



CITY OF NORTH PLATTE

LINCOLN COUNTY, NEBRASKA

MISSING MIDDLE HOUSING REPORT

JULY 1, 2025

ACKNOWLEDGMENT PAGE

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INTRODUCTION

The City of North Platte prides itself on being a growing Nebraska community. Located on Interstate 80, 224 miles west of the state capital of Lincoln, with a city population of 23,892 and a county population of 35,263, North Platte is active in promoting, developing and implementing many economic and community development projects, including affordable housing opportunities for its current and future community members.

Chapter 1 Current Demographic Analysis

This chapter provides a demographic analysis of the city with trends and estimates of the housing need classified by housing type and price range.

North Platte's Demographic Character

Chapter 1 reviews North Platte's demographic trends including population, housing characteristics, employment, income, housing affordability and housing demand from 2000 to 2020. The data was obtained from US Census Bureau's North Platte's Community Profile.

Population

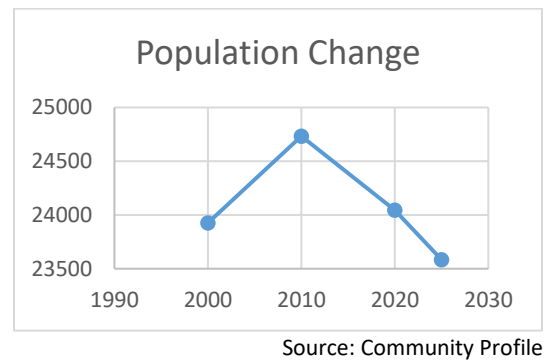
Change from 2000-2020

Overall, North Platte has seen relatively flat growth over the past two decades, both in population and households. As Figure 1.1 illustrates, North Platte grew 3.7% between 2000 and 2010 and declined 5.4% between 2010 and 2020.

The community profile estimate, and five-year projection anticipated a slight decrease in population and households between 2020 and 2025.

We do not anticipate North Platte continuing to lose population based on current building permit activity and significant changes to the economic base of North Platte and Lincoln County over the next five years will likely have an impact on the population and household growth, and ultimately housing demand.

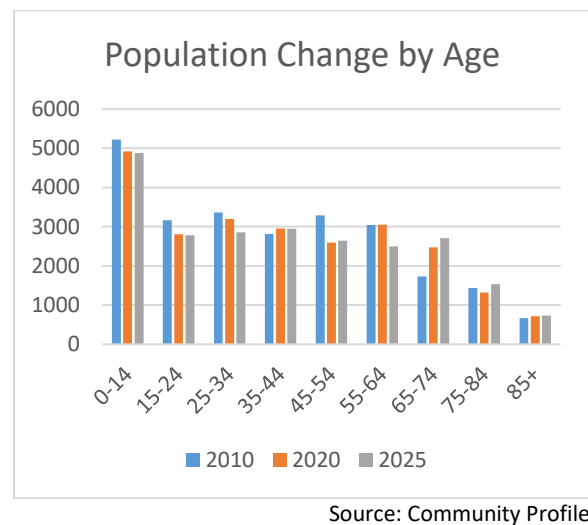
Figure 1.1 Population Change



Change in age groups from 2010-2020

The median age of North Platte's population currently is 40.3, in 2010 was 37.1, changing to 38.5 in 2020. As the age of the city's populations continues to become older, the relationship to housing needs is anticipated to continue to change to an older demographic. Figure 1.2 shows the changes from 2010 to 2020, and estimated change currently in 2025.

Figure 1.2 Population Change by Age



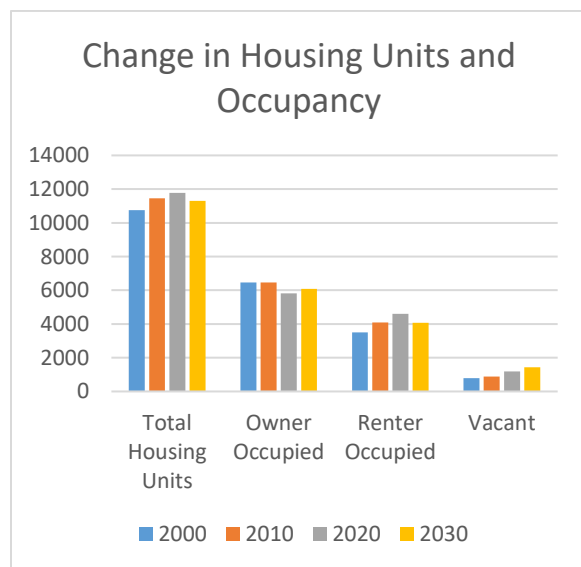
Housing Characteristics and Trends

Housing Occupancy

According to the US Census Bureau, the number of housing units continue to show a small increase from 2000 to 2020 and has shown small, continued growth into 2025. The City of North Platte has a number of new residential construction projects that have and should come to fruition in 2025 through 2030 and with community incentives, development is anticipated to rise higher than shown in the estimated growth by the US Census.

In 2000 there were 10,744 housing units and that number has continued to grow through 2020 with a total of 11,621 housing units. According to the US Census Bureau, it is predicted that the number of housing units in 2030 would be 11,297. Figure 1.3 shows the change in number of housing units, owner occupied units, renter occupied units and vacant housing units. This change may be attributed to a decrease in population and an increase in new housing construction.

Figure 1.3 Change in Housing Units and Occupancy

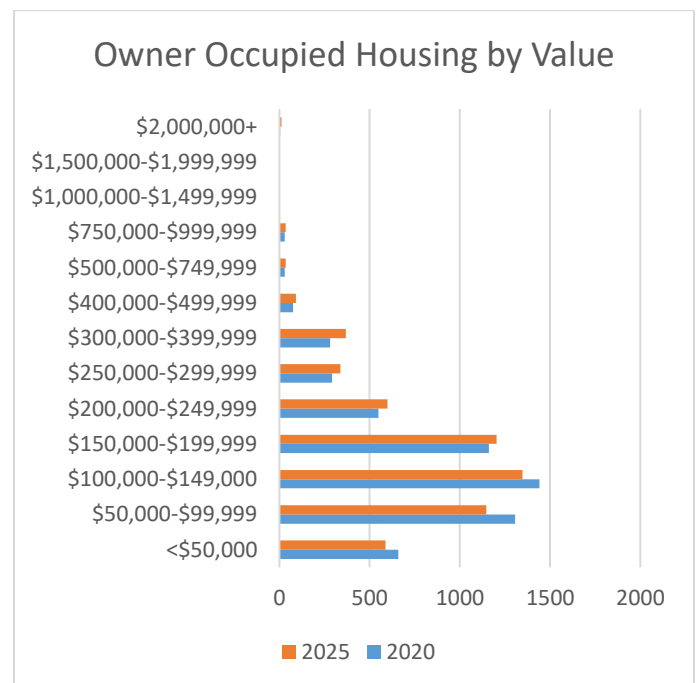


Source: Community Profile

Housing Occupancy by Value

When analyzing 2020 data and an estimated 2025 owner occupied housing units by value, the city shows a majority of owner-occupied units being those between \$50,000 and \$149,000 in 2020, changing to \$100,000 and \$199,000 in 2025. The reason for this change may be a result of property assessed values and new residential construction. Figure 1.4 shows the value of the owner-occupied units in the city.

Figure 1.4 Change in Housing Units and Occupancy



Source: Community Profile

Without census data regarding home values associated with rental units, it is difficult to see the cost relationship for those units; however, using information gathered from local realtors, rental unit costs per month range from \$350.00 up to and exceed \$2,200. More research will need to be completed to associate the value of the rental home to the cost of a rental unit.

Chapter 2 Current City Residential Zoning Requirements

Chapter 2 provides an overview of the city's current residential zoning requirements along with the percentage of areas in the city zoned for residential use that permit the construction of multi-family housing and middle housing. In addition, the chapter evaluates whether the current zoning codes, ordinances, and regulations provide for incentives that encourage residential density, and how those incentives are utilized.

City Residential Zoning

Overview of Current City Residential Zoning Regulations

The City of North Platte is classified as a city of the first class which allows the city to regulate planning, zoning and building in the 2-mile extraterritorial jurisdiction.

Currently, the City of North Platte Zoning Regulations include five different residential zoning districts that include single-family, two-family, multiple-family and mobile home dwelling districts. Each of these districts include specific regulations regarding types of housing and lot sizes as shown in Figure 2.1. These zoning districts were updated in 2022 to allow for missing-middle development.

Figure 2.1 Zoning Districts and Dwelling Units Allowed

	Min Lot Size (square feet)	Single-Family	Multi-Family	Accessory Dwelling Unit/Guest Home	Duplex or Townhome
R-L	12,000	Allowed	Not allowed	Allowed	Not allowed
R-1	7,500	Allowed	Not allowed	Allowed	Conditional Use
R-2	5,000 6,000 (duplex)	Allowed	Allowed Max 4 units	Allowed	Allowed Max 6 units
R-3	4,000 4,000 (duplex)	Allowed	Allowed	Allowed	Allowed
R-M	Mobile Home Park (4 acres)	Mobile	Not Allowed	Not Allowed	Allowed

An R-L Suburban Residential District is established to provide for single-family residential development at a low density in the city's 2-mile extraterritorial jurisdiction. This district only allows for single-family residential development with an option for adding an accessory dwelling unit (ADU). The R-L District is somewhat conducive to missing middle with the addition of the ADU's.

The R-1 Dwelling District is intended to provide residential uses consisting primarily of single-family dwelling units and accessory structures.

The R-1 District does not allow for multifamily housing, however, will allow townhome or duplex development by conditional use. Accessory dwelling units are also allowed within an R-1 District.

An R-2 Dwelling District is intended to provide residential uses consisting primarily of single and 2-family dwellings. In this district, properties are allowed to construct single-family dwellings or two-family (duplex) housing. Townhomes are allowed up to a maximum of 6 units and multi-family structures may be built with a maximum of 4 units. Accessory dwelling units are also allowed within an R-1 District.

The R-3 Dwelling District is intended to provide for single family and multiple family dwellings at higher densities. This residential zoning district allows for a wide variety of dwelling units that would encompass missing middle housing. Those types of housing allowed in this district would include but not be limited to single family, two family (duplex), triplex, quadplex, cottage clusters, townhomes, apartment complexes and other workforce housing units. Accessory dwelling units are also an option.

The final residential zoning district in the city is the R-M Mobile Home Park District. This district is intended to provide for single and two-family mobile home dwellings located within designated mobile home parks. Accessory dwellings and multi-family structures are not an allowed use.

The city also allows for two family dwelling units as part of the city's B-T Neighborhood Transitional District. This district also accommodates multifamily apartment complexes through approval of a conditional use permit, which helps with missing middle and workforce housing.

In addition to the above mentioned residential dwelling districts and B-T Neighborhood Transitional District, the current city zoning code allows, through a conditional use permit

application, construction of dwelling units as part of a commercial venture if the dwelling units are situated in an office or business building in the B-1 Neighborhood Commercial District, B-2 Highway Commercial District, B-3 Downtown Commercial District, I-1 Light Industrial District and I-2 Heavy Industrial District.

Through analysis, the City of North Platte has taken major steps to meet the requirements for missing middle housing as set forth in LB866. A current zoning map is attached as Appendix A.

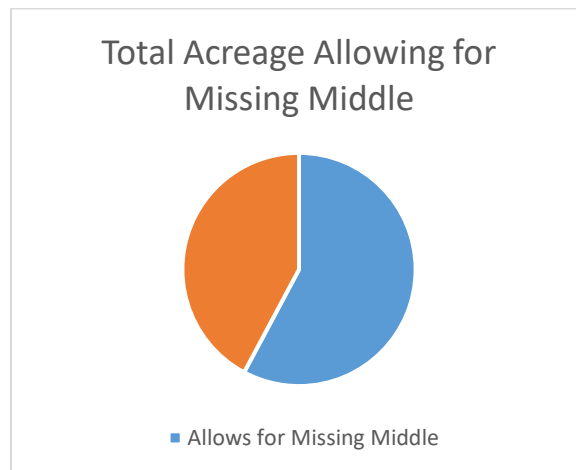
Areas Permitting Residential Missing Middle Construction

The corporate limits of the City of North Platte consist of approximately 9131.99 acres, with additional acres in the 2-mile extraterritorial jurisdiction that allows for enforcement of zoning and permitting.

The city limits of the City of North Platte encompasses 11,502.79 acres. With the updated zoning code changes that include more opportunities for missing middle construction, a total of 3377.91 or 29.35% of the city's acreage allows for construction of missing middle housing as permitted by right.

In addition to the acreage allowing missing middle types of housing by right, there are 5176.83 acres or 45% of the acreage within city limits that may allow for multiple family and missing middle housing through approval of a conditional use permit. Combining the two figures, the acreage permitted by right and the acreage permitted by conditional use, over 70% of the acreage within city may allow for missing middle construction if a conditional use permit is approved. Figure 2.2 shows the total acreage that allows for construction of multiple family and missing middle housing as either a permitted use or a conditionally permitted use.

Figure 2.3 Percentage of acreage allowing for missing middle



Source: North Platte Mapping

As shown, the majority of the city's total acres has a potential for multiple family and missing middle housing construction.

Analysis of Current Zoning Incentives

A review of the City of North Platte current zoning code, ordinances, and regulations, show the ways the City of North Platte provides regulatory incentives that encourage development of missing middle housing.

The updated zoning code allows for townhome development, which provides incentives by allowing zero lot line setbacks promoting increased housing density. Another incentive allowed is by requesting zone change through a Planned Unit Development. A Planned Unit Development requires approval from the Planning Commission and City Council through the public hearing process. The updated zoning code promotes missing middle development.

Chapter 3 Residential Construction

This chapter provides a breakdown of new residential construction in the city over the previous five years, including the percentage of such construction that was single-family housing, multi-family housing, and middle housing with an estimate of the per units cost of housing within the city.

Residential Construction

The estimated trends in population, as stated earlier in this report, show a slight decline over the past five years and is estimated to continue on a downward trajectory; however, housing construction continues to have a slight upward momentum. From 2020-2024 there have been a total of 113 single family homes, 8 middle housing (duplex, triplex, quadplex, townhomes, etc.) structures, and 28 multi-family structures built for a total of 346 dwelling units. In addition to that number there have been 71 new mobile homes placed on individual lots or in mobile home parks. Housing stock is steady and missing middle homes are a part of the overall construction providing options for homeowners and renters in the community.

Residential Construction Breakdown 2020

2020 New Residential Construction

Single Family	Missing Middle		Multiple Family		Mobile Home
	Building	Units	Building	Units	
15	0	0	2	48	1

Residential Construction Breakdown 2021

2021 New Residential Construction

Single Family	Missing Middle		Multiple Family		Mobile Home
	Building	Units	Building	Units	
22	0	0	11	178	38

Residential Construction Breakdown 2022

2022 New Residential Construction

Single Family	Missing Middle		Multiple Family		Mobile Home
	Building	Units	Building	Units	
22	0	0	0	0	12

Residential Construction Breakdown 2023

2023 New Residential Construction

Single Family	Missing Middle		Multiple Family		Mobile Home
	Building	Units	Building	Units	
29	0	0	15	120	10

Residential Construction Breakdown 2024

2024 New Residential Construction

Single Family	Missing Middle		Multiple Family		Mobile Home
	Building	Units	Building	Units	
25	8	22	0	0	10

Estimated Average Residential Costs of Housing Construction 2020-2024

Based on the cost of construction provided by contractors and property owners at the time of construction from 2020-2024 is approximately \$283,510 per dwelling unit. This number includes both single-family, middle and multi-family dwelling units. Costs of construction of mobile home units in the same time frame is approximately \$66,000 per unit.

Summary of Residential Construction Trends Over the Past 5 Years

In reviewing the residential construction over the past 5 years, the City has continued to see a climb in residential construction, in part attributed the Shot in the Arm program and other incentives discussed in Chapter 2 and because of an increased community-wide focus on housing and its relationship to economic development.

In 2018, the City of North Platte commissioned Marvin Planning Consultants to create a North Platte and Lincoln County Housing Needs Assessment. Through this housing study, it was evident that there is a continued need to increase safe and affordable housing, not only in North Platte but also in the surrounding communities in Lincoln County.

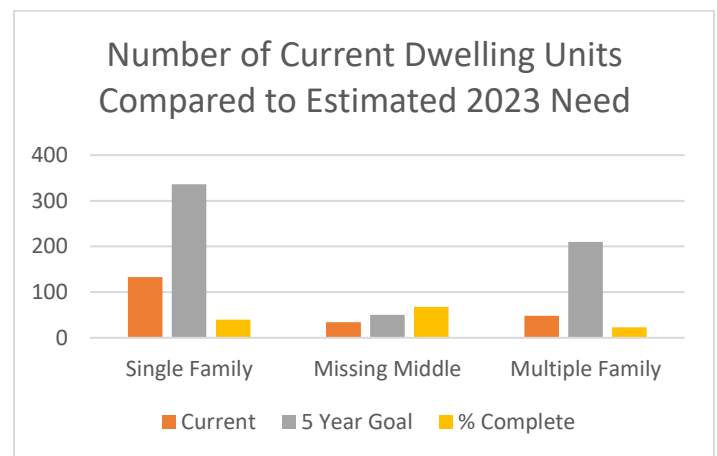
The recommended goal was to construct a total of 36 single family homes, 50 two family units, and 210 traditional style apartment units. These dwellings should be a mixture of owner-occupied and rental dwelling units. Figure 3.1 shows the relationship of current new dwellings constructed compared to the number of new dwellings anticipated to be needed by 2023 according to the Housing Needs Assessment 5-year New Housing Production Goal.

With the previous 2018 Housing Needs Assessment approaching 5 years old, in 2022, the City of North Platte and Lincoln County partnered once again to update the 2018 Housing Needs Assessment. As part of this

assessment, an Affordable Housing Action Plan was developed. This plan was adopted by the City Council on December 19, 2023. The recent growth in industrial development is expected to drive the need for housing in an upward trend. The city continues to make efforts to incentivize all types of housing development and will continue to be an advocate of housing in North Platte and Lincoln County.

The 2025 Housing Needs Assessment expected to be completed fall 2025 is expected to provide an updated current dwelling units estimate.

Figure 3.1 Current New Dwelling Construction compared to Production Goal



Source: North Platte/Lincoln County Housing Needs Assessment 2018

Chapter 4 Incentives and Efforts

Chapter 4 provides an overview of incentives the city applies to encourage the development of affordable housing.

Incentives to Promote Housing Construction

Incentives to Promote Missing Middle Housing Development

Community wide, there are a number of incentives available to promote development of Missing Middle Housing and Workforce housing in North Platte. The city has several community organizations focusing on Missing Middle, Workforce and Affordable Housing for the community.

The City of North Platte actively participates in the Tax Increment Financing program with a very active Community Redevelopment Authority. The Community Redevelopment Authority and the City have approved several housing development projects over the past 5 years.

In 2015, the North Platte Area Chamber of Commerce and Development Corporation developed, with cooperation from the city, a pilot project to promote housing construction in North Platte. This program, referred to as the Shot in the Arm Program, provides monetary incentives to local home builders with certain requirements to meet local affordability, such as single-family homes could not exceed \$275,000 and multiple family units could not exceed \$200,000 per unit. The Shot in the Arm Program sparked interest from a number of local developers, which created a total of 217 units of which 48 were completed in 2017 and 169 that were completed by 2022. The Shot in the Arm Program Phase I started in 2015, concluded in 2017, allocated \$175,000 in incentives and created 48 new housing units (38 single family and 10 duplexes). Phase 2 began in 2018 and included \$350,000 in incentive funding from North Platte Area Chamber of Commerce, the City of North Platte, Great Plains Health and Nebraska Rural Workforce Housing Fund. Phase 2 concluded in 2020 and provided incentives to build 169 new dwelling

units. Phase 3 funding was awarded from the Nebraska Rural Workforce Housing Fund (RWHF) for \$500,000 in 2022, the phase of 34 single-family homes was completed in 2024. Phase 4 funding from RWHF in the amount of \$1,190,000 was awarded in March 2025 which will feature multiplex and new single-family homes. The Shot in the Arm Program has resulted in several million dollars of new investment in the community and opened significant housing options in the community.

Lincoln County Community Development Corporation is our local non-profit housing entity that focuses primarily on providing moderate to low-income housing options for the community. The City of North Platte provides a portion of the organization's operating funds and directly participates in funding demolition to clear properties for construction. Lincoln County Community Development Corporation has been in existence since 1996 and has provided over \$31,083,896.00 total project investment in new housing construction, down payment assistance, and owner-occupied rehabilitation.

On May 29, 2020, the City of North Platte adopted Ordinance # 4034 establishing a Clean Energy Assessment District so that owners of qualifying property can access PACE financing for energy efficiency improvements or renewable energy improvements to their properties located in the City of North Platte. As a result, the city's first PACE project which proposed to construct ten 8-plex apartment buildings for a total of 80 market rate dwelling units was approved.

In addition to the above-mentioned programs, North Platte has a very active Habitat for Humanity organization that specializes in construction of new affordable single-family homes available for purchase for moderate to low-income families. The City of North Platte promotes Habitat Housing through helping with location of available lots and funding a portion of demolition, if needed, to clear the property

for development. Habitat for Humanity builds four to eight new homes each year.

Community Initiatives Designed to Promote Missing Middle Housing Development

Seeing a need to work with property owners on rental units and property maintenance to provide safe and affordable housing, the City of North Platte amended and updated the local housing maintenance and occupancy code which were adopted in 2020. These updated regulations are intended to provide minimum standards essential to ensure that structures are safe, sanitary and fit for occupation and use as residential dwellings. These regulations also support the city's annual multi dwelling inspections and so far, has helped to get a number of not so wonderful rentals into good rental condition allowing more options for those community members who prefer to rent versus purchase a home.

According to the North Platte Affordable Housing Study, most developers felt most housing projects are not feasible without public financing such as TIF.

The City of North Platte uses both TIF and Micro-TIF to encourage the private sector to develop and renovate housing.

Efforts to Adopt an Affordable Housing Action Plan

The City of North Platte continuously monitors changes occurring at the Nebraska Legislature and prides itself in keeping as up to date as possible when bills affecting our local entity come to pass. Anticipating LB866 Missing Middle legislation, the City of North Platte Planning Commission took a proactive approach to amending the North Platte Comprehensive Plan 2011 adopting references to missing middle in Chapter 10 Land Use and Development section of the document. This amendment added verbiage regarding residential densities and types of housing that included single-family, townhouses, condominiums, duplexes, and multi-family complexes along with buildable lot polices and cluster developments. By making the amendments to the comprehensive plan, the city set itself up for zoning amendments, that were written and adopted in 2022. These amendments are conducive to missing middle housing.

Additionally, in 2023 the City of North Platte, in partnership with Lincoln County, hired Marvin Planning Consultants, Inc. to prepare an updated county-wide housing study and updated comprehensive plans for both the City of North Platte and Lincoln County. This plan is expected to be completed in the fall of 2025.

APPENDIX

Appendix A Current City of North Platte Zoning Map

