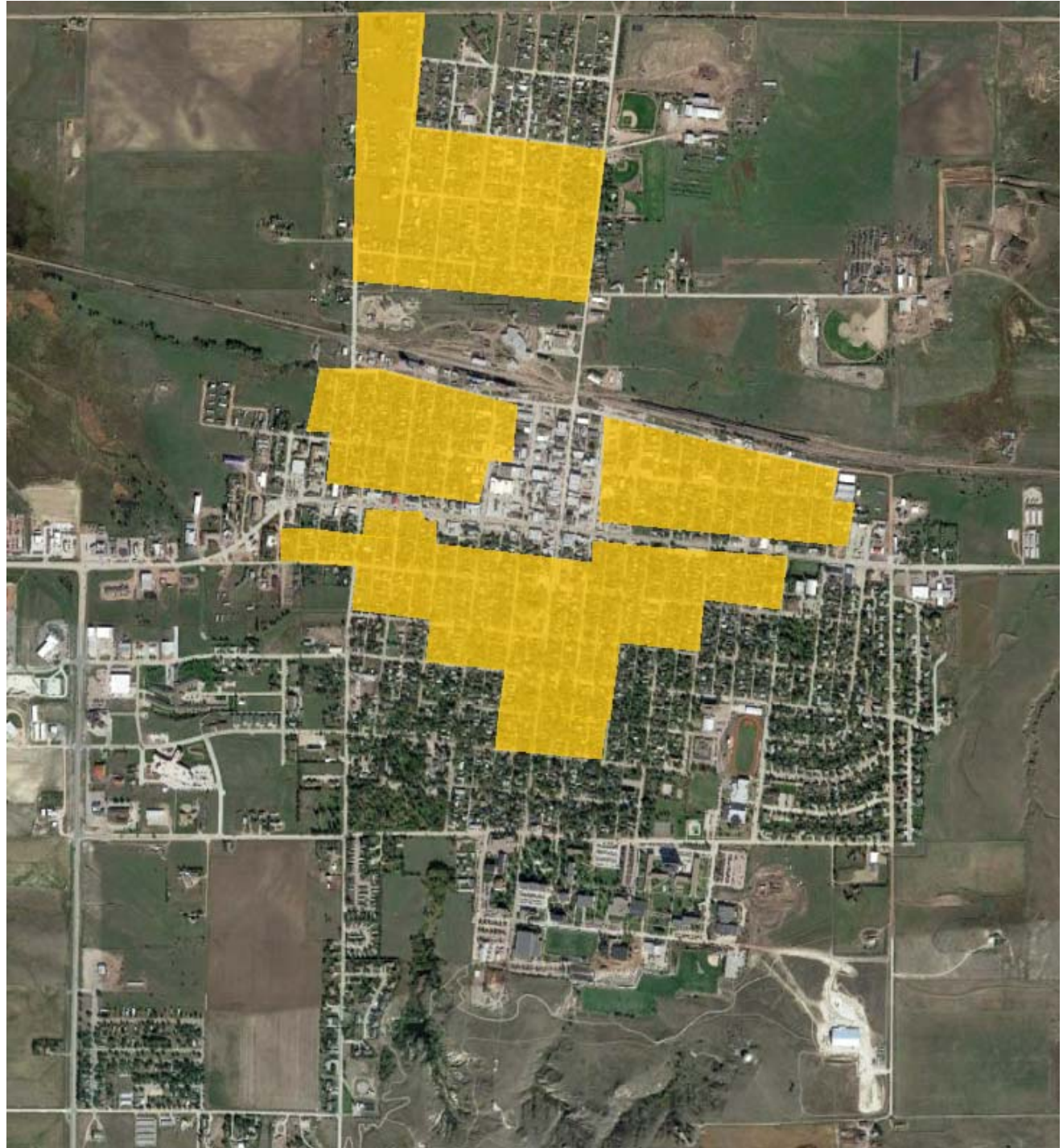


ILLUSTRATION 4.3

TARGET HOUSING REDEVELOPMENT/ REHABILITATION AREAS

CHADRON, NEBRASKA

2022



LEGEND

-  HOUSING REDEVELOPMENT/
REHABILITATION AREAS.

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

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ILLUSTRATION 4.4

CHADRON, NEBRASKA **COMMUNITY HOUSING STUDY - 2022.**

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



SECTION 5 **HOUSING GOALS & ACTION STEPS.**



SECTION 5 | HOUSING GOALS & ACTION STEPS.

INTRODUCTION.

The following **Chadron “Housing Goals & Action Steps”** reflect citizen input, via the three Surveys, Community Housing Listening Sessions and meetings with the Chadron Housing Steering Committee. These activities provided several opportunities for input, regarding the existing and future housing needs of the City of Chadron. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in Chadron.

Goals are broad statements, identifying the state or condition the citizenry wishes the primary components of the planning area to be or evolve into within a given length of time. “**Goals**” are long-term in nature and, in the case of those identified for the **Chadron Community Housing Study**, will be active throughout a **five-year planning period**.

“**Action Steps**” help to further define the meaning of goals and represent **very specific activities** to accomplish a particular Goal. In many cases, specific time lines are attached to **Action Steps** and are the most measurable component of this **Community Housing Study**.



HOUSING GOALS & ACTION STEPS.

Goal 1: Community-Wide Housing Development Initiative. Implement a **housing development initiative** for Chadron, as a primary economic development activity. A **core activity of this Housing Development Initiative will be the development of a Community-Wide Housing Partnership** to monitor and encourage housing development throughout Chadron. The **Partnership** should be comprised of the **City of Chadron (CC)**, **Chadron Housing Authority (CHA)**, **Northwest Nebraska Development Corporation (NNDC)** and **High Plains Community Development Corporation (HPCDC)**. The **Partnership** could also include the participation of other local and regional groups and organizations serving the Community of Chadron including Chadron Community Redevelopment Authority (CCRA), Chadron State College (CSC), Chadron Chamber of Commerce (CCOC), Chadron Community Hospital (CCH), Aging Office of Western Nebraska (AOWN), Northwest Community Action Partnership (NCAP) and Panhandle Area Development District (PADD).

The **Housing Partnership** would work directly with both Local and State housing stakeholders and housing funders to encourage the development of specific housing programs that meet the needs of the Community's current and future residents, with emphasis on housing for the local workforce, families, the elderly, veterans, college students and populations with special needs.

- **Action Step 1: The Housing Initiative** should target the development of up to **252 new housing units in Chadron, by 2022**, including an estimated **64 owner housing units** and **188 new rental units**. The development of these new housing units would add an estimated \$43.3 Million to the local residential property tax base.

The potential exists for the Community to experience an “Economic Development (ED) Boost,” equal to a 4.4 percent population growth through 2022. This Boost would require the creation of an estimated 105 additional full-time employment opportunities. This Boost would also increase the total housing target demand in Chadron to an estimated 312 housing units, including 72 owner and 240 rental housing units, requiring an investment of an estimated \$53.6 Million.



NOTE: The City of Chadron has a housing vacancy deficiency of both owner and rental housing units. This vacancy deficiency results in a lack of housing supply, limiting choice by both current and future residents. With projected increases in population through 2022, it is critical that the Community be prepared by implementing housing development “plans of action” that include the identification of vacant lots within the Chadron Corporate Limits, as well as suitable land adjacent but outside the Community for the development of a rural “build through” residential subdivision to be annexed. A purchase/rehab/resell or re-rent program involving existing vacant housing should also be implemented.

- **Action Step 2: The Housing Partnership.** The **Partnership** is the “key” to the implementation of a successful housing initiative in Chadron, during the next five years and should be comprised of Community leadership and organizations from both the private and public sector, including, major employers and other local “housing stakeholders” directly involved with selling and leasing real estate, builders and suppliers and representatives of organizations providing housing and related services to the elderly, workforce families and special populations.



- **Action Step 3: The Community-Wide Housing Partnership** should assist with and expand the Community’s **Continuum of (Housing) Residential Care Programs**, directed at persons and families 55+ years of age. These **Programs** would address several facets of elderly housing and supportive services needs to coincide with a projected growth in elderly population. Attention should be given to increasing in-home health services and home maintenance, repair and modification of homes for elderly households, as well as providing additional affordable housing units, both owner and rental, both with or without supportive services.
- Independent living housing types for the 55 to 75 year age group should include smaller, space efficient detached single family houses, patio homes and attached townhomes of 1,400 to 1,800 square feet.
- The continuation of modern programs of assisted and long-term care/skilled nursing should be on the housing agenda for the Community of Chadron. Prairie Pines Lodge and Crest View Healthcare Community currently provide assisted living and skilled nursing options for elderly persons in and around the Community.
- Existing retirement and elderly rental housing facilities, both affordable and market rate (private pay) throughout Chadron maintain high occupancy levels, some with a waiting list. Additional elderly housing projects need to be planned for, and built during the next five years.

- **Action Step 4: The Community-Wide Housing Partnership**, working with major employers, should design and implement **Community-wide Workforce Housing Assistance Program activities** in Chadron. The purpose of these **Program activities** would be to encourage and directly involve major employers with assisting their employees in obtaining affordable housing. Assistance could include, but not be limited to, locating and negotiating the purchase of a home, to providing funding assistance for the purchase and/or rehabilitation of a house. Funding assistance could be, for example, a \$5,000 to \$20,000 grant and/or low-interest loan to persons and families for closing costs, down payment, etc.

Two or more major employers should consider forming a limited partnership to develop housing projects in the Community, utilizing all available public and private funding sources. Any limited partnership would collaborate with local housing developers to construct housing for local employees.

By 2022, an estimated 38 owner and 120 rental housing units should be developed for the Chadron workforce, a total of 158 units. This should include both new construction and purchase/rehab/resale or re-rent activities, lease- or credit-to-own units.

- **Action Step 5: Implement a Chadron Downtown Housing & Redevelopment Initiative**, directed at increasing the availability of housing opportunities in the Community's Central Business District. **An estimated 32 housing units, including eight owner and 24 rental units should be targeted for Downtown Chadron.**



- **Action Step 6:** All new housing developments in the City of Chadron should be developed in a manner that supports **place-based development**. **Components of place-based development** include **sociability, access and linkage, uses and activities, and comfort and image**. Additional information regarding place-based development is highlighted in the **Five-Year Housing Action Plan**.

Goal 2: New Housing Developments in Chadron should address the needs of **both owner and renter households of all age and income sectors, with varied, affordable price products.**

- **Action Step 1:** Build new owner and rental housing units that are affordable for low- to middle income workforce families and households that are cost-burdened throughout the Community. Affordable homes, particularly those with three+-bedrooms, are in demand in the Community. Consider expanding existing, or creating new **Credit- or Lease-To-Own Housing Programs and a Spec-House Risk Sharing Program.**



- **Action Step 2:** Owner housing units should be constructed in Chadron, with emphasis on single family homes. **The average affordable purchase price of a home in Chadron should be at or above \$172,000 for workforce families. The price product in highest demand in Chadron includes homes at or above \$190,500.** Owner housing should generally consist of three+-bedrooms, with the exception of housing for retirees, which would typically be two-bedroom units.
- **Action Step 3:** Rental units should be constructed in Chadron, with emphasis on town home, duplex and apartment units for the elderly and local workforce households. **Rental housing price products in the Community should rent at or above the average affordable monthly rent of \$765 for workforce families. The price product in highest demand in Chadron ranges from \$565 to \$895.** General rental housing, preferably units consisting of two+-bedrooms, should be constructed to provide safe, decent and affordable rental housing options.

NOTE: Future affordable rental housing in Chadron will require the creative use of available “tools of both public intervention and/or credit enhancement” to buy down both development and operational costs. “Tools” could come in the form of grants, low-interest loans, mortgage insurance, tax increment financing or land and/or cash donations. New affordable rental units will need an average credit enhancement of 35 percent.

- **Action Step 4:** Plan and develop additional, both **owner and rental housing for Special Populations;** a target number of **22 units, including six owner and 16 rental units.** This includes persons with a mental and/or physical disability.

- **Action Step 5: Housing development projects in Chadron should coincide with public facility, utility and infrastructure improvements**, as identified in the *Chadron Comprehensive Plan*, emphasizing alternative transportation methods, such as multi-use trails and local transit services. Access to necessary amenities of public use, as well as proper water, sewer, storm water and electrical utility installation are important for prolonged sustainability in residential neighborhoods. The planning and use of **alternative energy systems** should be a goal of the Community for future residential developments.
- **Action Step 6:** Develop unique solutions to create residential developments, both on existing vacant lots as infill, and on land adjacent the Corporate Limits of Chadron, in an effort to make vacant land available for expanded residential growth. **Available tracts of vacant land, best suited for residential development within the Corporate Limits, are located in the southwestern and eastern portions of Chadron.**

*NOTE: Vacant lots exist in Chadron that are too small for today's housing development standards. The **Community-Wide Housing Partnership** should explore unique housing concepts for infill housing development, including single and two-story housing for families of all income ranges. Architectural designs should closely resemble that of existing housing units in the neighborhood.*

- **Action Step 7:** Employ proper, modern planning practices for the development of housing units. **This would include the design of modern infrastructure systems. Input received from the Chadron Housing Steering Committee identified a need for additional housing for workforce families in the Community.** Industries that have recently located or expanded in the Community have put a strain on the availability of housing for the local workforce.
- **Action Step 8:** Public and private sectors should create a “**shared cost**” program to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments. **Tax Increment Financing** is an excellent source of financing for public infrastructure systems.
- **Action Step 9:** The **Community-Wide Housing Partnership** should work in conjunction with **Chadron State College** to produce **rental housing projects** to meet the needs of local College students.



Goal 3: Existing Owner and Rental Housing Stock. Housing rehabilitation programs and activities in the City of Chadron should strive to protect and preserve the existing housing stock of the Community.

- **Action Step 1:** The Community of Chadron should continue to implement owner and rental housing rehabilitation activities, with emphasis on meeting the housing rehabilitation needs of the elderly, low income families, college students and housing occupied by persons with special needs. **“Greatly Needed” housing types/activities, as per the Chadron Citizen Survey, included single family housing for low- to middle-income families; first-time homebuyers; rehabilitation of owner- and renter-occupied housing units; and retirement housing for low- to middle-income elderly persons.**
- **Action Step 2:** The Community of Chadron should continue to preserve housing of historical significance. Housing that is architecturally significant or for its association with persons or families who played key roles in the development and growth of the City adds to the character and uniqueness of Chadron neighborhoods.



Goal 4: Financing Housing Development. The City of Chadron and housing developers should consider both public and private funding sources to both construct new housing and maintain the existing housing stock.

- **Action Step 1:** The City of Chadron and local Housing Partners should continue to pursue State and Federal Grants to assist in financing housing rehabilitation, housing purchase, rehabilitate and resale and first-time homebuyer’s programs. The City and private builders should pursue such funding from **Nebraska Investment Finance Authority, USDA-Rural Development and Nebraska Department of Economic Development.**

70 percent of Citizen Survey respondents expressed support for the City in using State or Federal grant funds to purchase dilapidated houses to demolish and make the lots available for families and singles to build a house; and over 56 percent supported using housing program grant dollars to for owner and rental housing rehabilitation; and for the purchase and rehabilitation of homes for resale or re-rent programs.

- **Action Step 2:** Utilize **Tax Increment Financing (TIF)** to assist in the financing of new housing developments targeted to low- and moderate-income families, specifically to lower the cost of land, address public facility needs and meet utility requirements. The City has thus far concentrated the use to TIF for the redevelopment and development of commercial and industrial business expansion and attraction of new businesses. **Currently, two “Redevelopment Areas” are designated in Chadron for the use of TIF.**
- **Action Step 3: Housing developers** in Chadron should be encouraged to pursue the securement of any and all available tools of financing assistance in the development of new housing projects in the Community. This assistance is available with the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, USDA-Rural Development, Federal Home Loan Bank and the Department of Housing and Urban Development, in the form of grants, tax credits and mortgage insurance.

Goal 5: Energy Efficiency. Housing developers, today, are taking advantage of several “tools of implementation,” such as personal wind energy conversion systems, solar panels and geothermal technology to make housing more energy efficient and reduce utility costs for the unit occupant. It is important for the City of Chadron to support and promote these tools for use in new housing development programs, both single- and multifamily. Local Zoning Regulations should be able to control the placement of individual energy systems to limit their impact on adjacent property and visual character of residential, commercial and industrial areas.

- **Action Step 1:** Promote the use of conservation methods. Reduce consumption of energy in residential sectors.
- **Action Step 2:** Utilize local Zoning Regulations and building codes to control the placement and operation of alternative energy systems.
- **Action Step 3:** Require compliance with a “Special Use Permit” process so that established conditions are met by the applicant.
- **Action Step 4:** Promote the development of vocational education opportunities at Chadron Public Schools and Chadron State College to educate the current and future workforce in construction science, alternative energy design, fabrication of equipment and maintenance.
- **Action Step 5:** Promote the expanded use of solar and geothermal exchange energy systems for residential developments throughout the Chadron Two-Mile Planning Jurisdiction.



- **Action Step 6:** Consider implementing a “pilot” **alternative energy program** at a developing residential subdivision. An alternative energy source(s) could generate 100 percent of the energy needs for heating and cooling, as an example, promoting affordable development.
- **Action Step 7:** Promote the rehabilitation of residential buildings utilizing weatherization methods and energy efficient or “green building” materials in conformance to the “LEED” Certified Building techniques.
- **Action Step 8:** Expand awareness of available incentives that could assist in replacing old lighting fixtures, or heating and cooling systems with new energy efficient systems that reduce consumption and energy costs.



Goal 6: Impediments to Fair Housing Choice. As a Community, Chadron will need to identify, discuss and establish a plan to eliminate all barriers and impediments to fair housing choice in the City. All sectors of the Community, both public and private, should play a role in this process. This would include the involvement of City government, schools, churches and the local business sector.

- **Action Step 1:** Address the following, primary impediments to fair housing choice in Chadron, as identified by participants of the **Chadron Community Citizen Survey and Workforce Housing Needs Survey**. ***For Owner Households – Housing Prices and the Lack of Sufficient Homes for Sale.*** ***For Renter Households – Cost of Rent, Lack of Availability of Decent Rental Units in their Price Range.***
- **Action Step 2:** Create and support the efforts of a **Community-wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. **Activities of the Advisory Group could include the following:**
 - Creating a “**Housing Action Plan**” to identify strategies to further affordable housing opportunities.
 - Hosting a “**Housing Fair**” for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
 - Promote “**Equal Housing Opportunities**” on flyers, brochures and local newspapers.
 - Assist the Chadron Housing Authority (CHA) in enforcing fair housing policies and submitting complaints of discrimination to the Nebraska Equal Opportunity Commission.

- **Action Step 3:** Continue to implement **Fair Housing Policies** and **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.
- **Action Step 4:** For **persons with a disability(ies)**, supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.
- **Action Step 5:** Develop housing for **minorities** needing safe and affordable housing.
- **Action Step 6:** **Support bilingual** and **impoverished families** in their search for affordable housing. This could include housing counseling, homeownership classes and information on fair lending practices.
- **Action Step 7:** Routinely inspect rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.

Goal 7: Plan Maintenance and Implementation. Maintain and review this Community Housing Study, as well as the ***Chadron Comprehensive Plan***, Zoning and Subdivision Regulation documents in an effort to continue efficient, sustainable housing development.

- **Action Step 1:** the City of Chadron should establish an **annual review process of this Community Housing Study and the Comprehensive Plan** and associated zoning and subdivision regulations. Elected officials and local governmental volunteers and community and economic development groups should be involved in this review.

CHADRON, NEBRASKA **COMMUNITY HOUSING STUDY - 2022.**

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



SECTION 6 **FIVE-YEAR HOUSING ACTION PLAN.**



SECTION 6 FIVE-YEAR HOUSING ACTION PLAN.

INTRODUCTION.

The greatest challenge for the City of Chadron, during the next five years, will be to develop housing units for all families, college students, the elderly and special populations, with attention given to workforce households. Overall, Chadron should build **252 new units; 64 owner units and 188 rental units, by 2022.** An expected “Economic Boost” in the City would increase the Chadron housing demand to **312 new housing units, 72 owner and 240 rental units.**

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

Important to the cause for housing in Chadron will be the creation of a **Community-Wide Housing Partnership**, comprised of housing stakeholders throughout the Community. ***“The bigger the circle of Partners, the better the delivery of housing.”*** The following Community groups, organizations and funds/funding sources are available to create new and preserve existing housing.



POTENTIAL HOUSING PARTNERS (FUNDING & IMPLEMENTATION).

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

AHP = Federal Home Loan Bank-Affordable Housing Program.

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

HTC = Historic Tax Credits (State & Federal).

CDBG = Nebraska Department of Economic Development-Community Development Block Grant (NDED).

HOME = HOME Program (NDED).

NAHTF = Nebraska Affordable Housing Trust Fund (NDED), including LB 518 Funds.

OE = Owner Equity.

CPF = Conventional Private Financing.

TEBF = Tax Exempt Bond Financing.

CC = City of Chadron.

ME = Major Employers.

MHEG = Midwest Housing Equity Group.

MHDF = Midwest Housing Development Fund.

AOWN = Aging Office of Western Nebraska.

NCAP = Northwest Community Action Partnership.

PADD = Panhandle Area Development District.

CCH = Chadron Community Hospital.

NNDC = Northwest Nebraska Development Corporation.

CCRA = Chadron Community Redevelopment Authority (Tax Increment Financing).

CC-WHP = Chadron Community-Wide Housing Partnership.

HPCDC = High Plains Community Development Corporation.

CHA = Chadron Housing Authority.

C-LB840 = Chadron Economic Development (LB840 Funding).

CSC = Chadron State College.

PD/O = Private Developer/Owner.

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

PLACE-BASED DEVELOPMENT COMPONENTS.

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

ACCESS AND LINKAGES:

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

COMFORT AND IMAGE:

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

USES AND ACTIVITIES:

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

SOCIABILITY:

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

HOUSING PROJECTS.

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

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost/Partners.</u>
1.	Establish a Chadron Community-Wide Housing Partnership (CC-WHP) to promote and guide housing development activities in the Community.	A Community-Wide Housing Partnership that collectively plans and implements affordable housing programs. To include the input and involvement of existing Chadron housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services.	\$30,000 (Selected Partners).
2.	Create a Chadron Land Bank Program.	Secure land for future housing developments in Chadron.	\$100,000 Annually. CC-WHP.
3.	Community-Wide Housing Investment Club.	With the guidance of the Chadron Community-Wide Housing Partnership , organize local funding and housing stakeholders to create a bank of funds to invest in needed both permanent and gap financing for local housing developments.	\$150,000 Annually. CC-WHP.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost/Partners.</u>
4.	Establish an Employer's Housing Assistance Program , encouraging major employers in the Community to become directly involved with assisting their employees in obtaining affordable housing.	To encourage Major Employers in Chadron to partner and financially assist in developing housing programs identified in this Housing Action Plan , including first-time homebuyer and down payment assistance programs and collaboration of major employers to complete needed workforce housing projects.	\$225,000 Annually. CC-WHP, NNDC, HPCDC & ME.
5.	Continue/Expand a Continuum of (Housing) Residential Care Program in the Community, directed at persons and families 55+ years of age.	Housing assistance program provided by the Chadron Community-Wide Housing Partnership , to address all facets of elderly housing needs and associated support services in Chadron, including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation and modification.	\$175,000 Annually. CC, CC-WHP, CHA, NCAP & AOWN.
6.	Plan and implement an annual Chadron Housing Summit .	The Chadron Community-Wide Housing Partnership , with the assistance of local funders should conduct an annual presentation of housing accomplishments and opportunities in Chadron.	\$3,000 Annually. CC, CC-WHP.

HOUSING PRESERVATION.

	<u>Activity/Purpose.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
7.	Recycling/Reuse Center. Establish a housing materials recycling/reuse facility , via deconstruction/ remodeling activities.	\$165,000 Start-up. Supported by sales.	100% for Start-up. Continued from annual support via sales & services.	CC & CC-WHP.
8.	Area-Wide Housing Code Inspection and Rental Licensing Program , to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a Nuisance Abatement Program .	\$175,000.	50% or \$87,500.	CC, CC-WHP, PADD & PD/O.
9.	Single Family Owner and Rental Housing Rehabilitation Program, 75 to 100 Units , moderate rehabilitation at \$32,000 to \$38,000 per unit in Chadron, by 2022, to meet the needs of low- to moderate-income households.	\$3,500,000.	70% or \$2,450,000.	CC, CC-WHP, HPCDC, PADD, NCAP, CDBG, HOME, NAHTF, CCRA & OE.
10.	Purchase and Demolition of 35 to 50 substandard, dilapidated housing units in Chadron, by 2022. Credit property to the Land Bank for purpose of redevelopment.	\$3,120,000.	80% or \$2,496,000.	CC, CC-WHP, HPCDC, PADD, PF, CDBG, NAHTF, CCRA & OE.
11.	Single Family Purchase-Rehab-Resale/Re-Rent Program, 35 Units , 3+ bedroom houses, standard amenities in Chadron, by 2022, to meet the affordable homeowner/renter needs of low- to moderate-income households (31% to 80% AMI).	\$4,900,000.	65% or \$3,185,000.	CC, CC-WHP, PADD, HPCDC, NCAP, ME, PD/O, CDBG, HOME, NAHTF, CCRA, CPF & OE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
12.	Elderly Rental Housing Initiative, 40 Units: Scattered Site, mixed income, 2 bedroom duplex/triplex or town home units, standard amenities, to meet the rental housing needs of low- to moderate- mixed-income elderly households (31%-125% AMI).	\$7,000,000.	65% or \$4,550,000.	CC-WHP, RD, HPHDC, AOWN, CHA, PD/O, NIFA, MHEG, MHDF, HOME, NAHTF, AHP, HUD, CCRA, CPF & PF.
13.	Chadron Elderly Homeownership Initiative, 18 Units: Scattered Site, Mixed Income, 2 & 3 bedroom single family, patio home and town home units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (81%+ AMI).	\$4,410,000.	30% or \$1,323,000.	CC-WHP, RD, PD/O, AOWN, PADD, HOME, NAHTF, WCRA & CPF.
14.	Housing Rehabilitation/Modification Initiative, 20 Units: Standard amenities, complete visit ability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), Elderly and Special Population Households , with a Person(s) with a Disability.	\$725,000.	80% or \$580,000.	CC, CC-WHP, RD, AOWN, PADD, NCAP, HPCDC, NNDC, CDBG, HOME, NAHTF, WCRA & OE.
15.	Long-Term Care Facility, utilizing the Green House and/or Small House Concept, Eight to 16 units/rooms.	\$800,000- \$1,600,000.	60% or \$480,000- \$960,000.	CC, CC-WHP, CCH, PD/O, HUD, AOWN, CHA, CCRA, CPF & OE.

HOUSING FOR FAMILIES.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
16.	Single Family Rental, CROWN Rent-To-Own Program, 16 Units: Scattered Site, Mixed Income, 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (51% to 80% AMI).	\$3,330,000.	60% or \$1,998,000.	CC, CC-WHP, NIFA, ME, PD/O, MHEG, MHDF, AHP, NAHTF, HOME, CCRA PD/O & CPF.
17.	General Rental Housing Program, 90 to 112 Units: Scattered Site, Mixed Income, duplexes and/or apartments, consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (51% to 125% AMI). This could potentially include off-campus housing for students of Chadron State College.	\$13,200,000.	65% or \$8,580,000.	CC, CHA, CC-WHP, HPCDC, NNDC, CSC, ME, NIFA, MHEG, MHDF, AHP, NAHTF, HOME, CCRA, PD/O & CPF.
18.	Family Homeownership Initiative, 30 Units: Scattered Site, Mixed Income, single family, patio home or town home units, 3+ bedroom units with standard amenities to meet the affordable housing needs of low- to upper-income family households (81%+ AMI). Units could also focus on utilizing a Purchase-Rehab-Resale or Re-Rent Program.	\$9,310,000.	35% or \$2,793,000.	CC-WHP, RD, HPCDC, NNDC, ME, PD/O, PADD, CDBG, NAHTF, HOME, CCRA & CP.

HOUSING FOR FAMILIES (Continued).

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
19.	Owner/Rental Housing Initiative for Special Populations, 22 Units: Scattered Site, 2 & 3 bedroom units, standard amenities, complete visitability and accessibility design, to meet the affordable independent living housing needs of persons with special needs (0% to 80% AMI).	\$3,030,000.	90% or \$2,727,000.	CC-WHP, CHA, HUD, PD/O, PADD, CDBG, NAHTF, HOME, MHEG, MHDF, CCRA, AHP & CPF.
20.	Downtown Chadron Housing Initiative, 8 Owner, 24 Rental Units: Mixed Income, Scattered Site or upper floors of existing commercial buildings, 1 & 2-bedroom apartments in the designated Chadron Downtown District.	\$6,300,000.	75% or \$4,725,000.	CC-WHP, NIFA, HPHDC, C-LB840, NNDC, HTC, PD/O, CDBG, HOME, NAHTF, AHP, MHEG, MHDF & CPF.

CHADRON, NEBRASKA **COMMUNITY HOUSING STUDY - 2022.**

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



SECTION 7

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



SECTION 7

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

INTRODUCTION.

Section 7 of this **Housing Study** provides discussion regarding **housing development implementation and affordable housing concepts** for the City of Chadron. Housing programs implemented in Chadron should consist of both traditional (single family, multifamily, duplex, town home, etc.) and non-traditional development concepts (patio home, conversion homes, accessory housing, etc.) to support various income sectors.

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

HOUSING DEVELOPMENT IMPLEMENTATION.

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

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

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

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

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

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

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

AFFORDABLE HOUSING CONCEPTS.

A total of 252 new housing units are targeted for the City of Chadron by 2022. This would include up to **64 owner units** and **188 rental units throughout the Community.** Vacant land will need to be made available, both, within and adjacent the Chadron Corporate Limits for the suitable development of various, needed housing types.

Identifying locations of new housing development is important for Chadron. The City has restrictions on where new development can take place, such as flood plains, natural topography and the City’s proximity to the Nebraska State Forest. **The Community’s Comprehensive Plan, which includes Future Land Use Maps and both voluntary and involuntary Annexation Policies, will greatly assist new housing development efforts in Chadron.**

The City will need to focus on workforce families and young professionals needing safe, efficient and affordable housing, including employees living outside of Chadron. This can be accomplished through joint relationships with major employers of the City in an effort to create decent rental housing units for employees.

Chadron should implement housing rehabilitation activities, including purchase-rehab-resale and/or re-rent programs. The Community has an estimated 484 housing structures needing moderate- to substantial rehabilitation and an estimated 78 housing structures targeted for demolition. The demolition or removal of dilapidated or severely deteriorated housing structures will create additional vacant land for the Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be secured in an official **Community-Wide Land Bank Program.**

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

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

Nebraska Bar-None, or Prairie Gold Homes are available to be used for a CROWN Program.

Net monthly rents for affordable single family homes range from \$600 to \$875, based on rental comparable and the level of affordability of the target population in the Community. Typically, CROWN single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI). In a CROWN Program, a small percentage of the net monthly rent is set-a-side for use by the tenant as a down payment to eventually purchase a home.

Affordable single family housing options can also be used for **First-Time Homebuyers**, utilizing grant and loan monies available from the NDED. Households of 50 to 80 percent AMI are typically income eligible to participate in a home buyer program. Depending upon whether the home selected for purchase is new construction or an existing house, the cost for affordable homes, typically, ranges from \$155,000 to \$185,000. In a First-Time Homebuyers Program, the income eligible household is provided a down-payment assistance ranging from 5 to 20 percent of the purchase price.

Duplex/triplex rental housing is a popular affordable housing program in Nebraska for both, older adults, 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex



rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for affordable duplex/triplex rental housing have traditionally ranged from \$565 to \$825, depending upon the local housing economics of the subject community.

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

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

Immediate housing alternatives are needed in the City of Chadron as a solution to the Community’s growing population of workforce employees. Participants of the Housing Listening Sessions and Survey respondents identified a large number of employees are seeking affordable housing in Chadron, but due to a lack of units being provided, are moving into homes and apartments that do not meet their needs, or are priced higher than their desired price.

The following immediate housing alternatives would create additional housing choices in Chadron for persons and families of all income sectors. **It is recommended that the Chadron Community Redevelopment Authority, High Plains Community Development Corporation, Northwest Nebraska Development Corporation and the Chadron Chamber of Commerce support this type of housing development through the identification of suitable lots, the approval of infill ordinances and design guideline review.**

Infill Housing.

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

INDEPENDENT DUPLEX APARTMENT EXAMPLE

The need for additional independent family and/or elderly duplex apartments was discussed at several of the Listening Sessions. Mesner Development Company of Central City, Nebraska, developed a new 18 unit residential development in **Holdrege, Nebraska, Sunrise Lane, LLC**, designated for retirees and the elderly. The Subdivision has nine separate duplexes. Exteriors are constructed entirely of vinyl siding and brick. Sunrise Lane, LLC, is an ideal model of independent living elderly housing for low- to moderate-income households. Duplexes and townhomes of similar construction are also suitable for families of low- to moderate-income.



Waverly and Falls City, Nebraska Townhomes
Courtesy: Excel Development Group.



Waverly, Nebraska CROWN Homes
Courtesy: Dana Point Development Corporation.



“Accessory” Housing.

Also known as “In-Law Suites” or “Granny Flats,” accessory housing can create additional housing opportunities in urban and suburban neighborhoods from surplus space, such as a second story of an existing housing unit or a detached structure. Accessory housing structures are growing in popularity in Communities dealing with issues pertaining to the displacement of low- to moderate-income residents. Advantages to this housing unity type include, but are not limited to, property owners living on-site, construction not consuming additional land, an alternative to traditional apartment life and a reduced cost of construction when compared to conventional apartment development.



Conversion Housing.

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

Single Room Occupancy (SRO) Housing.

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

HOUSING FUNDING SOURCES/PARTNERSHIPS.

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

LOCAL FUNDING OPTIONS.

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

Local Tax Base Options.

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

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

Currently, the Community of Chadron has two “Redevelopment Areas” which are monitored for potential development activity by the Chadron Community Redevelopment Authority. The Community would benefit greatly from being actively involved in providing TIF for new housing development projects.

Local Housing Authority.

Public Housing Authorities or Agencies can sponsor affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in the Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects. **The Chadron Housing Authority manages a total of 99 housing units in projects funded by USDA-Rural Development, HUD Section 8 and Section 42 Low-Income Housing Tax Credits. These projects are identified in Section 3 of this Housing Study.**

Local Major Employers and/or Community Foundation Assistance.

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

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

Local and regional lending institutions serving a particular community or county should create a partnership to provide technical assistance to housing developers and share bridge- and permanent financing of local housing programs.

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

STATE PROGRAMS.

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

Nebraska Department of Economic Development (NDED).

The proposed **2017 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$10.4 Million Community Development Block Grant
 \$3 Million HOME Investment Partnership Fund
 \$941,814 Emergency Shelter Grant Program
 \$3 Million Homeless Shelter Assistance Trust Funds
 \$9.6 Million Nebraska Affordable Housing Trust Fund
 \$370,412 Housing Opportunities for Persons with AIDS

NDED also administers the non-entitlement **Community Development Block Grant (CDBG)** program, available to Nebraska Community and County municipalities for financing housing, planning and public works projects. All Nebraska Counties and Communities are an eligible applicant for CDBG funds. Lincoln and Omaha receive an annual allocation of CDBG funds, from the Department of Housing and Urban Development, as entitlement communities. The remaining Nebraska Communities are classified as non-entitlement Communities and compete annually for CDBG funds for various community and economic development programs, including housing. Nebraska Communities, with a population of 5,000+ are eligible for multi-year CDBG funding from the Comprehensive Revitalization Category of funding.

NDED also administrates the **HOME** funds. HOME funds are available to authorized, local or regional based Community Housing Development Organizations (CHDOs) for affordable housing repair and/or new construction, both rental and owner. An annual allocation of HOME funds is established for CHDOs based on individual housing programs. HOME funds are also available to private developers, via a local non-profit as gap financing on affordable housing projects.

The High Plains Community Development Corporation, Northwest Nebraska Development Corporation and Chadron Chamber of Commerce promote community development through business growth and retention, development site availability and the coordinating of local events and Community relations among residents and employers.

Nebraska Affordable Housing Trust Fund (NAHTF).

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

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

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

Nebraska Historic Tax Credit (NHTC).

On April 16, 2014, Legislative Bill 191 was signed into law, which created the Nebraska Historic Tax Credit. This new historic tax credit will serve as a valuable incentive to allow Nebraska real property owners to offset Nebraska income, deposit or premium tax amounts equal to twenty percent of "eligible expenditures" on "improvements" made to "historically significant real property." Nebraska is now the 36th state to provide a historic tax credit at the state level, which is a tax credit that is separate and distinct from the federal historic tax credit.

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

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

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

Basic provisions of the NHTC:

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

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA).

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

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

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

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

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

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

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

Midwest Housing Equity Group (MHEG).

MHEG was created in 1993 to secure equity capital to invest into affordable rental housing throughout Nebraska, Kansas, Iowa and Oklahoma. **MHEG** is a privately-owned non-profit corporation with a nine-member board of Directors and receives no federal or state dollars. **MHEG's** income is derived from its ability to obtain equity capital and investing into affordable housing properties. **MHEG** provides equity financing for the federal low income housing tax credit program, as defined in Section 42 of the Internal Revenue Code. In addition to tax credit syndication, **MHEG** staff provides technical assistance to developers, owners and management companies on the development/management of tax credit properties.

Midwest Housing Development Fund (MHDF).

Founded in 2000, **MHDF** is a non-profit community development financial institution whose main goal is to provide “nontraditional financing needs” for affordable rental housing development, redevelopment and rehabilitation. As per the **MHDF** website, “The primary financing product of **MHDF** is predevelopment loans that are provided to borrowers prior to them having access to traditional construction and permanent financing.” Types of loans available through **MHDF** include predevelopment, construction, gap financing, land/infrastructure and permanent (post construction) loans.

Community Housing Development Corporation (CHDO)/Community Action Partnership/Economic Development District.

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

The **High Plains Community Development Corporation** serves as the CHDO for the City of Chadron regarding the provision of affordable housing. The Community Action Partnership serving the Chadron Area is **Western Nebraska Community Action Partnership**. The **Nebraska Housing Developers Association** is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, economic and housing development grant writing administration is available with **Panhandle Area Development District**.

Nebraska Energy Office (NEO).

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

Nebraska Department of Health and Human Services (NDHHS).

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

REGIONAL FUNDING.

Federal Home Loan Bank.

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

FEDERAL FUNDING

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

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

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

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

- a) **Section 515 Program** – Provides a direct interest subsidized loan for the development of family and elderly housing, including congregate and rental housing for persons with a disability. **A Section 538 mortgage insurance program is also available**
- b) **Section 502 Program** – Provides either a mortgage guarantee or direct loan for single family homeownerships for low- and moderate-income persons/families, including persons with a disability. **Section 504 Program** – Provides for the rehabilitation of homes.
- c) **Community Facilities Program** – Provides a direct, interest subsidized loan for a variety of projects specific, community facility improvement programs including new construction or housing rehabilitation for “**special populations.**”
- d) **Preservation Program** – Administered by qualified local and regional organizations/agencies to assist in housing rehabilitation programs in Nebraska Communities. This could include a local based, planned program of home modification **income eligible to low/moderate-income persons and families.**
- e) **Business & Industry Program** – The RD Business and Industry Program allows for loan mortgage guarantee for commercial projects, including retirement/assisted care housing.

Other Federal Funding.

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

CHADRON, NEBRASKA **COMMUNITY HOUSING STUDY - 2022.**

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



APPENDIX I **CHADRON SURVEY RESULTS.**

COMMUNITY CITIZEN HOUSING SURVEY FOR CHADRON, NEBRASKA

The **City of Chadron** is currently conducting the following survey to determine both present and future housing needs during the next five years. **This survey is funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from the City of Chadron.** An important activity of the Housing Study is to ask you, a local resident, about the housing needs of your Community. Please complete this survey, by **FRIDAY, APRIL 14TH**.

1. Where do you reside?**TOTAL SURVEYS: 30**

- ☐ Chadron (24) ☐ Rural Dawes County (4) ☐ Other/No Response (2)

2. If you do not live in Chadron, are you interested in moving to the Community?

Yes (4) ☐ No (4)

3. Which of the following sectors are you employed?

- | | |
|---|--|
| <input type="checkbox"/> Government (7) | <input type="checkbox"/> Finance (0) |
| <input type="checkbox"/> Non-Profit Organization (6) | <input type="checkbox"/> Manufacturing (0) |
| <input type="checkbox"/> Retail & Wholesale Trade (0) | <input type="checkbox"/> Agricultural/Forestry/Natural Resources (2) |
| <input type="checkbox"/> Real Estate (0) | <input type="checkbox"/> Administrative (0) |
| <input type="checkbox"/> Information (1) | <input type="checkbox"/> Health Care/Social (2) |
| <input type="checkbox"/> Education (5) | <input type="checkbox"/> Utilities/Construction (0) |
| <input type="checkbox"/> Leisure & Hospitality (1) | <input type="checkbox"/> Professional/Technical (0) |
| <input type="checkbox"/> Transportation (0) | <input type="checkbox"/> Mining (0) |
| <input type="checkbox"/> Accommodation & Food (1) | <input type="checkbox"/> Arts/Entertainment (0) |
| <input type="checkbox"/> Retired (5) | <input type="checkbox"/> Other _____ |

4. Gender?

- ☐ Male (8) ☐ Female (20)

5. What is your current age?

Under 25__1__ 25-34__6__ 35-44__4__ 45-54__5__ **55-64__8__** 65-74__3__ 75-84__2__ 85+__1__

6. Which type of housing do you currently live in?

- | | |
|---|--|
| Single Family House (own) (22) | <input type="checkbox"/> Manufactured/Mobile Home (own) (2) |
| <input type="checkbox"/> Single Family House (rent) (4) | <input type="checkbox"/> Manufactured/Mobile Home (rent) (0) |
| <input type="checkbox"/> Duplex/Triplex (own) (0) | <input type="checkbox"/> Rental Apartment (2) |
| <input type="checkbox"/> Duplex/Triplex (rent) (0) | <input type="checkbox"/> Condominium (0) |
| <input type="checkbox"/> Townhome (own) (0) | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Townhome (rent) (0) | |

7. Number of persons in your household? 1 = 7 2 = 17 3 = 4 4 = 2 5+ = 0

8. Please indicate your household income range, for 2015, before taxes. Less Than \$25K = 4, \$25K-\$40K = 7, \$40K-\$60K = 4, \$60K-\$80K = 7, \$80K-\$100K = 5, \$100K-\$125K = 0, \$125K+ = 2.

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

For Renters		For Owners	
1	Lack of handicap accessible housing	3	Lack of handicap accessible housing
0	Lack of adequate public transportation	2	Lack of adequate public transportation
0	Lack of knowledge of fair housing rights	2	Lack of knowledge of fair housing rights
3	Cost of rent	12	Housing prices
1	Restrictive zoning/building codes	6	Restrictive zoning/building codes
0	Job status	2	Job status
3	Attitudes of landlords & neighbors	2	Attitudes of immediate neighbors
5	Lack of availability of decent rental units in your price range	3	Mortgage lending application requirements
0	Use of background checks	7	Excessive down payment/closing costs
0	Excessive application fees and/or rental deposits	3	Cost of utilities
1	Cost of utilities	0	Lack of educational resources about homeowner responsibilities
1	Lack of educational resources about tenant responsibilities	7	Cost of homeowners insurance
	Other:	12	Lack of sufficient homes for sale
	Other:		Other:

10. Are you satisfied with your current housing situation? ☒ 20 Yes ☐ 7 No

If no, please explain: _____

11. Which of the following housing types are needed in your Community? Please Check (✓).

	Greatly Needed	Somewhat Needed	Not Needed
▪ Housing For:	-----	-----	-----
1. Lower-Income Families	13	7	2
2. Middle-Income Families	21	3	1
3. Upper-Income Families	8	5	8
4. Single Parent Families	17	5	2
5. Existing / New Employees	17	3	3
6. Student Housing (On Campus)	2	7	5
7. Student Housing (Off Campus)	5	8	3
▪ Single Family Housing	18	3	2
▪ Rental Housing (General)	13	5	5
▪ Manufactured Homes	7	9	6
▪ Mobile Homes	1	5	14
▪ Condominiums/Townhomes	10	11	3
▪ Duplex Housing	10	12	2
▪ Apartment Complexes (3 to 12 Units per Complex)	8	11	1
▪ Rehabilitation of Owner-occupied Housing	12	9	1
▪ Rehabilitation of Renter-occupied Housing	14	8	1
▪ Housing Choices for First-Time Homebuyers	16	4	2
▪ Single Family Rent-To-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	11	6	4
2. Long-Term 6 to 15 Years	9	8	4
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	10	9	5
2. Long-Term 6 to 15 Years	9	11	4
▪ One Bedroom (Apartment or House)	5	16	3
▪ Two Bedroom (Apartment or House)	13	8	2
▪ Three+ Bedroom (Apartment or House)	16	7	1
▪ Independent Living Housing for Persons with a Mental/Physical Disability	8	13	2
▪ Group Home Housing for Persons with a Mental/Physical Disability	4	14	3
▪ Housing in Downtown	2	16	4
▪ Retirement Housing – Rental	10	8	2
▪ Retirement Housing – Purchase (Owner occupant)	11	9	3
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	13	8	1
2. Middle-income Elderly Persons	15	10	0
3. Upper-income Elderly Persons	7	13	3
▪ Licensed Assisted Living, w/ Specialized Services (i.e. health, food prep, recreation services, etc.)	3	15	4
▪ Single-Room-Occupancy Housing (Boarding Homes)	1	12	10
▪ Short-Term Emergency Shelters – 30 Days or Less	6	13	5
▪ Long-Term Shelters – 90 Days or Less	2	11	8
▪ Transitional Housing (3-12 month temporary housing)	5	8	9
▪ Housing for Persons with Chronic Mental Illness	2	14	6

If you are currently a renter and would like to become a homeowner, or if you are currently an owner and desire to upgrade or change housing in the next five years, please complete the following questions.

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

Chadron (12)

☐ Rural Dawes County (2)

☐ Other (0) _____

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

12 Single Family ___0___ Attached Townhouse or Duplex-Type Unit
___0___ Mobile Home ___2___ Patio Home/Slab Home ___2___ I plan to remain where I am.

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

___0___ One **9 Two** ___5___ Three ___1___ Four +

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

___2___ Less than \$50K **4 \$50K-\$100K** ___1___ \$100K-\$120K **4 \$120K-\$135K**
___2___ \$135K-\$175K ___2___ \$175K-\$225K ___0___ \$225K+

12.e. What is the most your family could afford for monthly rent? ___2___ Less than \$400

___2___ \$400 to \$500 **3 \$500 to \$600** ___2___ \$600 to \$700 ___0___ \$700 to \$800
___1___ \$800 to \$900 ___1___ \$900 to \$1,000 ___2___ \$1,000 to \$1,100 ___1___ \$1,100+

13. Do you support your Community in using State and/or Federal grant funds to conduct:

... an owner housing rehabilitation program? **18 Yes** ___5___ No
... a renter housing rehabilitation program? **17 Yes** ___6___ No

14. Do you support your Community in establishing a local program that would purchase and remove dilapidated houses, making lots available for a family or individual to build owner or rental housing? **21 Yes** ___2___ No

15. Do you support your Community in securing State and/or Federal grant dollars to purchase, rehabilitate and resale vacant housing? **20 Yes** ___3___ No

16. Do you support your Community in securing State and/or Federal grant dollars to provide down payment assistance to first-time homebuyers? **21 Yes** ___2___ No

If you are 55+ years of age, please continue here with Questions 17 - 21. If not, please skip to Question #22.

17. Do you or anyone in your household have a disability or any special assistance needs (Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)? Yes ___1___ **No 13**

If yes, please explain the disability or special needs type.

18. Do You plan on changing housing in the future?

One Year	___2___ Yes	8 No
Two Years	___4___ Yes	7 No
Three to Five Years	___4___ Yes	6 No
Six to 10 Years	___1___ Yes	6 No

If yes to Question #18, which of the following types of housing do you anticipate needing? Check three (3).

- | | |
|-------------------------------------|--------------------------------------|
| 6 Single Family Home | ___1___ Apartment - Purchase |
| ___1___ Duplex - Rent | ___1___ Assisted Living Housing |
| ___2___ Duplex - Purchase | ___0___ One Bedroom Apartment - Rent |
| ___1___ Town Home - Rent | ___1___ Two Bedroom Apartment - Rent |
| 4 Town Home - Purchase | Other_____ |
| ___0___ Nursing Home/Long-Term Care | |

19. Which of the following additional housing types are needed in Your Community, for persons 55+ years of age, during the next five years. Check the top three (3).

- | | |
|-------------------------------------|--------------------------------------|
| 6 Single Family Home | ___3___ Apartment - Purchase |
| 8 Duplex - Rent | ___4___ Assisted Living Housing |
| ___5___ Duplex - Purchase | ___3___ One Bedroom Apartment - Rent |
| 8 Town Home - Rent | ___4___ Two Bedroom Apartment - Rent |
| ___5___ Town Home - Purchase | Other_____ |
| ___1___ Nursing Home/Long-Term Care | |

20. Please rate the quality of the following Support Services in your Community.
(1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent).

- | | |
|---|--|
| ___2.1___ Case Management/Legal Aid | ___2.7___ Transportation/Auto Repair |
| ___1.5___ Cultural/Language Assistance | ___2.7___ Finance Assistance/Management |
| ___2.5___ Continuing Education Opportunities | ___2.3___ Health Services (Mental, Physical, etc.) |
| ___2.3___ Employment Opportunities/Training | 3.2 Law Enforcement |
| ___1.7___ Adult Care Services | ___2.3___ Senior Social & Recreation Activities |
| ___2.1___ Alcohol/Drug Abuse Services | ___2.0___ Housing (Permanent, Transitional, etc.) |
| 3.0 Food/Meals-On-Wheels | ___2.1___ Emergency Transportation |
| 2.9 Home Health Care | 2.9 Volunteer Opportunities |
| ___2.5___ Counseling Services | ___2.2___ Veteran & Homeless Services |
| ___2.1___ Aids for Disabilities | Other:_____ |
| ___1.8___ Home Repair/Rehabilitation Services | |

21. Please identify the top three Support Service needs in Chadron.

22. Please provide any additional comments regarding the future of housing in Chadron:

Workforce Housing Needs Survey

The **City of Chadron**, in cooperation with major employers in Dawes County, is conducting the following survey to determine the specific renter and owner housing needs of the Community's workforce. **This Survey is funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from the City of Chadron.** We would appreciate you completing and returning the following Survey to your employer by **FRIDAY, APRIL 14TH**.

1. Place of Employment? _____ **TOTAL SURVEYS: 64**

2. Where do you currently reside?

☐ Chadron (38) ☐ Rural Dawes County (19) ☐ Other/No Response (7)

If Other, where and why? _____

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

10 Yes 10 No

3. Do you commute to Chadron for work? 22 Yes **37 No**

If yes, how far is your commute?

13 Less Than 10 Minutes 5 10-20 Minutes 7 21-30 Minutes
2 31-40 Minutes 0 41-50 Minutes 0 51-60 Minutes 0 61+ Minutes

4. Number of Persons in your household? 1 = 9 **2 = 23** 3 = 15 4 = 9 5+ = 6

5. Do you rent or are you a homeowner? 22 Rent **40 Own**

6. How much is your monthly rent or mortgage payment? **Less Than \$500 = 23,**
\$500-\$650 = 12, \$651-\$800 = 5, \$801-\$950 = 3, \$951-\$1,100 = 6, \$1,101-\$1,250 = 2,
\$1,251+ = 3.

7. Are you satisfied with your current housing situation? **46 Yes** 14 No

If no, why? _____

8. What is your current annual total household income?

15 Less than \$35K 9 \$35K-\$50K 13 \$51K-\$70K
5 \$71K-\$85K **18 \$86K+**

9. As a renter or homeowner, what is the #1 issue or barrier you experience with obtaining affordable, suitable housing for your household?

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

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

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

Chadron (20) ☐ Rural Dawes County (9) ☐ Other (1)

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

26 Single Family ☐ 1 Attached Townhouse or Duplex-Type Unit
☐ 0 Mobile Home ☐ 0 Patio Home/Slab Home ☐ 0 I plan to remain where I am.

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

☐ 0 One ☐ 6 Two **17 Three** ☐ 8 Four +

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

☐ 3 Less than \$50K **8 \$50K - \$100K** ☐ 5 \$100K - \$120K ☐ 4 \$120K - \$135K
☐ 4 \$135K - \$175K ☐ 6 \$175K - \$225K ☐ 2 \$225K +

10.e. What is the most your family could afford for monthly rent? **5 Less than \$400**

☐ 3 \$400 to \$500 ☐ 1 \$500 to \$600 ☐ 3 \$600 to \$700 ☐ 4 \$700 to \$800
☐ 1 \$800 to \$900 **5 \$900 to \$1,000** ☐ 4 \$1,000 to \$1,100 ☐ 2 \$1,100 +

Continuum of Care for Elderly Persons Household Survey Chadron, Nebraska

The **City of Chadron** is currently conducting a Community Housing Study, to determine both the short- and long-term housing needs of persons and families in Chadron. **The Study is funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from the City of Chadron.** The Study will include the identification of housing and service needs of elderly persons in the Community. Please complete and return this Survey, with your name and contact information to the drop box/Envelope by **FRIDAY, APRIL 14TH**.

1) **Sex:** Male 3 Female 22 **TOTAL SURVEYS: 25**

2) **Location/
Age Status:** Where do You currently live?
21 Chadron 4 Rural Dawes County
0 Other (Please identify): _____

What is your current age?
 Under 45 1 45-54 1 55-64 4 65-74 5 75-84 9 85+ 4

Are you currently retired? **Yes 18** No 7
 If no, do you plan on retiring in Chadron? **Yes 7** No 3

3) **Family
Status:** How many people live in your household? 1 = 1 **2 = 13** 3+ = 1
 How many people 55+ years live in your household? 0 = 2 1 = 8 **2+ = 9**

4) **Disability
Status:** Do you or anyone in your household have a disability or any special assistance needs (Mobility, Mental, Hearing/Speech Impaired, Nutrition/Medication Assistance, etc.)?
 Yes 4 **No 21**

If yes, please explain the disability or special needs type.

5) Please indicate your household income range, for 2016.
Less Than \$25K - 7 \$25K-\$50K - 4 \$50K or More - 5

6) Are you receiving any retirement benefits? If so, please identify.
☐ **Yes (15)**
☐ No (7)

7) Do you own or rent where you live now?
☐ **Own (19)**
☐ Rent (3)

8) Please rate the quality of the following Services in the Community.
 (1 = Poor, 2 = Fair, 3 = Good, 4 = Excellent).

<u>2.5</u> Social/Rec. Activities	3.0 Continuing Education	<u>2.5</u> Entertainment Options
3.8 Church	<u>2.7</u> Discount/Variety Store	3.2 Library
<u>2.9</u> Grocery Store	3.0 Hospital	3.0 Medical Clinic
3.4 Pharmacy	<u>2.4</u> Downtown Businesses	3.2 Police Protection
3.7 Fire Protection	3.5 Senior Center	3.6 Bank
3.1 City/Village Offices	3.5 Post Office	3.5 Schools
3.2 Parks/Recreation	<u>2.4</u> Restaurant/Cafe	Other: _____

- 9) Are you satisfied with your current housing situation? **19 Yes** 6 No
If no, please explain:
-

- 10) Do You plan on changing housing in the future?

One Year 2 Yes
Two Years 2 Yes
Three to Five Years **6 Yes**
Six to 10 Years 4 Yes
No (8)

If yes to Question #10, which of the following types of housing do You anticipate needing?
Check your top three (3).

4 Single Family Home	0 Apartment - Purchase
7 Duplex - Rent	3 Assisted Living Housing
2 Duplex - Purchase	3 One Bedroom Apartment - Rent
3 Town Home - Rent	4 Two Bedroom Apartment - Rent
3 Town Home - Purchase	Other
1 Nursing Home/Long-Term Care	

- 11) Which of the following additional housing types are needed in the Community, for persons 55+ years of age, during the next five years. Check your top three (3).

5 Single Family Home	4 Apartment - Purchase
10 Duplex - Rent	7 Assisted Living Housing
5 Duplex - Purchase	5 One Bedroom Apartment - Rent
10 Town Home - Rent	7 Two Bedroom Apartment - Rent
6 Town Home - Purchase	Other
7 Nursing Home/Long-Term Care	

- 12) How appealing is living at a Retirement Housing Campus to You?

4 Very appealing **13 Somewhat appealing** 6 Not appealing

- 13) Please rate the quality of the following Support Services in the Community.

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

2.2 Case Management/Legal Aid	3.0 Transportation/Auto Repair
1.8 Cultural/Language Assistance	2.9 Finance Assistance/Management
2.7 Continuing Education Opportunities	2.6 Health Services (Mental, Physical, etc.)
1.9 Employment Opportunities/Training	3.0 Law Enforcement
2.4 Adult Care Services	2.5 Senior Social & Recreation Activities
2.1 Alcohol/Drug Abuse Services	2.1 Housing (Permanent, Transitional, etc.)
3.2 Food/Meals-On-Wheels	2.6 Emergency Transportation
3.2 Home Health Care	3.1 Volunteer Opportunities
2.9 Counseling Services	2.4 Veteran Services
2.5 Aids for Disabilities	2.1 Homeless Services
2.3 Home Repair/Rehabilitation Services	Other:

- 14) Considering the list of Supportive Services in Question 12, what are the three (3) most critical Services at this time, for persons 55+ years residing in Chadron?
-

- 15) Are there any community/support systems not provided in the City of Chadron that require you to travel to another Community? If Yes, please identify the Community and the Service.

☒ **Yes (10)**
☐ No (6)

CHADRON, NEBRASKA **COMMUNITY HOUSING STUDY - 2022.**

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



APPENDIX II **CHADRON TABLE PROFILE.**

TABLE 1
POPULATION TRENDS AND PROJECTIONS
CHADRON, NEBRASKA
2000-2022

			<u>Total</u>		<u>Annual</u>	
	<u>Year</u>	<u>Population</u>	<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	5,634	--	--	--	--
	2010	5,851	+217	+3.9%	+21.7	+0.4%
	2017	5,943	+92	+1.6%	+13.1	+0.2%
Low	2022	5,992	+49	+0.8%	+9.8	+0.2%
Medium	2022	6,052	+109	+1.8%	+21.8	+0.4%
High*	2022	6,115	+172	+2.9%	+34.4	+0.6%
ED Boost*	2022	6,205	+262	+4.4%	+52.4	+0.9%

City of Chadron Census Population Estimates: 2011 = 5,893; 2012 =5,870; 2013 =5,803; 2014 =5,798; 2015= 5,775.

City of Chadron 2011-2015 American Community Survey (ACS) Population Estimate: 5,828 (+/- 52).

*Population estimated due to an ***Economic Development (ED) Boost*** via increased job creation and housing development. "High 2022 =65 Additional Full Time Employment (FTE) Positions in the next five years. "ED Boost" 2022 =105 Additional FTE positions in the next five years.

Source: 2000, 2010 Census.

2011-2015 Census Population Estimates.

2011-2015 American Community Survey.

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

TABLE 2
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
CHADRON, NEBRASKA
2000-2022

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2017</u>	<u>2022</u>	<u>2017-2022</u> <u>Change</u>
19 and Under	1,619	1,667	+48	1,688	1,708	+20
20-34	1,785	1,822	+37	1,865	1,870	+5
35-54	1,128	1,080	-48	1,010	999	-11
55-64	374	517	+143	541	601	+60
65-74	312	362	+50	394	403	+9
75-84	292	298	+6	311	316	+5
85+	104	141	+37	151	155	+4
Totals	5,634	5,851	+217	5,943	6,052	+109
Median Age	24.9	26.8	+1.9	28.1	29.0	+0.9

Source: 2000, 2010 Census.

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

TABLE 3
SPECIFIC HOUSEHOLD CHARACTERISTICS
CHADRON, NEBRASKA
2000-2022

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
2000	5,634	829	4,805	2,187	2.19
2010	5,851	866	4,985	2,306	2.16
2017	5,943	892	5,051	2,371	2.13
2022	6,052	918	5,134	2,410	2.13
2022*	6,205	939	5,266	2,483	2.12

2011-2015 ACS Group Quarters Population Estimate:

City of Chadron: 916 (+/- 157).

2011-2015 ACS Households Estimate:

City of Chadron: 2,177 (+/- 151).

*ED Boost Projection.

Source: 2000, 2010 Census.

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

TABLE 4
TENURE BY HOUSEHOLD
CHADRON, NEBRASKA
2000-2022

<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>
2000	2,187	1,206	55.1%	981	44.9%
2010	2,306	1,164	50.4%	1,142	49.5%
2017	2,371	1,126	47.5%	1,245	52.5%
2022	2,410	1,109	46.0%	1,301	55.0%
*2022	2,483	1,130	45.5%	1,353	54.5%

2011-2015 ACS Tenure Estimate:

City of Chadron: Total – 2,177 (Owner – 1,172; Renter – 1,005).

*ED Boost Projection.

Source: 2000, 2010 Census.

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

TABLE 5
HOUSEHOLDS BY HOUSEHOLD SIZE
CHADRON, NEBRASKA
2015 ESTIMATE*

<u>1</u> <u>Person</u>	<u>2</u> <u>Persons</u>	<u>3</u> <u>Persons</u>	<u>4</u> <u>Persons</u>	<u>5</u> <u>Persons</u>	<u>6</u> <u>Persons</u>	<u>7+</u> <u>Persons</u>
660	808	252	220	162	13	62

*Estimate subject to margin of error. Total 2014 estimated households = 2,177.

Source: 2011-2015 American Community Survey.

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

TABLE 6
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
CHADRON, NEBRASKA
2000-2022

<u>Income Group</u>	<u>2000*</u>	<u>2015 Est.*</u>	<u>2017</u>	<u>2022</u>	<u>2022 ED Boost</u>	<u>% Change 2017-2022^</u>
<u>All Households</u>						
Less than \$10,000	339	351	323	251	205	-22.3%
\$10,000-\$19,999	324	185	146	92	87	-36.9%
\$20,000-\$34,999	431	481	502	510	516	+1.6%
\$35,000-\$49,999	268	297	359	363	386	+1.1%
<u>\$50,000 or More</u>	<u>511</u>	<u>853</u>	<u>1,041</u>	<u>1,194</u>	<u>1,262</u>	<u>+14.7%</u>
Totals	1,873	2,167	2,371	2,410	2,483	+1.6%
Median Income	\$27,400	\$39,688	\$44,603	\$56,890	\$58,867	+27.5%
<u>Households 65+ Yrs.</u>						
Less than \$10,000	18	20	21	24	24	+14.3%
\$10,000-\$19,999	36	55	61	74	74	+21.3%
\$20,000-\$34,999	71	190	205	223	223	+8.8%
\$35,000-\$49,999	21	54	61	76	76	+24.6%
<u>\$50,000 or More</u>	<u>53</u>	<u>121</u>	<u>132</u>	<u>152</u>	<u>152</u>	<u>+15.0%</u>
Totals	199	440	480	549	549	+14.4%
Median Income	\$23,498	\$32,750	\$36,451	\$45,704	\$45,704	+25.4%

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

^Does not include ED Boost.

Source: 2000 Census, 2011-2015 American Community Survey Estimate.

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

TABLE 7
PER CAPITA PERSONAL INCOME
DAWES COUNTY, NEBRASKA / STATE OF NEBRASKA
2002-2022

	Dawes County		State of Nebraska	
<u>Year</u>	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2002	\$21,296	--	\$30,696	--
2003	\$22,795	+7.0%	\$32,611	+6.2%
2004	\$22,975	+0.8%	\$33,768	+3.5%
2005	\$24,148	+5.1%	\$34,772	+3.0%
2006	\$24,900	+3.1%	\$35,982	+3.5%
2007	\$25,153	+1.1%	\$38,484	+7.0%
2008	\$26,817	+5.0%	\$40,626	+5.6%
2009	\$26,568	-0.9%	\$39,226	-3.4%
2010	\$27,746	+4.4%	\$40,023	+2.0%
2011	\$30,620	+10.4%	\$43,820	+9.5%
2012	\$31,693	+3.5%	\$45,578	+4.0%
2013	\$31,760	+0.2%	\$46,254	+1.5%
2014	\$36,858	+16.1%	\$47,757	+3.2%
2017	\$42,152	+14.6%	\$50,014	+4.7%
2002-2017	\$21,296-\$42,152	+98.0%	\$30,696-\$50,014	+62.9%
2017-2022	\$42,152-\$46,898	+11.3%	\$50,014-\$58,564	+17%

Source: Nebraska Department of Economic Development, 2017.
Bureau of Economic Analysis, 2017.
Hanna:Keelan Associates, P.C., 2017.

TABLE 8
PERSONS RECEIVING SOCIAL SECURITY INCOME
DAWES COUNTY, NEBRASKA
2014

<u>Social Security Income-2014</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	1,375
Wives & Husbands	85
Children	20
<u>Survivor Benefits</u>	
Widows & Widowers	160
Children	65
<u>Disability Benefits</u>	
Disabled Persons	190
Wives & Husbands	0
<u>Children</u>	<u>40</u>
Total	1,935
<u>Aged 65 & Older</u>	
Men	665
<u>Women</u>	<u>860</u>
Total	1,525
<u>Supplemental Security Income-2014</u>	<u>Number of Beneficiaries</u>
Aged 65 or Older	47
<u>Blind and Disabled</u>	<u>273</u>
Total	320

N/A=Not Available.

Source: Department of Health and Human Services,
 Social Security Administration, 2017.
 Hanna:Keelan Associates, P.C., 2017.

TABLE 9
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
CHADRON, NEBRASKA
2000-2022

Income Range	2000* # / #CB-HP	2013* # / #CB-HP	2017 # / #CB-HP	2022 # / #CB-HP
0%-30% AMI	89/64	95/25	22/15	13/10
31%-50% AMI	119/70	60/0	36/5	31/3
51%-80% AMI	156/35	235/100	200/79	207/66
81%+ AMI	860/90	895/50	851/44	879/36
Totals	1,224/259	1,285/175	1,109/143	1,130/115

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

*Specified Data Used.

Source: 2000, 2013 CHAS Data, huduser.org.

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

TABLE 10
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
CHADRON, NEBRASKA
2000-2022

Income Range	2000* # / #CB-HP	2013* # / #CB-HP	2017 # / #CB-HP	2022 # / #CB-HP
0%-30% AMI	323/284	355/245	419/272	441/272
31%-50% AMI	201/102	295/190	398/221	449/264
51%-80% AMI	188/54	215/75	277/88	256/113
81%+ AMI	264/30	145/25	198/21	207/18
Totals	976/470	1,010/535	1,301/602	1,353/667

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

*Specified Data Used.

Source: 2000, 2013 CHAS Data, huduser.org.

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

TABLE 11
CIVILIAN LABOR FORCE AND EMPLOYMENT
TRENDS AND PROJECTIONS
CHADRON, NEBRASKA
2000-2022

	<u>2000</u>	<u>2010</u>	<u>2017</u>	<u>2022</u>
Civilian Labor Force	5,087	5,108	5,404	5,645
Unemployment	153	216	106	91
Rate of Unemployment	3%	4.2%	2.0%	1.6%
Employment	4,934	4,892	5,298	5,554
	<u>Change in Employment</u>			
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>
2000-2010	-42	-4.2	-0.9	-.08%
2017-2022	+256	+51.2	+4.8	+0.9%

Source: Nebraska Department of Labor, Labor Market Information, 2015.
Hanna:Keelan Associates, P.C., 2015.

TABLE 12
TRAVEL TIME TO WORK
CHADRON, NEBRASKA
2015 ESTIMATE*

9 Minutes or Less	10-19 Minutes	20-29 Minutes	30-39 Minutes	40 Minutes or More
1,832	696	17	149	268

* Subject to margin of error.

Source: 2011-2015 American Community Survey Estimate.
Hanna:Keelan Associates, P.C., 2017.

TABLE 13
WORKFORCE EMPLOYMENT BY TYPE
DAWES COUNTY, NEBRASKA
2016

Workforce

Non-Farm Employment	
(Wage and Salary)	3,710
Agriculture Forestry, Fishing & Hunting.	3
Mining, Quarrying and Oil/Gas Extraction.	N/A
Utilities.	N/A
Construction.	120
Manufacturing.	N/A
Wholesale Trade.	76
Retail Trade.	677
Transportation & Warehousing.	151
Information.	45
Finance & Insurance.	130
Real Estate & Rental/Leasing.	11
Professional, Scientific & Technical Services.	57
Management of Companies & Enterprises.	0
Administrative/Support/Waste.	41
Educational Services.	57
Health Care & Social Assistance.	474
Arts, Entertainment & Recreation.	N/A
Accommodation & Food Service.	406
Other Services (except Public Administration).	97
Federal Government.	133
State Government.	547
Local Government.	709

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

Source: Nebraska Department of Labor, Labor Market Information, 2017.

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

TABLE 14
HOUSING STOCK PROFILE / UNITS IN STRUCTURE
CHADRON, NEBRASKA
2000 & 2015 ESTIMATE

<u>Year</u>	<u>Number of Units</u>				<u>Total</u>
	<u>1 Unit</u>	<u>2-9 Units</u>	<u>10+ Units</u>	<u>Other*</u>	
2000	1,547	338	234	328	2,447
2015**	1,718	327	133	284	2,462

*Includes mobile home or trailer.

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

Source: 2000 Census, 2011-2015 American Community Survey.

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

TABLE 15
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
CHADRON, NEBRASKA
2000 & 2015 ESTIMATE

	Complete Plumbing			Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	<u>Totals</u>	<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>
2000	2,189	2,189	100%	0	0.0%	61	2.7%
2015*	2,177	2,177	100%	0	0.0%	63	2.9%

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

Source: 2000 Census, 2011-2015 American Community Survey.

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

TABLE 16
ESTIMATED YEAR UNITS BUILT*
CHADRON, NEBRASKA
2017

<u>Year</u>	<u>Housing Units</u>
2014 to Present^	7
2010 to 2013^	55
2000 to 2009	20
1990 to 1999	224
1980 to 1989	177
1970 to 1979	473
1960 to 1969	282
1950 to 1959	249
1940 to 1949	205
<u>1939 or Before</u>	<u>836</u>
Subtotal	2,529
<u>Units Lost (2010 to Present)</u>	<u>(27)</u>
Total Est. Units – 2017	2,502
% 1939 or Before	32.3%
% 1959 or Before	50.5%

*Specified Data Used; subject to margin of error.

^Includes information obtained from City of Chadron Staff.

Source: City of Chadron, 2017;

2000 Census;

2011-2015 American Community Survey;

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

TABLE 17
HOUSING STOCK OCCUPANCY / VACANCY STATUS
CHADRON, NEBRASKA
2000, 2010 & 2017

	<u>2000</u>	<u>2010</u>	<u>2017</u>
a) Housing Stock	2,441 (O-1,290; R-1,151)	2,559 (O-1,257; R-1,302)	2,502 (O-1,182; R-1,320)
b) Vacant Housing Stock	254	253	131
c) Occupied Housing Stock	2,187	2,306	2,371
Owner Occupied	1,206	1,164	1,126
Renter Occupied	981	1,142	1,245
d) Housing Vacancy Rate	10.4% (254)	9.9% (253)	5.2% (131)
Owner Vacancy	6.5% (84)	7.4% (93)	4.7% (56)
Renter Vacancy	14.8% (170)	12.3% (160)	5.7% (75)
e) Adjusted Vacancy Rate*	3.6% (89)	3.5% (89)	3.1% (77)
Adjusted Owner Vacancy*	2.2% (29)	2.6% (33)	3.6% (43)
Adjusted Renter Vacancy*	5.2% (60)	4.3% (56)	2.6% (34)

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

2011-2015 ACS Total Housing Unit Estimate: 2,462 (+/-117).
2011-2015 ACS Vacant Housing Unit Estimate: 285 (+/- 140).

Source: 2000, 2010 Census; City of Chadron, 2017.
Hanna:Keelan Associates, P.C., 2017.

TABLE 18
OWNER OCCUPIED HOUSING VALUE
CHADRON, NEBRASKA
2000-2022

	<u>Less than</u> <u>\$50,000</u>	<u>\$50,000</u> <u>to \$99,999</u>	<u>\$100,000</u> <u>to \$149,999</u>	<u>\$150,000</u> <u>to \$199,999</u>	<u>\$200,000</u> <u>or More</u>	<u>Totals</u>
2000*	432	500	113	29	8	1,082
Median Value	\$60,700					
2015*	95	386	268	305	118	1,172
Median Value	\$114,400					
2017	\$121,560					
2022	\$139,460					

*Specified Data Used. 2015 estimate subject to margin of error.
Source: 2000 Census, 2011-2015 American Community Survey.
Hanna:Keelan Associates, P.C., 2017.

TABLE 19
GROSS RENT
CHADRON, NEBRASKA
2000-2022

	Less than <u>\$300</u>	\$300 to <u>\$399</u>	\$400 to <u>\$499</u>	\$500 to <u>\$699</u>	\$700 or <u>More</u>	<u>Totals</u>
2000*	262	242	275	161	26	966
Median Rent	\$392					
2015*	0	116	266	252	278	912
Median Rent	\$554					
2017	\$576					
2022	\$631					

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

Source: 2000 Census, 2011-2015 American Community Survey.

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

TABLE 20
SURVEY OF RENTAL PROPERTIES
DAWES COUNTY & CITY OF CHADRON, NEBRASKA
2002-2015

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
Dawes County:				
2002	5	99	6.06	6.3
2003	3	115	3.48	9.2
2004	3	118	6.78	19.5
2005	2	24	.00	18.5
2006	11	221	15.38	47.5
2007	15	205	11.71	40.3
2008	22	452	2.21	20.9
2009	24	414	5.31	19.9
2010	26	434	7.14	23.1
2011	27	489	3.48	23.8
2012	30	436	5.96	20.5
2013	25	380	5.26	33.0
2014	20	402	10.95	53.8
2015	21	284	8.10	47.1
Chadron:				
2012	25	398	6.53	20.5
2013	22	363	5.51	33.0
2014	19	398	11.06	53.8
2015	19	262	8.78	46.4

Source: Nebraska Investment Finance Authority, 2017.

TABLE 21
VACANCY RATES BY UNIT TYPE
CHADRON, NEBRASKA
2015

<u>Type of Units</u>	<u>Units Managed</u>	<u>Vacant Units</u>	<u>Vacancy Rate (%)</u>
Single Family Units	67	2	3.0
Apartments	192	21	10.9
Mobile Homes	3	0	0.0
“Other” Units	0	0	0.0
<u>Not Sure of Type</u>	<u>0</u>	<u>0</u>	<u>0</u>
Total Units	262	23	8.78

Source: Nebraska Investment Finance Authority, 2016.

TABLE 22
OCCUPANCY OF AFFORDABLE RENTAL HOUSING OPTIONS
CHADRON, NEBRASKA
2017

<u>Name & Address</u>	<u>Year</u>	<u>Units/Beds</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>
Crest View Healthcare Community 420 Gordon Avenue 308-432-3355	1966	NF: 41	Nursing/ Long-Term Care	N/A	76% No
The Heritage Apartments* 740 Pine Street 308-432-3340	1997	1-Bd: 17 2-Bd: 6	NIFA (LIHTC) Elderly	1-Bd: \$384 2-Bd: \$435	100% Yes (0)
Hillside Apartments Scattered Site 402-488-1666	1998	2-Bd: 10 3-Bd: 6	NIFA (LIHTC) Multifamily	2-Bd: \$525 3-Bd: \$575	60% No
Maple Ridge Apartments 841 Maple Street 816-474-4857	N/A	1-Bd: 2 2-Bd: 10 3-Bd: 6	USDA-RD Multifamily	30% of Income	N/A
Pine Court/West Hills Villa Apts.* 610 Pine Street 308-432-3340	1980s	1-Bd: 24	USDA-RD Elderly	30% of Income Fair Rent: \$380	96% Yes (1)
Pine Oak Vista* 740 Pine Street 308-432-3340	1982, 1985 & 1995	1-Bd: 12 2-Bd: 20 3-Bd: 2	USDA-RD Multifamily	1-Bd: \$345 2-Bd: \$415 3-Bd: \$490	82% Yes (10)

CONTINUED:

TABLE 22 (CONTINUED)
OCCUPANCY OF AFFORDABLE RENTAL HOUSING OPTIONS
CHADRON, NEBRASKA
2017

<u>Name & Address</u>	<u>Year</u>	<u>Units/Beds</u>	<u>Project Type</u>	<u>Rent Range</u>	<u>Occupancy</u>
Prairie Pines Lodge 900 West 7 th Street 308-432-4305	1994	Stu: 20	Assisted Living	\$2,245/Month	100% Yes (6)
Royal Court Apartments* 740 Pine Street 308-432-3340	1970s	1-Bd: 18	HUD Elderly	30% of Income Fair Rent: \$355	100% Yes (1)

*Managed by the Chadron Housing Authority.

N/A – Not Available/Not Applicable NF – Nursing Facility AL – Assisted Living Facility.

Source: Property Managers, Nebraska Investment Finance Authority, 2017.

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

TABLE 23
HOUSING TARGET DEMAND
CHADRON, NEBRASKA
2022

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
	64	188	252**	\$43.3
ED Boost:	72	240	312	\$53.6

*Based upon the general estimate of **new population/households**, providing affordable housing for **10% to 20% of cost burdened households**, replacement of **25% to 40%** of housing stock in “**Badly Worn**” to “**Worn Out**” condition and for experiencing plumbing, overcrowded conditions (as per HUD Definition), absorb **housing vacancy deficiency** by creating a **7% vacancy rate** consisting of structurally sound, year-round housing units and build for **2.25% (existing households) “pent-up” demand**, based upon local capacity and availability of land and financial resources. **Includes both new construction and Purchase-Rehab-Resale or Re-Rent (an estimated 15% to 20% of the Total Housing Target Demand).**

****Includes Downtown Housing Potential:**
32 Total Units (8 Owner, 24 Rental).

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

TABLE 24
AREA HOUSEHOLD INCOME (AMI)
DAWES COUNTY, NEBRASKA
2017

	<u>1-4 PHH</u>	<u>5-8 PHH</u>
30% AMI	\$18,000	\$25,350
50% AMI	\$30,000	\$42,250
60% AMI	\$38,400	\$50,700
80% AMI	\$51,200	\$67,600
100%AMI	\$60,000	\$84,500
125%AMI	\$75,000	\$105,625

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

TABLE 25
HOUSING TARGET DEMAND BY INCOME SECTOR
CHADRON, NEBRASKA
2022

	<u>Income Range</u>					
	0-30%	31-60%	61-80%	81-125%	126%+	
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>Totals</u>
Owner:	0	8	14	22	20	64
Rental:	12	42	38	64	32	188

NOTE: Includes New Construction & Purchase-Rehab-Resale or Re-Rent.

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

TABLE 26
HOUSING LAND USE PROJECTIONS/
PER HOUSING TYPE & AGE SECTOR
CHADRON, NEBRASKA
2022

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental (No Boost)</u>	<u>Est. Land Requirements (Acres)</u>
18 to 54 Years**	Single Family Unit	24 / 16*	19.0
	Patio Home Unit	6 / 0	2.3
	Town Home Unit	8 / 20	8.0
	Duplex/Triplex Units	0 / 62	15.8
	Apartment - 4+ Units***	4 / 50	5.1
Totals		42 / 148	50.2
55+ Years	Single Family Unit	8 / 0	3.8
	Patio Home Unit	4 / 0	1.5
	Town Home Unit	6 / 12	5.1
	Duplex/Triplex Units	0 / 24	6.1
	Apartment - 4+ Units***	4 / 4	0.7
Totals		22 / 40	16.5
TOTALS		64 / 188	66.7
*Includes Lease- or Credit-To-Own Units.			
**Includes housing for special populations			
***Includes Downtown Housing Units.			
Source: Hanna:Keelan Associates, P.C., 2017.			

TABLE 27
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
CHADRON, NEBRASKA
2022

OWNER	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>						Workforce
<u>UNITS</u>	<u>0%-30%</u>	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>	<u>TOTALS</u>	<u>Sector</u>
Elderly (55+)	0	0	0	10	12	22	6
Family	0	6	12	10	8	36	30
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>6</u>	<u>2</u>
Subtotals	0	8	14	22	20	64	38
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	4	16	6	8	6	40	6
Family	4	22	28	52	26	132	110
Special							
<u>Populations¹</u>	<u>4</u>	<u>4</u>	<u>4</u>	<u>4</u>	<u>0</u>	<u>16</u>	<u>4</u>
Subtotals	12	42	38	64	32	188	120
TOTALS	12	50	52	56	52	252	158

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

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

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

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

TABLE 28
HOUSING DEMAND POTENTIAL – TARGET PRICE POINTS/HOUSING TYPES
CHADRON, NEBRASKA
2022

<u>PRICE – PURCHASE COST (Area Median Income)</u>							Work Force
Owner Units*	(0%-30%) <u>\$115,000*</u>	(31%-60%) <u>\$135,000*</u>	(61%-80%) <u>\$154,500*</u>	(81%-125%) <u>\$190,500*</u>	(126%+) <u>\$240,900*+</u>	<u>TOTALS</u>	<u>\$172,000*</u>
1 Bedroom ¹	0	0	0	0	0	0	0
2 Bedroom ¹	0	2	2	8	6	18	6
3+ Bedroom	0	6	12	14	14	46	32
TOTALS	0	8	14	22	20	64	38

<u>PRICE – PURCHASE COST (Area Median Income)</u>							Work Force
Rental Units**	(0%-30%) <u>\$535**</u>	(31%-60%) <u>\$565**</u>	(61%-80%) <u>\$625**</u>	(81%-125%) <u>\$895**</u>	(126%+) <u>\$995**+</u>	<u>TOTALS</u>	<u>\$765**</u>
1 Bedroom ¹	2	6	2	6	0	16	4
2 Bedroom ¹	6	24	20	32	10	92	42
3+ Bedroom	4	12	16	26	22	80	74
TOTALS	12	42	38	64	32	188	120

¹ Includes Downtown Housing Units.

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

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

TABLE 29
TARGET REHABILITATION /
DEMOLITION DEMAND & ESTIMATED COSTS
CHADRON, NEBRASKA
2022

	<u># Units / Est. Costs</u>
- Moderate Rehabilitation	285 / \$7,355,000
- Substantial Rehabilitation	200 / \$7,630,000*
- Demolition	78 / \$2,128,000**
	\$4,880,000***

*Pending Appraisal Qualification.
 **Estimated Cost without Acquisition.
 ***Estimated Cost with Acquisition.

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

TABLE 30
HOUSING STRUCTURAL
CONDITIONS SURVEY
CHADRON, NEBRASKA
2017

Excellent	1
Very Good	0
Good	20
Average	1,274
Fair	493
<u>Poor</u>	<u>57</u>
Total	1,845

Source: Dawes County Assessor's Office.

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