

BENNET, NEBRASKA

COMPREHENSIVE PLANNING PROGRAM – 2029.

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



COMMUNITY HOUSING STUDY WITH STRATEGIES FOR AFFORDABLE HOUSING – 2029.

PREPARED BY:

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COMMUNITY PLANNING & RESEARCH**

MAY, 2019

***BENNET, NEBRASKA
COMMUNITY HOUSING STUDY WITH STRATEGIES FOR
AFFORDABLE HOUSING - 2029.***

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

**Lincoln, Nebraska* 402.464.5383 **

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SECTION 1

**OVERVIEW OF RESEARCH APPROACH
& PURPOSE OF STUDY.**

MAY, 2019

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

INTRODUCTION.

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

This **Community Housing Study** was conducted for the **Community of Bennet** by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. Funding for this **Study** was provided by a **Housing Study Grant** from the **NEBRASKA INVESTMENT FINANCE AUTHORITY**, with matching funds from the **Village**, and is a component of the **2019-2029 Comprehensive Planning Program**.

RESEARCH APPROACH.

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

To facilitate effective planning and implementation activities, housing demand projections were developed for a 10 year period. The implementation period for this Housing Study will be May, 2019, to May, 2029. Bennet is currently designated as a “Village” in the State of Nebraska and is anticipated to reorganize as a “Second Class City” once the threshold population of more than 800 residents is verified following the 2020 decennial census.

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 Bennet, 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 **Bennet Community Housing Study** are as follows:

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

This **Housing Study** included both quantitative and qualitative research activities. The **Qualitative research activities** included a comprehensive Community citizen participation program consisting of a Community Planning Open House, two public opinion Surveys, as well as meetings with the **Village of Bennet Planning Commission**. 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 Bennet. The collection and analysis of this data allowed for the projection of the population and household base, income capacity and housing demand.

BENNET, NEBRASKA

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SECTION 2

**COMPREHENSIVE CITIZEN
PARTICIPATION PROGRAM.**

MAY, 2019

SECTION 2 | COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

INTRODUCTION.

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

The methods used to gather information from the citizens of Bennet included meetings with the **Bennet Planning Commission/Housing Steering Committee**, a **Community Planning Open House** and the implementation of two important Surveys: a “**Workforce Housing Needs Survey**” and a “**Citizen Survey**”. Surveys were distributed utilizing local websites, as well as hard copies at key Community locations.

BENNET CITIZEN SURVEY.

The Bennet “**Citizen Survey**” asked participants to provide input regarding various aspects of the Community, including the appearance, sustainability and future growth of Bennet, the quality and availability of public services offered and housing issues, such as 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 **99 Surveys** were completed. The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix I**.

- An estimated 25 percent of Survey participants have lived in Bennet for 21 years or more.
- 69 participants resided in a single family home. A majority of participants (67 percent) were satisfied with their current housing situation.

- Housing types identified by participants as “**Greatly Needed**” in the Community of Bennet included housing for middle income families, single family housing, general rental housing, rehabilitation of owner and renter occupied housing units, two- or three+-bedroom housing units and retirement housing for low- and moderate income elderly persons.
- Top-rated Community services in Bennet included Churches, Pharmacy, Fire Protection, Medical Clinic, Library and Public Transit.
- 76 percent of the Survey respondents supported the Community using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 61 percent of the Survey respondents supported Bennet using State or Federal grant funds to conduct a rental housing rehabilitation program.
- 85 percent of the Survey respondents supported Bennet establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.
- 82 percent of the Survey respondents supported the Community using grant dollars to purchase, rehab and resell vacant housing in the Community.
- 63 percent of the Survey respondents supported Bennet using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.



WORKFORCE HOUSING NEEDS SURVEY.

The Community of Bennet Planning Commission, 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 25 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 the Appendix.

- ◆ Survey respondents included 20 homeowners and four renters. A total of two participants were not satisfied with their current housing situation. Reasons included: poor insulation, leaking basement and wanting to own a home rather than rent. A total of five Survey participants indicated an interest in purchasing a home in Bennet.
- ◆ The majority of Survey respondents identified the ability to afford a home priced at or above \$175,000.
- ◆ Respondents identified single family homes with three+ bedrooms as the type of home they would most like to purchase.
- ◆ Most Survey participants identified an ability to afford a monthly rent at or above \$1,000.
- ◆ The most common barriers identified when obtaining affordable owner housing included the cost of utilities, housing prices and cost of real estate taxes.
- ◆ The most common barriers faced when obtaining affordable rental housing included the high cost of rent, the lack of availability of decent, affordable rental units and cost of utilities.

COMMUNITY PLANNING OPEN HOUSE.

A Bennet Community Planning Open House was held in March, 2019 to provide the general citizenry a firsthand opportunity to provide input and participate in the development of this **Comprehensive Plan**. Citizens discussed their ideas for what is most wanted, needed or desired in the Community of Bennet during this Planning Period. An outline of the discussions that took place during this Open House is provided below to summarize key issues and potential project ideas that may need to be considered over the next ten years.

NEW BUSINESSES

- Top Businesses/Services needed in the Community:
 - Coffee Shop.
 - Dollar Store/IGA.
 - Daycare/Childcare Facility.
- How can Bennet recruit and retain new businesses in the Community, when in such close proximity to the City of Lincoln?
 - Business Incubator Program – Need a building.
 - Greater Community engagement may lead to increased Community support of Bennet businesses.

PUBLIC UTILITIES

- Maintenance issues have led to surface drainage across streets in the older areas of Bennet.
- Low water pressure; expensive.
 - Increasing the water supply will be necessary to support future growth and expansion.
- Internet and cell service is slow/spotty.

COMMUNITY HOUSING NEEDS

- Rental housing options for both young families and seniors (55+) is needed.
 - Duplexes, small apartment complexes, etc.
 - Rehabilitation of older housing units and convert to rental units.

PUBLIC FACILITIES & RECREATIONAL OPPORTUNITIES

- There is a lack of both public spaces and parks/recreation areas in Bennet.
- Bennet needs more public spaces to feel more like a Community, rather than just a place to live.
 - Senior/Retirement/Community Center.
 - Partner with Elementary School to take advantage of existing facility infrastructure.
 - Bennet Area Historical Society is looking for a new home, to include a library, museum, genealogy.
 - Public tree-lighting display and/or enhanced decorations around the holidays.
 - Plan a Community Celebration around Bennet's upcoming 150th anniversary.
- Gravel roads are in poor shape, specifically Cottonwood, east of Tyler Street.

DOWNTOWN/HIGHWAY CORRIDOR

- Highway 43 is dangerous for school children to cross. Installing a stoplight is not an option.
 - Update flashing lights/signals
 - Consider adding a school crossing guard.
- The new South Beltway connecting Highway 2 at 120th Street with Highway 77 will likely increase development near Bennet.
 - Will provide Bennet residents with a non-stop route to reach west Lincoln.

BENNET, NEBRASKA

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



SECTION 3

BENNET COMMUNITY PROFILE.

MAY, 2019

SECTION 3 | BENNET COMMUNITY PROFILE.

INTRODUCTION.

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

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

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

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



POPULATION PROFILE.

The population of the previous two Decennial Censuses (2000 and 2010) recorded an increase in population for Bennet. The Community's population increased from 570 in 2000, to 719 in 2010, an increase of 149 persons, or 26.1 percent.

The current (2019) estimated population for Bennet is 964. The population is expected to **increase by 202, or 21 percent, to 1,166 persons by 2029,** as a **“Medium” population projection** for the Community. The Community population has the potential to increase by an estimated 35.7 percent by 2029, or 344 persons, to reach a **“high” population projection** of 1,308, via increased housing and economic development efforts and job creation.

Contributing to the projected population increases in Bennet are the Community's proximity to the City of Lincoln and being located within the Lincoln Metropolitan Statistical Area. This gives Community residents access to an abundance of employment opportunities and makes the Community desirable for those seeking a rural lifestyle close to an urban area.

All population age cohorts, for the Community of Bennet, are projected to experience population increases by 2029, with the “35-54” age group experiencing the largest population increase. To support an increasing population across all age groups in Bennet by 2029, appropriate housing will be required to meet the needs of an increasing number of young workforce, elderly and frail elderly populations.

The current median age in Bennet is an estimated 33.2 years, an increase from the 2010 median age of 32.9. The median age is projected to increase, slightly, through 2029 to 33.7 years, reflecting the projected increase in elderly and frail elderly populations.

In 2000, households contained an average of 2.57 persons, which decreased to 2.51 persons as per the 2010 Census. The current number of persons per household in Bennet is approximately 2.55 and is projected to increase to 2.58 by 2029. This is due to the Community being a favorable location for families desiring a rural community in close proximity to an urbanized area.

INCOME PROFILE.

Household incomes in Bennet have increased in recent years and are projected to continue this trend through 2029. From 2000 to 2016, **median income** in Bennet increased from \$43,750 to \$69,107, or 57.9 percent. Through 2029, the median income is projected to increase from the current estimated amount of \$71,180 to \$86,205. A total of 75.1 percent of households in Bennet currently have an income at or above \$50,000. By 2029, an estimated 82.5 percent of households in Bennet will have an income at or above \$50,000.

As household incomes in Bennet continue to increase, so will **per capita income**. This trend in Bennet reflects that of both Lancaster County and the State of Nebraska. The current per capita income in Lancaster County is an estimated \$47,667. By 2029, per capita income in the County is projected to increase by an estimated 20.3 percent, to \$56,124. Per capita income in the State is projected to increase by 19.8 percent, to \$61,606, over the same period.

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

An estimated **43 owner households** and **eight renter households** in Bennet are currently **cost burdened with housing problems**. Owner households experiencing cost burden and/or housing problems are projected to decrease by 2029, to an estimated 34 households, while the number of cost burdened renter households is projected to increase slightly, to 10 households. An overall decrease in cost burdened households will require that additional, affordable housing be built in the Community. The 2012-2016 American Community Survey found no homes in Bennet lacking complete plumbing and recorded **two housing units that experienced overcrowded conditions**.

ECONOMIC PROFILE.

Primary, important economic information is only available on the County level; thus, the economic trends and projections highlighted represent Lancaster County.

The unemployment rate in Lancaster County was recorded at 4.2 percent in 2010. This represents an increase from the 2000 unemployment rate of 2.4 percent. During this same period, despite the increase in unemployment, the number of employed persons increased by 10,937 persons. **An estimated 168,205 employed persons currently exist in Lancaster County, with an unemployment rate of 2.8 percent.** The number of employed persons is expected to increase by 13,844, or 8 percent by 2029, due to new employment opportunities being created in Lancaster County.

An estimated 187,721 employees in Lancaster County are involved with “non-farm employment”. Health Care & Social Assistance, State Government and Retail Trade are the largest, non-farm employers in Lancaster County.

The Community of Bennet is situated along the Highway 43 Corridor, an estimated two miles south of the Highway 2 Expressway. This allows for Community residents to take advantage of employment, retail and entertainment opportunities in the nearby City of Lincoln, thereby designating Bennet as a “bedroom community”. The Community does support its own major employers, such as Bennet-Palmyra Public Schools and Zermatt Tool, and has enjoyed the benefits of several community development projects, including trail connections and park and recreation improvements.



HOUSING PROFILE.

Households.

The **number of households** recorded in Bennet increased between 2000 and 2010, from 222 to 286 households. Currently, Bennet consists of an estimated 378 households, including 334 owner and 44 renter households. Owner households have experienced a sharp increase in Bennet since the 2010 Census, while renter households have increased slightly.

An estimated 452 households are projected to exist in Bennet by 2029. This will equal an estimated 384 owner and 68 renter households. The “high” population scenario projects an estimated 507 households in Bennet, by 2029, including 426 owner and 81 renter households.

Housing Units.

An estimated 386 housing units currently exist in Bennet, consisting of 340 owner and 46 rental units. Of the 386 units, approximately eight are vacant, resulting in an estimated overall housing vacancy rate of two percent. The eight vacant housing units consist of an estimated six owner units and two rental units, equaling an overall estimated owner housing vacancy rate of 1.7 percent and an overall rental housing vacancy rate of 4.3 percent.

The **Adjusted Housing Vacancy Rate (AHVR)** includes only vacant units that are either for sale or for rent year-round, meet the requirements of local building codes and have modern, marketable amenities. A minimum AVHR of 6 to 7 percent is recommended for a Community such as Bennet to ensure sufficient housing is available for both new and existing residents.

The estimated AHVR is 1.5 percent for the Community of Bennet, equaling an estimated **six vacant housing units**. This includes four owner and two rental housing units, which highlights an **owner AHVR of 1.1 percent and a renter AHVR of 4.3 percent. This suggests that the Community of Bennet has a deficiency of both owner and rental housing that is safe, suitable and meets local housing development codes.**

Structural Conditions.

A **Housing Structural Condition Analysis** was implemented for Bennet, utilizing data from the Lancaster County Assessor's Office, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated. A total of 365 housing structures in Bennet were documented. **The Community has an estimated 47 housing structures rated "Fair" or "Poor" and needing moderate- to substantial rehabilitation and an estimated two housing structures rated as "very poor" and should be targeted for demolition and replacement.** Structures currently rated in "Fair" or "Poor" condition that experience continued deferred maintenance will likely be recommended for demolition and replacement in the future.

Housing Values.

Housing values have steadily increased in Bennet since 2000. Currently, the estimated median value for **owner occupied homes** is **\$151,200**, an increase of 2.6 percent from the 2016 estimated median value of \$147,400, and a 83.7 percent increase from the 2000 estimated median value of \$82,300. By 2029, the median value of owner homes is projected to increase an estimated 21.4 percent to **\$183,600**.

Gross rent in Bennet has also increased steadily since 2000. The median rent increased by an estimated \$575, or 153.3 percent between 2000 and 2016. The current **median rent** in Bennet is an estimated **\$980** and is projected to increase to **\$1,100**, or 12.2 percent by 2029.

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



BENNET, NEBRASKA

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



SECTION 4

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

MAY, 2019

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 Needs Analysis**, as well as a **10-year housing Target Demand for Bennet**. The needs/demand analysis includes the identification of a housing “target” demand for both new housing development and housing rehabilitation activities.

HOUSING DEMAND POTENTIAL.

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

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

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

Currently (2019), the population of the Community of Bennet is an estimated 964 residents. The population is projected to increase within a **“Medium” population estimate of 1,166 by 2029, with an additional 74 households.** The Community population has the potential to increase by an estimated 35.7 percent, or by 344, to reach a “High” population projection of 1,308, via increased housing and economic development efforts.

“Cost Burdened” Households.

Owner and renter households experiencing a cost burden are paying more than 30 percent of their income towards housing costs, including maintenance and mortgage payments. **Currently, an estimated 13.5 percent, or 51 of the total 378 households in Bennet, are considered cost burdened.** This equals an estimated 43 owner and eight renter households. By 2029, the total number of cost burdened households is projected to decline, but will require the development of decent, 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 Censuses, the analysis of building and property conditions maintained by the Lancaster County Assessor’s Office and the field work completed by Hanna:Keelan produced data identifying substandard housing units and housing units having overcrowded conditions.

- A total of **365 housing structures** located in the Community of Bennet were recorded and reviewed. **The Community has an estimated 47 housing structures rated “Fair” or “Poor” and an estimated two housing structures rated as “very poor”.** During the next 10 years, these structures should be targeted for either moderate or substantial rehabilitation or, in extreme cases, demolition and replacement. Units in a worn out condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- An estimated **two housing units** in Bennet, or 0.7 percent of all housing units, currently **have overcrowded conditions.** No housing units were recorded as lacking complete plumbing. The number of overcrowded housing units could increase by 2029 if action is not taken to provide appropriate housing to accommodate larger families.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

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

Currently, the Village of Bennet has an overall estimated housing vacancy rate of two percent, including an owner housing vacancy rate of 1.7 percent and a rental housing vacancy rate of 4.3 percent. **The overall AHVR in Bennet is an estimated 1.5 percent, which includes an AHVR of 1.1 percent for owner housing and a 4.3 percent for rental housing, thus resulting in a vacancy deficiency for both owner and rental housing units in the Community.**

(3) “PENT-UP” HOUSING DEMAND.

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

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

HOUSING TARGET DEMAND.

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

The total estimated **housing target demand** for Bennet, by **2029**, is **121 housing units, including 90 owner and 31 rental units**, at an estimated development cost of **\$34.3 Million**. This includes, at least, **80 housing units** for the local workforce. **Utilizing the High Population projection, Bennet should develop an estimated 189 housing units by 2029. This would include 144 owner and 45 rental units, at an estimated development cost of \$49.9 Million.**

TABLE 4.1
ESTIMATED HOUSING UNIT TARGET DEMAND
BENNET, NEBRASKA
2029

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
Medium (Pop. Proj.):	90	31	121	\$34.3
High (Pop. Proj.):	144	45	189	\$49.9

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

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

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

HOUSING DEMAND BY INCOME SECTOR.

Tables 4.2 presents the estimated household Area Median Income, per household size, for the Lincoln, Nebraska Metropolitan Statistical Area, which includes the Village of Bennet.

TABLE 4.2
AREA HOUSEHOLD INCOME (AMI)
LINCOLN, NEBRASKA HUD METRO FMR AREA*
2019

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$16,900	\$19,300	\$21,700	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430
50% AMI	\$28,150	\$32,200	\$36,200	\$40,200	\$43,450	\$46,650	\$49,850	\$53,100
60% AMI	\$33,780	\$38,640	\$43,440	\$48,240	\$52,140	\$55,980	\$59,820	\$63,720
80% AMI	\$45,050	\$51,450	\$57,900	\$64,300	\$69,450	\$74,600	\$79,750	\$84,900
100%AMI	\$56,300	\$64,400	\$72,400	\$80,400	\$86,900	\$93,300	\$99,700	\$106,200
125%AMI	\$70,375	\$80,500	\$90,500	\$100,500	\$108,625	\$116,625	\$124,625	\$132,750

*Lincoln, NE Metropolitan Statistical Area fair market rates (FMR) include all of Lancaster County.
Source: U.S. Department of Agriculture-Rural Development 2019 Fair Market Rent Income Limits.
Hanna:Keelan Associates, P.C., 2019.

Table 4.3 identifies the estimated housing target demand for Bennet, by 2029, by income sector, as per the medium population projection. Approximately 121 new housing units, consisting of 90 owner and 31 rental units, should be targeted by 2029. Owner units should focus on aiding families who have an Average Median Income (AMI) of 81 percent or higher, while rental units should focus on families of low- to moderate-income.

TABLE 4.3
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
BENNET, NEBRASKA (MEDIUM POPULATION PROJECTION)
2029

	<u>Income Range</u>					
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	<u>Totals</u>
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner:	0	4	8	34	44	90
Rental:	0	10	9	12	0	31

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

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

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

Table 4.4, Page 4.7, identifies the housing demand in Bennet, for target populations by 2029. In Bennet, 121 units will be needed by 2029, consisting of 90 owner and 31 rental units. This includes an estimated 30 total units for elderly (55+) populations, 82 total units for families and nine total units for special populations, or those with a mental and/or physical disability(ies). **An estimated 80 housing units, consisting of 62 owner and 18 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 Bennet, by 2029. The owner housing type most needed will be units with three or more bedrooms, for persons or households at 125 percent AMI and above, with an average affordable purchase price at or above \$335,000. Two- and three-bedroom rental units, with an average affordable monthly rent of \$985, present the greatest need in the Community.

Three-bedroom units at an average purchase price of \$225,500 and three-bedroom units at an average monthly rent of \$875 are the most needed housing types for the workforce population in Bennet.



**TABLE 4.4
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
BENNET, NEBRASKA
2029**

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	8	12	20	4
Family	0	2	6	24	32	64	58
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>6</u>	<u>0</u>
Subtotals	0	4	8	34	44	90	62
RENTAL							
<u>UNITS*</u>							
Elderly (55+)	0	0	4	6	0	10	0
Family	0	8	4	6	0	18	18
Special							
<u>Populations¹</u>	<u>0</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>0</u>
Subtotals	0	10	9	12	0	31	18
TOTALS	0	14	17	46	44	121	80

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

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

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

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

TABLE 4.5**HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)****BENNET, NEBRASKA****2029**

		<u>PRICE – PURCHASE COST (Area Median Income)</u>						
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work	
Units	<u>\$120,000*</u>	<u>\$168,500*</u>	<u>\$198,000*</u>	<u>\$265,500*</u>	<u>\$335,000*+</u>	<u>TOTALS</u>	<u>\$225,500*</u>	
2 Bedroom	0	0	0	8	8	16	2	
3+ Bedroom	0	4	8	26	40	74	60	
TOTALS	0	4	8	34	44	90	62	
		<u>PRICE – PURCHASE COST (Area Median Income)</u>						
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work	
Units	<u>\$515**</u>	<u>\$705**</u>	<u>\$890**</u>	<u>\$985**</u>	<u>\$1,090**+</u>	<u>TOTALS</u>	<u>\$875**</u>	
2 Bedroom	0	4	4	4	0	12	4	
3+ Bedroom	0	6	5	8	0	19	14	
TOTALS	0	10	9	12	0	31	18	

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

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

SITE ANALYSIS PROCESS.

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

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

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

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

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

Family Housing

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

Notes: Wkg. = Within Walking Distance M = Miles

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

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

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

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

HOUSING LAND USE PROJECTIONS.

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

The housing target demand for Bennet identifies a need for an estimated 121 housing units, including 90 owner and 31 rental housing units. For persons and families age 18 to 54 years, a total of 70 owner and 21 rental housing units are needed to accommodate young professionals and workforce families, minorities, existing/new employees and persons of low, moderate and upper income. An estimated **32 acres** will be required to accommodate the housing target demand of the 18 to 54 age sector.

An estimated 20 owner and 10 rental housing units should be designated for retirees, seniors and elderly populations. An estimated **9.4 acres** will be required to complete the needed housing target demand for new senior/elderly housing development projects.

Combined, a minimum estimated 41.4 acres of land will be required to meet the housing demand of both new owner and rental housing types in Bennet, by 2029. The Community should designate an estimated 2.5 times the total required acres identified for future residential land use.

**TABLE 4.6
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
BENNET, NEBRASKA
2029**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	58 / 6*	26.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	12 / 0	3.2
	Duplex/Triplex Unit	0 / 15	2.8
	Apartment - 4+ Units	0 / 0	0.0
Totals		70 / 21	32.0
55+ Years	Single Family Unit	12 / 0	4.6
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	8 / 2	3.2
	Duplex/Triplex Unit	0 / 8	1.6
	Apartment - 4+ Units	0 / 0	0.0
Totals		20 / 10	9.4
TOTAL UNITS / ACRES		90 / 31	41.4^^

*Includes Credit-To-Own Units.

**Includes housing for persons with a disability

^Includes Public Right-of-Way.

^^Community Land Use (Residential) Plan should designate 2.5x total acres needed.

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

NEW HOUSING DEVELOPMENT AREAS.

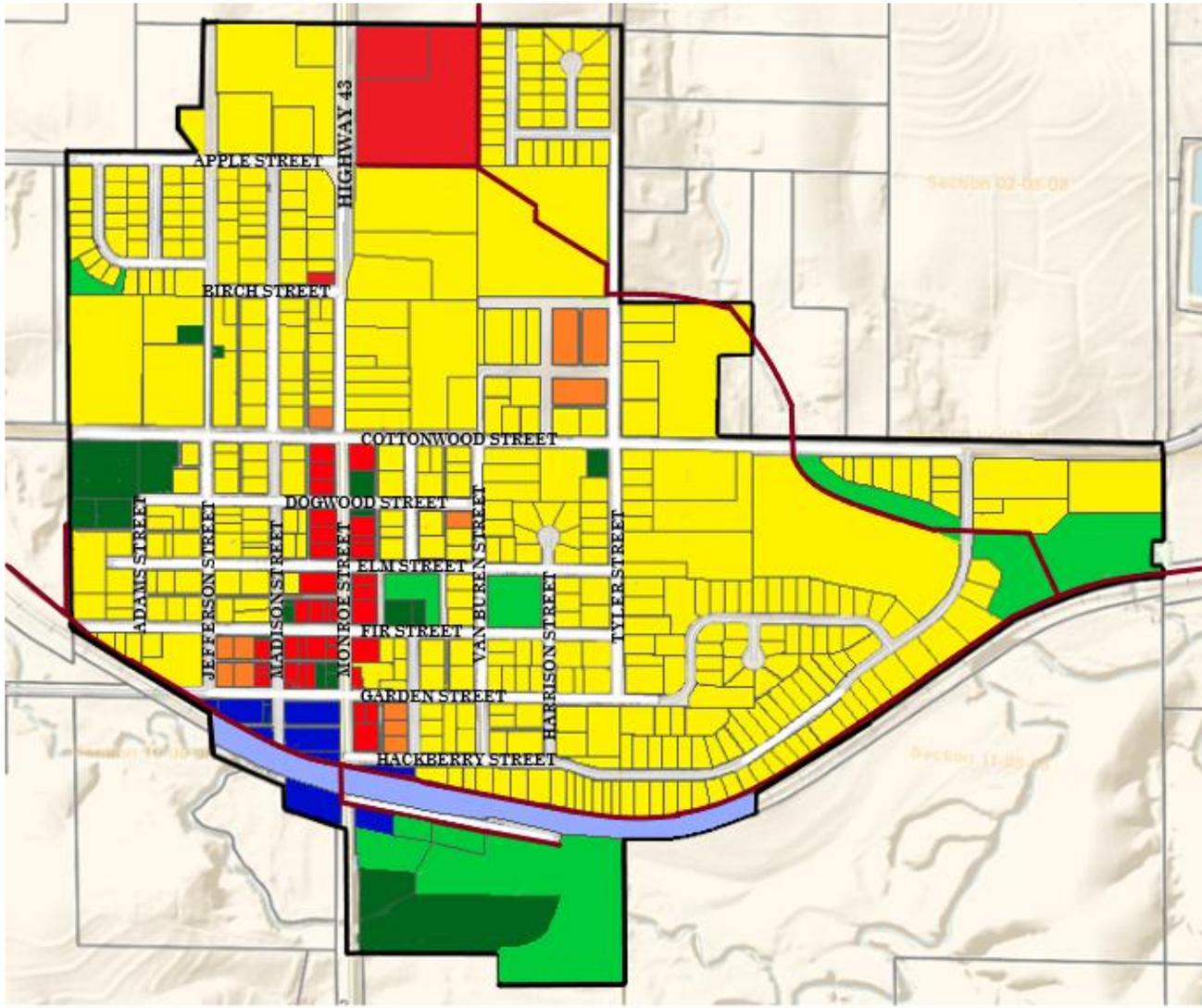
An updated Bennet Comprehensive Plan is currently being developed, which estimates 331.6 acres of land area exists within the current Corporate Limits. Of the 331.6 acres, 59 acres, or 17.8 percent are identified as “vacant” with a large amount capable for supporting new development.

Illustrations 4.1 and 4.2, Future Land Use Maps, Pages 4.14 and 4.15, highlight future land uses both within the Corporate Limits of Bennet and adjacent/outside the Community but within its one-mile planning jurisdiction. The Highway 43 corridor, specifically south of Cottonwood Street, should target new commercial uses to replace deteriorated and/or abandoned households and structures. A majority of single family and duplex residential land uses could be located on vacant parcels throughout the Community, but away from the Downtown corridor along Highway 43. Triplex and four-plex residential development projects would be appropriate to buffer downtown commercial uses, as well as industrial uses associated with the railroad corridor and industrial park in southern Bennet.

The one-mile planning jurisdiction of Bennet has suitable residential growth areas located northwest and northeast of the current Corporate Limits. The areas contain suitable land parcels for a “build-through” residential subdivision that could potentially be annexed into the Community, once fully developed. The Highway 43 corridor north of the current Corporate Limits should target automotive-oriented commercial uses and big box retail outlets.



FUTURE LAND USE MAP
CORPORATE LIMITS
BENNET, NEBRASKA



LEGEND

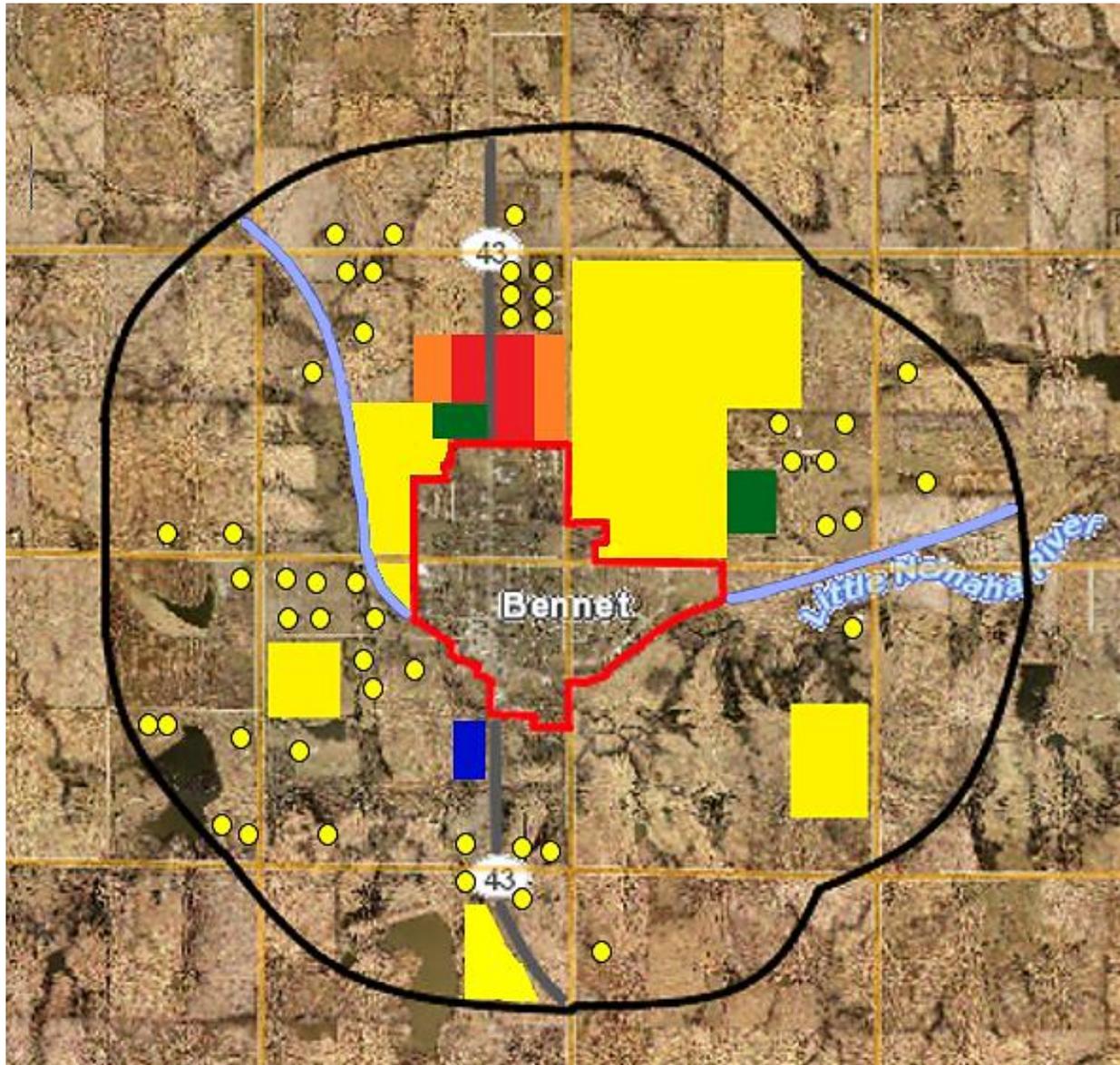
- PARKS/RECREATION/OPEN SPACE
- PUBLIC/QUASI-PUBLIC
- SINGLE FAMILY RESIDENTIAL
- MULTIFAMILY RESIDENTIAL
- COMMERCIAL
- INDUSTRIAL
- RAILROAD CORRIDOR
- PUBLIC TRAIL

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ILLUSTRATION 4.1

FUTURE LAND USE MAP ONE-MILE PLANNING JURISDICTION BENNET, NEBRASKA



LEGEND

- PUBLIC/QUASI-PUBLIC
- RESIDENTIAL SUBDIVISION
- MULTIFAMILY RESIDENTIAL
- COMMERCIAL
- INDUSTRIAL
- SINGLE FAMILY RESIDENTIAL
- HIGHWAY CORRIDOR
- RAILROAD CORRIDOR
- CORPORATE LIMITS
- ONE-MILE PLANNING JURISDICTION

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ILLUSTRATION 4.2

HOUSING REHABILITATION/DEMOLITION DEMAND.

Table 4.7 identifies the **target (housing) rehabilitation and demolition demand** for **Bennet**, by **2029**. The data presented is based on information collected from the Lancaster County Assessor’s Office, as well as on-site field work in the Community. A total of **51 units could be targeted for moderate or substantial rehabilitation in Bennet, at an estimated cost of \$1.32 Million. Up to 6 housing units should be considered not cost effective for rehabilitation and scheduled for demolition.** The estimated cost of demolition will range, depending on acquisition of the housing unit.

TABLE 4.7
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
BENNET, NEBRASKA
2029

# Rehabilitated / <u>Est. Cost*</u>	<u>Demolition</u>
51 / \$1.32M	6

*Based upon Lancaster County Assessor Data, Field Inspections and Age of Housing Data.

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

The **Community** should reserve land for future housing development, including newly-platted parcels and newly-vacated lots via housing demolition. Bennet, in partnership with local public, private and non-profit housing groups, should take a proactive role in housing development and rehabilitation activities in the Community.

TARGET HOUSING DEVELOPMENT/REDEVELOPMENT AREAS.

The Community of Bennet should consider targeting new housing activities involving infill development, along with moderate and/or substantial housing rehabilitation programs, to designated “**Redevelopment Areas.**” These **Areas** have the ability to utilize **Tax Increment Financing** to assist in funding public infrastructure improvements, such as water/sewer/storm water drain replacement, street and sidewalk enhancements and other public rehabilitation projects, including workforce housing. **Bennet does not currently have any designated Redevelopment Areas.** New housing development, along with the rehabilitation or preservation of the existing housing stock, is important to support a growing population in the Community of Bennet.

BENNET, NEBRASKA

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



SECTION 5

**BENNET 10-YEAR HOUSING
ACTION PLAN.**

MAY, 2019

SECTION 5 | BENNET 10-YEAR HOUSING ACTION PLAN.

INTRODUCTION.

The greatest challenge for the Community of Bennet during the next 10 years, will be to develop housing units for workforce persons and families, elderly households and special populations. Overall, Bennet should target up to **121 new housing units; 90 owner and 31 rental units, by 2029.** The target demand for workforce housing is 80 units; 62 owner and 18 rental.

The successful implementation of the following “**Bennet, Nebraska 10-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 future housing activities in Bennet will be the collaboration of local elected officials with technical assistance from housing developers, contractors, funders and lending institutions, thus creating “**Housing Partnerships.**” *“The bigger the circle of Partners, the better the delivery of housing.”* The following Community groups, organizations and funds/funding sources, identified on **Page 5.2**, are available to create new and preserve existing housing.



POTENTIAL HOUSING PARTNERS (FUNDING & IMPLEMENTATION).

AHP = Federal Home Loan Bank-Affordable Housing Program.

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

HTC = Historic Tax Credits (State & Federal).

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

O/DE = Owner/Developer Equity.

CPF = Conventional Private Financing.

TEBF = Tax Exempt Bond Financing.

VB = Village of Bennet-General Fund.

ME = Major Employers.

MHEG = Midwest Housing Equity Group.

MHDF = Midwest Housing Development Fund.

BCHP = Bennet Community Housing Partnership.

AP = Aging Partners (Lincoln Area Agency on Aging).

CAPLSC = Community Action Partnership of Lancaster and Saunders Counties.

BACFF = Bennet Area Community Foundation Fund.

PF = Other 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 Community of Bennet during the next 10 years. Programs include activities associated with the organizational or operational requirements to ensure housing development exists as an ongoing community and economic process, housing units for both elderly and non-elderly households, persons with special needs and the preservation or rehabilitation of the local housing stock. The **Plan** defines a purpose and estimated cost for each **housing program** and, where relevant, the estimated cost subsidy and potential development and implementation partners.

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost/Partners.</u>
1.	Create a Bennet Community Housing Partnership (BCHP) , to lead housing capacity building, educational and housing promotional activities in Bennet.	The BCHP should work with selected, pertinent local, both public and private housing stakeholders/ partners to establish a program of housing, awareness, understanding and promotion, all in an effort to better educate the Community on the cause for new and improved appropriate housing for the residents of Bennet.	Estimated Annual Cost: \$5,000 (Selected Partners).
2.	Create a Workforce Housing Initiative in Bennet, aimed at producing up to 62 owner and 18 rental housing units for the Community's workforce persons and families (#11, 12 & 13).	A Workforce Housing Initiative to produce safe, affordable housing for the local Bennet workforce, including both new construction and purchase-rehab-resale/re-rent programs.	\$26,500,000 VB, BCHP, NDED, NIFA, O/DE, CPF, ME, MHDF & MHEG.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost/Partners.</u>
3. Establish a Bennet Major Employer Housing Assistance Program.	To encourage Major Employers supporting the Bennet workforce to be a funding partner in the Community's Workforce Housing Initiative.	A \$30,000 annual contribution from Major Employers.
4. Create a Bennet Continuum of (Housing) Residential Care Program (#8, 9 & 10).	Housing assistance program to address important facets of Elderly Housing needs in Bennet , including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation/modification.	\$6,000,000 VB, BACFF, BCHP, NIFA, NDED, MHDF, MHEG, AP & PF.

HOUSING PRESERVATION.

	<u>Activity/Purpose.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
5.	Community-Wide Housing Code Inspection and Rental Licensing Program , to provide a year-round, on-going housing inspection and enforcement and licensing program. Can combine with a Nuisance Abatement Program .	\$70,000.	50% or \$35,000.	VB, BCHP, BCAFF & O/DE.
6.	Single Family Owner and Rental Housing Rehabilitation Program, 10 to 20 Units , moderate rehabilitation at \$22,000 to \$38,000 per unit in Bennet, by 2029, to meet the needs of low- to moderate-income households.	\$450,000.	70% or \$315,000.	VB, BCHP, CAPLSC, NDED & O/DE.
7.	Purchase and Demolition of six substandard, dilapidated housing units in Bennet, by 2029. Credit property to the Land Bank for purpose of redevelopment.	\$780,000.	80% or \$624,000.	VB, BCHP, BCAFF, PF, NDED & O/DE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
8.	<p>Bennet Elderly Rental Housing Initiative, 10 Units, plus necessary supportive services: 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 (61%-125% AMI).</p>	\$2,000,000.	35% or \$700,000.	VB, BCHP, BACFF, AP, CAPLSC, O/DE, NIFA, NDED, MHEG, MHDF & AHP.
9.	<p>Bennet Elderly Homeownership Initiative, 20 Units: Scattered Site, Mixed Income, 2 & 3 bedroom single family and town home units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (81%+ AMI).</p>	\$5,125,000.	10% or \$512,500.	VB, BCHP, O/DE & CPF.
10.	<p>Housing Rehabilitation/ Modification Initiative, 6 Units, plus necessary supportive services : Standard amenities, complete visit ability, accessibility design, to meet the needs of very-low- to moderate-income (0% to 80% AMI), <i>Elderly and Special Population Households</i>, with a Person(s) with a Disability.</p>	\$270,000.	60% or \$162,000.	VB, BCHP, BACFF, AP, CAPLSC, O/DE, NIFA, NDED, MHEG, MHDF & AHP.

HOUSING FOR FAMILIES & WORKFORCE.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
11.	<p>Single Family Rental, CROWN Rent-To-Own Program, Six Units: Scattered Site, Mixed Income, 3+bedroom houses with standard amenities to meet the affordable workforce housing needs of moderate-income households (51% to 80% AMI).</p>	\$1,350,000.	60% or \$792,000.	VB, BCHP, BACFF, O/DE, NIFA, NDED, MHEG, MHDF, AHP & CPF.
12.	<p>General Rental Housing Program, 10 Units: Scattered Site, Mixed Income, duplexes and/or apartments, consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable workforce rental housing needs of low- to moderate-income workforce households (31% to 125% AMI).</p>	\$2,050,000.	70% or \$1,435,000.	VB, BCHP, BACFF, O/DE, NIFA, NDED, MHEG, MHDF, AHP & CPF.
13.	<p>Family Homeownership Initiative, 64 Units: Scattered Site, Mixed Income, single family or town home units, 3+ bedroom units with standard amenities to meet the affordable workforce housing needs of moderate- to upper-income family households (81%+ AMI). Units could also focus on utilizing a Purchase-Rehab-Resale or Re-Rent Program.</p>	\$19,100,000.	10% or \$1,910,000.	VB, BCHP, O/DE & CPF.
14.	<p>Owner/Rental Housing Initiative for Special Populations, Nine 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 125% AMI).</p>	\$2,250,000.	70% or \$1,575,000.	VB, BCHP, BACFF, O/DE, NIFA, NDED, MHEG, MHDF, AHP & CPF.

BENNET, NEBRASKA

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



SECTION 6

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

MAY, 2019

SECTION 6

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

INTRODUCTION.

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

Also included is a presentation and discussion of various housing **funding sources and partnerships** that are successfully being utilized in Nebraska today. The Community of Bennet 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 Bennet 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 Bennet citizenry.

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

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

“**Traditional low-income housing**” is for persons and families at 0 percent to 80 percent of the Area Median Income, commonly referred to as "Very-Low to Moderate Income". Housing for households within this income range typically requires one or more public programs of financial intervention or support for buying down 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 121 new housing units are targeted for the Community of Bennet by 2029. This would include up to **90 owner units and 31 rental units throughout the Community, including 80 housing units (62 owner, 18 rental) for the local workforce.** Land will need to be made available, both within and adjacent the Bennet Corporate Limits for the suitable development of various, needed housing types.

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

Bennet should implement housing rehabilitation activities, including purchase-rehab-resale and/or re-rent programs. The Community has an estimated 47 housing structures rated "Fair" or "Poor" and needing moderate- to substantial rehabilitation, and an additional two housing structures rated as "very poor" which should be targeted for demolition and replacement. The demolition or removal of dilapidated or severely deteriorated housing structures will create additional vacant land for the Community that can be used for the development of new and creative housing concepts. Newly acquired vacant land should be secured in an official **Community-Wide Land Bank Program.**

Single family homes are being developed as **Credit-, or Lease-To-Own (CROWN),** affordable housing options in Nebraska Communities, including Auburn, Nebraska City, O'Neill and York. 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.

In a CROWN, or lease-to-own type program, a small percentage of the net monthly rent is set aside for eventual use by the tenant as a down payment to purchase the home. Net monthly rents for affordable single family homes range from \$685 to \$915, 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).

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 \$240,000. 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 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 \$595 to \$905, depending upon the local housing economics of the subject community.

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

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

Immediate housing alternatives are needed in the Community of Bennet as a solution to the Community’s growing population of workforce employees. Participants of the **Community Planning Open House**, as well as **Survey** respondents, identified a lack of availability of decent homes for sale or for rent, resulting in residents moving into homes and apartments that do not meet their needs, are priced higher than their desired price or are located outside of Bennet.

The following immediate housing alternatives would create additional housing choices in Bennet for persons and families of all income sectors. **It is recommended that the Bennet Planning Commission, along with local public, private and non-profit housing groups, 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 utility lines already in place. Infill housing is widely considered to be a “smart growth” technique for Communities, with an average sale price that is 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. Both townhomes and CROWN homes constructed in Waverly and Falls City, Nebraska are provided as examples of housing types that the Community of Bennet could develop over the next 10 years on **Pages 6.7 and 6.8**



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,” “Tiny Houses” are accessory housing providing additional housing opportunities in selected community neighborhoods. Accessory housing structures are growing in popularity in Communities dealing with issues pertaining to the displacement of low- to moderate-income residents. Some advantages to this housing unit type include 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 Bennet 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 Bennet, 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 Bennet. The (strategic) combination of two or more sources can assist in reducing development and/or operational costs of proposed affordable housing projects.

LOCAL FUNDING OPTIONS.

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

Local Tax Base Options.

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

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

The Community of Bennet does not have a designated “Redevelopment Area” to allow for the use of TIF. It is recommended that the Community utilize this funding opportunity for Housing, Commercial and Industrial programs.

Local Housing Authority.

Public Housing Authorities or Agencies can sponsor affordable housing programs. The Housing Authority is empowered by existing legislation to become involved in all aspects of affordable housing in the Community. The Housing Authority has access to a variety of sources of funding, as well as the ability to secure tax exempt bond financing for local based housing projects.

Local Major Employers and/or Community Foundation Assistance.

A common occurrence today within many cities and counties nationwide is to have major local employers and community foundations directly involved in housing developments and improvements, in an effort to provide housing opportunities to low- and moderate-income persons and families. 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 **2019 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$23.9 Million – Community Development Block Grant
\$4.8 Million – HOME Investment Partnership Fund
\$871,000 – Emergency Solutions Grant Program
\$4.0 Million – Homeless Shelter Assistance Trust Funds
\$10.6 Million – Nebraska Affordable Housing Trust Fund
\$507,000 – Housing Opportunities for Persons with AIDS
\$4.5 Million – Federal Housing Trust Fund

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

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

The Community Action Partnership of Lancaster and Saunders Counties (CAPLSC) is a CHDO that is available to provide the Community of Bennet with a variety of housing rehabilitation and development services.

Nebraska Affordable Housing Trust Fund (NAHTF).

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

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

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

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

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

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

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

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

Midwest Housing Equity Group (MHEG).

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

Midwest Housing Development Fund (MHDF).

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

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

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

CAPLSC serves as a **CHDO** for the **Community of Bennet** regarding the provision of affordable housing. The **Nebraska Housing Developers Association** is a State-wide organization providing important housing capacity building and support for local housing development corporations. Community, economic and housing development grant writing administration is available with **Southeast Nebraska 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.

BENNET, NEBRASKA

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



APPENDIX I

BENNET SURVEY RESULTS.

MAY, 2019

Bennet, Nebraska Comprehensive Planning Program

CITIZEN SURVEY

The **Village of Bennet Planning Commission** is currently conducting a Comprehensive Planning Program, to determine both the present and future needs of the Community for the next 10 years. **The Program is funded by the Nebraska Investment Finance Authority-Housing Study Grant Program, with matching funds from the Village.** An important activity of this **Planning Program** is to ask you about the needs and wants of the Community. Please take a few minutes to complete and return the following **Citizen Survey** to Village Hall by **WEDNESDAY, NOVEMBER 21ST**.

TOTAL SURVEYS: 99

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

POPULATION CHARACTERISTICS

1. How long have you lived in Bennet?

- | | |
|---|---|
| <input type="checkbox"/> Less than 1 Year (6) | <input type="checkbox"/> 11 to 20 Years (20) |
| <input type="checkbox"/> 1 to 5 Years (22) | <input checked="" type="checkbox"/> 21+ Years (25) |
| <input type="checkbox"/> 6 to 10 Years (11) | <input type="checkbox"/> I do not live in Bennet (11) |

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

- | | |
|---|--|
| <input type="checkbox"/> One (10) | <input type="checkbox"/> Four (26) |
| <input checked="" type="checkbox"/> Two (36) | <input type="checkbox"/> Five (11) |
| <input type="checkbox"/> Three (9) | <input type="checkbox"/> Six or More (3) |

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

<input checked="" type="checkbox"/> 46 <u>Less than 18 Years</u>	<u>16</u> 55 to 64 Years
<u>8</u> 18 to 24 Years	<u>10</u> 65 to 74 Years
<u>26</u> 25 to 34 Years	<u>10</u> 75 to 81 Years
<u>32</u> 35 to 44 Years	<u>9</u> 82+ Years
<u>17</u> 45 to 54 Years	

EDUCATION**4. Check all that apply.**

- I am a graduate of Bennet-Palmyra Public Schools. (19)
- I have children attending Bennet-Palmyra Public Schools. (36)
- Public Schools were a factor in my decision to locate in Bennet. (28)

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

- Yes (48) No (26)

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

Top Responses: Improved sidewalks and crosswalk safety enhancements.

6. Would you recommend Bennet-Palmyra Public Schools to parents?

- Yes (81) No (3)

PUBLIC FACILITIES & COMMUNITY & ECONOMIC DEVELOPMENT**7. What new public recreational opportunities should be considered for Bennet?**

Top Responses: Public walking trails and swimming pool.

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

Top Responses: Dollar store, café/coffee shop/restaurant, grocery store.

9. What three services would you like to see offered in the Village of Bennet that are currently not available? (Example: Daycare, Taxi service, etc.)

Top Responses: Child care and grocery delivery.

10. Please rate the quality of the following Community Services & Public Facilities in Bennet. (Average Rating; 1 = Excellent, 2 = Good, 3 = Fair, 4 = Poor).

<u>2.1</u> Church	<u>3.9</u> Discount/Variety Store	<u>2.8</u> Repair Services
<u>3.9</u> Grocery Store	<u>3.3</u> Downtown Businesses	<u>3.8</u> Entertainment/Theater
<u>3.9</u> Pharmacy	<u>2.8</u> Senior Center	<u>3.4</u> Library
<u>1.4</u> Fire Protection	<u>2.0</u> Post Office	<u>3.9</u> Medical Clinic
<u>2.2</u> Village office	<u>3.3</u> Restaurants/Cafes	<u>2.8</u> Police Protection
<u>2.0</u> Parks/Recreation	<u>3.2</u> Convenience Stores	<u>2.1</u> Banks
<u>3.9</u> Wellness/Fitness Center	<u>3.3</u> Streets/Sidewalks	<u>1.5</u> Schools
<u>1.9</u> Recycling/Garbage Service	<u>2.6</u> Utilities	<u>3.0</u> Child Care Opportunities
<u>2.6</u> Local Government	<u>3.7</u> Retail Goods/Services	<u>3.1</u> Internet/Telecommunications
<u>3.3</u> Cable TV	<u>3.8</u> Employment Opportunities	<u>3.8</u> Public Transit
		Other _____

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

<u>33</u> Farming/Agriculture	<u>2</u> Leisure/Hospitality/Tourism	<u>44</u> Education
<u>7</u> Manufacturing	<u>2</u> Government	<u>5</u> Home-Based Businesses
<u>1</u> Wholesale Trade	<u>20</u> Medical Emergency	<u>23</u> Law Enforcement/Protection
<u>3</u> Retail Trade	<u>3</u> Automotive	<u>41</u> Fire Protection
<u>11</u> Utilities	<u>1</u> Entertainment	Other _____
<u>3</u> Information	<u>2</u> Financial Activities	
<u>8</u> Health	<u>5</u> Professional & Business	

TRANSPORTATION

	Greatly Needed	Somewhat Needed	Not Needed	Comments
12. Which Transportation items need to be addressed in Bennet?				
▪ Traffic Safety Improvements	14	33	13	
▪ Railroad Crossing Improvements	3	10	11	
▪ Pedestrian/Trails Connections	33	23	8	
▪ School Traffic Circulation	18	26	10	
▪ Improved Traffic Control	9	26	23	
▪ Improved Truck Routes	7	29	22	
▪ Highway Corridor Enhancement	13	28	17	
▪ Access Management/Frontage Roads	6	21	29	
▪ More Parking	6	21	32	
▪ Control Storm Water Run-off	16	26	17	
▪ Congestion Reduction	2	12	43	
▪ Public Transit	5	9	7	

COMMUNITY GROWTH/LAND USE/ZONING

	Strongly Agree	Agree	No Opinion/ Neutral	Disagree	Strongly Disagree
13. The appearance of the Village of Bennet can be improved with...					
▪ Street & Pedestrian Lighting	17	24	21	2	0
▪ Special Sales, Events and Welcome Banners	9	32	21	3	1
▪ Crosswalk Enhancements	20	30	15	2	0
▪ Street Trees, Benches & Landscaping	17	28	19	2	0
▪ Pedestrian Seating Areas and Sidewalk Cafes	16	26	16	5	0
▪ Vehicular Traffic Safety	9	27	23	6	0
▪ Coordinated Traffic Control Lighting	6	14	26	11	4
▪ Directional Signage	3	32	24	5	1
▪ Restoration/Preservation of Historic Buildings/Housing	13	28	24	2	1
▪ Gateway Entrance Signage and Advertising	14	24	21	5	0
▪ Design Guidelines for Facades, Awnings, etc.	6	19	28	8	4
▪ Nuisance Enforcement/Property clean-up.	37	15	14	3	1
▪ Housing Development/Rehabilitation	20	27	19	2	1

	Strongly Agree	Agree	No Opinion/ Neutral	Disagree	Strongly Disagree
14. The sustainability of the Village of Bennet can be improved with...					
▪ Water, Sewer & Utility Replacement	13	27	21	3	1
▪ Improved Streets, Sidewalks & Alleys	37	25	6	1	0
▪ Additional Pedestrian Safety Measures	22	23	19	2	0
▪ Additional Parking for Businesses/in Downtown	5	22	28	9	0
▪ Burying Overhead Utility Lines	13	18	26	5	1
▪ Business Retention, Recruitment & Expansion	33	27	8	0	0
▪ Marketing of Sales & Festivals	15	36	13	0	0
▪ Coordinated Business Hours	5	15	37	4	1
▪ Designation of a “Historic District”	10	14	34	5	3
▪ Increased Marketing of Vacant Buildings	20	27	16	2	1
▪ Development of an Incubator Business Program	9	18	34	1	0
▪ Reducing utility costs with alternative energy sources	22	31	9	1	0
▪ New/Improved Parks/Rec/Trails	26	23	15	2	0
▪ Nuisance Enforcement/Property clean-up.	40	17	9	3	1

15. Do you feel that Bennet’s current zoning laws and regulations *promote or constrain* future growth and development?

- Promote development (11) Constrain development (16) **No opinion (41)**

16. Where should future residential growth in Bennet take place?

- North (50)** East (31)
 South (16) West (18)

17. Should the Community of Bennet expand to include new commercial and entertainment facilities?

Yes (57) No (7)

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

Yes (60) No (8)

HOUSING & RESIDENTIAL DEVELOPMENT

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

Own (66) Rent (6)

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

House (69) Apartment (2)
 Mobile Home (1) Town Home/Duplex (0)

21. Are you satisfied with your current housing situation?

Yes (67) No (5)

If No, why not? _____

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

Excellent (33) Fair – Needs Minor Repair (8)
 Good (30) Poor – Needs Major Repair (1)

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

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

	<u>Greatly Needed</u>	<u>Somewhat Needed</u>	<u>Not Needed</u>
▪ Housing For:	-----	-----	-----
<i>*Family Income: 2.5 persons per household income.</i>			
1. Lower-Income Families 0%-60% AMI (\$0-\$31,950)*	13	24	17
2. Middle-Income Families 61%-100% AMI (\$32,000-\$53,250)*	26	29	2
3. Upper-Income Families 101%+ AMI (\$53,251+)*	7	30	15
4. Single Parent Families	16	27	10
5. Existing / New Employees	14	26	15
▪ Single Family Housing	21	31	5
▪ Rental Housing (General)	15	28	11
▪ Manufactured Homes	3	21	30
▪ Mobile Homes	1	8	48
▪ Condominiums/Townhomes	12	32	12
▪ Duplex Housing	10	31	15
▪ Apartment Complexes (3 to 12 Units per Complex)	8	26	20
▪ Rehabilitation of Owner-occupied Housing	17	26	9
▪ Rehabilitation of Renter-occupied Housing	17	24	10
▪ Housing Choices for First-Time Homebuyers	18	29	12
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	7	24	19
2. Long-Term 6 to 15 Years	7	27	20
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	5	26	21
2. Long-Term 6 to 15 Years	4	25	24
▪ One Bedroom (Apartment or House)	4	27	19
▪ Two Bedroom (Apartment or House)	13	31	8
▪ Three Bedroom (Apartment or House)	17	22	13
▪ Independent Living Housing for Persons with a Mental/Physical Disability	10	30	20

▪ Group Home Housing for Persons with a Mental/Physical Disability	3	23	31
▪ Retirement Housing – Rental	17	32	10
▪ Retirement Housing – Purchase (Owner occupant)	15	33	10
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	21	29	8
2. Middle-income Elderly Persons	19	33	6
3. Upper-income Elderly Persons	12	29	14
▪ Licensed Assisted Living, with Specialized Services (i.e. health, food prep, recreation services, etc.)	16	27	13
▪ Single-Room-Occupancy Housing (Boarding Homes)	1	13	43
▪ Short-Term Emergency Shelters – 30 Days or Less	2	13	40
▪ Long-Term Shelters – 90 Days or Less	1	11	43
▪ Transitional Housing (3-12 month temporary housing)	0	13	42

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

- ... an owner housing rehabilitation program? **Yes (47)** No (15)
 ... a renter housing rehabilitation program? **Yes (39)** No (25)

25. Would you support the Village of Bennet establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house? **Yes (56) No (10)**

26. Would you support the Village of Bennet using grant dollars to purchase, rehabilitate and resell vacant housing in the Community? **Yes (54) No (12)**

27. Would you support the Village of Bennet using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? **Yes (40)** No (24)

28. As a Bennet resident, would you be willing to contribute or donate money to support a local Community, Economic or Housing development activity?
Yes (26) **No (39)**

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

Thank you for your participation!

Workforce Housing Needs Survey

The **Village of Bennet Planning Commission**, in cooperation with major employers in and near Bennet, is conducting the following **Survey** to determine the specific renter and owner housing needs of the Community's workforce. **This Survey is funded by a Housing Grant from the Nebraska Investment Finance Authority, with matching funds from the Village of Bennet.** We would appreciate you completing and returning the following **Survey** to your employer by **WEDNESDAY, NOVEMBER 21ST.**

TOTAL RESPONSES: 25

1. Place of Employment? Village of Bennet, Bennet-Palmyra District OR-1, First Nebraska Bank.

2. Where do you currently reside?

Bennet (8) Rural Lancaster County (4) **Other (12)** (Identify) _____

If Other, where and why? Palmyra, Otoe County, Lincoln

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

Yes (7) **No (8)**

3. Do you commute to Bennet for work? **Yes (17)** No (7)

If yes, how far is your commute?

Less Than 10 Minutes (10) 10-20 Minutes (5) 21-30 Minutes (2)

31-40 Minutes (0) 41-50 Minutes (0) 51-60 Minutes (0) 61+ Minutes (0)

4. Number of Persons in your household? 1 (2) 2 (7) 3 (3) 4 (4) **5 or More (8)**

5. Do you rent or are you a homeowner? Rent (4) **Own (20)**

6. How much is your monthly rent or mortgage payment? Less Than \$500 (5)

\$500-\$650 (1) \$651-\$800 (6) \$801-\$950 (1) \$951-\$1,100 (3) **\$1,251+ (7)**

7. Are you satisfied with your current housing situation? **Yes (22)** No (2)
 If no, why? _____

8. What is your current annual total household income?
 Less than \$35K (2) \$35K-\$50K (1) \$51K-\$70K (4) \$71K-\$85K (6) **\$86K+ (9)**

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

For Renters		For Owners	
0	Lack of handicap accessible housing	0	Lack of handicap accessible housing
0	Lack of adequate public transportation	0	Lack of adequate public transportation
0	Lack of knowledge of fair housing rights	0	Lack of knowledge of fair housing rights
4	Cost of rent	6	Housing prices
0	Restrictive zoning/building codes	3	Restrictive zoning/building codes
0	Job status	1	Job status
0	Attitudes of landlords & neighbors	2	Attitudes of immediate neighbors
3	Lack of availability of decent rental units in your price range	0	Mortgage lending application requirements
0	Use of background checks	2	Excessive down payment/closing costs
1	Excessive application fees and/or rental deposits	9	Cost of utilities
1	Cost of utilities	0	Lack of educational resources about homeowner responsibilities
0	Lack of educational resources about tenant responsibilities	1	Cost of homeowner's insurance
		3	Lack of Sufficient Homes for Sale
		4	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?

Bennet (5) Rural Lancaster County (2) Other (1) Retirement Community

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

Single Family (9) Attached Townhouse or Duplex-Type Unit (0)
 Mobile Home (0) Patio Home/Slab Home (0)
 I plan to remain where I am (2)

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

One (0) Two (1) **Three (5)** **Four + (5)**

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

Less than \$50K (1) \$50K-\$100K (0) \$100K-\$120K (1) \$120K-\$135K (0)
 \$135K-\$175K (1) **\$175K-\$225K (4)** **\$225K+ (4)**

10.e. What is the most your family could afford for monthly rent? Less than \$400 (1)

\$400 to \$500 (0) \$500 to \$600 (1) \$600 to \$700 (1) \$700 to \$800 (1)
 \$800 to \$900 (0) \$900 to \$1,000 (0) \$1,000 to \$1,100 (2) **\$1,100+ (5)**

Thank You For Participating!

BENNET, NEBRASKA

NEBRASKA INVESTMENT FINANCE AUTHORITY - HOUSING STUDY GRANT PROGRAM.



APPENDIX II

BENNET TABLE PROFILE.

MAY, 2019

**TABLE 1
POPULATION ESTIMATES
STATE OF NEBRASKA / VILLAGE OF BENNET, NEBRASKA
2010-2017**

	<u>Nebraska</u>	<u>% Change Since 2010</u>	<u>Bennet</u>	<u>% Change Since 2010</u>
2010 Census	1,826,341	--	719	--
July 2011 Est.	1,841,641	+0.8%	763	+6.1%
July 2012 Est.	1,854,862	+1.6%	796	+10.7%
July 2013 Est.	1,867,414	+2.2%	817	+13.6%
July 2014 Est.	1,880,920	+3.0%	842	+17.1%
July 2015 Est.	1,893,564	+3.7%	851	+18.4%
July 2016 Est.	1,907,603	+4.4%	863	+20.0%
July 2017 Est.	1,920,076	+5.1%	892	+24.1%

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

**TABLE 2
POPULATION TRENDS AND PROJECTIONS
BENNET, NEBRASKA
2000-2029**

	<u>Year</u>	<u>Population</u>	<u>Total</u>		<u>Annual</u>	
			<u>Change</u>	<u>Percent</u>	<u>Change</u>	<u>Percent</u>
	2000	570	--	--	--	--
	2010	719	+149	+26.1%	+14.9	+2.6%
	2019	964	+245	+34.1%	+27.2	+3.8%
Low	2029	1,097	+133	+13.8%	+13.3	+1.4%
Medium	2029	1,166	+202	+21.0%	+20.2	+2.1%
High	2029	1,308	+344	+35.7%	+34.4	+3.6%

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

**TABLE 3
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
BENNET, NEBRASKA
2000-2029**

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>2000-2010 Change</u>	<u>2019</u>	<u>2029</u>	<u>2019-2029 Change</u>
19 and Under	170	200	+30	298	344	+46
20-34	92	185	+93	221	266	+45
35-54	192	186	-6	232	291	+59
55-64	42	65	+23	97	116	+19
65-74	52	46	-6	65	82	+17
75-84	20	33	+13	44	58	+14
85+	<u>2</u>	<u>4</u>	<u>+2</u>	<u>7</u>	<u>9</u>	<u>+2</u>
Totals	570	719	+149	964	1,166	+202
Median Age	36.7	32.9	-3.8	33.2	33.7	+0.5

Source: 2000, 2010 Census.

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

**TABLE 4
SPECIFIC HOUSEHOLD CHARACTERISTICS
BENNET, NEBRASKA
2000-2029**

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
2000	570	0	570	222	2.57
2010	719	0	719	286	2.51
2019	964	0	964	378	2.55
2029	1,166	0	1,166	452	2.58
2029*	1,308	0	1,308	507	2.58

*High Population.

Source: 2000, 2010 Census.

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

**TABLE 5
TENURE BY HOUSEHOLD
BENNET, NEBRASKA
1990-2029**

<u>Year</u>	<u>Total Households</u>	<u>Owner</u>		<u>Renter</u>	
		<u>Number</u>	<u>Percent</u>	<u>Number</u>	<u>Percent</u>
2000	222	191	86.0%	31	14.0%
2010	286	243	85.0%	43	15.0%
2019	378	334	88.4%	44	11.6%
2029	452	384	85.0%	68	15.0%
2029*	507	426	84.0%	81	16.0%

*High Population.

Source: 2000, 2010 Census.

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

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

<u>Race</u>	<u>2000</u>		<u>2010</u>		<u>2016 Est.*</u>	
	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
White	560	98.2%	711	98.9%	865	97.3%
Black/African Am.	1	0.2%	0	0.0%	0	0.0%
Am. Indian/Alaska Nat.	0	0.0%	0	0.0%	0	0.0%
Asian	1	0.2%	1	0.1%	0	0.0%
Hawaiian/Pacific Island.	0	0.0%	0	0.0%	0	0.0%
<u>Other/Two or More Races</u>	<u>8</u>	<u>1.4%</u>	<u>7</u>	<u>1.0%</u>	<u>24</u>	<u>2.7%</u>
Totals	570	100.0%	719	100.0%	889	100.0%
Hispanic Origin	4	0.7%	2	0.3%	4	0.5%

*Subject to Margin of Error.

Source: 2000, 2010 Census.

2012-2016 American Community Survey Estimate.

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

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

<u>Income Group</u>	<u>2000*</u>	<u>2016 Est.*</u>	<u>2019</u>	<u>2029</u>	<u>% Change 2019-2029</u>
All Households					
Less than \$10,000	14	3	3	2	-33.3%
\$10,000-\$19,999	19	11	10	6	-40.0%
\$20,000-\$34,999	45	37	39	31	-20.5%
\$35,000-\$49,999	63	35	42	40	-4.8%
<u>\$50,000 or More</u>	<u>83</u>	<u>221</u>	<u>284</u>	<u>373</u>	<u>+31.3%</u>
Totals	224	307	378	452	+19.6%
Median Income	\$43,750	\$69,107	\$71,180	\$86,205	+21.1%

* Specified Data Used. 2016 Estimate subject to Margin of Error.
 Source: 2000 Census & 2012-2016 American Community Survey.
 Hanna:Keelan Associates, P.C., 2019.

TABLE 8
PER CAPITA INCOME
TRENDS AND PROJECTIONS
VILLAGE OF BENNET / LANCASTER COUNTY / STATE OF NEBRASKA
2012-2029

<u>Year</u>	<u>Bennet</u>		<u>Lancaster County</u>		<u>State of Nebraska</u>	
	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>	<u>Income</u>	<u>% Change</u>
2012	\$25,451	--	\$42,085	--	\$46,066	--
2013	\$25,406	-0.2%	\$41,658	-1.0%	\$45,876	-0.4%
2014	\$27,060	+6.5%	\$43,215	+3.7%	\$48,419	+5.5%
2015	\$26,507	-2.0%	\$44,806	+3.7%	\$49,567	+2.3%
2016	\$25,504	-3.8%	\$45,484	+1.5%	\$50,029	+0.9%
2019	\$27,295	+7.0%	\$47,667	+4.8%	\$51,436	+2.8%
2012-2019	\$25,451-\$27,295	+7.2%	\$42,085-\$47,667	+13.3%	\$46,166-\$51,436	+11.4%
2019-2029	\$27,295-\$35,150	+28.8%	\$46,667-\$56,124	+20.3%	\$51,436-\$61,606	+19.8%

Source: 2012-2016 American Community Survey.
 Nebraska Department of Economic Development, 2018.
 Hanna:Keelan Associates, P.C., 2019.

TABLE 9
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
BENNET, NEBRASKA
2000-2029

<u>Income Range</u>	<u>2000*</u> # / #CB-HP	<u>2015*</u> # / #CB-HP	<u>2019</u> # / #CB-HP	<u>2029</u> # / #CB-HP
0%-30% AMI	32 / 24	10 / 10	10 / 10	8 / 8
31%-50% AMI	36 / 16	15 / 4	16 / 4	15 / 3
51%-80% AMI	40 / 8	65 / 10	73 / 8	94 / 6
<u>81%+ AMI</u>	<u>163 / 26</u>	<u>195 / 30</u>	<u>235 / 21</u>	<u>267 / 17</u>
Totals	271 / 74	285 / 54	334 / 43	384 / 34

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

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

Source: 2000 & 2011-2015 CHAS Tables.
Hanna:Keelan Associates, P.C., 2019.

TABLE 10
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
BENNET, NEBRASKA
2000-2029

<u>Income Range</u>	<u>2000*</u> # / #CB-HP	<u>2015*</u> # / #CB-HP	<u>2019</u> # / #CB-HP	<u>2029</u> # / #CB-HP
0%-30% AMI	12 / 8	4 / 4	4 / 4	4 / 4
31%-50% AMI	4 / 4	10 / 4	10 / 4	12 / 4
51%-80% AMI	10 / 0	0 / 0	10 / 0	22 / 2
<u>81%+ AMI</u>	<u>16 / 0</u>	<u>14 / 0</u>	<u>20 / 0</u>	<u>30 / 0</u>
Totals	42 / 12	28 / 8	44 / 8	68 / 10

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

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

Source: 2000 & 2011-2015 CHAS Tables.
Hanna:Keelan Associates, P.C., 2019.

**TABLE 11
WORKFORCE EMPLOYMENT BY TYPE
LANCASTER COUNTY, NEBRASKA
JUNE, 2018**

Workforce

Non-Farm Employment

(Wage and Salary)

	187,721
Agriculture Forestry, Fishing & Hunting.	0
Mining, Quarrying and Oil/Gas Extraction.	*
Utilities.	*
Construction.	8,560
Manufacturing.	12,161
Wholesale Trade.	3,545
Retail Trade.	19,013
Transportation & Warehousing.	10,282
Information.	3,439
Finance & Insurance.	13,135
Real Estate & Rental/Leasing.	1,702
Professional, Scientific & Technical Services.	8,779
Management of Companies & Enterprises.	*
Administrative/Support/Waste.	7,178
Educational Services.	*
Health Care & Social Assistance.	23,868
Arts, Entertainment & Recreation.	3,761
Accommodation & Food Service.	14,879
Other Services (except Public Administration).	6,949
Federal Government.	3,325
State Government.	20,032
Local Government.	14,678

*=Data not available because of disclosure suppression.

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

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

**TABLE 12
CIVILIAN LABOR FORCE & EMPLOYMENT
TRENDS AND PROJECTIONS
LANCASTER COUNTY, NEBRASKA
1990-2029**

	<u>1990</u>	<u>2000</u>	<u>2010</u>	<u>2019</u>	<u>2029</u>
Civilian Labor Force	124,364	148,280	162,567	173,050	186,894
Unemployment	2,702	3,501	6,851	4,845	5,420
Rate of Unemployment	2.2%	2.4%	4.2%	2.8%	2.9%
Employment	121,662	144,779	155,716	168,205	181,474
<u>Change in Employment</u>					
	<u>Number</u>	<u>Annual</u>	<u>% Change</u>	<u>% Annual</u>	
1990-2000	+23,117	+2,311.7	+19.0%	+1.9%	
2000-2010	+10,937	+1,093.7	+7.6%	+0.8%	
2010-2019	+10,483	+1,310	+6.4%	+0.8%	
2019-2029	+13,844	+1,384	+8.0%	+0.8%	

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

**TABLE 13
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
BENNET, NEBRASKA
2000 & 2016 ESTIMATE**

	Complete Plumbing			Lack of Complete Plumbing		Units with 1.01+ Persons per Room	
	<u>Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>	<u>Number</u>	<u>% of Total</u>
2000	225	225	100.0%	0	0.0%	5	2.2%
2016 Est.*	307	307	100.0%	0	0.0%	2	0.7%

*Subject to margin of error.

Source: 2000 Census, 2012-2016 American Community Survey.
Hanna:Keelan Associates, P.C., 2019.

TABLE 14	
ESTIMATED YEAR HOUSING UNITS BUILT*	
VILLAGE OF BENNET, NEBRASKA	
2019	
<u>Year</u>	<u>Housing Units</u>
2014 to Present	50
2010 to 2013	36
2000 to 2009	102
1990 to 1999	51
1980 to 1989	11
1970 to 1979	37
1960 to 1969	5
1950 to 1959	11
1940 to 1949	7
<u>1939 or Before</u>	<u>79</u>
Subtotal	389
<u>Units Lost (2014 to Present)</u>	<u>(3)</u>
Total Est. Units – 2019	386
% 1939 or Before	20.4%
% 1959 or Before	25.1%

*Specified Data Used; subject to margin of error.

Source: Village of Bennet, 2018;

Lancaster County Assessor/ Register of Deeds, 2018.

2013-2017 American Community Survey.

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

TABLE 15
HOUSING STOCK OCCUPANCY / VACANCY STATUS
BENNET, NEBRASKA
2000/2010/2019

	<u>2000</u>	<u>2010</u>	<u>2019</u>
a) Housing Stock	231 (O=197; R=34)	306 (O=263; R=43)	386 (O=340; R=46)
b) Vacant Housing Stock	9	20	8
c) Occupied Housing Stock	222	286	378
Owner Occupied	191	243	334
Renter Occupied	31	43	44
d) Housing Vacancy Rate	3.9% (9)	6.5% (20)	2.0% (8)
Owner Vacancy	3.0% (6)	7.6% (20)	1.7% (6)
Renter Vacancy	8.8% (3)	0.0% (0)	4.3% (2)
e) Adjusted Vacancy Rate*	2.2% (5)	1.3% (4)	1.5% (6)
Owner Adjusted Vacancy*	1.0% (2)	1.5% (4)	1.1% (4)
Renter Adjusted Vacancy*	8.8% (3)	0.0% (0)	4.3% (2)

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

Source: 2000, 2010 Census; Village of Bennet, 2018.
 Hanna:Keelan Associates, P.C., 2019.

TABLE 16
OWNER OCCUPIED HOUSING VALUE
BENNET, NEBRASKA
2000-2029

	<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*	31	100	37	5	2	175
2016 Est*	9	35	97	80	51	272
<u>Median Value</u>						
2000	\$82,300					
2016 Est*	\$147,400					
2019	\$151,200					
2029	\$183,600					

* Specified Data Used.

Source: 2000 Census.

2012-2016 American Community Survey Estimate.

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

TABLE 17
GROSS RENT
BENNET, NEBRASKA
2000-2029

	<u>Less than</u> <u>\$300</u>	<u>\$300</u> <u>to \$399</u>	<u>\$400</u> <u>to \$499</u>	<u>\$500</u> <u>to \$599</u>	<u>\$600</u> <u>or More</u>	<u>Totals</u>
2000*	3	14	2	2	5	26
2016 Est*	0	0	0	12	23	35
<u>Median Rent</u>						
2000	\$375					
2016 Est*	\$950					
2019	\$980					
2029	\$1,100					

* Specified Data Only.

Source: 2000 Census.

2012-2016 American Community Survey Estimate.

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

TABLE 18
ESTIMATED HOUSING UNIT TARGET DEMAND
BENNET, NEBRASKA
2029

	<u>Owner</u>	<u>Rental</u>	<u>Total Housing Unit Target Demand</u>	<u>Est. Required Target Budget (Millions)</u>
Medium (Pop. Proj.):	90	31	121	\$34.3
High (Pop. Proj.):	144	45	189	\$49.9

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

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

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

TABLE 19
AREA HOUSEHOLD INCOME (AMI)
LINCOLN, NEBRASKA HUD METRO FMR AREA*
2019

	<u>1PHH</u>	<u>2PHH</u>	<u>3PHH</u>	<u>4PHH</u>	<u>5PHH</u>	<u>6PHH</u>	<u>7PHH</u>	<u>8PHH</u>
30% AMI	\$16,900	\$19,300	\$21,700	\$25,750	\$30,170	\$34,590	\$39,010	\$43,430
50% AMI	\$28,150	\$32,200	\$36,200	\$40,200	\$43,450	\$46,650	\$49,850	\$53,100
60% AMI	\$33,780	\$38,640	\$43,440	\$48,240	\$52,140	\$55,980	\$59,820	\$63,720
80% AMI	\$45,050	\$51,450	\$57,900	\$64,300	\$69,450	\$74,600	\$79,750	\$84,900
100%AMI	\$56,300	\$64,400	\$72,400	\$80,400	\$86,900	\$93,300	\$99,700	\$106,200
125%AMI	\$70,375	\$80,500	\$90,500	\$100,500	\$108,625	\$116,625	\$124,625	\$132,750

*Lincoln, NE Metropolitan Statistical Area fair market rates (FMR) include all of Lancaster County.

Source: U.S. Department of Agriculture-Rural Development 2019 Fair Market Rent Income Limits.
 Hanna:Keelan Associates, P.C., 2019.

TABLE 20
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
BENNET, NEBRASKA (MEDIUM POPULATION PROJECTION)
2029

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30%</u>	<u>31-60%</u>	<u>61-80%</u>	<u>81-125%</u>	<u>126%+</u>	
	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	<u>AMI</u>	
Owner:	0	4	8	34	44	90
Rental:	0	10	9	12	0	31

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

**TABLE 21
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
BENNET, NEBRASKA
2029**

<u>Age Sector</u>	<u>Type of Unit</u>	<u>#Owner / #Rental</u>	<u>Land Requirements (Acres)^</u>
18 to 54 Years**	Single Family Unit	58 / 6*	26.0
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	12 / 0	3.2
	Duplex/Triplex Unit	0 / 15	2.8
	Apartment - 4+ Units	0 / 0	0.0
Totals		70 / 21	32.0
55+ Years	Single Family Unit	12 / 0	4.6
	Patio Home Unit	0 / 0	0.0
	Town Home Unit	8 / 2	3.2
	Duplex/Triplex Unit	0 / 8	1.6
	Apartment - 4+ Units	0 / 0	0.0
Totals		20 / 10	9.4
TOTAL UNITS / ACRES		90 / 31	41.4^^

*Includes Credit-To-Own Units.

**Includes housing for persons with a disability

^Includes Public Right-of-Way.

^^Community Land Use (Residential) Plan should designate 2.5x total acres needed.

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

TABLE 22**HOUSING DEMAND – SPECIFIC TYPES BY PRICE POINT (PRODUCT)****BENNET, NEBRASKA****2029**

<u>PRICE – PURCHASE COST (Area Median Income)</u>							Work Force
Owner	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	\$225,500*
Units	<u>\$120,000*</u>	<u>\$168,500*</u>	<u>\$198,000*</u>	<u>\$265,500*</u>	<u>\$335,000*+</u>		
2 Bedroom	0	0	0	8	8	16	2
3+ Bedroom	0	4	8	26	40	74	60
TOTALS	0	4	8	34	44	90	62
<u>PRICE – PURCHASE COST (Area Median Income)</u>							Work Force
Rental	(0%-30%)	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)	TOTALS	\$875**
Units	<u>\$515**</u>	<u>\$705**</u>	<u>\$890**</u>	<u>\$985**</u>	<u>\$1,090**+</u>		
2 Bedroom	0	4	4	4	0	12	4
3+ Bedroom	0	6	5	8	0	19	14
TOTALS	0	10	9	12	0	31	18

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

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

TABLE 23
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
BENNET, NEBRASKA
2029

OWNER UNITS	HOUSEHOLD AREA MEDIAN INCOME (AMI)					TOTALS	Workforce Sector
	0%-30%	31%-60%	61%-80%	81%-125%	126%+		
Elderly (55+)	0	0	0	8	12	20	4
Family	0	2	6	24	32	64	58
Special Populations¹	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>6</u>	<u>0</u>
Subtotals	0	4	8	34	44	90	62
RENTAL							
UNITS*							
Elderly (55+)	0	0	4	6	0	10	0
Family	0	8	4	6	0	18	18
Special Populations¹	<u>0</u>	<u>2</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>3</u>	<u>0</u>
Subtotals	0	10	9	12	0	31	18
TOTALS	0	14	17	46	44	121	80

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

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

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

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

TABLE 24
HOUSING STRUCTURAL CONDITION SURVEY
BENNET, NEBRASKA
2018

Good	44
Average Plus	76
Typical	128
Average Minus	68
Fair	35
Poor	12
<u>Very Poor</u>	<u>2</u>
Total	365

Source: Lancaster County Assessor/Register of Deeds, 2018.

TABLE 25
ESTIMATED TARGET HOUSING
REHABILITATION / DEMOLITION DEMAND
BENNET, NEBRASKA

2029

# Rehabilitated /	
<u>Est. Cost*</u>	<u>Demolition</u>
51 / \$1.32M	6

*Based upon Lancaster County Assessor Data, Field Inspections and Age of Housing Data.

TABLE 26
EXISTING & FUTURE LAND USE CAPACITY MATRIX
BENNET, NEBRASKA

2019 ESTIMATED POPULATION - 964

2029 PROJECTED (MEDIUM) POPULATION – 1,166

2029 PROJECTED (HIGH) POPULATION – 1,308

	2019		BENNET PLANNING STANDARD	NATIONAL PLANNING STANDARD	TOTAL ACRES NEEDED (Bennet / National)			Future Land Use Map Bennet Adjusted (Per Note 2)
	ACRES	PERCENT			2019	2029**	2029***	
Parks & Rec / Open Space	15.6	4.7%	1.6	2.0	15.6 / 19.3	18.7 / 23.3	20.9 / 26.2	32 Acres
Public/Quasi-Public	13.1	4.0%	1.4	2.8	13.1 / 27.0	16.3 / 32.6	18.3 / 36.6	29 Acres
Residential	140.2	42.3%	14.6	10.0	140.2 / 96.4	170.2 / 116.6	190.9 / 130.8	292 Acres
<i>Single & Two-Family</i>	137.9	41.6%	14.3	7.5	137.9 / 72.3	166.7 / 87.5	187.0 / 98.1	285 Acres
<i>Multifamily</i>	0.5	0.2%	0.1	2.0	0.5 / 19.3	1.2 / 23.3	1.3 / 26.2	3 Acres
<i>Mobile Home</i>	1.8	0.5%	0.2	0.5	1.8 / 4.8	2.3 / 5.8	2.6 / 6.5	4 Acres
Commercial	12.1	3.6%	1.3	2.4	12.1 / 23.1	15.2 / 28.0	17.0 / 31.4	27 Acres
Industrial	7.8	2.4%	0.8	2.3	7.8 / 22.2	9.3 / 26.8	10.5 / 30.1	16 Acres
Streets/Alleys/RR Corridor	83.8	25.3%	8.7	9.0	83.8 / 86.8	101.4 / 104.9	113.8 / 117.7	174 Acres
Total Developed	272.6	82.2%	28.4	28.5	272.6 / 274.8	331.1 / 332.2	371.4 / 372.8	570 Acres
Total Vacant	59.0	17.8%	6.1	6.5	59.0 / 62.7	68.5 / 75.8	75.1 / 85.0	107 Acres
<i>Developable*</i>	44.1	74.7%	4.6	6.5	44.1 / 62.7	53.6 / 75.8	60.2 / 85.0	92 Acres
<i>Not Developable</i>	14.9	25.3%	1.5	NA	14.9 / NA	14.9 / NA	14.9 / NA	15 Acres
Total Acreage	331.6[^]	100%	34.5	35.0	331.6 / 337.5	399.6 / 408.0	446.5 / 457.8	677 Acres

[^]Based on Net Area Acreage.

Note 1: Bennet and National Planning Standards identify number of acres per 100 persons.

Note 2: Designated Land Requirements (Future Needs) should include 3x 2019 to 2029 High Estimates presented on Future Land Use Map.

*Vacant Land Capable of Development.

**Based on Medium Population Projection.

***Based on High Population Projection.

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