

*Nebraska Investment Finance Authority
Housing Study Grant Program.*

HAYES CENTER, NEBRASKA

COMPREHENSIVE PLANNING PROGRAM

**Comprehensive Plan, Zoning & Subdivision Regulations &
Community Housing Study.**



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

**Prepared For:
The Village of Hayes Center, Nebraska**

Presented By:

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AUGUST, 2016

***HAYES CENTER, NEBRASKA
COMMUNITY HOUSING STUDY WITH
STRATEGIES FOR AFFORDABLE HOUSING - 2026.***

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SECTION 1.

**Overview of Research Activities,
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OVERVIEW OF RESEARCH ACTIVITIES, EXPECTED OUTCOMES & CITIZEN PARTICIPATION.

INTRODUCTION.

This **Community Housing Study** provides statistical data and narrative information identifying a **housing profile and demand analysis for the Village of Hayes Center, Nebraska**. The **Study** describes the past, present and 10-year projected demographics, economic and housing conditions in the Community, as well as a **10-Year “Housing Action Plan,”** identifying recommended housing projects for the near future. This **Housing Study** is a vital component to the **Comprehensive Planning Program** for Hayes Center.

This **Community Housing Study** was conducted for the **Hayes County Board of Economic Development (HCBED)** by **Hanna:Keelan Associates, P.C.**, a Nebraska based community planning and research consulting firm. Meetings with the Hayes Center Planning Commission, HCBED and local elected officials, as well as and the citizens of Hayes Center, all provided invaluable information. Funding for the **Community Housing Study** was provided by **HCBED** and a Housing Study Grant awarded by the **NEBRASKA INVESTMENT FINANCE AUTHORITY**.

RESEARCH APPROACH.

This **Community Housing Study** is comprised of information obtained from both public and private sources. All 2000 and 2010 demographic, economic and housing data for the Village of Hayes Center was derived from the U.S. Census and the 2010-2014 American Community Survey. The projection of demographic, economic and housing data was completed by the Consultant, with the use of these and other pertinent data sources.

To facilitate effective both short- and long-range planning and implementation activities, housing demand projections were developed for a 10-year period. The implementation period for this Housing Study will be 10 years; August, 2016 to August, 2026.

PURPOSE OF STUDY.

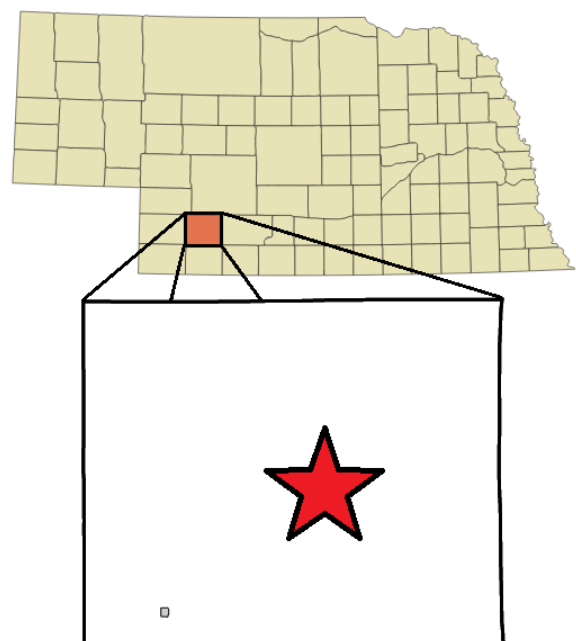
“The purpose of this Housing Study is to create a ‘housing vision’ and a ‘vehicle to implement’ housing development programs with appropriate public and private funding sources for the Village of Hayes Center, to ensure that proper guidance is observed in developing of various housing types for persons and families of all income sectors.”

The **objectives** of this **Community Housing Study** are threefold: **(1) analyze** the recent **past and present housing situation** in **Hayes Center**, with (emphasis on the need for workforce, elderly and both rental and owner housing options); **(2) identify** the future **target housing needs** of the Community, both new construction and housing rehabilitation/preservation activities; and **(3) provide a process** for the continued **educating and energizing of the leadership** of the **Village of Hayes Center** to take a more active role in improving and creating new, modern and safe market rate and affordable housing.

This **Housing Study** included both quantitative and qualitative research activities. The **Qualitative** activities included a comprehensive Community citizen participation program consisting of Survey implementation and meetings with the Hayes Center Planning Commission that identified the primary community and economic development issues, needs and wants of the Village. **Quantitative** research activities included the collection of statistical and field data. The analysis of this data allowed for the projection of the Hayes Center population and household database, income capacity and housing profile and demand.

SUMMARY.

The Village of Hayes center serves as the County-Seat of Hayes County, in southwest Nebraska. The Village is located in the center of the County. It is located along Highway 25 in the Center of Hayes County, approximately 48 miles south of the Interstate 80 Corridor. The population of Hayes Center has decreased from the 2000 to 2010 census from 240 in 2000 to 214 in 2010. The 2016 population is estimated to be 209.



The Village of Hayes Center will have an estimated (medium) population of 203 by 2026. An **Economic Development (ED) “Boost”** scenario for the Village, with the addition of 10 “full-time employment” positions, could result in a 2026 Hayes Center population of 231, an increase of 22, or 10.5 percent.

To meet the housing needs of its current and future residents, Hayes Center should strive to develop up to **16 new housing units by 2026**, including, approximately six owner and 10 rental housing units. Housing development in Hayes Center should consist of a blend of housing for existing families, local workforce, first-time homebuyers and elderly persons. This could include the development of modern single family, duplex/triplex and townhome style units. **An ED “Boost” scenario would result in the demand for 24 total housing units, including 10 owner and 14 rental housing units by 2026.**



An estimated 4.75 acres of land will be needed for residential development in Hayes Center, during the next 10 years, including an estimated four acres for housing development for family housing and an estimated .75 acres for elderly (55+ years) housing development. Future housing units built outside the current Corporate Limits of Hayes Center, but within the Village’s One-Mile Planning Jurisdiction should be constructed in a planned rural subdivision with the appropriate development specifications to allow these units to eventually be annexed into the Village.

The most critical housing issue in Hayes Center is to implement housing rehabilitation programs and promote the development of housing for the local workforce population, affordable at moderate-income salary levels. Other priority housing needs in Hayes Center include providing housing opportunities for the elderly, first-time homebuyers and low- to moderate-income persons and families, including new housing units of various types and styles, having three+-bedrooms. Future population and household growth in Hayes Center will be driven by new and expanded economic development activities and public service amenities, not only in Hayes Center but throughout Hayes County and southwestern Nebraska.

COMPREHENSIVE CITIZEN PARTICIPATION PROGRAM.

The following highlights the **comprehensive citizen participation program** that was implemented to gather the opinions of the Area 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 Hayes Center included meetings with the **Hayes Center Planning Commission** and the implementation of two important Surveys: a “**Citizen Survey**” and a “**Workforce Housing Needs Survey**”. Surveys were distributed utilizing local websites, as well as hard copies at key Community businesses.

HAYES CENTER CITIZEN SURVEY.

The “**Hayes Center Citizen Survey**” asked participants to give information regarding 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 **28 completed Surveys** were returned. The following summarizes the results of the **Survey**. The complete results of the **Survey** are available in **Appendix I**.

- A total of 12 Survey participants, or 48 percent, have lived in Hayes Center for 21+ years.
- All of the participants resided in a single family home or mobile home. **A total of six participants were not satisfied with their current housing situation, due to residing too far from their place of employment or their current home being too small, too expensive or needing excessive repairs.**
- The most common barriers identified when obtaining affordable **owner housing** included a **lack of sufficient homes for sale, housing prices and excessive down payment/closing costs.**
- The most common barriers faced when obtaining affordable **rental housing** included the **high cost of rent, excessive application fees and/or rental deposits and a lack of decent rental units at an affordable price range.**

- Survey participants identified Housing for Middle-Income Families and Existing/New Employees, Single Family Housing, General Rental Housing, Housing Rehabilitation for Owner- and Renter-Occupied Units and Housing Choices for First-Time Homebuyers as **“Greatly Needed”** in the Village of Hayes Center.
- Top-rated support services in Hayes Center include, but are not limited to the public school system, library, bank, churches and fire protection.
- 64.2 percent of the Survey respondents supported the Community using State or Federal grant funds to conduct an owner housing rehabilitation program.
- 64.2 percent of the Survey respondents supported Hayes Center using State or Federal grant funds to conduct a rental housing rehabilitation program.
- **78.5 percent of the Survey respondents supported Hayes Center establishing a local program that would purchase dilapidated houses, tear down the houses and make the lots available for a family or individual to build a house.**
- **75 percent of the Survey respondents supported the Community using grant dollars to purchase, rehabilitate and resell vacant housing in the Community.**
- **67.8 percent of the Survey respondents supported Hayes Center using State or Federal grant dollars to provide down payment assistance to first-time homebuyers.**

WORKFORCE HOUSING NEEDS SURVEY.

HCBED, 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 **27 Surveys** were completed.

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

- **Survey respondents included 20 homeowners and seven renters. A total of three participants were not satisfied with their current housing situation.** Reasons included their home was too small, in need of substantial updating and/or being too far from their place of employment. **A total of six participants indicated an interest in purchasing a housing unit in Hayes Center.**
- A total of five respondents could afford a home priced between \$100,000 and \$120,000.
- Most participants identified an ability to afford a monthly rent between \$500 and \$550.
- The most common barriers identified when obtaining affordable **owner housing** included **excessive housing prices, a lack of sufficient homes for sale and the cost of real estate taxes.**
- The most common barriers faced when obtaining affordable **rental housing** included the **high cost of rent and a lack of decent rental units at an affordable price range.**

SECTION 2.

Housing Goals & Action Steps.

HOUSING GOALS & ACTION STEPS.

INTRODUCTION.

The following **Hayes Center “Housing Goals & Action Steps”** reflect citizen input via the two Surveys and meetings with the **Hayes Center Planning Commission**. These activities provided several opportunities for input, regarding the existing and future housing needs of the Community. The information obtained through planning research activities greatly assisted in identifying and prioritizing housing needs in Hayes Center.

HOUSING GOALS & ACTION STEPS.

Goal 1: Community-Wide Housing Development Initiative. Implement a **housing development initiative** for Hayes Center, as a primary economic development activity. **A core activity of this Housing Development Initiative will be the development of a Community-Wide Housing Partnership** to monitor and encourage housing development throughout Hayes Center. The Partnership should be created and maintained by the **Hayes County Board of Economic Development (HCBED)** and would work directly with both local and State housing stakeholders and housing funders to encourage the development of specific housing programs that meet the needs of the Community’s current and future residents. Emphasis should be placed on housing constructed for the local workforce, young families, the elderly and populations with special needs.

- **Action Step 1:** The **Housing Development Initiative** should target the production of up to **16 new housing units in Hayes Center, by 2026**, including an estimated **six owner housing units** and **10 new rental units**. The development of these new housing units would add an estimated \$2.6 Million to the local residential property tax base.

The potential exists for the Community to experience an “**Economic Development Boost,**” equal to a **10.5 percent population growth by 2026**. This Boost would require the creation of an estimated **10 additional full-time employment opportunities**. This Boost would also increase the total housing target demand in Hayes Center to an estimated **24 housing units, including 10 owner and 14 rental housing units, requiring an investment of an estimated \$3.9 Million.**



- Action Step 2: The Community-Wide Housing Partnership** should be comprised of Community leadership and organizations from both the private and public sector, including, but not limited to, HCBED, West Central Nebraska Development District, Community Action Partnership of Mid-Nebraska, West Central Nebraska Area Agency on Aging, major employers and other local “housing stakeholders” directly involved with selling and leasing real estate, builders and suppliers and representatives of organizations providing housing and related services to the elderly, families, special populations and homeless and near-homeless persons.
- Action Step 3: The Community-Wide Housing Partnership** should take the lead role to design and implement **Workforce Housing Assistance Programs**. The purpose of these Programs would be to encourage and directly involve local/area employers with assisting their employees in obtaining affordable housing. Assistance could include, but not be limited to, locating and negotiating the purchase of a home, to providing funding assistance for the purchase and/or rehabilitation of a house. Funding assistance could be, for example, a \$5,000 to \$10,000 grant and/or low-interest loan to persons and families for closing costs, down payment, etc.



By 2026, an estimated four owner and four rental housing units should be developed for the Hayes Center workforce. This could include both new construction and purchase/rehab/resale or re-rent activities, lease- or credit-to-own units.

Goal 2: New Housing Developments in Hayes Center should address the needs of both owner and renter households of all ages and low- to moderate income sectors, with varied, affordable price products.

- **Action Step 1:** Build new owner and rental housing units that are affordable for low- to middle income workforce families and households. Affordable homes, particularly those with three+-bedrooms, are in demand in the Community. The Village could consider creating a **Credit- or Lease-To-Own Housing Program**.
- **Action Step 2:** Owner housing units should be constructed in Hayes Center, with emphasis on single family homes. **The average affordable purchase price of a home in Hayes Center should be at or above \$165,000 for workforce families. The price product in highest demand in Hayes Center includes homes priced at or above \$193,000.** Owner housing should generally consist of three+-bedrooms, with the exception of housing for retirees, which would typically be two-bedroom units.
- **Action Step 3:** Rental units should be constructed in Hayes Center, with emphasis on duplex/triplex units for the elderly and local workforce households. **Rental housing price products in the Community should rent at or above the average affordable monthly rent of \$725 for workforce families. Price products in Hayes Center should range from \$580 to \$855.** General rental housing, preferably units consisting of two+-bedrooms, should be constructed to provide safe, decent and affordable options.

NOTE: Future affordable rental housing in Hayes Center will require the creative use of available “tools of credit enhancement” to buy down both development and operational costs. “Tools” could come in the form of grants, low-interest loans, mortgage insurance, tax increment financing or land and/or cash donations. New affordable rental units will need an average credit enhancement of 45 percent.

- **Action Step 5:** Housing development projects in Hayes Center should coincide with **public facility, utility and infrastructure improvements**, emphasizing access to necessary amenities of public use, as well as proper water, sewer, storm water and electrical utility installation are important for prolonged sustainability in residential neighborhoods. The planning and use of **alternative energy systems** should be a goal of the Community for future residential developments.
- **Action Step 6:** Develop unique solutions to create residential developments, both on existing vacant lots as infill and on land adjacent the Corporate Limits of Hayes Center, in an effort to make vacant land available for expanded residential growth. **The Community should focus, first, on developing available vacant lots within the Corporate Limits. Priority should be given to vacant land that contains existing water, sewer and electrical infrastructure. Residential growth areas, adjacent but beyond the Corporate Limits are located to the northeast and south of the Community.**

*NOTE: Several vacant lots exist in Hayes Center that are too small for today's housing development standards. The **Community-Wide Housing Partnership** should identify multiple vacant lots adjacent one another that could be re-platted as a single lot in support of new housing development. Unique housing concepts for infill housing development, including single and two-story housing for families of all income ranges should also be considered. Architectural designs should closely resemble that of existing housing units in the Community.*

- **Action Step 7:** Public and private sectors should create a “**shared cost**” program to finance needed public utility, sidewalk and road improvement costs in both existing and new residential developments. **Tax Increment Financing (TIF)** could be a future source of financing for public infrastructure systems.

Goal 3: Rehabilitation/Preservation of Existing Owner and Rental Housing Stock. Housing rehabilitation programs and activities in Hayes Center should strive to protect and preserve the existing housing stock.

- **Action Step 1:** As needed, the Community should establish a policy of condemning and demolishing housing of a dilapidated state, not cost effective to rehabilitate.
- **Action Step 2: Housing rehabilitation programs,** for both owner and rental housing units, should be expanded in Hayes Center, with emphasis on meeting the housing needs of the elderly, low income families, young professionals and persons with special needs.
- **Action Step 3:** Hayes Center should recognize and make a concentrated effort to **preserve housing of historical significance**, as an effort to preserve Community history.
- **Action Step 4:** To ensure a **clean and safe residential environment**, the ongoing maintenance of private residential properties is needed, i.e. trash removal, junk cars, etc. **Implement annual or bi-annual Community clean-up activities throughout Hayes Center.**



Goal 4: Financing Activities for Housing Development in Hayes Center. Housing developers should consider both public and private funding sources when constructing new housing stock.

- **Action Step 1:** Housing developers should be encouraged to secure any and all available tools of financing assistance for both the development and preservation of housing in Hayes Center. This assistance is available from the Nebraska Investment Finance Authority, Nebraska Department of Economic Development, Federal Home Loan Bank, U.S. Department of Agriculture-Rural Development and the Department of Housing and Urban Development, in the form of grants, tax credits and mortgage insurance programs. The Village of Hayes Center can also assist by providing housing development incentives. **The Community-Wide Housing Partnership will need to develop and/or continue relationships with developers and funders to enhance housing development activities in the Community.**
- **Action Step 2:** TIF could potentially assist developers in financing new housing developments, specifically for land purchase and preparation, as well as public facility and utility requirements. **Currently, no “Redevelopment Areas” are designated in Hayes Center.**

The entire Community of Hayes Center, as well as selected areas adjacent the Village should be studied and determined to be blighted and substandard, as per the Nebraska Community Development Law. This would allow for the use of TIF as “gap financing” for needed residential, commercial and industrial development activities, as well as for the acquisition and demolition of dilapidated structures throughout the Village.



Goal 5: Impediments to Fair Housing Choice. Continue to identify and eliminate **all barriers and impediments to fair housing choice.** Both public and private sectors of the Community should play a role in this process. This would include the involvement of local Government, schools, churches and the local private sector.

- **Action Step 1:** Address the primary impediments to fair housing choice in Hayes Center. For **homeowners**, this includes the costs of utilities and homeowner’s insurance, as well as the excessive down payment and closing costs and a lack of sufficient homes for sale. For **renter households**, impediments include the high cost of monthly rent and a lack of decent rental units at an affordable price range

- **Action Step 2:** Create and support the efforts of a **Community-wide “Fair Housing Advisory Group”** through the provision of adequate resources for the delivery of fair housing activities. **Activities of the Advisory Group could include the following:**
 - Creating an “Action Plan” to identify strategies to further affordable housing opportunities.
 - Hosting a “Housing Fair” for developers and contactors to promote existing market opportunities that exist for the development of affordable housing.
 - Promote “Equal Housing Opportunities” on flyers, brochures and local newspapers.
 - Assist in enforcing fair housing policies and submitting complaints of discrimination to the Nebraska Equal Opportunity Commission.
- **Action Step 3:** Implement **Fair Housing Policies** and **Property Maintenance Codes** to ensure all current and future residents of the Community do not experience any discrimination in housing choice and that properties are not overtaken by debris, potentially leading to unsafe and unhealthy conditions.
- **Action Step 4:** For **persons with a disability(ies)**, supply fully accessible housing, both for rent and for sale. Include supportive services where necessary. A total of 5 percent of these new units should be fully accessible for persons with physical disabilities, while 2 percent should be accessible for persons with sensory disabilities.
- **Action Step 5:** Routinely inspect rental housing units to ensure minimum standards for dwelling units are met, as a form of **Fair Housing Enforcement**.



SECTION 3.

Hayes Center Community Profile.

HAYES CENTER COMMUNITY PROFILE.

INTRODUCTION.

This Section of the **Hayes Center, Nebraska Community Housing Study with Strategies for Affordable Housing** provides a population, income, economic and housing profile of the Community. Presented are both trend and projection analysis. Emphasis is placed on a ten-year projection of change. Population, income, economic and housing projections are critical in the determination of both housing demand and need throughout Hayes Center. The statistical data, projections and associated assumptions presented in this Profile will serve as the very basic foundation for preparing the Community with a future housing stock capable of meeting the needs of its citizens.

The analysis and projection of demographic variables are at the base of all major planning decisions. The careful study of these variables assists in understanding changes which have and are occurring in a particular planning area. The projection of pertinent demographic variables in Hayes Center included a 10-year period, **August, 2016, to August, 2026.** This planning period provides a reasonable time frame for development and allows the Consultant to propose demographic projections with a high level of confidence.

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

EFFECTIVE (HOUSING) MARKET AREA.

The **Effective (Housing) Market Area** for Hayes Center is divided into two segments, a Primary and a Secondary Housing Market Area. The **Primary Housing Market Area** includes all of the Village of Hayes Center. The **Secondary Housing Market Area** includes Hayes County. This Secondary Housing Market Area could provide added stability to the population of Hayes Center. In order for the Community to attract residents from the Secondary Area, the Hayes County Board of Economic Development should support the development of a variety of housing types, both owner and renter, at various price ranges, for all income levels and age groups, by creating public/private Partnerships between major employers and local organizations.

POPULATION PROFILE.

Population Trends and Projections.

The population of the previous two Decennial Censuses (2000 and 2010) indicated a decrease in population of 26; from 240 in 2000 to 214 in 2010. Currently (2016), the population for the Community of Hayes Center is an estimated 209. The Community is expected to have a “medium” population of 203, by 2026. The Community has the potential to increase by an estimated 3.8 percent, or by eight persons, to reach a “high” population projection of 217, via increased housing and economic development efforts and job creation, including five additional Full-Time Employment (FTE) positions.

An Economic Development (ED) “Boost” scenario, consisting of 10 additional FTEs in Hayes Center, would result in a 2026 population of 231, an increase of 10.5 percent, or 22 persons. A stable or increasing population base contributes to the need for new and improved housing for various forms, types and sectors of the Community.

Age.

The “20-34” age group experienced the largest increase in population from 2000 to 2010, increasing by 17, or from 22 to 39. The “20-34” age group is also projected to experience the largest increase in population by 2026, 30 persons, or 8 percent.

The “55+” age groups are projected to decline, slightly, by 2026. This includes retiree, elderly and frail elderly populations. This is due, primarily, to a population that is “aging in place” and in need of independent retirement or elderly/frail elderly housing. This includes senior apartments, duplexes and triplexes and other alternative elderly housing choices. These alternative elderly housing choices, like assisted living and long-term care facilities and associated supportive services are located outside of Hayes Center and Hayes County, in adjacent Counties.

The current median age in Hayes Center is an estimated 47.8 years. By 2026, the median age is projected to decrease, to 44.9 years.

Persons Per Household.

Persons per household has increased in Hayes Center, from 2000 to 2010. Currently, the number of persons per household is an estimated 2.11. By 2026, persons per household in Hayes Center is projected do decrease slightly, to an estimated 2.09. **An ED “Boost” scenario would increase persons per household to 2.17, by 2026.** The ED Boost would attract larger families to move to Hayes Center, resulting in the number of persons per household increasing.

INCOME PROFILE.

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

Per Capita Income.

Per capita income is equal to the gross income of an area (State, County, City, Village) divided equally by the number of residents residing in the subject area. Per capita income is presented for Hayes County, Nebraska, which is reflective of the per capita income situation in Hayes Center.

In 2016, per capita income in Hayes County is an estimated \$74,812. **By 2026, per capita income in Hayes County is projected to increase an estimated 16.7 percent, to \$87,340.**

The **median income** for all households in Hayes Center, in 2016, is estimated to be \$45,062. The Community's household median income is projected to increase to \$57,376, or 27.3 percent by 2026. **For households with persons 65+ years of age, the median income in 2016 is estimated to be \$29,887. By 2026, median income is expected to increase to \$38,304, or 28.1 percent.**

The Hayes Center ED "Boost" scenario would result in a median household income of an estimated \$60,290. For households 65+ years of age, the estimated 2026 median income would increase to \$40,425.

Cost Burdened/Housing Problems.

A number of households in Hayes Center are considered to be "**Cost Burdened**" and/or have one or more "**Housing Problems**". A cost burdened household is one paying 30 percent or more of their income on housing costs, which may include mortgage, rent, utilities and property taxes. A household is considered to have housing problems if the housing unit is overcrowded (more than one person per room) and/or if the household lacks complete plumbing. **An estimated 14 owner households and six renter households are currently cost burdened and/or experiencing housing problems. By 2026, an estimated 10 owner and three renter households are projected to be cost burdened, and/or be experiencing housing problems.**

ECONOMIC PROFILE.

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

Employment Trends.

Between 2002 and 2015, total employment increased from 563 to 598, an increase of 35 persons. Currently, an estimated 623 persons are employed in Hayes County, an increase of 25 from 2015. Current employment is projected to continue to increase by an estimated 46 persons by 2026, consisting of 669 total employees. Despite peaking at a high of 4.8 in 2010, the unemployment rate has decreased to 2.3 percent in 2016. The unemployment rate is projected to remain stable through 2026, at an estimated 2.2 percent within the next 10 years.

Employment By Type.

Overall, non-farm employment (wage and salary) remained constant between 2013 and 2015. The largest percent increase occurred in the Good-producing category, which includes manufacturing, natural resources and construction employment types.

The Village of Hayes Center largely consists of a farming and agriculturally-based economy, but is also well-known for its public school district and being the County seat for the Hayes county and the City and County Government Office Buildings. The Hayes County Fairgrounds are also located in the Village of Hayes Center.



HOUSING PROFILE.

Households.

Currently, an estimated 99 households reside in Hayes Center, consisting of 63 owner and 36 renter households. By 2026, renter households will account for an estimated 40 percent of the households in the Community. **Hayes center is projected to experience an increase, slightly, in renter households with owner households remaining stable through 2026.**

The ED “Boost” scenario projects an estimated 106 households for the Village of Hayes Center, consisting of 65 owner and 41 renter households.

Housing Units/Vacancy & Occupancy.

Currently, Hayes center is comprised of an estimated 142 housing units, consisting of approximately 92 owner and 50 rental units. Based upon Census analysis, of these 142 units, approximately 43 are vacant, resulting in an overall, housing vacancy rate of 22.4 percent. This includes an estimated 29 owner and 14 rental units are vacant in Hayes Center, resulting in an overall owner vacancy rate of 31.5 percent and an overall renter vacancy rate of 28 percent.

An estimated 36 percent of the existing housing stock in Hayes Center was built prior to 1940. No housing structures have been demolished or lost in the Community since 2014.

The determination of an **Adjusted Housing Vacancy Rate (AHVR)** is the most useful statistical tool in identifying vacant, available housing in a Community. The **AHVR** includes only vacant units that are available for rent or purchase, meeting current housing code and having modern amenities. **The overall AHVR for Hayes Center is an estimated 13.4 percent, which includes an AHVR for owner housing of 14.1 percent and 12 percent for rental housing units. Although a sufficient vacancy rate of safe and decent housing exists in Hayes Center, it could be suggested that a large portion may either be too small or undesirable by families interested in moving to, or relocating within Hayes Center.**

Hayes Center will need to develop new housing opportunities during the next 10 years that focus on young families and the elderly/retiree populations. This can be accomplished by building new homes and rehabilitating (economically worthy) existing housing units.

Housing Conditions & Vacancy Rates by Unit Type.

A **Housing Structural Condition Survey**, identified in **Table 3.1** was implemented for Hayes Center, through field work observations and research, to determine the number of structures showing evidence of minor or major deterioration or being dilapidated.

The housing structural conditions survey identified **34 total housing structures in a condition of “Major Deterioration” or being “Dilapidated”**. During the next ten years, these structures should be targeted for substantial rehabilitation or demolition. Units in “Poor” condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a focus on the local workforce populations.

Rating 1 – Excellent, New	3
Rating 2 – Sound	20
Rating 3 – Minor Deteriorating	59
Rating 4 – Major Deteriorating	23
<u>Rating 5 – Critical/ Dilapidated</u>	<u>11</u>
Total	116

Source: Hanna:Keelan Associates, P.C., 2016.

Housing Values.

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

Currently, the Village of Hayes Center **median owner housing value is an estimated \$56,800**. By 2026, the estimated median housing value is projected to increase an estimated 22.5 percent to \$69,600. **The current estimated median gross rent for Hayes Center is \$455**. The median gross rent is projected to increase an estimated 28.3 percent to \$584.

SECTION 4.

**Community-Wide
Housing Target Demand.**

COMMUNITY-WIDE HOUSING TARGET DEMAND.

INTRODUCTION.

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

HOUSING DEMAND POTENTIAL.

To effectively determine housing demand potential, three separate components were reviewed. These included **(1) housing demand based upon new 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, SUBSTANDARD CONDITIONS & “COST BURDENED” HOUSEHOLDS.

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 (2016), the population for the Community of Hayes Center is an estimated 209 and is expected to have a “medium” population of 203, by 2026. The Community has the potential to increase by an estimated 3.8 percent, or by eight persons, to reach a “high” population projection of 217, via increased housing and economic development efforts and job creation, including five additional Full-Time Employment (FTE) positions.

An Economic Development (ED) “Boost” scenario, consisting of 10 additional FTEs in Hayes Center, would result in a 2026 population of 231, an increase of 10.5 percent, or 22 persons. A stable population base contributes to the need for new and improved housing for various forms, types and sectors of the Community.

Substandard Units/Overcrowded Conditions.

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

- As per Field Work conducted by Hanna:Keelan Associates, **34 total housing structures are in a condition of “Major Deterioration” or being “Dilapidated”**. During the next 10 years, these structures should be targeted for substantial rehabilitation or demolition. Units in poor to salvage condition have the highest potential to be targeted for demolition and should be replaced with appropriate, modern, safe and decent housing units, with a special focus on the local workforce populations.
- Currently, seven housing units in Hayes Center have overcrowded conditions. No units lack complete plumbing.

“Cost Burdened” Households.

Owner and renter households experiencing cost burden are paying more than 30 percent of their income towards housing costs, including maintenance and mortgage payments. **Currently, an estimated 20.2 percent, or 20 of the total 99 households in Hayes Center, are considered cost burden.** This equals an estimated 14 owner and six renter households. By 2026, the number of renter and owner cost burdened households is projected to decline. Action should continue to be taken to create more affordable housing units in the Community.

(2) HOUSING VACANCY DEFICIENCY (DEMAND).

Housing vacancy deficiency is defined as the number of vacant units lacking in a Community, whereby the total percentage of vacant, available, code acceptable housing units is less than 6 to 7 percent. A vacancy rate of 6 percent is the minimum rate recommended for Hayes Center, 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, as well as housing units strictly for sale or for rent and meet standard housing codes.

Currently, the Village of Hayes Center has an overall estimated housing vacancy rate of 22.4 percent. The overall AHVR is an estimated 13.4 percent. This includes a 14.1 percent owner housing vacancy rate and a 12 percent renter housing vacancy rate.

(3) “PENT-UP” HOUSING DEMAND.

The “Pent-Up” housing demand is defined as those current residents of Hayes Center 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.



HOUSING TARGET DEMAND.

Table 4.1 identifies the **estimated housing target demand** for **Hayes Center** by **2026**. Community leadership and local housing stakeholders and providers need to be focused on this housing target demand and achieving reasonable goals that will effectively increase the quantity and quality of housing throughout the Community.

The total estimated ten-year target housing demand is **16 units, including an estimated six owner and 10 rental units**. The total estimated **development cost, by 2026, is \$2.6 Million**. **Housing projects should include both, new construction and purchase/rehab/resale or re-rent activities.**

Hayes Center should also be prepared for a potential **“ED Boost”** in population through new employment opportunities or major employers locating or relocating to the Community. A “Boost” population growth scenario of **22 persons**, contributing to an additional **10 full-time employees**, would result in a total target demand of up to **24 housing units, by 2026, including 10 owner and 14 rental housing units.**

**TABLE 4.1
ESTIMATED HOUSING TARGET DEMAND
HAYES CENTER, NEBRASKA
2026**

	<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
	6	10	16	\$2.6
ED Boost:	10	14	24	\$3.9

*Based upon new households, providing affordable housing for 20% of cost burdened households, replacement of 20% of housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for 2.5% “pent-up” demand, based upon local capacity and availability of land and financial resources. Demand includes new construction & Purchase/Rehab/Resale or Re-Rent housing activities.

Source: Hanna:Keelan Associates, P.C., 2016.

HOUSING DEMAND BY INCOME SECTOR.

Table 4.2 presents the estimated household Area Median Income (AMI), per household size for Hayes County, Nebraska, which is the AMI for Hayes Center.

TABLE 4.2

**AREA MEDIAN (HOUSEHOLD) INCOME (AMI)
HAYES COUNTY, NEBRASKA**

2016

	1PHH	2PHH	3PHH	4PHH	5PHH	6PHH	7PHH	8PHH
30% AMI	\$12,810	\$14,640	\$16,470	\$18,300	\$19,770	\$21,240	\$22,710	\$24,180
50% AMI	\$21,350	\$24,400	\$27,450	\$30,500	\$32,950	\$35,400	\$37,850	\$40,300
60% AMI	\$25,620	\$29,280	\$32,940	\$36,600	\$39,540	\$42,480	\$45,420	\$48,360
80% AMI	\$34,150	\$39,050	\$43,900	\$48,800	\$52,700	\$56,600	\$60,500	\$64,400
100%AMI	\$42,700	\$48,800	\$54,900	\$61,000	\$65,900	\$70,800	\$75,700	\$80,600
125%AMI	\$53,375	\$61,000	\$68,625	\$76,250	\$82,375	\$88,500	\$94,625	\$100,750

Source: Hanna:Keelan Associates, P.C., 2016.

Table 4.3, Page 4.6, identifies the estimated year-round target housing demand, for Hayes Center, for 2026, by income sector. Approximately 16 new units, consisting of six owner and 10 rental units, should be targeted by 2026. A majority of the owner units should focus on aiding families who have an Area Median Income (AMI) of 61 percent or higher, while a majority of rental units should focus on families with incomes between 31 and 80 percent AMI. Owner housing at or below 80 percent AMI should include purchase-rehab-resale or re-rent activities for existing housing.

TABLE 4.3

**ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
HAYES CENTER, NEBRASKA**

2026

	Income Range					Totals
	0-30% AMI	31-60% AMI	61-80% AMI	81-125% AMI	126%+ AMI	
Owner:	0	0	2	2	2	6
Rental:	0	4	4	2	0	10

Source: Hanna:Keelan Associates, P.C., 2016.

HOUSING EXPECTATIONS FOR SPECIFIC POPULATION GROUPS & PRICE PRODUCTS.

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

Table 4.4, Page 4.7, identifies housing target demand for Hayes Center, for specific population groups by 2026. In Hayes Center, 16 units will be needed by 2026, consisting of six owner and 10 rental units. This includes an estimated six total units for elderly (55+) populations, nine total units for families and one unit for special populations, or those with a mental or physical disability(ies). An estimated eight housing units, consisting of four owner and four rental units should be built for the workforce population in the Community.

Table 4.5, Page 4.8, identifies proposed housing types by price product with the given Area Median Income (AMI) for Hayes Center, by 2026. The owner housing type most needed will be units with three or more bedrooms, for persons or households at or above 61 percent AMI with an average affordable purchase price of \$165,500. Two- and three-bedroom rental units, with an affordable monthly rent between \$580 and \$855, present the greatest need in Hayes Center. Three-bedroom units at an average purchase price of \$165,000 and three-bedroom units at an estimated average monthly rent cost of \$725 are the most needed housing types for the workforce population in Hayes Center.



TABLE 4.4
HOUSING DEMAND – TARGET SECTORS
HAYES CENTER, NEBRASKA
2026

<u>Owner Units</u>	HOUSEHOLD AREA MEDIAN INCOME (AMI)				<u>Totals</u>	<u>Workforce Sector</u>
	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	0	1	1	2	0
Family	0	2	1	1	4	4
Special						
<u>Populations¹</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Subtotals	0	2	2	2	6	4
<u>Rental Units*</u>						
Elderly (55+)	2	2	0	0	4	0
Family	1	2	2	0	5	4
Special						
<u>Populations¹</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>0</u>
Subtotals	4	4	2	0	10	4
Totals	4	6	4	2	16	8

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

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

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

Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 4.5
HOUSING DEMAND – TARGET PRICE PRODUCTS
HAYES CENTER, NEBRASKA
2026

PRICE – PURCHASE COST (Area Median Income)

Owner	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units*	\$135,000*	\$165,500*	\$193,000*	\$220,000*+	Totals	\$165,000*
2 Bedroom	0	2	0	0	2	0
3+ Bedroom	0	0	2	2	4	4
Totals	0	2	2	2	6	4

PRICE – PURCHASE COST (Area Median Income)

Rental	(31%-60%)	(61%-80%)	(81%-125%)	(126%+)		Work Force
Units**	\$580**	\$655**	\$855**	\$965**+	Totals	\$725**
2 Bedroom	4	2	0	0	6	2
3+ Bedroom	0	2	2	0	4	2
Totals	4	4	2	0	10	4

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

Source: Hanna:Keelan Associates, P.C., 2016.

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 on the following page provides a basis from which to analyze a proposed housing site. If, for example, the medical facility was located one mile from a proposed housing site, one (1) point would be awarded to elderly/disabled housing and three (3) points would be allocated for family housing. For each housing type, a minimum total of 14 to 16.5 points are required for recommended development. However, in smaller, rural communities the total number of points will vary based upon the types of services/amenities available in the Community.

Residential Site Analysis Criteria

Housing for the Elderly and Disabled

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

Family Housing

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

Notes: Wkg = Within Walking Distance
M = Miles

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

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

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

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

RESIDENTIAL LAND NEEDS/LAND USE PROJECTIONS.

Table 4.6 identifies the estimated **land use projections and housing types per age sector** in the Community of Hayes Center, Nebraska, by 2026. New housing types should include single family, duplex/triplex, town home, patio home and apartment units.

The Village of Hayes Center should develop an estimated **4.75 acres of land** to complete the needed housing developments throughout the Community. An estimated six units should be developed for the 55+ age group. This would require an estimated 0.75 acres. An estimated 10 units will need to be developed for non-elderly families (18 to 54 years, including special populations), requiring an estimated four acres. Appropriate housing development types in Hayes Center should include single family (owner and rental) and duplex/triplex rental housing units.

**TABLE 4.6
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/ AGE SECTOR
HAYES CENTER, NEBRASKA
2026**

Age Sector	Type of Unit	#Owner / #Rental	Land Requirements (Acres)
18 to 54 Years**	Single Family Unit	4 / 2*	3
	Town Home Unit	0 / 0	0
	Duplex/Triplex Unit	0 / 4	1
Totals		4 / 6	4.0
55+ Years	Single Family Unit	2 / 0	0.5
	Town Home Unit	0 / 0	0
	Duplex/Triplex Unit	0 / 4	0.25
Totals		2 / 4	0.75
TOTAL UNITS / ACRES		6 / 10	4.75
*Includes Credit-To-Own Units. **Includes housing for persons with a disability ***Includes housing in Downtown.			
Source: Hanna:Keelan Associates, P.C., 2016.			

NEW HOUSING DEVELOPMENT AREAS.

The Village of Hayes Center will need to closely analyze all vacated residential lots in the Community for potential owner and/or rental housing development. **The infill of existing, vacant lots with available public infrastructure is highly recommended** as a first step towards strengthening and revitalizing the housing stock of the Community.

Large, vacant tracts of land do exist in the northern and southern portions of Hayes Center, as per the recently completed **2016-2026 Hayes Center, Nebraska Comprehensive Plan**, that would be most suitable for new, large scale housing development programs, including residential subdivisions. Additionally, several parcels of land suitable for housing development are located adjacent but beyond the Corporate Limits of Hayes Center, to the north and south of the Community. Specific locations of these vacant tracts of land are highlighted in the **Illustration on Page 4.16** and are consistent with residential land use recommendations identified in the **Hayes Center, Nebraska Comprehensive Plan**. These areas are generally free from of natural and man-made constraints to growth such as floodplains, steep topography and areas in close proximity to current developing areas and Community amenities.

HOUSING REHABILITATION & DEMOLITION DEMAND.

Table 4.7 identifies the **target rehabilitation and demolition demand** for **Hayes Center**, by **2026**. The data presented is based on information collected through on-site field analysis. A total of **24 units should be targeted for moderate rehabilitation in Hayes Center**, at an estimated cost of **\$672,000**, while an estimated **16 units, pending appraisal qualification, should be substantially rehabilitated at an estimated cost of \$608,000**. Up to **15 housing units should be considered not cost effective for rehabilitation and should be demolished**. The estimated cost of demolition will range, depending on acquisition of the housing unit.

HCBED will need to take a proactive role in housing development and rehabilitation activities in the Community, including a partnership with West Central Nebraska Development District and Community Action Partnership of Mid-Nebraska.

TABLE 4.7
ESTIMATED HOUSING REHABILITATION NEEDS
HAYES CENTER, NEBRASKA
2026 FORECAST

- Moderate Rehabilitation	24 / \$672,000
- Substantial Rehabilitation	16 / \$608,000*
- Demolition	15 / \$330,000**
	\$930,000***

*Pending Appraisal Qualification.

**Estimated Cost without Acquisition.

***Estimated Cost with Acquisition.

Source: Hanna:Keelan Associates, P.C., 2016.

HOUSING REHABILITATION/REDEVELOPMENT AREAS.

The need for new housing development, along with the rehabilitation or preservation of existing housing is important for the Community of Hayes Center. The field analysis completed as an activity of this **Community-Wide Housing Study, as part of the Hayes Center Comprehensive Plan**, included an assessment of the condition of the existing housing stock. Overall, the housing stock throughout Hayes Center is in good condition, but “pockets” or areas where houses have deteriorated to the extent of needing substantial rehabilitation, or in some cases, demolition, do exist. Housing that is not cost effective to be rehabilitated should be targeted for demolition and replacement to take advantage of the existing infrastructure for new affordable housing development. Specified areas for housing rehabilitation/redevelopment are highlighted in the Illustration on **Page 4.15**.

The Village of Hayes Center should consider the designation of “**Redevelopment Areas**” where **Tax Increment Financing** could be utilized to assist in funding public infrastructure improvements, such as water/sewer/storm water drain replacement, street and sidewalk enhancements and other public rehabilitation projects.

HOUSING REHABILITATION/REDEVELOPMENT AREAS HAYES CENTER, NEBRASKA



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LEGEND

- PARKS/RECREATION
- PUBLIC/QUASI-PUBLIC
- SINGLE FAMILY RESIDENTIAL
- MOBILE HOME RESIDENTIAL
- MULTIFAMILY RESIDENTIAL
- COMMERCIAL
- INDUSTRIAL
- HOUSING REHABILITATION AREAS

SECTION 5.

10-Year Housing Action Plan.

10-YEAR HOUSING ACTION PLAN.

INTRODUCTION.

The greatest challenge for the Village of Hayes Center, during the next 10 years, will be to develop housing units for low- to moderate-income families, especially workforce households, as well as elderly populations. Overall, Hayes Center should build **16 new units; six owner units and 10 rental units** by 2026.

The successful implementation of the “**Hayes Center, Nebraska 10-Year Housing Action Plan**” will begin with preparation of reasonable, feasible housing projects. This Plan addresses all aspects of housing, including new construction, housing rehabilitation, the removal of substantially deteriorated or dilapidated housing, the reuse of infill residential lots, appropriate housing administration and code and zoning enforcement.

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

HOUSING PARTNERS.

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

AHP = Federal Home Loan Bank-Affordable Housing Program.

NIFA = Nebraska Investment Finance Authority-Low Income Housing Tax Credit, First-Time Homebuyer (Programs) & Workforce Housing Initiative.

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

USDA-RD = United States Department of Agriculture-Rural Development.

HOME = HOME Program.

NAHTF = Nebraska Affordable Housing Trust Fund.

OE = Owner Equity.

CPF = Conventional Private Financing.

TIF = Tax Increment Financing, Village of Hayes Center

HCBED = Hayes County Board of Economic Development

HCC-WHP = Hayes Center Community-Wide Housing Partnership.

L/AE = Local/Area Employers.

WCNDD = West Central Nebraska Development District.

CAPMN = Community Action Partnership of Mid-Nebraska

WCNAAA = West Central Nebraska Area Agency on Aging

MHEG = Midwest Housing Equity Group.

MHDF = Midwest Housing Development Fund.

PD = Private Developer.

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

VHC = Village of Hayes Center.

HOUSING PROJECTS

The following **Housing Action Plan** presents the “**priority**” housing programs proposed for the Village of Hayes Center during the next ten 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.

Each housing program should incorporate “**Place-Based**” development concepts, whereby development supports the Community’s quality of life and availability of resources including, but not limited to: public safety, community health and education.

ORGANIZATIONAL/OPERATIONAL PROGRAMS.

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost/Partners.</u>
1.	Establish a Hayes Center Community-Wide Housing Partnership (HCC-WHP) to promote and guide housing development activities in the Community.	A Community-Wide organization, created by HCBED , that plans and implements affordable housing programs. To include the input and involvement of existing Hayes Center housing stakeholders involved with community and economic development activities and the provision of housing and associated supportive services. Contributions should be made to a local 501(c)(3) non-profit organization(s) to allow for a tax incentive deduction.	\$20,000 (Selected Partners).
2.	Community-Wide Housing Investment Club.	With the guidance of the Hayes Center Community-Wide Housing Partnership , organize local funding and housing stakeholders to create a bank of funds to invest in needed gap financing for local housing developments. Contributions should be made to a local 501(c)(3) non-profit organization(s) to allow for a tax incentive deduction.	\$55,000 to \$75,000 Annually. HCC-WHP.
3.	Establish an Employer’s Housing Assistance Program , encouraging local/area employers in the Community to become directly involved with assisting their employees in obtaining affordable housing.	To encourage Local/Area Employers (in and around Hayes Center) to partner and financially assist in developing housing programs identified in the Housing Action Plan, including first-time homebuyer and down payment assistance programs and collaboration of major employers to complete needed workforce housing projects.	\$75,000 Annually. L/AE.

ORGANIZATIONAL/OPERATIONAL PROGRAMS (Continued).

	<u>Activities.</u>	<u>Purpose of Activity.</u>	<u>Total Cost/Partners.</u>
4.	Create a Continuum of (Housing) Residential Care Program in the Community, directed at persons and families 55+ years of age.	Housing assistance program provided by the Hayes Center Community-Wide Housing Partnership , to address all facets of elderly housing needs and associated support services in Hayes Center, including advocating for the development of all housing types and needed supportive services for elderly households; new construction and home rehabilitation and modification.	\$55,000 to \$75,000 Annually. HCC-WHP & WCNAAA.
5.	Plan and implement an annual Hayes Center Housing Summit .	The Hayes Center Community-Wide Housing Partnership , with the assistance of local funders should conduct an annual presentation of housing accomplishments and opportunities in Hayes Center.	\$4,500 Annually. HCC-WHP.

HOUSING PRESERVATION.






	<u>Activity/Purpose.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
6.	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 local Nuisance Abatement Program .	\$65,000.	50% or \$32,500.	VHC, HCC-WHP, WCNDD & PD.
7.	Single Family Owner Housing Rehabilitation Program, 16 Units , moderate rehabilitation at \$26,000 to \$30,000 per unit in Hayes Center, by 2026, to meet the needs of low- to moderate-income households.	\$448,000.	85% or \$380,800.	HCC-WHP, WCNDD, CAPMN, RD, CDBG, HOME, NAHTF & OE.
8.	Purchase and Demolition of up to 15 substandard, dilapidated housing units in Hayes Center by 2026.	\$930,000.	80% or \$780,000.	HCC-WHP, WCNDD, CDBG, NAHTF, TIF & OE.
9.	Single Family Purchase-Rehab-Resale/Re-Rent Program, 10 Units , 2+ bedroom houses, standard amenities in Hayes Center, by 2026, to meet the affordable homeowner/renter needs of low- to moderate-income households (51% to 80% AMI).	\$1,400,000.	70% or \$980,000.	HCC-WHP, WCNDD, CAPMN, PD, CDBG, HOME, NAHTF, CPF, TIF & OE.

HOUSING FOR ELDERLY/SENIOR POPULATIONS.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
10.	<p>Elderly Rental Housing Initiative, Six Units:</p> <p>Scattered Site, two mixed income, 2- or 3- bedroom duplex/townhome units, standard amenities, to meet the rental housing needs of low- to moderate-mixed-income elderly households (31% to 80% AMI).</p>	\$685,000.	70% or \$480,000.	HCC-WHP, PD, WCNAAA, LIHTC, MHEG, MHDF, RD, HOME, NAHTF, AHP, HUD, TIF, CPF & PF.
11.	<p>Hayes Center Elderly Homeownership Initiative, Two Units:</p> <p>Two, 2 & 3 bedroom single family units, standard amenities, complete accessibility design, to meet the needs of Moderate-income elderly households (81%+ AMI).</p>	\$420,000.	35% or \$147,000.	HCC-WHP, PD, WCNAAA, WCNDD, HOME, NAHTF & CPF.
12.	<p>Housing Rehabilitation/Modification Initiative, four Units:</p> <p>Standard amenities, complete visibility, 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>	\$90,000.	80% or \$72,000.	HCC-WHP, WCNAAA, WCNDD, CAPMN, CDBG, HOME, NAHTF, TIF & OE.



HOUSING FOR FAMILIES.

	<u>Activity.</u>	<u>Total Cost.</u>	<u>Required Cost Subsidy.</u>	<u>Potential Partnerships.</u>
13.	<p>Single Family Rental, CROWN Rent-To-Own Program, Two Units: 3+bedroom houses with standard amenities to meet the affordable housing needs of moderate-income households (45% to 60% AMI).</p>	\$380,000.	70% or \$266,000.	HCC-WHP, L/AE, PD, LIHTC, MHEG, MHDF, AHP, NAHTF, HOME, TIF & CPF.
				
14.	<p>General Rental Housing Program, Four Units: Two mixed income duplexes, consisting of 2 & 3 bedroom units with standard amenities, to meet the affordable rental housing needs of low- to moderate-income workforce households (45% to 80% AMI).</p>	\$520,000.	60% or \$312,000.	HCC-WHP, L/AE, PD, LIHTC, MHEG, MHDF, RD, AHP, NAHTF, HOME, TIF & CPF.
				
15.	<p>Family Homeownership Initiative, Four Units: mixed income, single family units, 3+ bedrooms with standard amenities to meet the affordable housing needs of low- to upper-income family households (61%+ AMI).</p>	\$580,000.	40% or \$232,000.	HCC-WHP, PD, WCNDD, FTHB, CDBG, NAHTF, HOME, TIF & CP.
				

SECTION 6.

**Housing Development Implementation,
Affordable Housing Concepts &
Funding Sources/Partnerships.**

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

INTRODUCTION.

Section 6 of this **Community Housing Study** provides a discussion of **development and funding partnerships** for the Village of Hayes Center. This includes a presentation and discussion of various affordable housing development and financing options, successfully being implemented in Nebraska, today. The Community of Hayes Center 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 Hayes Center 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 Hayes Center citizenry.

The development of **Affordable housing throughout Hayes Center will require the strategic application of a variety of both public and private funding sources.** Typical private funding is secured from Banks, Foundations, local/area employers and individuals with a passion for funding housing and sustaining the livability of any community.

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

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

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

AFFORDABLE HOUSING CONCEPTS.

A total of 16 new housing units are targeted for the Village of Hayes Center by 2026. This would include up to six owner units and 10 rental units throughout the Community. Vacant land will need to be made available, both, within and adjacent the Hayes Center Corporate Limits for the suitable development of various, needed housing types.

Identifying locations of new housing development is important for Hayes Center. The Village has restrictions on where new development can take place, such as river beds and flood plains. **The Community should review its Comprehensive Plan, Future Land Use Maps and both voluntary and involuntary annexation policies, all in an effort to identify land for new housing developments.**

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

Hayes Center should implement housing rehabilitation activities, including purchase-rehab-resale and/or re-rent programs. The Community has an estimated 40 housing structures needing moderate- to substantial rehabilitation and an estimated 15 housing structures that should be targeted for demolition. The demolition or removal of dilapidated or severely deteriorated housing structures will create additional vacant land for the Community that can be used for the development of new and creative housing concepts.

Single family homes are being developed as **Credit-**, or **Lease-To-Own (CROWN)**, affordable housing options in Nebraska Communities, including Hayes Center. 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. This includes three-bedrooms on the first floor, with the opportunity of an additional bedroom(s) in the basement, one bath, on the upper level, with the potential for another in the lower level, a great or family room, with additional space in the basement for family activities, a kitchen and dining area and, at least, a single stall garage. The square footage of these affordable single family homes typically ranges from 1,100 to 1,300 square feet. These homes are usually constructed on lots of 8,000 to 10,000 square feet, allowing for ample yard space.

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

Net monthly rents for affordable single family homes range from \$500 to \$675, based on rental comparables and the level of affordability of the target population in the Community. Typically, CROWN single family housing programs are affordable to persons/households of 50 to 80 percent of the Area Median Income (AMI). In a CROWN Program, a small percentage of the net monthly rent is set-a-side for use by the tenant as a down payment to eventually purchase a home.

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

Duplex/triplex rental housing is a popular affordable housing program in Nebraska for both, older adults, 55+ years of age, singles and couples, and two-, three- and four-person family households. Financing similar to that available for the lease-to-own single family homes is also available for affordable duplex/triplex rental housing. This type of affordable housing can be made available for households ranging from 0 to 80 percent AMI, depending upon the level of funding subsidy. Net monthly rents for duplex/triplex rental housing have traditionally ranged from \$475 to \$685, depending upon the local housing economics of the subject community.

Affordable duplex and triplex rental housing provides an excellent low-density housing option for Nebraska communities, while maintaining a cost containment approach to building living space and maximizing the use of tax dollars. Duplex and triplex rental housing units range from 950 to 1,100 square feet, contain either two- or three-bedrooms, include a kitchen and dining area, a family room, at least one bath and a garage. Basements can be included in the development process, to provide additional living space, if necessary. **Affordable housing programs with supportive services for the subject tenant are the most successful programs.**

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

Housing Alternatives.

The following housing alternatives would create additional housing choices in Hayes Center for persons and families of all income sectors. **It is recommended that the Hayes Center Community-Wide Housing partnership encourage this type of housing development through the identification of suitable lots, the approval of infill ordinances and design guideline review.**

1) Infill Housing.

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

2) “Accessory” Housing.

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



3) 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 Hayes Center 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.

HOUSING FUNDING SOURCES/PARTNERSHIPS.

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

LOCAL FUNDING OPTIONS

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

Local Tax Base Options

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

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

Currently, the Community of Hayes Center does not have any designated “Redevelopment Areas,” but would benefit greatly from being actively involved in providing TIF for housing development projects.

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

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

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

The previously described local funding options could be used separately or “pooled” together and utilized in equal proportions for the implementation of 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 **2016 Annual Action Plan**, prepared and administered by the NDED, has the following, approximate allocations of State and Federal funds available for housing activities.

\$10 Million Community Development Block Grant
 \$3 Million HOME Investment Partnership Fund
 \$870,000 Emergency Shelter Grant Program
 \$2.5 Million Homeless Shelter Assistance Trust Funds
 \$9 Million Nebraska Affordable Housing Trust Fund
 \$360,000 Housing Opportunities for Persons with AIDS

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

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

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 is now the 36th state to provide a historic tax credit at the state level, which is a tax credit that is separate and distinct from the federal historic tax credit.

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

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

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

Basic provisions of the NHTC:

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

To qualify, a historic property must be:

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

The minimum project investment must equal or exceed:

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

Nebraska Investment Finance Authority (NIFA).

NIFA is a primary 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.

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

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

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

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

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

Midwest Housing Equity Group (MHEG).

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

Midwest Housing Development Fund (MHDF).

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

CHDO/Community Action Partnership/Economic Development District.

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

The CHDO that serves the Hayes Center area is the Community Action Partnership of Mid-Nebraska. 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 West Central 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)(3) provides up to 100 percent mortgage insurance for non-profit developers and 90 percent mortgage insurance coverage for profit-motivated developers 221(d)(4). Permanent financing can be provided via the public funds (i.e., CDBG, HOME) and/or conventional financing.

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

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

Other Federal Funding.

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

APPENDIX I.

Hayes Center Survey Results.

Hayes Center, Nebraska Comprehensive Planning Program

CITIZEN SURVEY

The **Hayes County Board of Economic Development (HCBED)** is currently conducting a Comprehensive Planning Program, to determine both the present and future needs of the Community for the next 10 years. **This Survey is part of a Comprehensive Planning Program, funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from HCBED.** 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 the Hayes Center Village Hall, by **FRIDAY, DECEMBER 18TH**.

POPULATION CHARACTERISTICS

1. How long have you lived in Hayes Center?

- | | |
|---|--|
| <input type="checkbox"/> Less than 1 Year (1) | <input type="checkbox"/> 11 to 20 Years (5) |
| <input type="checkbox"/> 1 to 5 Years (8) | <input type="checkbox"/> 21+ Years (12) |
| <input type="checkbox"/> 6 to 10 Years (2) | <input type="checkbox"/> I do not live in Hayes Center (0) |

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

- | | |
|------------------------------------|--|
| <input type="checkbox"/> One (11) | <input type="checkbox"/> Four (2) |
| <input type="checkbox"/> Two (12) | <input type="checkbox"/> Five (2) |
| <input type="checkbox"/> Three (1) | <input type="checkbox"/> Six or More (0) |

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

- | | |
|------------------------------|---------------------------|
| ___ 9 ___ Less than 18 Years | ___ 12 ___ 55 to 64 Years |
| ___ 4 ___ 18 to 24 Years | ___ 8 ___ 65 to 74 Years |
| ___ 9 ___ 25 to 34 Years | ___ 2 ___ 75 to 81 Years |
| ___ 1 ___ 35 to 44 Years | ___ 6 ___ 82+ Years |
| ___ 3 ___ 45 to 54 Years | |

EDUCATION

4. Check all that apply.

- I am a graduate of Hayes Center Public Schools. (17)
- I have children attending Hayes Center Public Schools. (5)
- Hayes Center Public Schools were a factor in my decision to locate in Hayes Center. (6)

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

- Yes (27) No (0)

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

TRANSPORTATION

	Greatly Needed	Somewhat Needed	Not Needed	Comments
12. Which Transportation items need to be addressed in Hayes Center?				
▪ Traffic Safety Improvements	2	8	10	
▪ Pedestrian/Trails Connections	3	6	10	
▪ School Traffic Circulation	1	6	11	
▪ Improved Traffic Control	3	5	11	
▪ Improved Truck Routes	8	4	10	
▪ Highway Corridor Enhancement	3	5	8	
▪ Access Management Improvement	2	4	10	
▪ More Parking	2	5	12	
▪ Control Storm Water Run-off	0	7	12	
▪ Congestion Reduction	0	3	14	

COMMUNITY GROWTH/LAND USE/ZONING

	Strongly Agree	Agree	No Opinion	Disagree	Strongly Disagree
13. The appearance of the City of Hayes Center can be improved with...					
▪ Street & Pedestrian Lighting	3	7	4	4	1
▪ Special Sales, Events and Welcome Banners	4	6	6	1	2
▪ Crosswalk Enhancements	3	7	4	4	2
▪ Street Trees, Benches & Landscaping	2	8	7	2	1
▪ Pedestrian Seating Areas and Sidewalk Cafes	2	7	6	3	1
▪ Vehicular Traffic Safety	2	4	7	2	3
▪ Coordinated Traffic Control Lighting	2	4	6	7	2
▪ Directional Signage	2	1	7	4	3
▪ Restoration/Preservation of Historic Buildings	3	3	4	2	1
▪ Gateway Entrance Signage and Advertising	5	9	5	2	0
▪ Design Guidelines for Facades, Awnings, etc.	1	7	7	4	2
▪ Safer Railroad Crossings	0	3	8	1	6
▪ Other (Specify):1					
14. The sustainability of the City of Hayes Center can be improved with...					
▪ Water, Sewer & Utility Replacement	3	4	4	5	2
▪ Improved Streets, Sidewalks & Alleys	7	12	1	2	1
▪ Additional Pedestrian Safety Measures	0	5	5	6	3
▪ Additional Parking for Businesses/in Downtown	1	3	5	8	2
▪ Burying Overhead Utility Lines	1	5	6	4	4
▪ Business Retention, Recruitment & Expansion	13	7	3	0	1
▪ Marketing of Sales & Festivals	3	6	5	2	2
▪ Coordinated Business Hours	4	6	7	2	1
▪ Designation of "Historic Districts"	3	4	8	3	2
▪ Increased Marketing of Vacant Buildings	8	12	2	0	1
▪ Development of an Incubator Business Program	4	10	2	1	1
▪ Reducing utility costs with alternative energy sources	5	5	7	2	0
▪ Other (Specify):					

15. Where should future residential growth in Hayes Center take place?

- | | |
|-------------------------------------|-----------------------------------|
| <input type="checkbox"/> North (13) | <input type="checkbox"/> East (3) |
| <input type="checkbox"/> South (10) | <input type="checkbox"/> West (6) |

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

- | | |
|-----------------------------------|---------------------------------|
| <input type="checkbox"/> Yes (20) | <input type="checkbox"/> No (3) |
|-----------------------------------|---------------------------------|

Should new commercial and entertainment facilities be expanded along the highway corridors?

- | | |
|-----------------------------------|---------------------------------|
| <input type="checkbox"/> Yes (19) | <input type="checkbox"/> No (5) |
|-----------------------------------|---------------------------------|

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

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

- | | |
|-----------------------------------|---------------------------------|
| <input type="checkbox"/> Yes (22) | <input type="checkbox"/> No (6) |
|-----------------------------------|---------------------------------|

HOUSING & RESIDENTIAL DEVELOPMENT

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

- | | |
|-----------------------------------|-----------------------------------|
| <input type="checkbox"/> Own (22) | <input type="checkbox"/> Rent (5) |
|-----------------------------------|-----------------------------------|

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

- | | |
|--|---|
| <input type="checkbox"/> House (25) | <input type="checkbox"/> Apartment (0) |
| <input type="checkbox"/> Mobile Home (2) | <input type="checkbox"/> Town Home/Duplex (0) |

20. Are you satisfied with your current housing situation?

- | | |
|-----------------------------------|---------------------------------|
| <input type="checkbox"/> Yes (20) | <input type="checkbox"/> No (6) |
|-----------------------------------|---------------------------------|

If No, why not? _____

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

- | | |
|--|--|
| <input type="checkbox"/> Excellent (8) | <input type="checkbox"/> Fair – Needs Minor Repair (8) |
| <input type="checkbox"/> Good (12) | <input type="checkbox"/> Poor – Needs Major Repair (0) |

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

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

	Greatly Needed	Somewhat Needed	Not Needed
▪ Housing For:	-----	-----	-----
1. Lower-Income Families	10	10	4
2. Middle-Income Families	6	14	3
3. Upper-Income Families	5	7	9
4. Single Parent Families	5	12	4
5. Existing / New Employees	7	8	5
▪ Single Family Housing	4	19	4
▪ Rental Housing (General)	11	9	2
▪ Manufactured Homes	1	8	10
▪ Mobile Homes	0	4	15
▪ Condominiums/Townhomes	4	2	13
▪ Duplex Housing	1	8	10
▪ Apartment Complexes (3 to 12 Units per Complex)	3	4	11
▪ Rehabilitation of Owner-occupied Housing	3	7	9
▪ Rehabilitation of Renter-occupied Housing	3	6	9
▪ Housing Choices for First-Time Homebuyers	6	10	4
▪ Single Family Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	3	12	4
2. Long-Term 6 to 15 Years	4	12	3
▪ Duplex/Townhouse Rent-to-Own	-----	-----	-----
1. Short-Term 3 to 5 Years	2	7	8
2. Long-Term 6 to 15 Years	2	10	7
▪ One Bedroom (Apartment or House)	2	6	9
▪ Two Bedroom (Apartment or House)	4	11	5
▪ Three Bedroom (Apartment or House)	6	9	4
▪ Independent Living Housing for Persons with a Mental/Physical Disability	5	10	3
▪ Group Home Housing for Persons with a Mental/Physical Disability	2	8	8
▪ Housing in Downtown	3	3	12
▪ Retirement Housing – Rental	4	7	6
▪ Retirement Housing – Purchase (Owner occupant)	6	6	7
▪ Retirement Housing For:	-----	-----	-----
1. Low-income Elderly Persons	6	9	5
2. Middle-income Elderly Persons	5	10	5
3. Upper-income Elderly Persons	2	8	7
▪ Licensed Assisted Living, with Specialized Services (i.e. health, food prep, recreation services, etc.)	5	14	4
▪ Single-Room-Occupancy Housing (Boarding Homes)	2	3	14
▪ Short-Term Emergency Shelters – 30 Days or Less	3	5	10
▪ Long-Term Shelters – 90 Days or Less	3	3	12
▪ Transitional Housing (3-12 month temporary housing)	4	3	10
▪ Other (specify):			
▪ Other (specify):			

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

... an owner housing rehabilitation program? 18 Yes 5 No

... a renter housing rehabilitation program? 18 Yes 4 No

24. Would you support the Village of Hayes Center 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? 22 Yes 2 No

25. Would you support the Village of Hayes Center using grant dollars to purchase, rehabilitate and resell vacant housing in the Community?

 21 Yes 3 No

26. Would you support your Community using State or Federal grant dollars to provide down payment assistance to first-time homebuyers? 19 Yes 5 No

27. Please provide additional comments regarding the future of Hayes Center:

Thank You For Your Participation!

**Return this Survey, by FRIDAY, DECEMBER 18TH to the
Hayes Center Village Hall.**

**HAYES CENTER, NEBRASKA
COMPREHENSIVE PLANNING PROGRAM**

CITIZEN SURVEY COMMENTS

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

- Anything to bring people in.
- Improve what we have.
- Gym/Fitness Center. (5)
- Indoor Playground.
- Swimming Pool/Splash Pad. (6)
- Golf Course.

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

- Restaurant/Café. (13)
- 24-Hour Gas Station. (6)
- Pharmacy.
- Beauty Salon/Barber Shop. (3)
- Hardware Store. (6)
- Business Incubator Building.
- Auto Repair Service. (2)
- Child Care. (2)
- Variety Store.
- Used Car Lot.
- Movie Theater.

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

- Law Enforcement. (2)
- Doctor's Office. (5)

20. Are you satisfied with your current housing situation? If no, why not?

- Home is too small.

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

- Siding. (4)
- Windows. (3)
- Insulation. (2)
- Porch.
- Paint. (3)
- Electrical.

Please provide additional comments regarding the future of Hayes Center.

Hayes Center is a great place to live. We can't pass up any more opportunities to grow.

The School system is great and we need more kids to come, but there are no houses available for families.

We will never improve until people take pride and clean up their lots.

Clean up junk properties and abandoned buildings.

Enforce zoning ordinances.

Make it easier for businesses to locate in Hayes Center. Give them support and do everything to keep them here to help our town grow. (2)

We need designated truck parking locations.

Workforce Housing Needs Survey

The **Hayes County Economic Development Board (HCBED)**, in cooperation with major employers in the Hayes Center Area, is conducting the following survey to determine the specific renter and owner housing needs of the area's workforce. **This Survey is part of a Comprehensive Planning Program, funded with a Housing Grant provided by the Nebraska Investment Finance Authority, with matching funds from HCBED.** We would appreciate you completing and returning the following Survey to your employer by FRIDAY, DECEMBER 18TH.

1. Place of Employment? *Hayes Center Public Schools = 17, AmFirst Bank = 5, Hayes County = 4, Self-Employed = 1. TOTAL SURVEYS: 27.*

2. In which Community do you currently reside?

11 Hayes Center 11 Rural Hayes County 3 Other (Please identify): _____
Palisade = 2, Elsie = 1, Culbertson = 1, Neighboring County = 1.

If outside of Hayes Center, would you be interested in moving to the Community?
1 Yes 12 No

3. Number of Persons in your household? 1 = 4 2 = 14 3 = 4 4 = 3 5+ = 2

4. Do you rent or are you a homeowner? 7 Rent 20 Own

5. Are you satisfied with your current housing situation? 23 Yes 3 No
 If no, why? _____

6. What is your current annual total household income?
1 Less than \$35K 6 \$35K-\$50K 9 \$51K-\$70K 2 \$71K-\$85K 3 \$86K+

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

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

OVER

8. 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 10 years, please complete the following questions. If not, skip to Question #9.

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

6 Hayes Center 5 Rural Hayes County 1 Other (Please identify): _____

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

8 Single Family 0 Attached Townhouse or Duplex-Type Unit
1 Mobile Home 1 Patio Home 0 Other? _____

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

0 One 2 Two 6 Three 3 Four +

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

2 Less than \$50K 1 \$50K - \$100K 5 \$100K - \$120K 2 \$120K - \$135K
0 \$135K - \$175K 0 \$175K - \$225K 0 \$225K+

8.e. What could your family afford for a monthly house payment?

0 Less than \$450 8 \$450 to \$650 2 \$650 to \$870
0 \$870 to \$1,050 0 \$1,050+

9. If you are currently a renter and want to remain a renter, but need a different or alternative rental situation within the next 10 years, please complete the following questions.

9.a. Where would you like to become a renter?

3 Hayes Center 1 Rural Hayes County 1 Other (Please identify): _____

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

4 Single Family 3 Attached Townhouse or Duplex-Type Unit
0 Mobile Home 0 Standard Apartment Unit
0 Other? _____

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

0 One 1 Two 3 Three 1 Four +

9.d. What is the most your family could afford for monthly rent? 1 Less than \$400

2 \$400 to \$500 1 \$500 to \$550 0 \$550 to \$650 0 \$650+

Thank You For Participating!

Please return the survey to your employer by

FRIDAY, DECEMBER 18TH.

APPENDIX II.

Hayes Center Table Profile.

**TABLE 1
POPULATION TRENDS AND PROJECTIONS
VILLAGE OF HAYES CENTER, NEBRASKA
2000-2026**

	<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	240	--	--	--	--
	2010	214	-26	-10.8%	-2.6	-1.1%
	2016	209	-5	-2.3%	-0.8	-0.4%
Low	2026	188	-21	-10.0%	-2.1	-1.0%
Medium	2026	203	-6	-2.9%	-0.6	-0.3%
High*	2026	217	+8	+3.8%	+0.8	+0.4%
ED Boost*:	2026	231	+22	+10.5%	+2.2	+1.0%

Village of Hayes Center Census Population Estimates: 2011 = 218; 2012 = 210; 2013 = 217; 2014 = 207.

*Population estimated due to an Economic Development (ED) Boost via increased job creation and housing development. “High 2026 = 5 Additional Full-Time Employment (FTE) positions. “ED Boost” 2026 = 10 additional FTE positions.

Source: 2000, 2010 Census, 2010-2014 Census Population Estimates.
Hanna:Keelan Associates, P.C., 2016.

**TABLE 2
POPULATION AGE DISTRIBUTION
TRENDS AND PROJECTIONS
VILLAGE OF HAYES CENTER, NEBRASKA
2000-2026**

<u>Age Group</u>	<u>2000</u>	<u>2010</u>	<u>Change</u>	<u>2016</u>	<u>2026</u>	<u>2016-2026 Change</u>
19 and Under	51	51	+0	49	46	-3
20-34	22	39	+17	44	52	+8
35-54	65	39	-26	33	23	-10
55-64	35	31	-4	30	28	-2
65-74	34	30	-4	30	31	+1
75-84	19	20	+1	19	20	+1
85+	<u>6</u>	<u>4</u>	<u>-2</u>	<u>4</u>	<u>3</u>	<u>-1</u>
Totals	240	214	-26	209	203	-6
Median Age	47.8	46.8	-1.0	46.1	44.9	-1.2

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2016.

**TABLE 3
SPECIFIC HOUSEHOLD CHARACTERISTICS
VILLAGE OF HAYES CENTER, NEBRASKA
2000-2026**

<u>Year</u>	<u>Population</u>	<u>Group Quarters</u>	<u>Persons in Households</u>	<u>Households</u>	<u>Persons Per Household</u>
2000	240	0	240	106	2.26
2010	214	0	214	101	2.12
2016	209	0	209	99	2.11
2026	203	0	203	97	2.09
2026 ED Boost	231	0	231	106	2.17

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2016.

**TABLE 4
TENURE BY HOUSEHOLD
VILLAGE OF HAYES CENTER, NEBRASKA
2000-2026**

<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	106	80	75.5%	26	24.5%
2010	101	67	66.3%	34	33.7%
2016	99	63	63.6%	36	36.4%
2026	97	58	59.7%	39	40.3%
2026 ED Boost	106	65	61.3%	41	38.7%

Source: 2000, 2010 Census.
Hanna:Keelan Associates, P.C., 2016.

**TABLE 5
HOUSEHOLDS BY HOUSEHOLD SIZE
VILLAGE OF HAYES CENTER, NEBRASKA
2014 ESTIMATE***

<u>1 Person</u>	<u>2 Persons</u>	<u>3 Persons</u>	<u>4 Persons</u>	<u>5 Persons</u>	<u>6 Persons</u>	<u>7+ Persons</u>
48	86	50	12	18	0	0

*Estimate subject to margin of error. Total 2014 estimated households = 134.

Source: 2010-2014 American Community Survey.
Hanna:Keelan Associates, P.C., 2016.

**TABLE 6
HOUSEHOLD INCOME BY AGE GROUP*
TRENDS AND PROJECTIONS
VILLAGE OF HAYES CENTER, NEBRASKA
2000-2026**

Income Group	2000*	2014 Est.*	2016	2026	2026 ED Boost	% Change 2016-2026^
All Households						
Less than \$10,000	17	9	6	3	3	-50.0%
\$10,000-\$19,999	25	27	17	12	13	-29.4%
\$20,000-\$34,999	35	21	20	17	17	-15.0%
\$35,000-\$49,999	10	24	22	24	26	+9.0%
\$50,000 or More	18	53	34	41	47	+20.6%
Totals	105	134	99	97	106	-2.0%
Median Income	\$25,114	\$41,071	\$45,062	\$57,376	\$60,290	+27.3%
Households 65+ Yrs.						
Less than \$10,000	8	3	2	2	2	+0.0%
\$10,000-\$19,999	10	22	21	18	20	-14.3%
\$20,000-\$34,999	5	12	13	15	18	+15.4%
\$35,000-\$49,999	2	3	3	5	7	+66.6%
\$50,000 or More	12	23	26	34	31	+30.7%
Totals	37	63	65	74	78	+13.8%
Median Income	\$20,879	\$28,124	\$29,887	\$38,304	\$40,425	+28.1%

* Specified Data Used. 2014 Estimate subject to margin of error.

^Does not include ED Boost.

Source: 2000 Census, 2010-2014 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 7
PER CAPITA INCOME
HAYES COUNTY, NEBRASKA / STATE OF NEBRASKA
2002-2026**

<u>Year</u>	Hayes County		State of Nebraska	
	<u>Per Capita Income</u>	<u>Percent Change</u>	<u>Per Capita Income</u>	<u>Percent Change</u>
2002	\$16,619	--	\$30,314	+1.4%
2003	\$24,419	+46.9%	\$32,126	+6.0%
2004	\$23,761	-2.7%	\$33,265	+3.5%
2005	\$30,638	+28.9%	\$34,318	+3.2%
2006	\$27,404	-10.5%	\$35,679	+4.0%
2007	\$36,312	+32.5%	\$38,177	+7.0%
2008	\$54,568	+50.3%	\$40,163	+5.2%
2009	\$44,806	-17.9%	\$39,332	-2.1%
2010	\$53,322	+19.0%	\$39,445	+0.3%
2011	\$67,595	+26.7%	\$42,450	+7.6%
2016	\$74,812	+10.7%	\$45,948	+8.2%
2000-2016	\$16,619-\$74,812	+350.2%	\$30,314-\$45,948	+44.3%
2016-2026	\$74,812-\$87,340	+16.7%	\$45,948-\$56,108	+22.1%

Source: Nebraska Department of Economic Development, 2016.
Hanna:Keelan Associates, P.C., 2012.

**TABLE 8
PERSONS RECEIVING SOCIAL SECURITY INCOME
HAYES COUNTY, NEBRASKA
2014**

<u>Social Security Income-2014</u>	<u>Number of Beneficiaries</u>
<u>Retirement Benefits</u>	
Retired Workers	65
Wives & Husbands	10
Children	0
<u>Survivor Benefits</u>	
Widows & Widowers	10
Children	5
<u>Disability Benefits</u>	
Disabled Persons	5
Wives & Husbands	5
<u>Children</u>	<u>0</u>
Total	100
<u>Aged 65 & Older</u>	
Men	40
<u>Women</u>	<u>45</u>
Total	85
<u>Supplemental Security Income-2014</u>	
Aged 65 or Older	N/A
<u>Blind and Disabled</u>	<u>N/A</u>
Total	N/A

N/A=Not Available.

Source: Department of Health and Human Services,
Social Security Administration, 2016.
Hanna:Keelan Associates, P.C., 2016.

**TABLE 9
ESTIMATED OWNER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
VILLAGE OF HAYES CENTER, NEBRASKA
2000-2026**

Income Range	2000* # / #CB-HP	2012* # / #CB-HP	2016 # / #CB-HP	2026 # / #CB-HP
0%-30% AMI	28 / 16	10 / 4	6 / 4	4 / 2
31%-50% AMI	16 / 4	10 / 4	8 / 4	9 / 3
51%-80% AMI	20 / 0	20 / 4	14 / 3	12 / 3
81%+ AMI	38 / 4	44 / 4	35 / 3	33 / 2
Totals	102 / 24	84 / 16	63 / 14	58 / 10

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

*Specified Data Used.

Source: 2000, 2012 CHAS Data, huduser.org.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 10
ESTIMATED RENTER HOUSEHOLDS BY INCOME
COST BURDENED WITH HOUSING PROBLEMS
VILLAGE OF HAYES CENTER, NEBRASKA
2000-2019**

Income Range	2000* # / #CB-HP	2012* # / #CB-HP	2016 # / #CB-HP	2026 # / #CB-HP
0%-30% AMI	16 / 8	4 / 4	3 / 3	2 / 2
31%-50% AMI	8 / 4	4 / 4	4 / 3	4 / 2
51%-80% AMI	8 / 0	15 / 0	16 / 0	18 / 0
81%+ AMI	12 / 4	10 / 0	13 / 0	15 / 0
Totals	44 / 16	33 / 8	36 / 6	39 / 3

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

*Specified Data Used.

Source: 2000, 2012 CHAS Data, huduser.org.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 11
EMPLOYMENT DATA TRENDS AND PROJECTIONS
HAYES COUNTY, NEBRASKA
2002-2026**

<u>Year</u>	<u>Number of Employed Persons</u>	<u>Change</u>	<u>Percent Unemployment</u>
2002	563	--	3.1%
2003	556	-7	3.8%
2004	536	-20	3.8%
2005	496	-40	3.7%
2006	481	-15	3.0%
2007	445	-36	3.5%
2008	477	+32	3.4%
2009	466	-11	4.3%
2010	477	+11	4.8%
2011	486	+9	3.6%
2012	510	+24	3.6%
2013	564	+54	3.4%
2014	526	-38	2.8%
2015*	598	+72	2.1%
2016	623	+25	2.3%
2026	669	+46	2.2%
2002-2026	563-669	+106	3.1%-2.2%

*Estimate as of September, 2015.

Source: Nebraska Department of Labor, Labor Market Information, 2016.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 12
WORKFORCE EMPLOYMENT BY TYPE
HAYES COUNTY, NEBRASKA
2013-2015**

Workforce	2013	2014	2015	% Change 2013-2015
Non-Farm Employment (Wage & Salary)	161	156	161	+0.0%
Goods-Producing	15	16	18	+20.0%
Manufacturing	*	*	*	*
Nat. Res. & Const**	11	10	*	N/A
Service-Providing	146	140	143	-2.0%
Trade, Trans, Ware, Util***	*	*	25	N/A
Total Trade	*	*	*	*
Wholesale Trade	*	*	*	*
Retail Trade	*	*	*	*
Information	*	*	*	*
Financial Activities	*	*	*	*
Professional & Business	*	*	*	*
Education & Health	0	8	*	N/A
Leisure & Hospitality	*	*	*	*
Other Services	0	0	0	+0.0%
Total Government	97	88	76	-21.6%
Federal	12	11	9	-25.0%
State	2	0	0	-100.0%
Local	83	77	67	-19.3%

N/A = Not Available.

*Data not available due to disclosure suppression.

**Natural Resources & Construction.

*** Trade, Transportation, Warehousing & Utilities.

Source: Nebraska Department of Labor, Labor Market Information, 2016.

Hanna:Keelan Associates, P.C., 2016.

**TABLE 13
TRAVEL TIME TO WORK
VILLAGE OF HAYES CENTER, NEBRASKA
2014 ESTIMATE***

9 Minutes or Less	10-19 Minutes	20-29 Minutes	30-39 Minutes	40 Minutes or More
98	39	11	3	4

* Subject to margin of error.

Source: 2010-2014 American Community Survey Estimate.

Hanna:Keelan Associates, P.C., 2016.

VILLAGE OF HAYES CENTER INFLOW-OUTFLOW EMPLOYMENT - 2013

(Source: U.S. Census-Center for Economic Studies).



	Count	Share
<u>Employed in the Selection Area</u>	136	100.0%
<u>Employed in the Selection Area but Living Outside</u>	124	91.2%
<u>Employed and Living in the Selection Area</u>	12	8.8%
<u>Living in the Selection Area</u>	88	100.0%
<u>Living in the Selection Area but Employed Outside</u>	76	86.4%
<u>Living and Employed in the Selection Area</u>	12	13.6%

**TABLE 14
HOUSING STOCK PROFILE / UNITS IN STRUCTURE
VILLAGE OF HAYES CENTER, NEBRASKA
2000 & 2014 ESTIMATE**

<u>Year</u>	<u>Number of Units</u>				<u>Total</u>
	<u>1 Unit</u>	<u>2-9 Units</u>	<u>10+ Units</u>	<u>Other*</u>	
2000	103	4	0	15	122
2014**	121	5	0	15	141

*Includes mobile home or trailer.
 **Specified Data Used. 2014 estimate subject to margin of error.
 Source: 2000 Census, 2010-2014 American Community Survey.
 Hanna:Keelan Associates, P.C., 2016.

**TABLE 15
HOUSING STOCK PROFILE
DEFINING SUBSTANDARD HOUSING – HUD
VILLAGE OF HAYES CENTER, NEBRASKA
2000 & 2014 ESTIMATE**

	Complete Plumbing			Lack of Complete Plumbing			Units with 1.01+ Persons per Room	
	<u>Totals</u>	<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>	<u>Number</u>	<u>% of Totals</u>	
2000	107	107	100.0%	0	0.0%	7	6.5%	
2014*	134	134	100.0%	0	0.0%	0	0.0%	

*Specified Data Used. 2014 estimate subject to margin of error.
 Source: 2000 Census, 2010-2014 American Community Survey.
 Hanna:Keelan Associates, P.C., 2016.

TABLE 16
ESTIMATED YEAR UNITS BUILT*
VILLAGE OF HAYES CENTER, NEBRASKA
2016

<u>Year</u>	<u>Housing Units</u>
2014 to Present	1
2010 to 2014	0
2000 to 2009	6
1990 to 1999	7
1980 to 1989	28
1970 to 1979	28
1960 to 1969	7
1950 to 1959	5
1940 to 1949	9
<u>1939 or Before</u>	<u>51</u>
Subtotal	142
<u>Units Lost (2014 to Present)</u>	<u>(0)</u>
Total Est. Units – 2016	142
% 1939 or Before	35.9%
% 1959 or Before	45.7%

*Specified Data Used; subject to margin of error.
 Source: Village of Hayes Center, 2016;
 2010-2014 American Community Survey.
 Hanna:Keelan Associates, P.C., 2016.

**TABLE 17
HOUSING STOCK OCCUPANCY / VACANCY STATUS
VILLAGE OF HAYES CENTER, NEBRASKA
2000, 2010 & 2016**

	<u>2000</u>	<u>2010</u>	<u>2016</u>
a) Housing Stock	125 (O=94; R=31)	122 (O=82; R=40)	142 (O=92; R=50)
b) Vacant Housing Stock	19	21	43
c) Occupied Housing Stock	106	101	99
Owner Occupied	80	67	63
Renter Occupied	26	34	36
d) Housing Vacancy Rate	15.2% (19)	18.0% (22)	22.4% (43)
Owner Vacancy	14.9% (14)	18.3% (15)	31.5% (29)
Renter Vacancy	16.1% (5)	8.5% (7)	28.0% (14)
e) Adjusted Vacancy Rate*	8.8% (11)	9.8% (12)	13.4% (19)
Adjusted Owner Vacancy*	9.6% (9)	11.0% (9)	14.1% (13)
Adjusted Renter Vacancy*	6.4% (2)	7.5% (3)	12.0% (6)

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

Source: 2000, 2010 Census; Village of Hayes Center, 2016.
2010-2014 American Community Survey Estimate.
Hanna:Keelan Associates, P.C., 2016.

**TABLE 18
OWNER OCCUPIED HOUSING VALUE
VILLAGE OF HAYES CENTER, NEBRASKA
2000-2026**

	Less than \$50,000	\$50,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$200,000	\$200,000 or More	<u>Totals</u>
2000*	54	16	0	0	0	70
Median Value	\$19,100					
2014*	45	41	14	0	0	100
Median Value	\$54,200					
2016	\$56,800					
2026	\$69,600					

*Specified Data Used. 2014 estimate subject to margin of error.
Source: 2000 Census, 2010-2014 American Community Survey.
Hanna:Keelan Associates, P.C., 2016.

**TABLE 19
GROSS RENT
VILLAGE OF HAYES CENTER, NEBRASKA
2000-2026**

	Less than \$300	\$300 to \$399	\$400 to \$499	\$500 to \$699	\$700 or More	<u>Totals</u>
2000*	18	8	0	0	0	26
Median Rent	\$282					
2014*	15	1	10	3	5	34
Median Rent	\$455					
2016	\$471					
2026	\$584					

*Specified Data Used. 2014 estimate subject to margin of error.
Source: 2000 Census, 2010-2014 American Community Survey.
Hanna:Keelan Associates, P.C., 2016.

TABLE 20

**SURVEY OF RENTAL PROPERTIES
HAYES COUNTY, NEBRASKA
2002-2014**

<u>Year</u>	<u>Completed Surveys</u>	<u>Total Units</u>	<u>Vacancy Rate (%)</u>	<u>Absorption Rate (Days)</u>
2002	0	0	0.0	0
2003	1	4	0.0	45.0
2004	2	5	0.0	298.0
2005	1	1	0.0	14.0
2006	2	5	20.0	8.2
2007	1	1	0.0	0.0
2008	1	1	0.0	7.0
2009	1	1	0.0	60.0
2010	2	5	20.0	30.0
2011	1	1	0.0	60.0
2012	1	1	0.0	60.0
2013	2	2	0.0	N/A
2014	1	1	0.0	N/A

N/A – Not Available.
Source: Nebraska Investment Finance Authority, 2016.

**TABLE 21
AVERAGE SALES PRICE OF
SINGLE FAMILY HOMES
HAYES COUNTY, NEBRASKA
2000-2014**

<u>Fiscal Year</u>	<u>Average Sale Price</u>
2000	0
2001	\$39,800
2002	\$23,975
2003	0
2004	\$46,500
2005	\$80,000
2006	0
2007	\$30,000
2008	\$45,500
2009	\$45,900
2010	\$53,500
2011	\$40,967
2012	0
2013	\$100,167
2014	\$52,150

Source: Nebraska Investment Finance Authority, 2016.

**TABLE 22
ESTIMATED HOUSING TARGET DEMAND
VILLAGE OF HAYES CENTER, NEBRASKA
2026**

<u>Owner</u>	<u>Rental</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
6	10	16	\$2.6

*Based upon new households, providing affordable housing for 20% of cost burdened households, replacement of 20% of housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for 2.5% “pent-up” demand, based upon local capacity and availability of land and financial resources. Demand includes new construction & Purchase-Rehab-Resell/Re-Rent housing activities.

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 23
AREA HOUSEHOLD INCOME (AMI)
HAYES COUNTY, NEBRASKA
2016**

	<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	\$12,810	\$14,640	\$16,470	\$18,300	\$19,770	\$21,240	\$22,710	\$24,180
50% AMI	\$21,350	\$24,400	\$27,450	\$30,500	\$32,950	\$35,400	\$37,850	\$40,300
60% AMI	\$25,620	\$29,280	\$32,940	\$36,600	\$39,540	\$42,480	\$45,420	\$48,360
80% AMI	\$34,150	\$39,050	\$43,900	\$48,800	\$52,700	\$56,600	\$60,500	\$64,400
100%AMI	\$42,700	\$48,800	\$54,900	\$61,000	\$65,900	\$70,800	\$75,700	\$80,600
125%AMI	\$53,375	\$61,000	\$68,625	\$76,250	\$82,375	\$88,500	\$94,625	\$100,750

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 24
ESTIMATED YEAR-ROUND HOUSING DEMAND BY INCOME SECTOR
VILAGE OF HAYES CENTER, NEBRASKA
2026**

	<u>Income Range</u>					<u>Totals</u>
	<u>0-30% AMI</u>	<u>31-60% AMI</u>	<u>61-80% AMI</u>	<u>81-125% AMI</u>	<u>126%+ AMI</u>	
Owner:	0	0	2	2	2	6
Rental:	0	4	4	2	0	10

Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 25
ESTIMATED HOUSING TARGET DEMAND – BOOST
(+10.5% 10-YEAR POPULATION GROWTH
(+22 POPULATION/10 FTEs))
VILLAGE OF HAYES CENTER, NEBRASKA
2026

<u>Owner</u>	<u>Renter</u>	<u>Total Target Demand*</u>	<u>Est. Required Target Budget (Millions)</u>
10	14	24	\$3.9

*Based upon new households, providing affordable housing for 20% of cost burdened households, replacement of 20% of housing stock experiencing plumbing, overcrowded conditions, absorb housing vacancy deficiency by creating 6% vacancy rate consisting of structurally sound housing units and build for 2.5% “pent-up” demand, based upon local capacity and availability of land and financial resources. Demand includes new construction & Purchase-Rehab-Resell/Re-Rent housing activities.

Source: Hanna:Keelan Associates, P.C., 2016.

TABLE 26
HOUSING TARGET DEMAND –
HOUSING LAND USE PROJECTIONS/ PER HOUSING TYPE/AGE SECTOR
HAYES CENTER, NEBRASKA
2026

<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	4 / 2*	3
	Town Home Unit	0 / 0	0
	Duplex/Triplex Unit	0 / 4	1
Totals		4 / 6	4.0
55+ Years	Single Family Unit	2 / 0	0.5
	Town Home Unit	0 / 0	0
	Duplex/Triplex Unit	0 / 4	0.25
Totals		2 / 4	0.75
TOTAL UNITS / ACRES		6 / 10	4.75

*Includes Credit-To-Own Units.

**Includes housing for persons with a disability

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 27
HOUSING DEMAND POTENTIAL – TARGET POPULATIONS
HAYES CENTER, NEBRASKA
2026**

OWNER UNITS	<u>HOUSEHOLD AREA MEDIAN INCOME (AMI)</u>				<u>TOTALS</u>	Workforce Sector
	<u>31%-60%</u>	<u>61%-80%</u>	<u>81%-125%</u>	<u>126%+</u>		
Elderly (55+)	0	0	1	1	2	0
Family	0	2	1	1	4	4
Special						
<u>Populations¹</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
Subtotals	0	2	2	2	6	4
RENTAL						
<u>UNITS</u>						
Elderly (55+)	2	2	0	0	4	0
Family	1	2	2	0	5	4
Special						
<u>Populations¹</u>	<u>1</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>1</u>	<u>0</u>
Subtotals	4	4	2	0	10	4
TOTALS	4	6	4	2	16	8

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., 2016.

**TABLE 28
HOUSING DEMAND – TARGET PRICE PRODUCTS
HAYES CENTER, NEBRASKA
2026**

PRICE – PURCHASE COST (Area Median Income)

Owner Units*	(31%-60%) \$135,000*	(61%-80%) \$165,500*	(81%-125%) \$193,000*	(126%+) \$220,000*+	Totals	Work Force \$165,000*
2 Bedroom	0	2	0	0	2	0
3+ Bedroom	0	0	2	2	4	4
Totals	0	2	2	2	6	4

PRICE – PURCHASE COST (Area Median Income)

Rental Units**	(31%-60%) \$580**	(61%-80%) \$655**	(81%-125%) \$855**	(126%+) \$965**+	Totals	Work Force \$725**
2 Bedroom	4	2	0	0	6	2
3+ Bedroom	0	2	2	0	4	2
Totals	4	4	2	0	10	4

*Average Affordable Purchase Price.

**Average Affordable Monthly Rent.

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

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 29
HOUSING STRUCTURAL CONDITIONS SURVEY
VILLAGE OF HAYES CENTER, NEBRASKA
2016**

Rating 1 – Excellent, New	3
Rating 2 – Sound	20
Rating 3 – Minor Deteriorating	59
Rating 4 – Major Deteriorating	23
<u>Rating 5 – Critical/ Dilapidated</u>	<u>11</u>
Total	116

Source: Hanna:Keelan Associates, P.C., 2016.

**TABLE 30
ESTIMATED HOUSING REHABILITATION NEEDS
VILLAGE OF HAYES CENTER, NEBRASKA
2026 FORECAST**

- Moderate Rehabilitation	24 / \$672,000
- Substantial Rehabilitation	16 / \$608,000*
- Demolition	15 / \$330,000**
	\$930,000***

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

Source: Hanna:Keelan Associates, P.C., 2016.